



**LARGE BANK**

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Comptroller of the Currency  
Administrator of National Banks

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Washington, DC 20219

## **Public Disclosure**

November 05, 2003

# **Community Reinvestment Act Performance Evaluation**

**The First National Bank Of Hutchinson  
Charter Number: 3180**

**1 North Main  
Hutchinson, KS 67504**

**Office of the Comptroller of the Currency**

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

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## Overall CRA Rating

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

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

Performance Levels	The First National Bank of Hutchinson Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding			
High Satisfactory			X
Low Satisfactory	X	X	
Needs to Improve			
Substantial Noncompliance			

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

The major factors that support this rating include:

- FNB demonstrated adequate responsiveness to community credit needs. The bank’s penetration of moderate-income geographies was adequate. Lending levels to small businesses and farms was adequate while lending to low- and moderate- individuals (LMI) was good.
- FNB showed adequate responsiveness to community development investment needs. The investments were centered in affordable housing, community services, and economic development targeted to LMI.
- FNB's branch offices are accessible to all geographies and residents. The bank’s office hours are reasonable and services offered do not vary by location. The bank provides a satisfactory level of community development services.

## Definitions and Common Abbreviations

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

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

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

**Block Numbering Area (BNA):** A statistical subdivision of a county for grouping and numbering blocks in non-metropolitan counties where local census statistical area committees have not established census tracts. A BNA does not cross county lines.

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

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

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

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

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

include non-relatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into 'male householder' (a family with a male household 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 or a block numbering area 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 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).

**Home Mortgage Loans:** such loans include home purchase and home improvement loans, as defined in the HMDA regulation. This definition also includes loans for multifamily (five or more families) dwellings, loans for the purchase of manufactured homes and refinancing of home improvement and home purchase loans.

**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 primary metropolitan area (PMA), metropolitan area (MA), or consolidated metropolitan area (CMA), as defined by the Office of Management and Budget, with a population of 250,000 or more, and any other area designated as such by the appropriate federal financial supervisory agency.

**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. However, thrift institutions may also exercise the option to report loans secured by nonfarm residential real estate as "small business loans" if the loans are reported on the TFR as nonmortgage, commercial loans.

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

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

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

## Description of Institution

The First National Bank of Hutchinson (FNB) is a \$427 million intrastate financial institution headquartered in Hutchinson, Kansas. The bank is a wholly owned subsidiary of First Kansas Bancshares, Incorporated, a one bank \$430 million holding company located in Hutchinson, Kansas. FNB has five branches including the main office and four automated teller machines (ATMs) in Kansas.

FNB has one assessment area (AA) in Kansas. The AA encompasses all of Reno County in south central Kansas. There were no merger or acquisition activities that affected the bank's operations during the evaluation period.

FNB is a full-service banking institution offering a full range of commercial, real estate, agricultural, and consumer credit products. Net loans and leases represent 42% of the bank's total assets. On June 30, 2003, the bank's \$182 million loan portfolio consisted of 38% real estate loans, 27% commercial and industrial loans, 10% lease financing receivables, 9% other loans, 6% agricultural loans, 6% consumer loans, and 4% municipal loans. On June 30, 2003, Tier One Capital totaled \$40 million. The bank's primary business focus during the evaluation period was real estate and commercial loans.

There are no legal, financial, or other factors impeding the bank's ability to help meet the credit needs in its AA. The Office of the Comptroller of the Currency last evaluated FNB's CRA performance on April 24, 2000. The bank received an overall rating of "Satisfactory" under the Large Bank Performance Standards.

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

## Scope of the Evaluation

### Evaluation Period/Products Evaluated

The evaluation of lending products included small business, small farm loans, home purchase, home refinance, home improvement loans, and community development loans. The evaluation period for small business, small farm, home purchase, home refinance, and home improvement loans was January 1, 2000, through December 31, 2002. The previous evaluation reviewed loans through 1999. Since the bank is not a HMDA reporter, we selected a sample of 20 home purchase loans, 20 home mortgage refinance loans, and 20 home improvement loans to evaluate the bank's performance. The evaluation period for community development loans was April 24, 2000, to October 31, 2003.

