



PUBLIC DISCLOSURE

December 19, 2013

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Capitol Federal Savings Bank
Charter Number 700670

700 S Kansas Ave
Topeka, KS 66603-3894

Office of the Comptroller of the Currency

7101 College Boulevard
Suite 1600
Overland Park, KS 66210

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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General Information and Overall CRA Rating

The Community Reinvestment Act (CRA) requires each federal financial supervisory agency to use its authority, when examining financial institutions subject to its supervision, to assess the institution’s record of meeting the credit needs of its entire community, including low- and moderate-income (LMI) neighborhoods, consistent with the safe and sound operation of the institution. Upon conclusion of such examination, the agency must prepare a written evaluation of the institution’s record of meeting the credit needs of its community.

This document is an evaluation of the CRA performance of **Capitol Federal Savings Bank** issued by the OCC, the institution’s supervisory agency, for the evaluation period starting **July 1, 2010 through December 31, 2013**. The agency rates the CRA performance of an institution consistent with the provisions set forth in Appendix A to 12 CFR Part 25.

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

The following table indicates the performance level of Capitol Federal Savings Bank with respect to the Lending, Investment, and Service Tests:

Performance Levels	Capitol Federal Savings Bank Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding			
High Satisfactory	X		X
Low Satisfactory		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:

- Lending levels reflect excellent responsiveness to assessment area (AA) credit needs.
- The geographic distribution of loans reflects adequate penetration throughout the AAs. A high percentage loans were granted within the combined AA. By number, approximately 83 percent, and 81 percent by dollar volume, of all home mortgage loans granted by Capitol Federal were within the AAs.
- The overall borrower distribution of loans reflects good penetration throughout the AAs.
- The overall level of qualified investments and donations is adequate and reasonably responsive to credit needs of the AAs.
- Delivery systems are accessible to all portions of the AAs and the provision of community development (CD) services is adequate.

Definitions and Common Abbreviations

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

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

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

Census Tract (CT): A small subdivision of metropolitan and other densely populated counties. Census tract boundaries do not cross county lines; however, they may cross the boundaries of metropolitan areas. Census tracts usually have between 2,500 and 8,000 persons, and their physical size varies widely depending upon population density. Census tracts are designed to be homogeneous with respect to population characteristics, economic status, and living conditions to allow for statistical comparisons.

Community Development: Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of \$1 million or less; or, activities that revitalize or stabilize low- or moderate-income geographies.

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, and the disposition of the application (e.g., approved, denied, and withdrawn). Beginning in 2004, the reports also include data on loan pricing, the lien status of the collateral, any requests for preapproval and loans for manufactured housing.

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

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

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

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

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

Median Family Income (MFI): The median income determined by the U.S. Census Bureau every ten years and used to determine the income level category of geographies. Also, the median income determined by the Department of Housing and Urban Development annually that is used to determine

the income level category of individuals. For any given area, the median is the point at which half of the families have income above it and half below it.

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

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

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

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

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

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

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

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

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

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

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

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

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

Upper-Income: Individual income that is 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

Capitol Federal Savings Bank (Capitol Federal or Bank) is a \$9.2 billion federally-chartered stock savings interstate bank headquartered in Topeka, Kansas. Capitol Federal is wholly owned by Capitol Federal Financial, Inc., a publicly traded holding company.

Capitol Federal is a full-service savings institution that offers both retail and commercial banking services. The institution offers various loan and deposit products. Capitol Federal is a residential portfolio lender focusing primarily on residential real estate lending. Capitol Federal primarily originates residential mortgage loans through its correspondent lenders throughout the country. Capitol Federal participates minimally in secondary mortgage markets, selling government-guaranteed mortgage loans and periodically purchasing small pools of loans under specific arrangements. During the review period, Capitol Federal originated and purchased 7,802 HMDA-reportable residential mortgage loans totaling \$1.4 billion in the combined assessment area.

As of September 30, 2013, Capitol Federal's loan portfolio totaled \$5.97 billion comprised of 98.5 percent residential real estate loans. Net loans represented 122 percent of total deposits and 65 percent of Capitol Federal's asset base. Tier one capital totaled \$1.4 billion, or 14.8 percent of average assets.

Capitol Federal operates 48 banking offices throughout its seven assessment areas (AAs). The AAs consists of a portion of the Kansas City, MO-KS multistate metropolitan area; a portion of the Lawrence MSA, the Manhattan MSA, the Topeka MSA and the Wichita MSA, in Kansas; and two other non-metropolitan counties in Kansas. In addition, Capitol Federal has one loan production office in Lawrence, Kansas.

The institution also has an extensive automated teller machine (ATM) network throughout its assessment areas, which includes 59 ATMs and a network agreement to provide free ATM services to customers at all Walgreens locations within the Kansas City Metro area and throughout Kansas.

Capitol Federal has the financial capacity to assist in meeting the credit needs of its assessment areas. There are no legal, financial, or other factors that impede Capitol Federal's ability to meet CRA needs. Capitol Federal received a "Satisfactory" rating at its last CRA examination dated October 31, 2010.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The evaluation period for the Lending test is from July 1, 2010 through December 31, 2011. Capitol Federal did not report any multifamily loans nor CRA reportable small business or small farm loans. Therefore, our analysis did not include these loan products.

For the Investment Test and Service Test, the evaluation period is from October 1, 2010 through December 31, 2013. The Investment Test included a review of investments and donations originated in Capitol Federal's AAs that meet the definition of CD investments. The Service Test included a review of retail and CD services provided in Capitol Federal's AAs. Capitol Federal did not provide any CD loans during the evaluation period.

Data Integrity

We verified the accuracy of 2010 and 2011 HMDA reportable loans. Our review found that this data is accurate and reliable. We also evaluated CD investment information and retail services during the examination. We concluded, in this evaluation, all activities met the CD definition.

Selection of Areas for Full-Scope Review

In each state and multistate metropolitan area where Capitol Federal has an office, a sample of assessment areas (AAs) within that state/multistate metropolitan area was selected for full-scope reviews. Refer to the "Scope" section under each State and Multistate Metropolitan Area Rating section (as applicable) for details regarding how the areas were selected.

Ratings

Capitol Federal's overall rating is a blend of the multistate metropolitan area rating(s) and state ratings. Based on branches, deposits, and loan origination volumes, performance in the State of Kansas contributes more to the overall rating due to the slightly higher proportion of HMDA loans and deposits than does the Kansas City MO-KS AA. Within the State of Kansas, performance in the Wichita and Topeka AAs carries the most weight with secondary weight placed on performance in the Lawrence MSA. Minimal weight is placed on performance in the Manhattan AA and the Kansas Non-MSA AA.

The multistate metropolitan area rating(s) and state ratings are based primarily on those areas that received full-scope reviews. Refer to the "Scope" section under each State and Multistate Metropolitan Area Rating section for details regarding how the areas were weighted in arriving at the respective ratings.

Fair Lending or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c), or 12 CFR 195.28(c), in determining a national bank's (bank) or Federal savings association's (FSA) CRA rating, respectively, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by Capitol Federal or FSA, or in any assessment area by an affiliate whose loans have been considered as part of Capitol Federal's or FSA's lending performance.

We found no evidence of discriminatory or other illegal credit practices inconsistent with helping to meet community credit needs.

Multistate Metropolitan Area Rating

Kansas City, MO-KS AA

CRA rating for the Kansas City, MO-KS AA ¹: Satisfactory

The lending test is rated:	Low Satisfactory
The investment test is rated:	Low Satisfactory
The service test is rated:	Low Satisfactory

The major factors that support this rating include:

- Lending levels reflect good responsiveness to assessment area (AA) credit needs.
- The geographic distribution of loans reflects adequate penetration throughout the AA.
- The borrower distribution of loans reflects adequate penetration throughout the AA.
- The level of qualified investments and donations is adequate and responsive to credit needs of the AA.
- Delivery systems are reasonably accessible to all portions of the AA and the provision of community development (CD) services is adequate.

Description of Institution's Operations in Kansas City, MO-KS AA

Capitol Federal operates 24 branch offices and 29 ATMs in the Kansas City, MO-KS AA (Kansas City AA). The primary business focus is residential real estate lending. The Kansas City AA represents 45 percent of Capitol Federal's deposit base and 47 percent of Capitol Federal's loan originations (by number) and 56 percent by dollar volume. As of June 30, 2011, Capitol Federal ranked 2nd in deposit market share among 93 other financial institutions in the AA with deposits totaling \$2.1 billion, representing 10 percent market share of deposits. Competition for banking services in this AA is strong. Primary competitors include Bank of America, Commerce Bank, and US Bank, which held deposit market shares of 11 percent, 7 percent, and 6 percent, respectively.

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

¹ This rating reflects performance within the multistate metropolitan area. The statewide evaluations do not reflect performance in the parts of those states contained within the multistate metropolitan area.

Scope of Evaluation in Kansas City, MO-KS AA

We performed a full-scope review of CRA performance in the Kansas City, MO-KS AA (Johnson and Wyandotte Counties in Kansas and Clay, Platte, and Jackson Counties in Missouri). With 45 percent of total retail deposits and 47 percent of total reportable lending, performance in the Kansas City, MO-KS AA carries less weight in the overall performance rating than performance in the State of Kansas.

We weighted loan products by number of loans over the evaluation period. Capitol Federal's primary loan product is residential mortgage loans. In the Kansas City AA, we analyzed Capitol Federal's home mortgage lending (HMDA-reportable loans) by loan type. We weighted lending performance for each loan type relative to its percentage to the total number of HMDA loans originated and purchased in the AA. Home refinance, home purchase, and home improvement loans represented 66 percent, 25 percent, and 9 percent of total HMDA reported loans, respectively. Capitol Federal's home refinance lending activity carries the most weight in the Kansas City AA rating. While not a significant loan product for the Bank, Capitol Federal is a market leader in providing home improvement loans in the AA. Capitol Federal did not report any multifamily dwelling loans or small loans to businesses or farms.

We conducted four community contacts in the Kansas City AA with representatives of local community service organizations. The contacts identified several community credit needs and opportunities for banks to address these needs. These opportunities include 1) more participation in small business revolving loan funds and LMI "First Time Homebuyer" programs; 2) additional financial literacy training and credit repair counseling; 3) financial support for down payment assistance matching grant programs as well as for operating expenses of community development organizations; 4) increased funding for affordable housing rehabilitation; and 5) increased investment in affordable housing mortgage pools, Low-Income Housing Tax Credit programs supporting multifamily housing, and Community Development Entities' New Market Tax Credit funds. One contact identified Capitol Federal as one of many banks providing investment support.

LENDING TEST

Capitol Federal's performance under the lending test in Kansas City, MO-KS AA is rated "Low Satisfactory". Based on full-scope reviews, Capitol Federal's performance in the Kansas City AA is adequate.

