



LARGE BANK

Comptroller of the Currency
Administrator of National Banks

Washington, DC 20219

Public Disclosure

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Community Reinvestment Act Performance Evaluation

**Bank Midwest, National Association
Charter Number: 22015**

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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 Bank Midwest, National Association with respect to the lending, investment, and service tests:

PERFORMANCE LEVELS	BANK MIDWEST, NA 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:

- The borrower distribution of loans to businesses of different sizes and borrowers of different income levels is good.
- The geographic distribution of loans is good.
- Community development lending activities had a positive impact on the bank’s lending performance.
- The bank is an active leader in supporting the USDA/Rural Development Guaranteed loan program in the Kirksville service area.
- Bank Midwest demonstrated an adequate level of responsiveness to the assessment areas’ (AA) community development needs for equity investments and charitable contributions.
- The bank’s branch distribution is adequate and reasonably accessible to people and geographies of different income levels.

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/AA.

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

Community Development: Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 C.F.R. §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 delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applications, the amount of loan requested, the disposition of the application (e.g., approved, denied, and withdrawn). Beginning in 2004, the reports also include data on loan pricing, the lien status of the collateral, any requests for preapproval and loans for manufactured housing.

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

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

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

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

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

Median Family Income (MFI): The median income determined by the U.S. Census Bureau every ten years and used to determine the income level category of geographies. Also, the median income determined by the Department of Housing and Urban Development annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above it and half below it.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Description of Institution

Bank Midwest, National Association (BMW) is a \$3.6 billion interstate financial institution. BMW is a wholly owned subsidiary of a two-tiered multi-bank holding company, Dickinson Financial Corporation II (DFC) which is a \$4.3 billion corporation. Both are headquartered in Kansas City, Missouri.

BMW is a full-service banking institution offering a wide range of financial services to meet the needs of its communities. During the evaluation period, the bank operated 70 branches that are primarily located in the Kansas City, KS-MO metropolitan area and portions of six other communities within the state of Missouri. This includes three combined AA located in the rural Northern Missouri Region, and portions of the Springfield, St. Joseph, and St. Louis, Missouri regions. In January 2007, the bank purchased an institution in Columbia, Missouri. We did not review the bank's performance in Columbia due to the limited time it has been in operation for BMW.

BMW faces intense loan and deposit competition in the Kansas City area, primarily from larger commercial banks. The various companies are aggressive in competing for loan and deposit customers, as well as other traditional banking activities. Competition for quality loans in rural Northern Missouri from well-established local banks and savings and loan institutions is equally strong.

Based on loans originated during the evaluation period (January 1, 2004 through December 31, 2006), the loan distribution by number was: 37 percent home mortgages, 34 percent small loans to businesses, and 29 percent small loans to farms totaling \$8.8 million. This is consistent with the bank's business focus and community credit needs.

The bank has developed a niche in commercial real estate lending. As of December 31, 2006, commercial real estate represented 63 percent of the loan portfolio. A review of optional data includes \$1.4 million in small loans to businesses secured by residential real estate.

There are no legal, financial, or other factors that impede BMW's ability to help meet the credit needs of its AAs. During the previous examination dated May 10, 2004, we evaluated the bank's performance using the strategic plan option and assigned an "Outstanding" rating.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The evaluation period for the lending test, excluding community development loans, is January 1, 2004 thru December 31, 2006. For the lending test, we evaluated home mortgage loans, small loans to businesses, and small loans to farms originated / purchased during the evaluation period. The evaluation also entailed a review of optional data, including \$1.4 million in small loans to businesses secured by residential real estate. The evaluation period for community development loans, the investment test, and the service test is January 1, 2004 to April 2, 2007.

We used deposit information reported to the Federal Deposit Insurance Corporation (FDIC) annually to determine the bank's market share and market presence within its AAs. The most recent deposit information available is as of June 30, 2006.

Inside/Outside Ratio

For the geographic distribution analysis under the lending test, we performed an inside/outside ratio analysis at the bank level. A majority of the bank's loans by number and dollar are inside the AAs. The bank's inside/outside ratio is 89 percent by dollar and 68 percent by number. We view this as a positive characteristic in our evaluation of the bank's lending performance.