The Investment Test included a review of investments, grants, and donations made within the AA that meet the definition of community development investments. The Service Test included a review of retail and community development services provided in the bank's AA. The evaluation period for community development investments and services was from April 24, 2000, to October 31, 2003.

We gave more weight to small business lending as it is the bank's primary product line and represents 63% of the loans reviewed for this evaluation.

### **Data Integrity**

The bank reported data is considered accurate. We selected a statistical sample of 60 small business/small farm loans originated during 2000, 2001, and 2002 to test the accuracy of data reported by the bank. We verified community development loans, investments, and services during the CRA examination to ensure they met the definition of community development.

### **Other**

During this evaluation, we contacted one local government representative. The contact indicated home improvement loans and small business loans were the primary credit needs of the community. The contact indicated the area financial institutions have made efforts to help meet the credit needs of the community.

## **Fair Lending Review**

An analysis of the most recent public comments and consumer complaint information, small business and small farm lending data was performed according to the OCC's risk based fair lending approach. Based on its analysis of the information, the OCC decided that a comprehensive fair lending examination would not need to be conducted in connection with the CRA evaluation this year. The latest comprehensive fair lending exam was performed April 24, 2000.

## **Conclusions with Respect to Performance Tests**

### **LENDING TEST**

The bank's performance under the lending test is rated "Low Satisfactory".

#### **Lending Activity**

Refer to Tables 1 Lending Volume and 1 Other in appendix C for the facts and data used to evaluate the bank's lending activity.

FNB's origination of small business loans, small farm loans, and home mortgage loans demonstrate an adequate response to the AA credit needs. FNB had 13% of the small business loan market and 75% of the small farm loan market in the AA. FNB is not a HMDA reporter since the bank is not in a MA, so a market share of HMDA type loans is not available. FNB ranks first in deposit market share with 39% of all deposits in the AA. During the last 15 quarters the bank had an average loan-to-deposit ratio of 64%, compared to an average of 76% for eight other banks with offices in the AA.

During the evaluation period the bank originated 653 small loans to businesses totaling \$47,377 thousand and 318 small loans to farms totaling \$12,655 thousand.

#### **Distribution of Loans by Income Level of the Geography**

The overall geographic distribution of loans by income of the geography is adequate. FNB's geographic distribution of small business loans is good and distribution of home mortgage loans and small farm loans is adequate.

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

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

The bank's geographic distribution of home mortgage loans is adequate. The percentage of home purchase and home refinance loans in the moderate-income tracts is below the geographic distribution of owner occupied units. The percentage of home improvement loans compares with the geographic distribution. We did not analyze multi-family housing distribution, as our sample did not contain any loans for multi-family units. The bank's AA does not contain any low-income census tracts.

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

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

The bank's geographic distribution of small loans to business located in moderate-income census tracts is good. FNB's performance exceeds the percentage of businesses located in moderate-income tracts. The bank's market share for lending in moderate-income tracts during 2002 was significantly higher than its overall market share for the year. The bank's AA does not contain any low-income census tracts.

### ***Small Loans to Farms***

Refer to Table 7 in appendix C for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to farms.

The bank's geographic distribution of small farm loans is adequate. The bank's lending in moderate-income tracts is comparable to the geographic distribution of small farms in the tracts. Geographic data for 2002 indicates the moderate-income tracts have a very small population of 17 farms with sales of under \$1 million. Market share data indicates the bank did not grant any loans during 2002 in the moderate-income tracts. The bank's AA does not contain any low-income tracts.

### **Lending Gap Analysis**

Our geographic distribution analysis included a review for any unexplained lending gaps in the Hutchinson AA. FNB granted loans in all tracts of the AA except census tract 9. This tract consists of a prison facility.

### ***Inside/Outside Ratio***

For the geographic distribution analysis under the Lending test, we performed an inside/outside analysis at the bank level. A majority of the bank's loans, 79%, were originated to borrowers within the AA. The bank has significant correspondent banking business, which reduces the ratio. By loan type, 84% of small business loans, 68% of small farm loans, 95% of home purchase and home refinance loans, and 100% of home improvement loans were originated within the AA.

### **Distribution of Loans by Income Level of the Borrower**

FNB's distribution of loans to borrowers of different income levels and businesses of different sizes is adequate. The bank achieved good penetration to LMI home mortgage borrowers and adequate penetration to small business and small farms.