Lending Activity

Refer to Table 1 Lending Volume in the Multistate Metropolitan Area(s) section of appendix D for the facts and data used to evaluate Capitol Federal's lending activity.

Lending levels reflect good responsiveness in relation to area credit needs and Capitol Federal's deposit market share. There is significant competition for the residential mortgage loan business (527 HMDA-reporters in 2011) in the Kansas City AA and there are significantly more mortgage lenders in the AA

than there are depository financial institutions. Capitol Federal has a deposit market share of 9.79 percent, which ranks 2nd amongst 93 depository institutions operating in the Kansas City AA as of June 30, 2011. Based on 2011 peer mortgage data, Capitol Federal's market share for home purchase and home refinance loans is 2.2 percent (11th out of 380 lenders) and 2.6 percent (8th out of 437 lenders), respectively. The market share for home improvement loans, while not a significant product of Capitol Federal, is 13.4 percent (1st out of 148 lenders) and reflects excellent responsiveness in the AA.

Distribution of Loans by Income Level of the Geography

Overall geographic distribution of loans in the Kansas City AA is adequate. Home refinance is adequate, home purchase lending is poor, and home improvement lending is excellent. Home refinance lending represents the majority of Capitol Federal's lending in the AA and, therefore, carries the most weight.

While Capitol Federal's distribution of loans within lower-income geographies may be below demographic comparators, the overall conclusion also considers Capitol Federal's performance relative to HMDA aggregate lenders in the AA and its market share performance in the AA.

Home Mortgage Loans

Refer to Tables 2, 3, and 4 in the Multistate Metropolitan Area(s) section of appendix D for the facts and data used to evaluate the geographic distribution of Capitol Federal's home mortgage loan originations and purchases.

Home Refinance

Geographic distribution of Capitol Federal's home refinance lending is marginally adequate given economic conditions, competition, and dominance of four megabanks in the AA. Capitol Federal's percentage of lending for home refinance is well below the percentage of owner-occupied housing in low-income census tracts and moderate-income census tracts. Capitol Federal's home refinance lending within both low-income and moderate-income census tracts is below the 2011 HMDA aggregate; however, the aggregate's lending results are also well below the demographic benchmarks. In 2011, Capitol Federal's market share of home refinance loans in low-income census tracts (1.5 percent) is below its overall home refinance market share (2.6 percent) and its market share of loans in moderate-income census tracts (0.9 percent) is well below its overall home refinance market share.

While Capitol Federal's performance is poor in comparison to demographic data and the peer aggregate, there are limited opportunities in low- and moderate-income census tracts and this lending is dominated by Wells Fargo, Bank of America, US Bank, and JPMorgan Chase. In 2011, there were 437 lenders that granted 43,745 home refinance loans in the AA. Capitol Federal ranked 8th in granting home refinance loans in the AA. The number of lenders granting home refinance loans in moderate-income census tracts dropped to 191 lenders and 2,181 loans. The top four lenders made 824 home refinance loans in

moderate-income census tracts and held 38 percent of the market share. Capitol Federal ranked 21st in granting home refinance loans within moderate-income census tracts. There were 62 lenders granting 204 home refinance loans in low-income census tracts. The top four lenders granted 74 home refinance loans in low-income census tracts and held 36 percent of the market share of such lending. Capitol Federal ranked 19th in granting home refinance loans in low-income census tracts.

Home Purchase

Geographic distribution of Capitol Federal's home purchase lending is poor. Capitol Federal's percentage of lending for home purchase is well below the percentage of owner-occupied housing in moderate-income census tracts. Capitol Federal's home purchase lending within moderate-income census tracts is below the 2011 HMDA aggregate but the aggregate is also well below the demographic benchmark. In 2011, Capitol Federal's market share of home purchase loans in moderate-income census tracts (1.0 percent) is below its overall market share (2.2 percent). Capitol Federal did not make any loans in low-income census tracts and aggregate lenders' performance is minimal. While Capitol Federal's performance is very poor in comparison to demographic data and the peer aggregate, there are limited opportunities in low- and moderate-income census tracts and this lending is dominated by Wells Fargo, Bank of America, US Bank, and JPMorgan Chase. There were 147 home purchase loans granted by 49 financial institutions in low-income census tracts in 2011. Forty-four of these lenders made five or fewer loans. Wells Fargo was the top lender with 24 percent market share, and Bank of America was second with 10 percent market share. Capitol Federal's home purchase lending is somewhat mitigated by economic and competitive factors but remains weak.

Home Improvement

Geographic distribution of Capitol Federal's home improvement lending is excellent. Capitol Federal's percentage of lending for home improvement exceeds the percentage of owner-occupied units in low-income census tracts and exceeds the 2011 HMDA aggregate. Capitol Federal's percentage of home improvement lending within moderate-income census tracts is well below the percentage of owner-occupied units in moderate-income census tracts and below the 2011 HMDA aggregate. In 2011, Capitol Federal's market share of home improvement loans in low-income census tracts (39.5 percent) exceeds its overall home improvement market share (13.4 percent) and its market share of loans in moderate-income census tracts (5.0 percent) is below its overall market share. In 2011, Capitol Federal ranked 1st for home improvement in the AA and 1st in home improvement lending within low-income census tracts. Capitol Federal ranked 5th in home improvement lending within moderate-income census tracts.

Lending Gap Analysis

Our geographic distribution analysis included a review for lending gaps, particularly in low- and moderate-income areas. We did not identify any unexplained gaps in the Kansas City AA.

Inside/Outside Ratio

We performed an analysis of the inside/outside ratio at the bank level. Information includes bank originations and purchases only.

Lending levels in Capitol Federal's AAs reflect good responsiveness to area credit needs. A high percentage of loans are made in Capitol Federal's AAs. For all HMDA lending combined, Capitol Federal originated 83 percent by number, and 81 percent by dollar within its six AAs.

Distribution of Loans by Income Level of the Borrower

Overall distribution of loans by borrower income in the Kansas City AA is adequate. Home refinance lending is adequate, home improvement lending is excellent, and home purchase lending is poor. Home refinance lending represents the majority of Capitol Federal's lending in the AA and, therefore, carries that most weight.

Our overall conclusion considers the distribution of loans compared to both demographic comparators and HMDA aggregate lending data. We also considered market share performance in the AA.

Home Mortgage Loans

Refer to Tables 8, 9, and 10 in the Multistate Metropolitan Area(s) section of appendix D for the facts and data used to evaluate the borrower distribution of Capitol Federal's home mortgage loan originations and purchases.

Home Refinance

Overall distribution of home refinance loans by borrower income is adequate. Capitol Federal's percentage of lending for home refinance is well below the percentage of low-income families in the AA and below the 2011 HMDA aggregate's lending to low-income borrowers, which is also well below the percentage of low-income families. The percentage of home refinance loans is below the percentage of moderate-income families in the AA and below such lending of the 2011 HMDA aggregate. In 2011, Capitol Federal's market share of home refinance loans to low-income borrowers (1.7 percent) is below its overall home refinance market share (2.6 percent) and its market share of home refinance loans to the moderate-income borrowers is comparable to its overall home refinance market share. In 2011, Capitol Federal ranked 8th in home refinance lending in the AA and in home refinance lending to moderate-income borrowers. Capitol Federal ranked 13th in home refinance lending to low-income borrowers.

Home Purchase

Distribution of home purchase loans by borrower income is poor. Capitol Federal's percentage of lending for home purchase is well below the percentage of low-income families in the AA and well

below such lending of the 2011 HMDA aggregate. The percentage of home purchase loans to moderate-income borrowers is below the percentage of moderate-income families in the AA and the 2011 HMDA aggregate. In 2011, Capitol Federal's market share of home purchase loans to low-income borrowers (1.0 percent) is below its overall home purchase market share (2.2 percent), and its market share of home purchase loans to moderate-income borrowers (0.9 percent) is also below its overall market share.

Home Improvement

Distribution of home improvement loans by borrower income is excellent. Capitol Federal's percentage of lending for home improvement is well below the percentage of low-income families in the AA and below the 2011 HMDA aggregate's lending to low-income borrowers, which is also well below the percentage of low-income families. The percentage of home improvement loans is reasonable in comparison to the percentage of moderate-income families in the AA and to lending of the 2011 HMDA aggregate. In 2011, Capitol Federal's market share of home improvement loans to low-income borrowers (7.4 percent) is below its overall home improvement market share (13.4 percent), and its market share of home improvement loans to the moderate-income borrowers (9.4 percent) is below to its overall home improvement market share. While Capitol Federal's low- and moderate-income borrower lending is below all benchmarks, Capitol Federal is the top home improvement lender in the AA in 2011 and top lender for home improvement loans to moderate-income borrowers. Capitol Federal ranked 2nd in home improvement lending to low-income borrowers.

Community Development Lending

Refer to Table 1 Lending Volume in the Multistate Metropolitan Area(s) section of appendix D for the facts and data used to evaluate Capitol Federal's level of community development lending. This table includes all community development loans, including multifamily loans that also qualify as community development loans.

CD lending has a neutral impact on lending performance in the Kansas City AA. Capitol Federal did not make any community development loans during the evaluation period.

Product Innovation and Flexibility

Capitol Federal participates in several local government home financing programs to assist low- and moderate-income individuals to become homeowners. Capitol Federal, however, did not provide statistics regarding the number and dollar volume of loans made under the different special loan programs.

INVESTMENT TEST

Capitol Federal's performance under the investment test in Kansas City, MO-KS AA is rated "Low Satisfactory". Based on full-scope reviews, Capitol Federal's performance in the Kansas City AA is adequate.

Refer to Table 14 in the Multistate Metropolitan Area(s) section of appendix D for the facts and data used to evaluate Capitol Federal's level of qualified investments.

Overall, investment activity represents adequate performance based on their responsiveness to credit needs of low- and moderate-income individuals. Capitol Federal's investments are neither innovative nor complex but are responsive.

During the evaluation period, Capitol Federal made \$1.9 million in direct investments and grants in the Kansas City AA. The largest portion, or 94 percent, of the direct investments involve the purchase of targeted mortgage backed securities (MBSs). These mortgage loan pools are secured by loans to low- and moderate-income borrowers. The remaining direct investments consist of the purchase of Low-Income Housing Tax Credits (LIHTC) and grants to organizations that engage in community development activities.

Through regional and statewide investments, Capitol Federal also made \$21.3 million in investments and \$80,000 in grants that benefit a broader area that includes this assessment area, as well as the Bank's AAs in the State of Kansas, and may have both direct and indirect benefits in these AAs. The majority (84 percent) of the statewide and regional investments are the purchase of LIHTCs, which support the development and preservation of affordable housing for low- and moderate-income individuals and 16 percent of the investments were for the purchase of targeted mortgage backed securities.