Data Integrity

To assess the accuracy of the data, we conducted an independent test of reported data for home mortgages, small loans to businesses, small loans to farms, and optional data for small loans to businesses secured by residential real estate. We found the integrity of the bank's home mortgage loans reliable, although we initially identified material errors in the data for both types of small loans to businesses. The errors primarily occurred due to a misunderstanding of which code to use when revenue is not required for the credit decision. In addition, the bank did not have a secondary review or audit process in place to ensure the accuracy of the data. The bank corrected the errors. We conducted subsequent follow-up reviews, validated the accuracy of the data, and used it without exception for this evaluation.

We reviewed 100 percent of the bank's information regarding community development loans, services, and investments during this examination. We performed an independent review of all charitable contributions greater than \$1 thousand.

Selection of Areas for Full Scope Review

BMW's primary lending territory consists of seven AAs. We selected two for full scope reviews based upon the bank's loan and deposit distribution by AA. The full scope reviews consisted of the Kansas City, KS-MO Region metropolitan area (MA) which includes 11 of the 15 counties in the multi-state Kansas/Missouri MA; and three AAs (north west, north central, and north east) in rural Northern Missouri for the state review, which were combined for CRA evaluation purposes.

Based on the December 31, 2006 bank level of total reported loans and deposits originated during the evaluation period, the rural Northern Missouri Region represents 49 percent of the bank's loans and 18 percent by deposits. The Kansas City, KS-MO Region MA represents 31 percent by loans and 66 percent by deposits.

Refer to Appendix A for a description of the bank's full scope AAs.

Ratings

The bank's overall rating is an assessment of the combined multi-state MA and state assigned ratings. Performance in the State of Missouri received the most weight followed by the Kansas City, KS-MO Region MA. The multi-state MA rating and state rating are based primarily on those areas that received full scope reviews.

Other

During the evaluation, we conducted two community contacts with government agencies in the full scope AAs. Community contacts identified small business and affordable housing as primary credit needs. There is also a need for financial training and investment in low-income tax credits.

Fair Lending or Other Illegal Credit Practices Review

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

State Rating

Multi-state Metropolitan Area Rating

Kansas City Multi-state Metropolitan Area

CRA Rating for the Kansas City KS-MO Region MA ¹: “Satisfactory”

The Lending Test is rated: “High Satisfactory”

The Investment Test is rated: “Low Satisfactory”

The Service Test is rated: “Low Satisfactory”

The major factors that support this rating include:

- The overall geographic distribution of loans is good. Penetration in moderate-income areas is excellent for all evaluated loan products, which includes home mortgages, business loans, and farm loans. Penetration in low-income areas is adequate.
- The overall distribution of loans to borrowers of different income levels and to businesses of different sizes is good. For home mortgages, the bank’s performance is excellent in lending to borrowers at the moderate-income level. Performance is good at the low-income level. For business and farms, the bank’s performance is good.
- BMW’s community development activities had a positive impact on the bank’s lending performance by assisting in providing affordable housing and stabilizing/revitalizing to low- and moderate-income (LMI) areas. Community development loans total \$6.7 million.
- BMW demonstrated an adequate level of responsiveness to the AA’s community development needs with \$3.5 million in equity investments and charitable contributions.
- The bank’s branch distribution is adequate and reasonably accessible to people and geographies of different income levels. The bank’s record of delivering community development services LMI individuals contributed positively to its overall performance under the service test.

¹ This rating reflects performance within the multi-state metropolitan area. The statewide evaluation does not reflect performance in the parts of the state contained within the multi-state area.

Description of Institution's Operations in the Kansas City, KS-MO Region MA

BMW operates 38 branches and 39 ATMs in the Kansas City, KS-MO Region MA, which includes eight of the nine counties in the State of Missouri and three of the six counties in the State of Kansas that are included in the Kansas City MA. This represents 54 percent of the bank's branches and 55 percent of the bank's ATMs at the bank level.