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

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

FNB's distribution of home mortgage loans to borrowers of different income levels is good.

The bank's distribution of loans to low-income borrowers for home purchase loans is good considering that eight percent of the families have incomes below the poverty level, which presents a significant barrier to home ownership. The distribution to low-income borrowers is adequate for home improvement and home refinance loans. Distribution of home purchase, home improvement loans, and home refinance loans to moderate-income borrowers is good.

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

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

FNB's distribution of loans to businesses of different sizes is adequate. The percentage of loans to small businesses is slightly below the percentage of small businesses in the AA.

### ***Small Loans to Farms***

Refer to Table 12 in the appendix C for the facts and data used to evaluate the borrower distribution of the bank's origination/purchase of small loans to businesses.

FNB's distribution of loans to farms of different sizes is adequate. The percentage of loans to small farms is below the percentage of small farms in the AA.

### **Community Development Lending**

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

FNB extended a relatively high level of community development loans that enhanced its lending performance. Amongst the CD loans were five loans totaling \$2,187 thousand that were complex and innovative for the AA. These loans were to build 36 affordable housing units for elderly or developmentally disabled LMI individuals. The bank assumed a leadership role in this complex lending and opportunities of this type are not common in the AA.

The bank granted three loans totaling \$211 thousand to a homeless shelter to complete a renovation that added 28 rooms for homeless individuals.

FNB also granted \$767 thousand in 13 loans, which were already considered under home mortgage loans. These loans were to a local not-for-profit organization to repair/rehabilitate or

build affordable homes for low-income individuals, or assist low-income individuals in their purchase of affordable housing.

### **Product Innovation and Flexibility**

The bank offers the 1<sup>st</sup> Opportunity for Home Buyers Program. This program grants residential real estate loans to LMI borrowers purchasing homes from Interfaith Housing Services. Interfaith Housing builds and/or renovates homes for LMI individuals. In this program the Federal Home Loan Bank grants 10% of the purchase price to the borrowers and the bank does not charge any loan origination fees. The bank has granted 2 of these loans for \$72 thousand.

## **INVESTMENT TEST**

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

The bank's performance under the investment test is rated "Low Satisfactory". Refer to Table 14 in appendix C for the facts and data used to evaluate the bank's level of qualified investments.

FNB showed adequate responsiveness to the moderate community development needs in the Hutchinson AA. The bank provided \$188 thousand in qualified investments and donations to 10 organizations during this evaluation period. The bank also had an additional \$188 thousand in prior period investments. The prior period investment was to a venture capital intermediary that services a statewide area that includes the AA. The venture capital intermediary lent to one Hutchinson company. Current investments also included \$37 thousand to an organization that invests in LMI residential real estate on a statewide basis. This investment did not impact the AA during this evaluation period.

FNB made significant donations during the evaluation period totaling \$46 thousand to the local community college for student scholarships for LMI Reno County residents. The bank also made a significant equity investment of \$49 thousand in an organization to construct a 24 unit housing complex for elderly LMI individuals in the AA.

## **SERVICE TEST**

The bank's performance under the Service Test is rated "High Satisfactory".

### **Retail Banking Services**

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

FNB's delivery systems are accessible to all geographies and individuals of different income levels in the Hutchinson AA. The bank operates five locations, including the main office, a drive-up facility, and three branches. The bank has four ATMs in the AA. None of the ATMs accept deposits. Three of the five facilities, including the main bank, are located in a moderate-income census tract. One ATM is located in a moderate-income tract.

Demographics indicate 12% of the AA population resides in the moderate-income census tracts.

The bank offers convenient and consistent business hours. There are no significant differences in hours of operations or services offered between locations in LMI census tracts and middle- or upper-income tracts.

The bank has not opened or closed any branches or ATMs in the assessment area since the prior CRA examination; therefore, delivery systems have not been impacted in any of the census tracts.

Other delivery systems for the Hutchinson AA include First Contact, the bank's 24-hour touch-tone phone system, Internet banking, ATMs, and bank by mail. We did not place any significant weight on these alternative delivery systems, as the bank did not have any information to show whether these services are effective in reaching LMI individuals.