SERVICE TEST

Capitol Federal's performance under the service test in Kansas City, MO-KS AA is rated "Low Satisfactory". Based on full-scope reviews, Capitol Federal's performance in the Kansas City AA is adequate.

Retail Banking Services

Refer to Table 15 in the Multistate Metropolitan Area(s) section of appendix D for the facts and data used to evaluate the distribution of Capitol Federal's branch delivery system and branch openings and closings.

Capitol Federal's service delivery systems are reasonably accessible to all portions of its AA. Capitol Federal maintains three branches (12.5 percent of total branches in the AA) in moderate-income census tracts. Each branch maintains an ATM and Capitol Federal operates five stand-alone ATMs, one of which is located in a moderate-income census tract. The percentage of branches and ATMs in low- and

moderate-income geographies is below demographics but is reasonable given the size of the AA. Alternative systems for delivering retail-banking services include free ATM access at local Walgreens stores, debit cards with point of sale access wherever VISA is accepted, and online and mobile banking access for customers is available 24 hours per day.

Banking hours do not vary in a way that inconveniences its AA, particularly low- and moderate-income geographies and individuals. Branch hours and services are generally uniform from branch to branch with only minor differences in hours of operation.

Capitol Federal did not open any branches during the evaluation period in the Kansas City AA and closed one branch in an upper-income census tract. Changes in branches do not negatively or positively impact accessibility of delivery systems, particularly to low- and moderate-income geographies.

Community Development Services

Capitol Federal's performance in providing community development services in the AA is adequate and responsive. While Capitol Federal's officers and employees actively support many organizations in the AA, Capitol Federal did not adequately document how many of these activities met the primary purpose of community development as defined by the CRA regulation. Bank officers and employees provided approximately 134 hours of qualifying financial services to, or served as Board members at four organizations that promote and develop affordable housing or provide services targeted to low- and moderate-income individuals.

Capitol Federal also participated in the FHLB of Topeka's Affordable Housing Program (AHP). Capitol Federal facilitated the awarding of \$102,287 in grant funds to support a 15-unit scattered site single-family affordable homeownership project developed by Community Housing of Wyandotte County (KS). The AHP sponsorship qualifies as community development services and is highly responsive to the community development needs of LMI individuals.

Statewide/Regional CD Services

A senior executive serves on the Board of Midwest Housing Equity Group (MHEG). MHEG is a non-profit low-income housing tax credit syndicator. MHEG invests in affordable rental housing projects to preserve affordable housing units for low- and moderate-income individuals. MHEG's footprint includes the States of Kansas and Missouri as well as several other states. Capitol Federal's participation with MHEG benefits all of its AAs.

State Rating

State of Kansas

CRA Rating for State of Kansas²:	Satisfactory
The lending test is rated:	High Satisfactory
The investment test is rated:	Low Satisfactory
The service test is rated:	High Satisfactory

The major factors that support this rating include:

- Lending levels reflect excellent responsiveness to assessment area (AA) credit needs.
- The geographic distribution of loans reflects adequate penetration throughout the AAs.
- The borrower distribution of loans reflects good penetration throughout the AAs.
- The level of qualified investments and donations is adequate and reasonably responsive to credit needs of the AAs.
- Delivery systems are readily accessible to all portions of the AA and the provision of community development (CD) services is adequate and highly responsive.

Description of Institution's Operations in the State of Kansas

Capitol Federal operates 24 branch offices and 30 ATMs within its AAs in the state of Kansas. The Kansas AAs includes a portion of four separate metropolitan statistical areas: Lawrence, Manhattan, Topeka, and Wichita; and two non-metropolitan counties: Lyon and Saline. The primary business focus is residential real estate lending. The State of Kansas AA represents 55 percent of Capitol Federal's deposit base and 53 percent of loan originations (by number) and 44 percent by dollar volume.

As of June 30, 2011, Capitol Federal ranked third in deposit market share among 92 financial institutions operating in its Kansas AAs with deposits total \$2.6 billion, or 13 percent market share of deposits. Major competitors for banking services are Intrust Bank, Bank of America, and Fidelity Bank, which held deposit market shares of 13 percent, 13 percent, and 5 percent, respectively.

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.

² For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation does not reflect performance in the parts of this state contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

Scope of Evaluation in State of Kansas

We performed a full-scope review of CRA performance in the Topeka AA (Shawnee County), the Wichita AA (Butler and Sedgwick Counties), and the Lawrence AA (Douglas County). We performed limited-scope reviews of CRA performance in the Manhattan AA (Riley and Pottawatomie Counties) and the Kansas non-MSA AA (Lyon and Saline Counties). With 55 percent of total retail deposits and 53 percent of total reportable lending in Kansas, performance in the State of Kansas AA carries slightly more weight in the overall performance rating than performance in the Kansas City multistate AA. Within the State of Kansas, performance in the Topeka and Wichita AAs carry equal weight. The Topeka AA has the highest percentage of deposits in the state at 46.95 percent. The Wichita AA has the highest percentage of loans in the state at 53.37 percent.

The evaluation period for the Lending Test is July 1, 2010 through December 31, 2011. We weighted loan products by number of loans over the evaluation period. Capitol Federal's primary loan product is residential mortgage loans. For each full-scope AA in the State of Kansas, we analyzed Capitol Federal's home mortgage lending (HMDA-reportable loans) by loan type. We weighted lending performance for each loan type relative to its percentage to the total number of HMDA loans granted in each AA. Among HMDA loan categories, home refinance, home purchase, and home improvement loans represented 58 percent, 36 percent, and 6 percent of total HMDA reported loans, respectively. Capitol Federal's home refinance lending activity carries the most weight in the State of Kansas rating and home purchase lending carries secondary weight. Capitol Federal did not report any multifamily dwelling loans or small loans to businesses or farms.

For the Investment Test and Service Test, the evaluation period is from October 1, 2010 through December 31, 2013. The Investment Test included a review of investments and donations originated in Capitol Federal's AAs that meet the definition of CD investments. The Service Test included a review of retail services and CD services provided in Capitol Federal's AAs. Capitol Federal did not provide any CD loans during the evaluation period.

We conducted several community contacts with representatives of local community service organizations within the Kansas AAs. These organizations identified several community credits needs and opportunities for banks as follows:

- Wichita:
 - Financial literacy training
 - Construction loans for affordable housing
 - More flexible credit criteria for small business loans
 - Better access to deposit or credit products by LMI individuals
 - "Second chance" programs for LMI individuals with derogatory checking account experience that would allow them to open a checking account.

- Topeka:
 - Financial literacy education and first-time homebuyers counseling
 - Provision of financial support to community development organizations to offset operating expense
 - Board membership in community development organizations and the provision of financial expertise
- Lawrence:
 - Participation in the Agriculture Value-Added loan program
 - Investment in, or financial support of, economic development funds, enterprise zones, property tax abatement assistance, and work opportunity tax credit programs

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

Capitol Federal's performance under the lending test in the State of Kansas is rated "High Satisfactory". Based on full-scope reviews, Capitol Federal's performance in the Wichita AA, the Topeka AA, and the Lawrence AA is good.

Lending Activity

Refer to Table 1 Lending Volume in the State of Kansas section of appendix D for the facts and data used to evaluate Capitol Federal's lending activity.

Lending levels reflect excellent responsiveness in relation to area credit needs and Capitol Federal's deposit market share.

Wichita AA

Lending levels in the Wichita AA reflect excellent responsiveness. Capitol Federal has a deposit market share of 4.99 percent, which ranks 6th amongst 43 depository institutions operating in the Wichita AA as of June 30, 2011. Based on 2011 peer mortgage data, Capitol Federal's market share for home purchase and home refinance loans is 5.7 percent (4th out of 188 lenders) and 5.7 percent (3rd out of 212 lenders), respectively. The market share for home improvement loans, while not significant product of Capitol Federal, is 6.3 percent (2nd out of 78 lenders) and reflects excellent responsiveness in the AA. Residential mortgage competition is strong with 267 HMDA-reporters in the AA.

Topeka AA

Lending levels in the Topeka AA reflect excellent responsiveness. While lending market share is well below deposit market share, Capitol Federal is a leading lender in the AA despite there being significantly more mortgage competitors in the AA than there are depository institutions. Capitol Federal has a deposit market share of 27.06 percent, which ranks first amongst 21 depository institutions

operating in the Topeka AA as of June 30, 2011. Based on 2011 peer mortgage data, Capitol Federal's market share for home purchase and home refinance loans is 9.5 percent (3rd out of 126 lenders) and 9.5 percent (2nd out of 156 lenders), respectively. The market share for home improvement loans, while not significant product of Capitol Federal, is 5.9 percent (5th out of 40 lenders). Residential mortgage competition is moderate with 189 HMDA-reporters in the AA.

Lawrence AA

Lending levels in the Lawrence AA reflect excellent responsiveness. While lending market share is well below deposit market share, Capitol Federal is a leading lender in the AA despite there being significantly more mortgage competitors in the AA than there are depository institutions. Capitol Federal has a deposit market share of 22.01 percent, which ranks 1st amongst 24 depository institutions operating in the Lawrence AA as of June 30, 2011. Based on 2011 peer mortgage data, Capitol Federal's market share for home purchase and home refinance loans is 8.1 percent (3rd out of 91 lenders) and 7.7 percent (3rd out of 127 lenders), respectively. The market share for home improvement loans, while not a significant product of Capitol Federal, is 15.4 percent (1st out of 24 lenders) and reflects excellent responsiveness in the AA. Residential mortgage competition is moderate with 154 HMDA-reporters in the AA.

Distribution of Loans by Income Level of the Geography

Overall geographic distribution of loans in the State of Kansas is adequate. Overall, home refinance and home purchase lending is adequate and home improvement lending is excellent. Home refinance lending represents the majority of Capitol Federal's lending in the AA, and therefore carries that most weight.

While Capitol Federal's distribution of loans within lower-income geographies may be below demographic comparators, the overall conclusion also considers Capitol Federal's performance relative to HMDA aggregate lenders in the AAs and its market share performance in the AAs.

Home Mortgage Loans

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

Wichita AA

Geographic distribution of loans in the Wichita AA is poor. Home refinance lending is poor, home purchase lending is good, and home improvement lending is excellent. Home refinance lending represents the majority of Capitol Federal's lending in the AA, and therefore carries that most weight.

Home Refinance

Geographic distribution of Capitol Federal's home refinance lending in the Wichita AA is poor. Capitol Federal's percentage of lending for home refinance is well below the percentage of owner-occupied housing in moderate-income census tracts. Capitol Federal's lending in moderate-income census tracts is below 2011 HMDA, which is also well below the demographic benchmark. Capitol Federal did not make any loans in low-income census tracts. In 2011, Capitol Federal's market share of home refinance loans in moderate-income census tracts (2.9 percent) is below its overall home refinance market share (5.7 percent).