Refer to the market profile for the Kansas City, KS-MO Region MA in Appendix C for detailed demographics and other performance context information.

LENDING TEST

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

Our analysis for the Kansas City, KS-MO Region MA gave the most weight to home mortgage loans, followed by small loans to businesses, and farms. Home mortgage and small loans to businesses by number represent 50 and 43 percent of the bank's reported loans, respectively. Small loans to farms represent 7 percent of the bank's reported loan volume. Small loans to farms are not an identified credit need for the Kansas City, KS-MO Region MA. Note: Other products include small loans to businesses secured by residential real estate originated during the evaluation period. Reporting requirements are not applicable for this type of loan. If included with total reported loans, it would represent 26 percent of the loan volume for the Kansas City, KS-MO Region MA.

Lending Activity

Refer to Table 1 Lending Volume and Table 1 Other Products, in the Kansas City, KS-MO Region MA section of Appendix D for the facts and data used to evaluate the bank's lending activity.

Lending levels reflect good responsiveness in relation to the area's credit needs and the bank's deposit market share. The Kansas City MA is highly competitive. BMW offers a variety of loan products to be competitive in the market. A majority of the top competitors are large savings and loan associations, finance companies, and mortgage companies. For home improvement loans based on originations in 2005, BMW ranked 15th in moderate-income tracts with 2 percent of the market share and an average loan size of \$25 thousand. Market share information for refinance and home purchase loans is not significant. For small loans to businesses, BMW ranked 17th out of 116 lenders with an average loan size of \$106 thousand. In addition as of June 30, 2006, BMW ranked 7th with 4 percent of the deposit market share.

Distribution of Loans by Income Level of the Geography

BMW's overall geographic distribution of loans in the Kansas City, KS-MO Region MA is good. Primary weight is placed on home mortgage loans followed by loans to small businesses. For HMDA loans, primary weight is placed on refinance loans followed by home purchase and home improvement loans.

Home Mortgage Loans

Refer to Tables 2, 3, 4, and 5 in the Kansas City, KS-MO Region MA section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

The geographic distribution of reported home mortgage loans is good.

The bank's performance in moderate-income geographies is excellent. For refinance, home purchase and home improvement loans, the percentage of bank loans originated in moderate-income geographies exceeds area demographic data and the bank's overall market share by geography for each loan type.

Performance in low-income geographies is adequate. For home purchase loans, the percentage of bank loans originated in low-income geographies exceeds area demographic data and the bank's overall market share by geography. For refinance and home improvement loans, the percentage of bank loans originated in low-income geographies is less than area demographic data. This is not a concern due to the limited lending opportunities in low-income geographies. Only 3 percent of the homes are owner-occupied.

A geographic analysis of multi-family loans is not meaningful due to low loan demand and the limited number of originations.

Small Loans to Businesses

Refer to Table 6 in the Kansas City, KS-MO Region MA section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

The geographic distribution of small loans to businesses is good.

The bank's performance in moderate-income geographies is excellent. Distribution in moderate-income tracts exceeds area demographics and the bank's overall market share by geography. Performance in low-income geographies is adequate and less than area demographic data. This is not a concern due to limited lending opportunities in low-income geographies. Only 4 percent of area businesses are located in low-income tracts.

Small Loans to Farms

Refer to Table 7 in the Kansas City, KS-MO Region MA section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to farms.

The geographic distribution of small loans to farms is good.

The bank's performance in moderate-income geographies is excellent. Distribution in moderate-income tracts exceeds area demographics. Performance in low-income geographies is adequate, although less than area demographic data. This is not a concern since farm loans are not a primary credit need in this predominantly metropolitan area. Only 1 percent of area farms are located in low-income geographies. Demographic data shows that 54 percent are in middle-income geographies.

Lending Gap Analysis

Our geographic distribution analysis included a review for lending gaps, particularly in LMI areas. We did not identify any conspicuous lending gaps in the Kansas City, KS-MO Region MA.

Inside/Outside Ratio

We performed an analysis of the inside/outside ratio at the bank level. A majority of the bank's loans by number and dollar are inside the AA. Review the Scope of Evaluation section for details.