### **Community Development Services**

FNB's performance in providing community development services in the Hutchinson AA is adequate. FNB supported approximately 14 community service organizations that have varying mission statements. The bank's involvement in these community organizations has helped promote community development. The following are examples that demonstrate how bank employees used their financial expertise to assist these organizations.

Bank officer served on housing committee whose purpose was to assess the housing needs of the community. The committee performed a study, which indicates a large need for low- to moderate-income housing.

Bank officer serves on the boards of several organizations that help provide affordable housing to LMI individuals or provide grants and subsidies to LMI individuals to assist them with obtaining affordable housing.

Bank President serves on the boards and committees of several organizations that promote economic development by creating permanent jobs for LMI individuals.

## Appendix A: Scope of Examination

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

<b>Time Period Reviewed</b>	Lending Test (excludes CD Loans): (1/1/00 to 12/31/02 Investment and Service Tests and CD Loans: (04/24/2000 to 10/31/03)	
<b>Financial Institution</b>	<b>Products Reviewed</b>	
The First National Bank of Hutchinson Hutchinson, Kansas	Small Business and Small Farm, RE purchase, refinancings and home improvement loans, Qualified Investments	
<b>Affiliate(s)</b>	<b>Affiliate Relationship</b>	<b>Products Reviewed</b>
N/A	N/A	N/A
<b>List of Assessment Areas and Type of Examination</b>		
<b>Assessment Area</b>	<b>Type of Exam</b>	<b>Other Information</b>
Hutchinson AA	Full-Scope	

# Appendix B: Market Profiles for Full-Scope Areas

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### Market Profiles for Areas Receiving Full-Scope Reviews

Hutchinson AA .....	B-2
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# Hutchinson AA

Demographic Information for Full Scope Area: Hutchinson AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	18	NA	16.67	44.44	33.33	5.56
Population by Geography	62,389	NA	12.28	48.06	37.93	1.72
Owner-Occupied Housing by Geography	16,954	NA	10.39	49.98	39.64	0.00
Business by Geography	4,028	NA	32.80	36.00	31.11	0.10
Farms by Geography	418	NA	4.55	72.49	22.97	0.00
Family Distribution by Income Level	17,150	15.21	18.02	25.04	41.73	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	5,699	NA	19.92	56.20	23.88	0.00
Median Family Income	28,067	Median Housing Value	40,312			
HUD Adjusted Median Family Income for 2003	44,200	Reno County Unemployment Rate	3.70%			
Households Below Poverty Level	12.1%	(U.S. Dept. of Labor)				

(\*) The NA category consists of geographies that have not been assigned an income classification.

Source: 1990 US Census and 2003 HUD updated MFI

The Hutchinson AA consists of Reno County, a non-metropolitan area located in south central Kansas. The delineation of the AA does not reflect any illegal discrimination, nor does it arbitrarily exclude any low- or moderate-income geographies. The AA had a 1990 census population of 62,389. The AA has 18 census tracts, which are designated 0% low-income, 17% moderate-income, 44% middle-income, 33% upper-income, and 6% NA. Twenty-nine percent of the AA's population is not in the work force and 16 percent are over the age of 65. Thirteen percent of the households in the AA are retired and 12 percent of the households in the AA have income below poverty level. The weighted average of Non-MA updated Kansas median family income for 2002 is \$44,200. The median housing value from the 1990 census data is \$40,312. One-to-four family units represent 87% of the total housing units, rental units account for 31% of the housing, and 6% are mobile homes.

FNB has five bank offices and four ATMs in the AA (See **Service Test** for details). FNB has the largest deposit market share of all the banks in the AA with 39% of all deposits. Within the AA, there are 11 FDIC insured financial institutions with 27 offices. The bank with the next largest deposit market share has 19% of the deposits. FNB's primary competition is Hutchinson Credit Union, Bank of Kansas, Commerce Bank, N.A., and Central Bank and Trust Company. The bank's primary business focus during the evaluation period was real estate and commercial loans.