While Capitol Federal's performance is very poor in comparison to demographic data and the peer aggregate, there are limited opportunities in low-income census tracts. In 2011, there were 212 lenders that granted 10,142 home refinance loans in the AA. Capitol Federal ranked 3rd in granting home refinance loans in the AA. The number of lenders granting home refinance loans in moderate-income census tracts dropped to 99 lenders and 859 loans. Capitol Federal ranked 10th in granting home refinance loans within moderate-income census tracts. There were 20 lenders granting 28 home refinance loans in low-income census tracts. While Capitol Federal's performance is somewhat mitigated by economic and opportunity factors, Capitol Federal's performance is still weak.

Home Purchase

Geographic distribution of Capitol Federal's home purchase lending in the Wichita AA is good based on its strong low-income tract lending. Capitol Federal's percentage of lending for home purchase is well

below the percentage of owner-occupied housing in low-income census tracts but exceeds the 2011 HMDA aggregate's lending in low-income census tracts. Capitol Federal's percentage of lending for home purchase is well below the percentage of owner-occupied housing in moderate-income census tracts and is below the 2011 HMDA aggregate but the aggregate is also well below the demographic benchmark.

While Capitol Federal's lending within low-income census tracts is poor in comparison to demographic data, Capitol Federal's lending within low-income census tracts is strong in comparison with aggregate performance and market share of home purchase lending. In 2011, Capitol Federal's market share of home purchase loans in low-income census tracts (6.8 percent) exceeds its overall home purchase market share (5.7 percent). Further, there were 24 lenders granting 44 home purchase loans in low-income census tracts and Capitol Federal ranked 3rd among these lenders. In 2011, there were 188 lenders that granted 8,136 home purchase loans in the AA. Capitol Federal ranked 4th in granting home purchase loans in the AA. Capitol Federal's lending within moderate-income census tracts is poor. The number of lenders granting home purchase loans in moderate-income census tracts is 91 lenders granting 994 loans. Capitol Federal ranked 14th in granting home purchase loans within moderate-income census tracts and its market share of lending in moderate-income census tracts (2.0 percent) is below its overall market share.

Home Improvement

Geographic distribution of Capitol Federal's home improvement lending in the Wichita AA is excellent. Capitol Federal's percentage of lending for home improvement exceeds both the percentage of owner-occupied units in low-income census tracts and the 2011 HMDA aggregate. Capitol Federal's percentage of lending in moderate-income census tracts is below the percentage of owner-occupied units in moderate-income census tracts but commensurate to the 2011 HMDA aggregate. In 2011, Capitol Federal's market share of home improvement loans in low-income census tracts (51.8 percent) exceeds its overall home improvement market share (6.3 percent) and its market share of lending in moderate-income census tracts (5.7 percent) is slightly below its overall market share.

Topeka AA

Geographic distribution of loans in the Topeka AA is adequate. Home refinance and home purchase lending is adequate.

Home Refinance

Geographic distribution of Capitol Federal's home refinance lending in the Topeka AA is adequate based on limited opportunity for lending in low-income census tracts and market share of lending in moderate-income census tracts. Capitol Federal's percentage of lending for home refinance is well below the percentage of owner-occupied housing in moderate-income census tracts. There is only one low-income census tract in this AA and Capitol Federal originated one loan in that tract. Capitol Federal's home refinance lending within both low- and moderate-income census tracts is below the 2011 HMDA aggregate; however, the aggregate's lending results are also well below the demographic

benchmarks. In 2011, Capitol Federal's market share of home refinance loans in moderate-income census tracts (5.9 percent) is below its overall home refinance market share (9.4 percent).

While Capitol Federal's performance is very poor in comparison to demographic data and peer aggregate performance, there is very limited opportunity for lending in the single low-income census tract and Capitol Federal is a top lender in home refinance loans within moderate-income census tracts. In 2011, there were only nine loans granted in the single low-income census tract in the AA by eight lenders. There were 356 home refinance loans granted by 64 lenders in moderate-income census tracts. Capitol Federal ranked fifth in home refinance lending in moderate-income census tracts in 2011.

Home Purchase

Geographic distribution of Capitol Federal's home purchase lending in the Topeka AA is adequate based on limited opportunity for lending in low-income census tracts and market share of lending in moderate-income census tracts. Capitol Federal's percentage of lending for home purchase is well below the percentage of owner-occupied housing in moderate-income census tracts. Capitol Federal's moderate-income lending is below the 2011 HMDA aggregate but the aggregate is also well below the demographic benchmark. In 2011, Capitol Federal's market share of home purchase loans in moderate-income census tracts (4.7 percent) is below its overall market share (9.5 percent). There is only one low-income census tract in this AA. Capitol Federal did not make any loans in the single low-income census tract and aggregate lenders' performance is minimal.

While Capitol Federal's performance is poor in comparison to demographic data and peer aggregate performance, there is very limited opportunity for lending in the single low-income census tract and Capitol Federal is a top lender in home purchase loans within moderate-income census tracts. In 2011, there were only four home purchase loans granted in the single low-income census tract in the AA by four lenders. There were 258 home purchase loans granted by 53 lenders in moderate-income census tracts and Capitol Federal ranked sixth in home purchase lending in moderate-income census tracts in 2011.

Home Improvement

Home improvement lending is not a significant loan product in the Topeka AA.

Lawrence AA

Overall geographic distribution of loans in the Lawrence AA is adequate. Home refinance and home purchase lending is adequate.

Home Refinance

Geographic distribution of Capitol Federal's home refinance lending in the Lawrence AA is adequate. Capitol Federal's percentage of lending for home refinance is well below the percentage of owner-occupied housing in moderate-income census tracts and below the 2011 HMDA aggregate; however, the aggregate's lending results are also well below the demographic benchmarks. In 2011, Capitol Federal's market share of home refinance loans in moderate-income census tracts (3.7 percent) is below its overall home refinance market share (7.7 percent). Capitol Federal did not make any loans in low-income census tracts and 2011 HMDA aggregate's low-income census tract lending is minimal.

Home Purchase

Geographic distribution of Capitol Federal's home purchase lending in the Lawrence AA is adequate. Capitol Federal's percentage of lending for home purchase is below the percentage of owner-occupied housing in moderate- income census tracts and below the 2011 HMDA aggregate. In 2011, Capitol Federal's market share of home purchase loans in moderate-income census tracts (5.6 percent) is below its overall market share (8.1 percent). Capitol Federal did not make any loans in low-income census tracts and neither did any of the aggregate lenders.

Home Improvement

Home improvement lending is not a significant loan product in the Lawrence AA.

Lending Gap Analysis

Our geographic distribution analysis included a review for lending gaps, particularly in low- and moderate-income areas. We did not identify any unexplained gaps in the full scope AAs of Wichita, Topeka, and Lawrence.

Inside/Outside Ratio

We performed an analysis of the inside/outside ratio at Capitol Federal level. Information includes Bank originations and purchases only.

Lending levels in Capitol Federal's AAs reflect good responsiveness to area credit needs. A substantial majority of loans are made in Capitol Federal's AAs. For all HMDA lending combined, Capitol Federal originated 83 percent by number, and 81 percent by dollar within its six AAs.

Distribution of Loans by Income Level of the Borrower

Overall distribution of loans by borrower income in the State of Kansas is good. Home refinance is good, home purchase lending is adequate, and home improvement lending is excellent. Home refinance lending represents the majority of Capitol Federal's lending in the AA and, therefore, carries that most weight.

While Capitol Federal's distribution of loans to lower-income borrowers may be below demographic comparators, the overall conclusion also considers Capitol Federal's performance relative to HMDA aggregate lenders in the AA and its market share performance in the AA.

Home Mortgage Loans

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

Wichita AA

Distribution of loans by borrower income in the Wichita AA is good. Home refinance lending is good, home purchase lending is adequate, and home improvement lending is good. Home refinance lending represents the majority of Capitol Federal's lending in the AA and, therefore, carries that most weight.

Distribution of home refinance loans by borrower income is good considering market share performance to low- and moderate-income borrowers. Capitol Federal's performance to low-income borrowers is adequate considering the percentage of households below the poverty level in the AA. Capitol Federal's percentage of lending for home refinance is significantly below the percentage of low-income families in the AA. However, nine percent of households are below the poverty level. Capitol Federal's percentage of loans is below the 2011 HMDA aggregate's lending to low-income borrowers and performance is adequate. In 2011, Capitol Federal's market share of home refinance loans to low-income borrowers (5.3 percent) is near its overall home refinance market share (5.7 percent) and performance is good. Capitol Federal's performance to moderate-income borrowers is good. The percentage of home refinance loans is below the percentage of moderate-income families in the AA and below such lending of the 2011 HMDA aggregate, which reflects adequate performance. The market share of home refinance loans to the moderate-income borrowers (6.3 percent) exceeds its overall home refinance market share and performance is excellent. While the percentage of loans to low- and moderate-income borrowers is below the 2011 HMDA aggregate, Capitol Federal's market share of home refinance loans to low- and moderate-income borrowers is strong, ranking 4th and 3rd among all lenders making loans to low- and moderate-income borrowers, respectively. The top two lenders are Wells Fargo and Bank of America.

Distribution of home purchase loans by borrower income is adequate. Capitol Federal's overall performance to low-income borrowers is poor. Capitol Federal's percentage of lending for home purchase is significantly below the percentage of low-income families in the AA. However, considering nine percent of households are below poverty, performance is adequate. The percentage of lending is also significantly below the 2011 HMDA aggregate data and performance is very poor. Capitol Federal's overall performance to moderate-income borrowers is good. The percentage of home purchase loans to moderate-income borrowers exceeds the percentage of moderate-income families in the AA and performance is excellent. The percentage of loans is below the 2011 HMDA aggregate data and performance is adequate. In 2011, Capitol Federal's market share of home purchase loans to low-income borrowers (2.4 percent) is significantly below its overall home purchase market share (5.7 percent) and performance is poor. The market share of home purchase loans to moderate-income borrowers (4.7 percent) is below its overall market share and performance is good.

Distribution of home improvement loans by borrower income is good. Overall performance to low-income borrowers is excellent. Capitol Federal's percentage of lending for home improvement exceeds both the percentage of low-income families in the AA and the 2011 HMDA aggregate's lending to low-income borrowers. Overall performance to moderate-income borrowers is good. The percentage of home improvement loans is good in comparison to the percentage of moderate-income families in the AA and to lending of the 2011 HMDA aggregate. In 2011, Capitol Federal's market share of home improvement loans to low-income borrowers (15.1 percent) exceeds its overall home improvement market share (6.3 percent) and performance is excellent. The market share of home improvement loans to the moderate-income borrowers (5.4 percent) is below to its overall home improvement market share and performance is good.

Topeka AA

Distribution of loans by borrower income in the Topeka AA is good. Home refinance, home purchase and home improvement lending are good.