Distribution of Loans by Income Level of the Borrower

BMW's distribution of loans to borrowers of different income levels and businesses of different sizes is good. Primary weight is placed on home mortgage loans followed by loans to small businesses. For HMDA loans, primary weight is placed on refinance loans followed by home purchase and home improvement loans.

Home Mortgage Loans

Refer to Tables 8, 9 and 10 in the Kansas City, KS-MO Region MA section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

BMW's distribution of home mortgage loans to borrowers of different income levels is excellent.

For home refinance loans, the bank's performance is good. The bank's level of lending to moderate-income borrowers is excellent and exceeds area demographic data. Performance with low-income borrowers is adequate. Market share in moderate-income tracts exceeds the bank's overall market share for refinance loans.

For home purchase loans, the bank's performance is excellent. The bank's level of lending to moderate-income borrowers is excellent and exceeds area demographic data. Performance with low-income borrowers is good. Market share in the low-income tracts exceeds the bank's overall market share for home purchase loans.

For home improvement loans, the bank's performance is excellent. The bank's level of lending to LMI borrowers exceeds area demographic data. Market share in both the LMI tracts exceeds the bank's overall market share for home improvement loans.

Small Loans to Businesses

Refer to Table 11 in the Kansas City, KS-MO Region MA section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans of businesses.

The borrower distribution of small loans to businesses of different sizes is good.

The percentage of bank loans to businesses with revenues of \$1 million or less is below area demographic data but exceeds the overall market share. In addition, 87 percent of the loans have origination amounts of \$250 thousand or less. Note: At the bank level, revenue information was not available for 29 percent of the small loans to businesses originated and purchased by the bank.

Small Loans to Farms

Refer to Table 12 in the Kansas City, KS-MO Region MA section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to farms.

The borrower distribution of small loans to farms of different sizes is good.

Agricultural related loans are not a significant credit need for this predominately metropolitan AA. The percentage of bank loans to farms with revenues of \$1 million or less is below area demographic data but exceeds the overall market share. In addition, 88 percent of the loans have origination amounts of \$100 thousand or less. Note: At the bank level, revenue information was not available for 34 percent of the loans to farms originated and purchased by the bank. The Business Demographic report indicates that 30 percent of the business entities, which includes farms, did not report revenue information.

Community Development Lending

Refer to Table 1 Lending Volume in the Multi-state Metropolitan Area section of Appendix D for the facts and data used to evaluate the bank's level of community development lending.

BMW's community development lending performance is excellent. The bank's performance had a positive impact on the lending test. The bank's responsiveness is appropriate given its size, lending capacity, and area opportunities. During the evaluation period, BMW originated 33 community development loans totaling \$5.9 million, which included: 14 loans totaling \$4.1 million to revitalize/stabilize LMI areas and 19 loans totaling \$1.8 million for the acquisition, construction, or rehabilitation of affordable housing for LMI families.

Also included in the evaluation are 11 community development loans originated by BMW's Community Development Corporation (CDC), Dickinson Community Investment Corporation (DCIC), totaling \$826 thousand to fund affordable housing projects throughout the Kansas City KS-MO Region MA.

INVESTMENT TEST

Refer to Table 14 in the Kansas City, KS-MO Region MA section of Appendix D for the facts and data used to evaluate the bank's level of qualified investments.

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

BMW demonstrated an adequate level of responsiveness to the AA's community development needs with \$3.5 million in equity investments and charitable contributions. Equity investments totaled \$1.2 million and consisted of \$1 million in Charter Mac LIHTC and \$200 thousand in certificates of deposit in a CDFI. Donations totaled \$2.3 million and primarily consisted of a branch facility donation with a county tax assessment value of \$1.8 million that benefited a community organization that offers targeted social services for LMI individuals. The remaining total consisted of \$540 thousand in qualified charitable donations to various community organizations within the AA.

SERVICE TEST

Conclusions for Areas Receiving Full Scope Reviews

The bank's performance under the service test is rated "Low Satisfactory." The primary focus of the service test is branch distribution under retail banking services. Based on full scope reviews, the bank's performance is adequate in the Kansas City, KS-MO Region MA.