The Reno County AA is comprised of 31 towns and cities with the City of Hutchinson being the largest. Overall, Reno County is dominated by agricultural production. However, other industries such as the services industry, retail, construction, manufacturing, transportation, and local government provide economic diversification to the AA. Major employers in the AA with more than 500 employees include Hutchinson Hospital, USD #308, Eaton Corporation, Dillons Companies, Hutchinson Correctional Facility, and Hutchinson Clinic. The AA economy has experienced some tightening due to lack of moisture for agricultural production. The

unemployment rate for Reno County in September 2003 is 3.7%. The Kansas statewide unemployment rate for September 2003 is 4.8% compared to 6.0% nationwide.

During this evaluation, we contacted one local government representative. The contact indicated home improvement loans and small business loans were the primary credit needs of the community. The contact indicated the area financial institutions have made efforts to help meet the credit needs of the community.

## Appendix C: Tables of Performance Data

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### Content of Standardized Tables

References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the lending test tables, the following are applicable: 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. Tables without data are not included in this PE.

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

- Table 1. Lending Volume** - Presents the number and dollar amount of reportable loans originated and purchased by the bank over the evaluation period by MA/assessment area. Community development loans to statewide or regional entities or made outside the bank’s assessment area may receive positive CRA consideration. Refer to Interagency Q&As \_\_.12(i) - 5 and - 6 for guidance on when a bank may receive positive CRA consideration for such loans. When such loans exist, insert a line item with the appropriate caption, such as “Statewide/Regional” or “Out of Assessment Area,” in the MA/Assessment Area column and record the corresponding numbers and amounts in the “Community Development Loans” column.
- Table 1. Other Products** - Presents the number and dollar amount of any unreported category of loans originated and purchased by the bank over the evaluation period by MA/assessment area. Examples include consumer loans or other data that a bank may provide, at its option, concerning its lending performance. This is a two-page table that lists specific categories.
- Table 2. Geographic Distribution of Home Purchase Loans** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents market share information based on the most recent aggregate market data available.
- Table 3. Geographic Distribution of Home Improvement Loans** - See Table 2.
- Table 4. Geographic Distribution of Home Mortgage Refinance Loans** - See Table 2.
- Table 5. Geographic Distribution of Multifamily Loans** - Compares the percentage distribution of the number of multifamily loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of multifamily housing units throughout those geographies. The table

also presents market share information based on the most recent aggregate market data available.

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

Market share information is presented based on the most recent aggregate market data available.

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

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

A bank may receive positive consideration for qualified investments in statewide/regional entities or made outside of the bank's assessment area. See Interagency Q&As \_\_.12(i) - 5 and - 6 for guidance on when a bank may receive positive CRA consideration for such investments. When such investments exist, insert a line item with the appropriate caption, such as "Statewide/Regional" or "Out of Assessment Area," in the MA/Assessment Area column and record the corresponding numbers and amounts in the "Qualified Investments" column.

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

## Table 1. Lending Volume

LENDING VOLUME		Geography: FNB OF HUTCHINSON						Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2002				
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA	Home Mortgage****		Small Loans to Businesses		Small Loans to Farms		Community Development Loans **		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
<b>Full Review:</b>												
Hutchinson AA	100.00	60	4,494	653	47,377	318	12,655	9	2,423	1,040	66,949	100.00

\* Loan Data as of December 31, 2002. Rated area refers to either the state or multi-state MA rating area.

\*\* The evaluation period for Community Development Loans is From April 24, 2000 to October 31, 2003.

\*\*\* Deposit Data as of June 30, 2003. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

\*\*\*\*Number and dollar amount represent a sample selected from the bank's Home Mortgage Loans.

## Table 1. Other Products

LENDING VOLUME		Geography: FNB OF HUTCHINSON								Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2002				
MA/Assessment Area :	% of Rated Area Loans (#) in MA/AA	Total Optional Loans**		Small Business Real Estate Secured**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
<b>Full Review:</b>														
Hutchinson AA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	100.00

\* Loan Data as of December 31, 2003. Rated area refers to either the state or multi-state MA rating area.

\*\* The evaluation period for Optional Product Line(s) is From January 01, 2000 to December 31, 2002.

\*\*\* Deposit Data as of June 30, 2003. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

## Table 1. Other Products

LENDING VOLUME		Geography: FNB OF HUTCHINSON		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2002	
MA/Assessment Area :	Other Unsecured Consumer Loans*		Other Optional Loans*		
	#	\$ (000's)	#	\$ (000's)	
<b>Full Review:</b>					
Hutchinson AA	NA	NA	NA	NA	NA

\* The evaluation period for Optional Product Line(s) is From January 01, 2000 to December 31, 2002.

## Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: FNB of Hutchinson				Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2002									
MA/Assessment Area:	Total Home Purchase Loans****		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
<b>Full Review:</b>															
Hutchinson AA	20	100.00	NA	NA	10.39	5.00	49.98	35.00	39.64	60.00	NA	NA	NA	NA	NA

\* Market share is not available as bank is not a HMDA reporter.

\*\* 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 housing units in a particular geography divided by the number of owner occupied housing units in the area based on 1990 Census information.

\*\*\*\* Number and dollar amount represent a sample selected from the bank's home purchase loans.

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

Geographic Distribution: HOME IMPROVEMENT		Geography: FNB OF HUTCHINSON						Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2002							
MA/Assessment Area:	Total Home Improvement Loans ****		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
<b>Full Review:</b>															
Hutchinson AA	20	100.0	NA	NA	10.39	10.00	49.98	60.00	39.64	30.00	NA	NA	NA	NA	NA

\* Market share is not available as the bank is not a HMDA reporter.

\*\* 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 housing units in a particular geography divided by number of owner occupied housing units in the area based on 1990 Census information.

\*\*\*\* Number and dollar amount represent a sample selected from the bank's home improvement loans.

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

Geographic Distribution: HOME MORTGAGE REFINANCE												Geography: FNB OF HUTCHINSON					Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Mortgage Refinance Loans ****		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*										
	#	% of Total**	% Owner Occ***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp						
<b>Full Review:</b>																					
Hutchinson AA	20	100.0	NA	NA	10.39	5.00	49.98	25.00	39.64	70.00	NA	NA	NA	NA	NA						

\* Market share is not available as the bank is not a HMDA reporter

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

\*\*\* Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 1990 Census information.

\*\*\*\* Number and dollar amount represent a sample selected from the bank's refinance home loans.

## Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: FNB OF HUTCHINSON						Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2002							
MA/Assessment Area:	Total Multifamily Loans ****		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography *				
	#	% of Total**	% of MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
<b>Full Review:</b>															
Hutchinson AA	0	.00	NA	NA	30.45	.00	33.33	.00	36.21	.00	NA	NA	NA	NA	NA

\* Market share not available as the bank is not a HMDA reportable.

\*\* Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area.

\*\*\* Percentage of multifamily units is the number of multifamily housing units in a particular geography divided by number of multifamily housing units in the area based on 1990 Census information.

\*\*\*\*No multifamily loans in our sample of home mortgage loans.

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

Geographic Distribution: SMALL LOANS TO BUSINESSES				Geography: FNB OF HUTCHINSON				Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2002							
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	Overall	Low	Mod	Mid	Upp
<b>Full Review:</b>															
Hutchinson AA	653	100.00	NA	NA	32.80	40.89	36.00	25.73	31.11	33.38	12.61	NA	19.78	7.84	15.17

\* Based on 2002 Peer Small Business Data: US and PR.

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

\*\*\* Source Data - Dun and Bradstreet (2003).

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

Geographic Distribution: SMALL LOANS TO FARMS			Geography: FNB OF HUTCHINSON								Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography <sup>*</sup>				
	#	% of Total <sup>**</sup>	% of Farms <sup>***</sup>	% BANK Loans	% of Farms <sup>**</sup>	% BANK Loans	% of Farms <sup>**</sup>	% BANK Loans	% of Farms <sup>**</sup>	% BANK Loans	Overall	Low	Mod	Mid	Upp
<b>Full Review:</b>															
Hutchinson AA	318	100.00	NA	NA	4.55	1.89	72.49	76.42	22.97	21.70	74.64	NA	0.00	80.00	62.16

<sup>\*</sup> Based on 2002 Peer Small Business Data: US and PR.

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

<sup>\*\*\*</sup> Source Data - Dun and Bradstreet (2003).