Distribution of home refinance loans by borrower income is good. Capitol Federal's performance to low-income borrowers is good considering the percentage of households below poverty levels. Capitol Federal's percentage of lending for home refinance is significantly below the percentage of low-income families in the AA. However, performance compared to demographics is excellent given that ten percent of households are below poverty. The percentage of bank loans is below the 2011 HMDA aggregate's lending to low-income borrowers and performance is adequate. Capitol Federal's overall performance to moderate-income borrowers is excellent given the excellent market share. The percentage of home refinance loans exceeds the percentage of moderate-income families in the AA and performance is excellent compared to demographics. The percentage of these loans is below the 2011 HMDA aggregate data and performance is good. Capitol Federal's market share of home refinance loans to low- and moderate-income borrowers is strong with Capitol Federal ranking 2nd and 3rd among all lenders making loans to low- and moderate-income borrowers, respectively. Capitol Federal ranked 1st among all home refinance lenders in the AA. In 2011, Capitol Federal's market share of home refinance loans to low-income borrowers (8.2 percent) is below its overall home refinance market share (9.4 percent) and performance is good. The market share of home refinance loans to the moderate-income borrowers (10.2 percent) exceeds its overall home refinance market share and performance is excellent.

Distribution of home purchase loans by borrower income is good. Capitol Federal's overall performance to low-income borrowers is adequate. Capitol Federal's percentage of lending for home purchase is significantly below the percentage of low-income families in the AA. However, performance compared to demographics is good considering ten percent of households are below poverty levels. The percentage of bank loans is significantly below the 2011 HMDA aggregate data and performance is poor. Capitol Federal's overall performance to moderate-income borrowers is excellent. The percentage of home purchase loans to moderate-income borrowers exceeds the percentage of moderate-income families in the AA and is near the 2011 HMDA aggregate data. Capitol Federal's market share of home purchase loans to low- and moderate-income borrowers is strong, ranking 4th and 3rd among all lenders making loans to low- and moderate-income borrowers, respectively. Capitol Federal ranked 3rd among all home purchase lenders in 2011. The top two lenders are Bank of America and Landmark National Bank. In 2011, Capitol Federal's market share of home purchase loans to low-income borrowers (6.5 percent) is below its overall home purchase market share (9.5 percent) and performance is adequate. The market share of home purchase loans to moderate-income borrowers (10.9 percent) exceeds its overall market share and performance is excellent.

Distribution of home improvement loans by borrower income is good. Capitol Federal's overall performance to low-income borrowers is excellent. Capitol Federal's percentage of lending for home improvement is below the percentage of low-income families in the AA. However, performance compared to demographics is excellent considering ten percent of households are below poverty levels. The percentage of bank loans is near the 2011 HMDA aggregate's lending to low-income borrowers. Overall performance to moderate-income borrowers is good. The percentage of home improvement loans exceeds the percentage of moderate-income families in the AA and performance is excellent. The percentage of bank loans is below the 2011 HMDA aggregate data and performance is adequate. In 2011, Capitol Federal's market share of home improvement loans to low-income borrowers (8.0

percent) exceeds its overall home improvement market share (5.9 percent) and performance is excellent. The market share of home improvement loans to the moderate-income borrowers (5.4 percent) is near overall home improvement market share and performance is good. Home improvement lending is not a significant loan product in the Topeka AA.

Lawrence AA

Distribution of loans by borrower income in the Lawrence AA is good. Home refinance lending is excellent. Home purchase and home improvement lending is adequate. Home refinance lending represents the majority of Capitol Federal's lending in the AA and, therefore, carries that most weight.

Distribution of home refinance loans by borrower income is excellent given market share performance. Capitol Federal's overall performance to low-income borrowers is excellent. Capitol Federal's percentage of lending for home refinance is well below the percentage of low-income families in the AA. However, performance compared to demographics is excellent considering 17 percent of households are below poverty levels. The percentage of bank loans is below the 2011 HMDA aggregate's lending to low-income borrowers and performance is adequate. In 2011, Capitol Federal's market share of home refinance loans to low-income borrowers (9.3 percent) exceeds its overall home refinance market share (7.7 percent) and performance is excellent. Capitol Federal's overall performance to moderate-income borrowers is good. The percentage of home refinance loans is below the percentage of moderate-income families in the AA and performance is adequate. The percentage of bank loans is below such lending of the 2011 HMDA aggregate and performance is good. Market share to the moderate-income borrowers (8.0 percent) exceeds its overall home refinance market share and performance is excellent. While the percentage of loans to low- and moderate-income borrowers is below the 2011 HMDA aggregate, Capitol Federal's market share of home refinance loans to low- and moderate-income borrowers is strong, ranking 3rd among all lenders making loans to low- and moderate-income borrowers. The top two lenders are Wells Fargo and Bank of America. Of particular note, Capitol Federal granted eight loans to low-income borrowers and the top two lenders each granted nine such loans.

Distribution of home purchase loans by borrower income is adequate. Overall performance to low-income borrowers is good. Capitol Federal's percentage of lending for home purchase is significantly below the percentage of low-income families in the AA. However, performance compared to demographics is excellent considering 17 percent of households are below poverty levels. The percentage of bank loans is below the 2011 HMDA aggregate data and performance is adequate. Overall performance to moderate-income borrowers is adequate. The percentage of home purchase loans to moderate-income borrowers is below the percentage of moderate-income families in the AA and the 2011 HMDA aggregate. In 2011, Capitol Federal's market share of home purchase loans to low-income borrowers (6.5 percent) is below its overall home purchase market share (8.1 percent) and performance is adequate. The market share of home purchase loans to moderate-income borrowers (7.0 percent) is also below its overall market share and performance is good. Despite its lower the percentage of loans to low- and moderate-income borrowers relative to the 2011 HMDA aggregate, Capitol Federal ranked 5th among all home purchase lenders granting loans to both low- and moderate-income borrowers and ranked 3rd among all home purchase lenders in the AA.

Distribution of home improvement loans by borrower income is adequate. Overall performance to low-income borrowers is excellent. The percentage of loans is significantly below demographics. However, performance is excellent considering 17 percent of households are below poverty levels. The percentage

of bank loans exceeds the 2011 HMDA aggregate data and performance is excellent. Overall performance to moderate-income borrowers is poor. The percentage of loans is significantly below demographics and the aggregate data. In 2011, Capitol Federal's market share of home improvement loans to low-income borrowers (25.0 percent) exceeds its overall home improvement market share (15.4 percent) and performance is excellent. Home improvement lending is not a significant loan product in the Lawrence AA.

Community Development Lending

Refer to Table 1 Lending Volume in the State of Kansas section of appendix D for the facts and data used to evaluate Capitol Federal's level of community development lending. This table includes all CD loans, including multifamily loans that also qualify as CD loans.

CD lending has a neutral impact on lending performance in the State of Kansas. Capitol Federal did not make any community development loans during the evaluation period.

Product Innovation and Flexibility

Capitol Federal participates in several local government programs to assist low- and moderate-income individuals with home financing. Capitol Federal, however, did not provide statistics regarding the number and dollar volume of loans made under the different special loan programs.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Capitol Federal's performance under the lending test in the Manhattan AA and Kansas non-MSA AA is weaker than Capitol Federal's overall "High Satisfactory" performance under the lending test in State of Kansas. In the Manhattan AA, the overall borrower distribution of loans is poor. In the Kansas non-MSA AA, the overall borrower distribution of loans is adequate. Performance in limited-scope AAs does not impact the overall conclusions. Refer to the Tables 1 through 13 in the State of Kansas section of appendix D for the facts and data that support these conclusions.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

Capitol Federal's performance under the investment test in State of Kansas is rated "Low Satisfactory". Based on full-scope reviews, Capitol Federal's performance in the Topeka AA, the Wichita AA, and the Lawrence AA, Capitol Federal's performance is adequate.

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

Overall investment activity represents adequate performance based on their responsiveness to credit needs of low- and moderate-income individuals. Capitol Federal's investments are neither innovative nor complex but are responsive.

During the evaluation period, Capitol Federal made \$9.1 million in direct investments and grants in its Kansas AAs. This investment activity represents approximately 1.2 percent of allocated Tier One Capital. The largest portion, or 98 percent, of the direct investments involve the purchase of targeted mortgage backed securities (MBSs). These mortgage loan pools are secured by loans to low- and moderate-income borrowers. The remaining direct investments consist of grants to organizations that engage in community development activities.

Through regional and statewide investments, Capitol Federal also made \$21.3 million in investments and \$80,000 in grants that benefit a broader area that includes the Kansas AAs, as well as the Bank's Kansas City AA, and may have both direct and indirect benefits in these AAs. The majority (84 percent) of the statewide and regional investments are the purchase of LIHTCs, which support the development and preservation of affordable housing for low- and moderate-income individuals and 16 percent of the investments were for the purchase of targeted mortgage backed securities.

Wichita AA

During the evaluation period, Capitol Federal made \$2.6 million in direct investments and grants in its Wichita AA. The largest portion, or 99 percent, of the direct investments involve the purchase of targeted MBSs. The remaining direct investments consist of grants to organizations that engage in community development activities.

Topeka AA

During the evaluation period, Capitol Federal made \$1.8 million in direct investments and grants in its Topeka AA. The largest portion, or 95 percent, of the direct investments involve the purchase of targeted MBSs. The remaining direct investments consist of grants to organizations that engage in community development activities.

Lawrence AA

During the evaluation period, Capitol Federal made \$2.4 million in direct investments and grants in its Lawrence AA. The largest portion, or 98 percent, of the direct investments involve the purchase of targeted MBSs. The remaining direct investments consist of grants to organizations that engage in community development activities.

Conclusions for Area Receiving Limited-Scope Reviews

Based on limited-scope reviews, Capitol Federal's performance under the investment test in the Kansas non-MSA AA is not inconsistent with Capitol Federal's overall "Low Satisfactory" performance under the investment test in Kansas. In the Manhattan MSA AA, Capitol Federal's performance is weaker than its overall performance in the state. The level of qualified investments and grants in the Manhattan AA is poor. Performance in limited-scope AAs does not impact the overall conclusions. Refer to Table 14 in the State of Kansas section of appendix D for the facts and data that support these conclusions.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

Capitol Federal's performance under the service test in the State of Kansas is rated "High Satisfactory". Based on full-scope reviews, Capitol Federal's performance in the Wichita AA, the Topeka AA, and the Lawrence AA is good primarily based on its strong branch network in the State.

Retail Banking Services

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

Overall, Capitol Federal's branch network and alternative delivery systems are readily accessible to Capitol Federal's geographies and individuals of different income levels. Hours of operation and availability of Capitol Federal's products and services are uniform from branch to branch with only a few minor differences.

Branch Distribution

Wichita AA

Capitol Federal's service delivery systems are readily accessible to all portions of its AA. Capitol Federal maintains four branches (50.0 percent of total branches in the AA) in moderate-income census tracts. All branches have an ATM. The percentage of branches in moderate-income geographies exceeds the demographics.

Topeka AA

Capitol Federal's service delivery systems are readily accessible to all portions of its AA. Capitol Federal maintains one branch in a low-income census tract (14.3 percent of total branches in the AA) and three branches (42.9 percent of total AA branches) in moderate-income census tracts. Each branch has an ATM and Capitol Federal operates two stand-alone ATMs, one of which is located in a moderate-income census tract. The percentage of branches in low- and moderate-income geographies exceeds the demographics.

Lawrence AA

Capitol Federal's service delivery systems are reasonably accessible to all portions of its AA. Capitol Federal maintains one branch (20.0 percent of total branches in the AA) in a moderate-income census tract. Each branch has an ATM and Capitol Federal operates two stand-alone ATMs, one each in a low- and a moderate-income census tract. The percentage of branches in moderate-income geographies is adequate.

Other

Alternative systems for delivering retail-banking services include free ATM access at local Walgreens stores, debit cards with point-of-sale access wherever VISA is accepted, and online and mobile banking access for customers available 24 hours per day.

Banking hours do not vary in a way that inconveniences its AA, particularly low- and moderate-income geographies and individuals. Branch hours and services are generally uniform from branch to branch with only minor differences in hours of operation.

Capitol Federal did not open or close any branches during the evaluation period in any of its AAs in the State of Kansas.

Community Development Services

Capitol Federal's performance in providing community development services in the AAs is adequate and responsive to community credit needs. While Capitol Federal's officers and employees actively support many organizations in the AAs, Capitol Federal did not adequately document how many of these activities met the primary purpose of community development as defined by the CRA regulation. Bank officers and employees provided qualifying financial services to, or served as Board members at eight organizations that promote and develop affordable housing, promote neighborhood revitalization, or provide services targeted to low- and moderate-income individuals.

Statewide/Regional CD Services

A senior executive serves on the Board of Midwest Housing Equity Group (MHEG). MHEG is a non-profit low-income housing tax credit syndicator. MHEG invests in affordable rental housing projects to preserve affordable housing units for low- and moderate-income individuals. MHEG's footprint includes the States of Kansas and Missouri as well as several other states. Capitol Federal's participation with MHEG benefits all of its AAs.

Wichita AA

Bank officers and employees provided approximately 96 hours of qualifying financial services to, or served as Board members at, three organizations that promote and develop affordable housing or promote neighborhood revitalization and economic development.

Capitol Federal also participated in the FHLB of Topeka's Joint Opportunities for Building Success (JOBS) program. Capitol Federal facilitated the awarding of a \$25,000 grant to a medical and dental clinic in Wichita. The JOBS program is designed to promote economic development initiatives that assist members in promoting employment growth in their communities.

Topeka AA

A member of Capitol Federal's staff serves on the Board of Housing and Credit Counseling, Inc. (HCCI). HCCI is a credit counseling organization that serves Topeka, Lawrence and Manhattan. HCCI also provides job skills training, education, placement and personalized financial stability counseling, mentoring, and legal services to lower-income residents of Topeka. Through its Topeka Opportunity to Own (TOTO) program, HCCI offers homebuyers counseling and coordinates home financing and financial aid for repair work with local lenders, the FHLB, and the City of Topeka.

Capitol Federal participated in the FHLB of Topeka's Affordable Housing Program (AHP). Capitol Federal facilitated the awarding of \$145,261 in grant funds to support a 35-unit scattered site single-

family affordable homeownership project developed through HCCI's TOTO program. The AHP sponsorship qualifies as community development services and is highly responsive to the community development needs of LMI individuals.

Capitol Federal also participated in the FHLB of Topeka's JOBS program. Capitol Federal facilitated the awarding of a \$25,000 grant to the Boys & Girls Club of Topeka.

Lawrence AA

A member of Capitol Federal's staff serves on the Board of Tenants to Homeowners, an affordable housing organization in Lawrence. Tenants to Homeowners builds new homes and rehabilitates older homes and, then sells these homes at below market prices to eligible low- and moderate-income individuals or families. In exchange for the low purchase price, the resale of these homes are restricted to other eligible homebuyers.

Capitol Federal also participated in the FHLB of Topeka's AHP program. Capitol Federal facilitated the awarding of \$400,000 in grant funds to support a 40-unit affordable housing project developed by Tenants to Homeowners. This CD service is highly responsive to the community development needs of LMI individuals.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, Capitol Federal's performance under the service test in the Manhattan AA is not inconsistent with Capitol Federal's overall "High Satisfactory" performance under the service test in the State of Kansas. In the Kansas non-MSA, Capitol Federal's performance is weaker than the Capitol Federal's overall performance in the state. The distribution of branches is reasonable and accessible to all portions of the AA. Performance in limited-scope AAs does not impact the overall conclusions. Refer to Table 15 in the State of Kansas section of appendix D for the facts and data that support these conclusions.

Appendix A: Scope of Examination

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

Time Period Reviewed	Lending Test (excludes CD loans): (07/01/2010 to 12/31/2011) Investment and Service Tests and CD Loans: (10/01/2010 to 12/31/2013)	
Financial Institution	Products Reviewed	
(Capitol Federal Savings Bank (Capitol Federal or Bank) City, State)	Home Purchase, Home Improvement, and Home Refinance Loan Data; Qualified Investments; Retail and Community Development Services	
Affiliate(s)	Affiliate Relationship	Products Reviewed
None		
List of Assessment Areas and Type of Examination		
Assessment Area	Type of Exam	Other Information
Kansas City, MO-KS (28140) AA	Full-Scope	Johnson County, KS; Wyandotte County, KS; Clay County, MO; Jackson County, MO; and Platte County, MO
Kansas Wichita (48620) AA	Full-Scope	Butler and Sedgwick Counties
Topeka (45820) AA	Full-Scope	Shawnee County
Lawrence (29940) AA	Full-Scope	Douglas County
Manhattan (31740) AA	Limited-Scope	Riley and Pottawatomie Counties
Kansas non-MSA (99999) AA	Limited-Scope	Lyon and Saline Counties

Appendix B: Summary of Multistate Metropolitan Area and State Ratings

RATINGS		Capitol Federal Savings Bank		
Overall Bank:	Lending Test Rating*	Investment Test Rating	Service Test Rating	Overall Bank/State/Multistate Rating
Capitol Federal	High Satisfactory	Low Satisfactory	High Satisfactory	Satisfactory
Multistate Metropolitan Area or State:				
Kansas City, MO-KS AA	Low Satisfactory	Low Satisfactory	Low Satisfactory	Satisfactory
Kansas	High Satisfactory	Low Satisfactory	High 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

Kansas City, MO-KS AA

Demographic Information for Full Scope Area: Kansas City, MO-KS AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	449	10.02	26.06	35.63	25.61	2.67
Population by Geography	1,521,635	5.60	20.87	42.23	31.27	0.02
Owner-Occupied Housing by Geography	402,223	3.52	17.11	43.43	35.94	0.00
Business by Geography	160,331	3.18	14.46	38.17	43.32	0.86
Farms by Geography	3,681	1.14	9.64	45.10	43.85	0.27
Family Distribution by Income Level	400,024	18.24	18.36	23.15	40.26	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	146,372	10.36	32.28	42.87	14.50	0.00
Median Family Income HUD Adjusted Median Family Income for 2011 Households Below Poverty Level		55,031 72,300 9%	Median Housing Value Unemployment Rate (2000 US Census)	108,446 2.33%		

(*) The NA category consists of geographies that have not been assigned an income classification.
Source: 2000 US Census and 2011 HUD updated MFI

The Kansas City, MO-KS AA is part of a multi-state metropolitan statistical area (MSA) that includes the states of Kansas and Missouri. The Kansas City AA includes the counties of Clay, Jackson, and Platte in Missouri; and Johnson and Wyandotte in Kansas. The delineation of the AA complies with the regulation and does not arbitrarily exclude any low- and moderate-income areas. The Kansas City AA has a combined population of 1.7 million as of 2012, an increase of 1.7 percent since the 2010 Census.

The HUD-adjusted median family income for 2011 was \$72,300. The poverty rate as of the 2000 Census was 9 percent. Approximately 36 percent of the census tracts in this AA are designated as low- or moderate-income and 26 percent of the population resides in these low- or moderate-income geographies.

Economic conditions improved slightly between 2010 and 2011. According to the Bureau of Labor Statistics, the average unemployment rate varied by county but experienced the same trends. Wyandotte County experienced the highest unemployment rates and Johnson County experienced the lowest unemployment rates. In Wyandotte County, the average unemployment rate was 10.3 percent in 2010 and declined to 9.7 percent in 2011. In Johnson County, the average unemployment rate was 6.4 percent in 2010 and declined to 5.8 percent in 2011. In Clay County, the average unemployment rate was 8.5 percent in 2010 and declined to 7.6 percent in 2011. In Platte County, the average unemployment rate was 7.7 percent in 2010 and declined to 7.1 percent in 2011. In Jackson County, the average unemployment rate was 10.7 percent in 2011 and declined to 9.5 percent in 2011.

State of Kansas

Wichita AA

Demographic Information for Full Scope Area: Wichita MSA portion (2000)						
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	51,935	1.74	22.64	43.14	32.48	0.00
Farms by Geography	1,661	0.72	9.21	56.89	33.17	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		51,478	Median Housing Value		79,672	
HUD Adjusted Median Family Income for 2011		64,100	Unemployment Rate (2000 US Census)		2.38%	
Households Below Poverty Level		9%				

(*) The NA category consists of geographies that have not been assigned an income classification.
Source: 2000 US Census and 2011 HUD updated MFI

The Wichita AA includes a portion of the Wichita, KS metropolitan statistical area (MSA). The Wichita AA covers the counties of Butler and Sedgwick. The delineation of the AA complies with the regulation and does not arbitrarily exclude any low- and moderate-income areas. The Wichita AA has a combined population of 569,716 as of 2012, an increase of 1.0 percent since the 2010 Census.

The HUD-adjusted median family income for 2011 was \$64,100. The poverty rate as of the 2000 Census was 9 percent. Approximately 34 percent of the census tracts in this AA are designated as low- or moderate-income and 29 percent of the population resides in these low- or moderate-income geographies.

Economic conditions improved slightly between 2010 and 2011. According to the Bureau of Labor Statistics, the average unemployment rate varied by county but experienced the same trends. In Butler County, the average unemployment rate was 8.5 percent in 2010 and declined to 7.5 percent in 2011. In Sedgwick County, the average unemployment rate was 8.9 percent in 2010 and declined to 8.0 percent in 2011.