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

Borrower Distribution: HOME PURCHASE		Geography: FNB OF HUTCHINSON						Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2002							
MA/Assessment Area:	Total Home Purchase Loans ****		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Over all	Low	Mod	Mid	Upp
<b>Full Review:</b>															
Hutchinson AA	20	100.0	15.21	15.00	18.02	20.00	25.04	15.00	41.73	50.00	NA	NA	NA	NA	NA

\*Market share is not available as the bank is not a HMDA reporter.

\*\* As a percentage of loans with borrower income information available.

\*\*\* Percentage of Families is based on the 1990 Census information.

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

\*\*\*\*\* Number and dollar amount represent a sample selected from the bank's Home Purchase Loans.

## Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT			Geography: FNB OF HUTCHINSON						Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2002								
MA/Assessment Area:	Total Home Improvement Loans *****		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share *						
	#	% of Total **	% Families ***	% BANK Loans *****	% Families ***	% BANK Loans*****	% Families ***	% BANK Loans*****	% Families ***	% BANK Loans*****	% Families ***	% BANK Loans*****	Over all	Low	Mod	Mid	Upp
<b>Full Review:</b>																	
Hutchinson AA	20	100.00	15.21	5.00	18.02	15.00	25.04	25.00	41.73	55.00	NA	NA	NA	NA	NA	NA	NA

\* Market share not available as bank is not a HMDA reporter.

\*\* As a percentage of loans with borrower income information available.

\*\*\* Percentage of Families is based on the 1990 Census information.

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

\*\*\*\*\*Number and dollar amount represent a sample selected from the bank's home improvement loans.

## Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE												Geography: FNB OF HUTCHINSON				Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2002				
MA/Assessment Area:	Total Home Mortgage Refinance Loans ****		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share *									
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp					
<b>Full Review:</b>																				
Hutchinson AA	20	100.00	15.21	5.00	18.02	15.00	25.04	20.00	41.73	60.00	NA	NA	NA	NA	NA					

\* Market share is not available as bank is not a HMDA reporter.

\*\* As a percentage of loans with borrower income information available.

\*\*\* Percentage of Families is based on the 1990 Census information.

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

\*\*\*\* Number and dollar amount represent a sample selected from the bank's refinance home loans.

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

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: FNB OF HUTCHINSON		Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2002					
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
<b>Full Review:</b>									
Hutchinson AA	653	100.00	73.19	69.22	85.30	8.12	6.58	12.61	41.21

\* Based on 2002 Peer Small Business Data: US and PR.

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

\*\*\* Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2003).

\*\*\*\* Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 7.96% of small loans to businesses originated and purchased by the bank.

**Table 12. Borrower Distribution of Small Loans to Farms**

Borrower Distribution: SMALL LOANS TO FARMS			Geography: FNB OF HUTCHINSON				Evaluation Period: JANUARY 1, 2000 TO DECEMBER 31, 2002		
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share *	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
<b>Full Review:</b>									
Hutchinson AA	318	100.00	97.13	86.79	88.99	9.12	1.89	74.64	74.19

\* Based on 2002 Peer Small Business Data: US and PR.

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

\*\*\* Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2003).

\*\*\*\* Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 11.32% of small loans to farms originated and purchased by the bank.

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

Geographic and Borrower Distribution: CONSUMER LOANS																		Geography: FNB OF HUTCHINSON																		Evaluation Period: JANUARY 1, 2000 to DECEMBER 31, 2002																	
MA/Assessment Area:	Geographic Distribution										Borrower Distribution																																										
	Total Consumer Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers																																				
	#	% of Total*	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans																																			
<b>Full Review:</b>																																																					
Hutchinson AA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA																																			

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

\*\* Percentage of Households is based on the 1990 Census Information.

## Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: FNB of Hutchinson				Evaluation Period: APRIL 24, 2000 TO OCTOBER 31, 2003			
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
<b>Full Review:</b>									
Hutchinson AA			44	151	44	151	40.16	NA	NA
Statewide/ Regional Investments	2	188	6	37	8	225	59.84	NA	NA

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\* 'Prior Period Investments' means investments made in a previous evaluation 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: FNB OF HUTCHINSON Evaluation Period: APRIL 24, 2000 to OCTOBER 31, 2003																	
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population			
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
<b>Full Review:</b>																	
Hutchinson AA	100.00	5	100.00	0.00	60.00	0.00	40.00	0	0	0	0	0	0	0.00	12.28	48.06	37.93