Topeka AA

Demographic Information for Full Scope Area: Topeka KS MSA (2000)						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	41	2.44	31.71	39.02	26.83	0.00
Population by Geography	169,871	1.72	26.54	40.50	31.24	0.00
Owner-Occupied Housing by Geography	46,522	0.65	21.77	41.36	36.23	0.00
Business by Geography	16,480	11.01	16.69	38.93	33.36	0.00
Farms by Geography	597	2.68	7.04	49.92	40.37	0.00
Family Distribution by Income Level	45,166	13.32	15.07	21.62	49.99	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	12,824	2.90	43.46	36.67	16.97	0.00
Median Family Income		50,488	Median Housing Value		76,473	
HUD Adjusted Median Family Income for 2011		63,300	Unemployment Rate (2000 US Census)		2.09%	
Households Below Poverty Level		10%				

(*) The NA category consists of geographies that have not been assigned an income classification.
 Source: 2000 US Census and 2011 HUD updated MFI

The Topeka AA includes a portion of Topeka, KS MSA. The Topeka AA includes Shawnee County. The delineation of the AA complies with the regulation and does not arbitrarily exclude any low- and moderate-income areas. The Topeka AA has a population of 178,991 as of 2012, an increase of 0.6 percent since the 2010 Census.

The HUD-adjusted median family income for 2011 was \$63,300. The poverty rate as of the 2000 Census was 10 percent. Approximately 34 percent of the census tracts in this AA are designated as low- or moderate-income and 28 percent of the population resides in these low- or moderate-income geographies.

Economic conditions were stable between 2010 and 2011. In Shawnee County, the average unemployment rate was 7.0 percent in 2010 and declined slightly to 6.8 percent in 2011.

Lawrence AA

Demographic Information for Full Scope Area: Lawrence KS MSA (2000)						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	22	4.55	22.73	50.00	22.73	0.00
Population by Geography	99,962	5.95	25.54	46.20	22.31	0.00
Owner-Occupied Housing by Geography	19,972	0.11	19.97	49.84	30.08	0.00
Business by Geography	9,966	2.14	24.42	43.29	30.15	0.00
Farms by Geography	359	0.28	13.93	52.65	33.15	0.00
Family Distribution by Income Level	21,368	18.17	18.89	24.70	38.24	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	7,919	2.11	34.51	48.28	15.10	0.00
Median Family Income		53,609	Median Housing Value		117,859	
HUD Adjusted Median Family Income for 2011		70,600	Unemployment Rate (2000 US Census)		2.68%	
Households Below Poverty Level		17%				

(*) The NA category consists of geographies that have not been assigned an income classification.
Source: 2000 US Census and 2011 HUD updated MFI

The Lawrence AA includes all of the Lawrence, KS MSA, or Douglas County. The delineation of the AA complies with the regulation and does not arbitrarily exclude any low- and moderate-income areas. The Lawrence AA has a population of 112,864 as of 2012, an increase of 1.8 percent since the 2010 Census.

The HUD-adjusted median family income for 2011 was \$70,600. The poverty rate as of the 2000 Census was 17 percent. Approximately 27 percent of the census tracts in this AA are designated as low- or moderate-income and 32 percent of the population resides in these low- or moderate-income geographies.

Economic conditions improved slightly between 2010 and 2011. In Douglas County, the average unemployment rate was 6.1 percent in 2010 and declined slightly to 5.8 percent in 2011.

Appendix D: Tables of Performance Data

Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan areas are presented in one set of tables. References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the lending test tables, the following are applicable: (1) purchased loans are treated as originations/purchases and market share is the number of loans originated and purchased by The bank as a percentage of the aggregate number of reportable loans originated and purchased by all lenders in the MA/assessment area; (2) Partially geocoded loans (loans where no census tract is provided) cannot be broken down by income geographies and, therefore, are only reflected in the Total Loans in Core Tables 2 through 7 and part of Table 13; and (3) Partially geocoded loans are included in the Total Loans and % Bank Loans Column in Core Tables 8 through 12 and part of Table 13. Deposit data are compiled by the FDIC and are available as of June 30th of each year. Tables without data are not included in this PE. [Note: Do not renumber the tables.]

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

- Table 1. Lending Volume** - Presents the number and dollar amount of reportable loans originated and purchased by The bank over the evaluation period by MA/assessment area. Community development loans to statewide or regional entities or made outside the bank’s assessment area may receive positive CRA consideration. 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 1. Other Products** - Presents the number and dollar amount of any unreported category of loans originated and purchased by The bank, if applicable, over the evaluation period by MA/assessment area. Examples include consumer loans or other data that a bank may provide, at its option, concerning its lending performance. This is a two-page table that lists specific categories.
- Table 2. Geographic Distribution of Home Purchase Loans** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents market share information based on the most recent aggregate market data available.
- Table 3. Geographic Distribution of Home Improvement Loans** - See Table 2.
- Table 4. Geographic Distribution of Home Mortgage Refinance Loans** - See Table 2.
- Table 5. Geographic Distribution of Multifamily Loans** - Compares the percentage distribution of the number of multifamily loans originated and purchased by The bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of

multifamily housing units throughout those geographies. The table also presents market share information based on the most recent aggregate market data available.

- Table 6. Geographic Distribution of Small Loans to Businesses** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses originated and purchased by The bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) throughout those geographies. The table also presents market share information based on the most recent aggregate market data available. Because small business data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than The bank's assessment area.
- Table 7. Geographic Distribution of Small Loans to Farms** - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by The bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. The table also presents market share information based on the most recent aggregate market data available. Because small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's assessment area.
- Table 8. Borrower Distribution of Home Purchase Loans** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MA/assessment area. The table also presents market share information based on the most recent aggregate market data available.
- Table 9. Borrower Distribution of Home Improvement Loans** - See Table 8.
- Table 10. Borrower Distribution of Refinance Loans** - See Table 8.
- Table 11. Borrower Distribution of Small Loans to Businesses** - Compares the percentage distribution of the number of small loans (less than or equal to \$1 million) originated and purchased by The bank to businesses with revenues of \$1 million or less to the percentage distribution of businesses with revenues of \$1 million or less. In addition, the table presents the percentage distribution of the number of loans originated and purchased by The bank by loan size, regardless of the revenue size of the business. Market share information is presented based on the most recent aggregate market data available.
- Table 12. Borrower Distribution of Small Loans to Farms** - Compares the percentage distribution of the number of small loans (less than or equal to \$500,000) originated and purchased by The bank to farms with revenues of \$1 million or less to the percentage distribution of farms with revenues of \$1 million or less. In addition, the table presents the percentage distribution of the number of loans originated and purchased by the bank by loan size, regardless of the revenue size of the farm. Market share information is presented based on the most recent aggregate market data available.

Table 13. Geographic and Borrower Distribution of Consumer Loans (OPTIONAL) - For geographic distribution, the table compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of households within each geography. For borrower distribution, the table compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage of households by income level in each MA/assessment area.

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

A bank may receive positive consideration for qualified investments in statewide/regional entities or made outside of the bank's assessment area. See Interagency Q&As __.12 (i) - 5 and - 6 for guidance on when a bank may receive positive CRA consideration for such investments. 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.

Tables of Performance Data

Kansas City AA Multistate Metropolitan Area

Table 1. Lending Volume

LENDING VOLUME		Geography: KANSAS-MISSOURI						Evaluation Period: JANUARY 1, 2010 TO DECEMBER 31, 2011				
Assessment Area (2011):	% 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)	
Full Review:												
KC MO-KS MSA	100.00	3,049	622,187	0	0	0	0	0	0	3,049	622,187	0.00

* Loan Data as of December 31, 2011. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from January 01, 2010 to December 31, 2013.

*** Deposit Data as of April 08, 2014. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 2a. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE DECEMBER 31, 2011		Geography: KANSAS-MISSOURI						Evaluation Period: JANUARY 1, 2010 TO						
Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*			
	#	% of Total**	% Owner Occ Units***	% BANK Loans**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Low	Mod	Mid	Upp
Full Review:														
KC MO-KS MSA	775	100.00	3.52	0.00	17.11	3.23	43.43	23.87	35.94	72.90	0.57	7.77	40.88	50.78

* Based on 2011 Peer Mortgage Data (USPR)

** 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 3a. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT DECEMBER 31, 2011		Geography: KANSAS-MISSOURI								Evaluation Period: JANUARY 1, 2010 TO				
Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*			
	#	% of Total*	% Owner Occ Units***	% BANK Loans**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Low	Mod	Mid	Upp
Full Review:														
KC MO-KS MSA	281	100.00	3.52	11.39	17.11	3.20	43.43	22.06	35.94	63.35	2.27	8.95	41.44	47.34

* Based on 2011 Peer Mortgage Data (USPR)

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

Geographic Distribution: HOME MORTGAGE REFINANCE DECEMBER 31, 2011			Geography: KANSAS-MISSOURI								Evaluation Period: JANUARY 1, 2010 TO			
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*			
	#	% of Total*	% Owner Occ Units***	% BANK Loans**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Low	Mod	Mid	Upp
Full Review:														
KC MO-KS MSA	1,992	100.00	3.52	0.25	17.11	1.66	43.43	19.68	35.94	78.41	0.46	4.94	34.05	60.56

* Based on 2011 Peer Mortgage Data (USPR)

** 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 8a. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE 2011		Geography: KANSAS-MISSOURI						Evaluation Period: JANUARY 1, 2010 TO DECEMBER 31, 2011						
Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data*			
	#	% of Total*	% Families***	% BANK Loans**	% Families ³	% BANK Loans****	% Families*	% BANK Loans****	% Families*	% BANK Loans****	Low	Mod	Mid	Upp
Full Review:														
KC MO-KS MSA	775	100.00	18.24	4.80	18.36	10.38	23.15	20.62	40.26	64.20	15.34	25.86	25.03	33.77

* Based on 2011 Peer Mortgage Data (USPR)

** 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 Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 0.5% of loans originated and purchased by BANK.

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

Table 9a. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT DECEMBER 31, 2011		Geography: KANSAS-MISSOURI						Evaluation Period: JANUARY 1, 2010 TO						
Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data*			
	#	% of Total*	% Families*	% BANK Loans**	% Families	% BANK Loans****	% Families*	% BANK Loans****	% Families*	% BANK Loans****	Low	Mod	Mid	Upp
Full Review:														
KC MO-KS MSA	281	100.00	18.24	4.80	18.36	14.00	23.15	17.60	40.26	63.60	9.60	18.92	24.96	46.51

* Based on 2011 Peer Mortgage Data (USPR)

** 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 Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 11.0% of loans originated and purchased by BANK.

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

Table 10a. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE DECEMBER 31, 2011		Geography: KANSAS-MISSOURI								Evaluation Period: JANUARY 1, 2010 TO				
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data*			
	#	% of Total*	% Families***	% BANK Loans***	% Families 5	% BANK Loans****	% Families**	% BANK Loans****	% Families**	% BANK Loans****	Low	Mod	Mid	Upp
Full Review:														
KC MO-KS MSA	1,993	100.00	18.24	2.98	18.36	11.89	23.15	22.15	40.26	62.97	6.75	16.78	26.16	50.30

* Based on 2011 Peer Mortgage Data (USPR)

** 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 Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 0.8% of loans originated and purchased by BANK.

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

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: KANSAS-MISSOURI				Evaluation Period: JULY 1, 2010 TO DECEMBER 31, 2013			
Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
KC MO-KS MSA	0	1,861	0	31	0	1,892	100.00	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: KANSAS-MISSOURI				Evaluation Period: JULY 1, 2010 TO DECEMBER 31, 2011					
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
Full Review:																	
KC MO-KS MSA	100.00	24	100.00	0.00	12.50	25.00	62.50	0	1	0	0	0	- 1	5.60	20.87	42.23	31.27

Tables of Performance Data

State of Kansas

Table 1. Lending Volume

LENDING VOLUME		Geography: KANSAS				Evaluation Period: JULY 1, 2010 TO DECEMBER 31, 2011						
Assessment Area (2011):	% 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)	
Full Review:												
Lawrence KS MSA	13.55	461	75,812	0	0	0	0	0	0	461	75,812	15.85
Topeka KS MSA	23.43	797	100,915	0	0	0	0	0	0	797	100,915	46.95
Wichita MSA portion	53.37	1,815	268,365	0	0	0	0	0	0	1,815	268,365	19.90
Limited Review:												
Kansas Non-MSA Lyon-Saline	3.29	112	11,554	0	0	0	0	0	0	112	11,554	10.12
Manhattan MSA Portion	6.35	216	32,196	0	0	0	0	0	0	216	32,196	7.18

* Loan Data as of December 31, 2011. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from October 01, 2010 to December 31, 2013.

*** Deposit Data as of June 30, 2011. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 2a. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: KANSAS					Evaluation Period: JULY 1, 2010 TO DECEMBER 31, 2011							
Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income			
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans****	Low	Mod	Mid	Upp
Full Review:														
Lawrence KS MSA	130	10.66	0.11	0.00	19.97	15.38	49.84	30.00	30.08	54.62	0.00	18.25	41.06	40.68
Topeka KS MSA	295	24.18	0.65	0.00	21.77	6.78	41.36	38.64	36.23	54.58	0.18	11.63	43.80	44.39
Wichita MSA portion	684	56.07	1.23	0.58	20.24	5.85	48.74	36.99	29.79	56.58	0.52	12.17	47.86	39.45
Limited Review:														
Kansas Non-MSA Lyon-Saline	34	2.79	0.00	0.00	2.32	0.00	66.20	47.06	31.49	52.94	0.00	1.74	58.46	39.80
Manhattan MSA Portion	77	6.31	0.00	0.00	5.65	7.79	67.24	54.55	27.12	37.66	0.00	5.16	58.61	36.24

* Based on 2011 Peer Mortgage Data (USPR)

** 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 3a. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: KANSAS								Evaluation Period: JULY 1, 2010 TO DECEMBER 31, 2011					
Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income				
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Low	Mod	Mid	Upp	
Full Review:															
Lawrence KS MSA	20	10.31	0.11	0.00	19.97	5.00	49.84	55.00	30.08	40.00	0.00	17.14	44.76	38.10	
Topeka KS MSA	31	15.98	0.65	0.00	21.77	12.90	41.36	35.48	36.23	51.61	0.74	18.96	39.41	40.89	
Wichita MSA portion	120	61.86	1.23	19.17	20.24	10.83	48.74	23.33	29.79	46.67	2.03	12.01	51.01	34.95	
Limited Review:															
Kansas Non-MSA Lyon-Saline	2	1.03	0.00	0.00	2.32	0.00	66.20	50.00	31.49	50.00	0.00	2.47	60.49	37.04	
Manhattan MSA Portion	21	10.82	0.00	0.00	5.65	0.00	67.24	66.67	27.12	33.33	0.00	10.33	63.04	26.63	

* Based on 2011 Peer Mortgage Data (USPR)

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

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: KANSAS						Evaluation Period: JULY 1, 2010 TO DECEMBER 31, 2011					
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Aggregate HMDA Lending (%) by Tract Income*			
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Low	Mod	Mid	Upp
Full Review:														
Lawrence KS MSA	311	15.65	0.11	0.00	19.97	11.58	49.84	39.23	30.08	49.20	0.04	14.24	46.35	39.37
Topeka KS MSA	471	23.70	0.65	0.21	21.77	5.73	41.36	31.63	36.23	62.42	0.29	11.30	36.33	52.09
Wichita MSA portion	1,011	50.88	1.23	0.00	20.24	4.45	48.74	37.59	29.79	57.96	0.28	8.43	44.60	46.69
Limited Review:														
Kansas Non-MSA Lyon-Saline	76	3.82	0.00	0.00	2.32	0.00	66.20	51.32	31.49	48.68	0.00	1.44	53.50	45.06
Manhattan MSA Portion	118	5.94	0.00	0.00	5.65	2.54	67.24	51.69	27.12	45.76	0.00	6.01	57.92	36.07

* Based on 2011 Peer Mortgage Data (USPR)

** 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 8a. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: KANSAS					Evaluation Period: JULY 1, 2010 TO DECEMBER 31, 2011							
Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data*			
	#	% of Total**	% Families***	% BANK Loans****	% Families ⁶	% BANK Loans****	% Families*	% BANK Loans****	% Families**	% BANK Loans****	Low	Mod	Mid	Upp
Full Review:														
Lawrence KS MSA	130	10.66	18.17	9.45	18.89	14.17	24.70	21.26	38.24	55.12	11.71	23.32	21.36	43.61
Topeka KS MSA	295	24.18	13.32	7.90	15.07	24.74	21.62	24.40	49.99	42.96	13.24	26.83	24.32	35.62
Wichita MSA portion	684	56.07	17.83	5.99	18.88	20.03	24.21	23.10	39.08	50.88	14.10	26.42	24.97	34.51
Limited Review:														
Kansas Non-MSA Lyon-Saline	34	2.79	15.68	5.88	18.07	2.94	25.16	32.35	41.10	58.82	9.05	23.99	30.75	36.21
Manhattan MSA Portion	77	6.31	16.61	1.30	17.26	16.88	22.72	28.57	43.41	53.25	5.04	17.90	28.08	48.98

* Based on 2011 Peer Mortgage Data (USPR)

** 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 Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 0.6% of loans originated and purchased by BANK.

⁶ Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 9a. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: KANSAS					Evaluation Period: JULY 1, 2010 TO DECEMBER 31, 2011							
Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Aggregate Lending Data			
	#	% of Total**	% Families***	% BANK Loans****	% Families ₇	% BANK Loans****	% Families* **	% BANK Loans****	% Families* **	% BANK Loans****	Low	Mod	Mid	Upp
Full Review:														
Lawrence KS MSA	20	10.31	18.17	10.00	18.89	10.00	24.70	25.00	38.24	55.00	5.05	17.17	20.20	57.58
Topeka KS MSA	31	15.98	13.32	9.68	15.07	16.13	21.62	29.03	49.99	45.16	9.96	22.31	25.10	42.63
Wichita MSA portion	120	61.86	17.83	22.88	18.88	17.80	24.21	22.88	39.08	36.44	11.37	19.71	27.23	41.70
Limited Review:														
Kansas Non-MSA Lyon-Saline	2	1.03	15.68	0.00	18.07	0.00	25.16	0.00	41.10	100.00	1.30	28.57	28.57	41.56
Manhattan MSA Portion	21	10.82	16.61	0.00	17.26	23.81	22.72	19.05	43.41	57.14	7.69	16.67	20.51	55.13

* Based on 2011 Peer Mortgage Data (USPR)

** 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 Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 1.0% of loans originated and purchased by BANK.

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

Table 10a. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: KANSAS				Evaluation Period: JULY 1, 2010 TO DECEMBER 31, 2011				Aggregate Lending Data			
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Low	Mod	Mid	Upp
	#	% of Total**	% Families***	% BANK Loans****	% Families ₈	% BANK Loans****	% Families*	% BANK Loans****	% Families*	% BANK Loans****				
Full Review:														
Lawrence KS MSA	311	15.65	18.17	4.84	18.89	14.84	24.70	23.55	38.24	56.77	6.65	17.78	25.40	50.17
Topeka KS MSA	471	23.70	13.32	4.78	15.07	16.30	21.62	23.48	49.99	55.43	7.35	19.67	24.83	48.15
Wichita MSA portion	1,011	50.88	17.83	5.26	18.88	14.88	24.21	22.72	39.08	57.14	8.09	18.16	26.01	47.74
Limited Review:														
Kansas Non-MSA Lyon-Saline	76	3.82	15.68	5.26	18.07	7.89	25.16	18.42	41.10	68.42	6.77	16.57	26.24	50.41
Manhattan MSA Portion	118	5.94	16.61	1.69	17.26	6.78	22.72	21.19	43.41	70.34	4.79	15.10	22.02	58.10

* Based on 2011 Peer Mortgage Data (USPR)

** 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 Families is based on the 2000 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 0.8% of loans originated and purchased by BANK.

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

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: KANSAS				Evaluation Period: JULY 1, 2010 TO DECEMBER 31, 2013			
Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Lawrence KS MSA	0	677	0	1,659	0	2,336	25.81	0	0
Topeka KS MSA	0	568	0	1,220	0	1,788	19.75	0	0
Wichita MSA portion	0	1,235	0	1,381	0	2,616	28.90	0	0
Limited Review:									
Kansas Non-MSA Lyon-Saline	0	66	0	1,324	0	1,390	15.36	0	0
Manhattan MSA Portion	0	919	0	3	0	922	10.19	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: KANSAS				Evaluation Period: JULY 1, 2010 TO DECEMBER 31, 2011					
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
Full Review:																	
Lawrence KS MSA	15.85	5	20.83	0.00	20.00	40.00	40.00	0	0	0	0	0	0	5.95	25.54	46.20	22.31
Topeka KS MSA	46.95	7	29.17	14.29	42.86	14.29	28.57	0	0	0	0	0	0	1.72	26.54	40.50	31.24
Wichita MSA portion	19.90	8	33.33	0.00	50.00	12.50	37.50	0	0	0	0	0	0	2.34	26.23	44.99	26.44
Limited Review:																	
Kansas Non-MSA Lyon-Saline	10.12	2	8.33	0.00	0.00	50.00	50.00	0	0	0	0	0	0	0.00	2.78	71.21	26.01
Manhattan MSA Portion	7.18	2	8.33	0.00	50.00	0.00	50.00	0	0	0	0	0	0	0.00	21.03	58.69	20.28