Retail Banking Services

Refer to Table 15 in the Kansas City, KS-MO Region MA section of appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

The bank's branches are reasonably accessible to people and geographies of different income levels. BMW opened six and closed four branches during the evaluation period. One of the closed branches was consolidated into a location nearby. The percentage of branches in LMI tracts is below the percentage of the population residing in those tracts. Less than 5 percent of the population is within low-income geographies.

Two branches were closed in moderate-income tracts. The branch located at 444 Minnesota in Kansas City, Kansas was donated to support redevelopment efforts, which includes a campus with several nonprofit agencies that will serve families in the area. Another branch located at 720 Fairground Avenue in Higginsville, Missouri was sold to another financial institution due to the lack of profitability and growth in the area. The Higginsville, Missouri branch closed in March 2004 and the Kansas City, Kansas branch closed in July 2006.

The hours of operation are excellent and allow convenient access to banking services to all residents. Hours at branches in the LMI tracts are comparable to those at other locations. All offices offer daily and extended afternoon hours for the lobby and drive-up. Products and services offered at the various bank locations do not vary substantially.

BMW offers Individual Development Accounts to LMI individuals through Community Action Agencies. These accounts allow Missouri residents to acquire assets in a matched savings account with a financial goal of purchasing a home, making major repairs to a home, attaining post-secondary education, or starting a business. To participate in this program, net worth cannot exceed \$10 thousand and household income cannot exceed 200 percent of the Federal Poverty Guidelines, which for a family of four is \$41.3 thousand. Eighty percent of the median family income for the Kansas City metropolitan area is \$54 thousand; therefore, this program targets LMI persons. The participant will complete both basic and asset-specific economic literacy workshops, must save at least \$10 per month, and can save a maximum of \$2,500.

The bank also participates in the K.C. Saves Savings Program, which is a local version of the national program called America Saves. The program provides free money-management counseling to LMI individuals and helps them regularly save money in a bank account to build an emergency fund, or save for a home, education, or retirement. The program also helps LMI individuals pay down debt. Participants agree to identify a financial goal and create a plan to reach it. A monthly savings goal of as little as \$10 is set. The bank's program is designed to help participants open a savings account with a minimum balance of \$100 and no fees for one year after the account is opened.

BMW offers a free checking account with unlimited check writing, no minimum balance and no monthly service charges. The bank also offers a savings account to students until the age of 23 with no minimum balance or service charges. Alternative delivery systems include ATMs, Internet banking, and banking by phone. In addition, bilingual personnel are available at several branch locations. BMW did not provide specific information on usage by LMI people. Therefore, we could not place significant weight on these services.

Community Development Services

The level of community development services provided by bank employees in the Kansas City, KS-MO Region MA is excellent based on the volume of services provided. The bank's excellent record of delivering community development services contributed positively to its overall performance under the Service Test.

Bank employees participate on an ongoing basis in numerous community development organizations providing financial expertise. The organizations primarily focus on providing community services targeted to LMI individuals such as financial education to students primarily from LMI families, conducting seminars for low-income home buyers, and assisting low-income individuals with Individual Development Accounts and the preparation of tax forms. In addition, bank employees provide assistance to organizations that promote affordable housing, offer financial services to small businesses owned by LMI individuals and located in LMI geographies, and help revitalize and stabilize LMI neighborhoods. The bank's community development service activities are responsive to community needs, which include affordable housing.

In 2005, BMW received a \$66 thousand Bank Enterprise Award (BEA) from the Department of the Treasury Community Development Financial Institutions (CDFI) Fund. Through the BEA Program, the CDFI Fund supports financial institutions around the country that are dedicated to financing and supporting community and economic development activities. The BEA Program provides financial incentives to expand investments in CDFIs and to increase lending, investment, and service activities within economically distressed communities.

State Rating

State of Missouri

CRA Rating for Missouri²: “Satisfactory”

The Lending Test is rated: “High Satisfactory”

The Investment Test is rated: “Low Satisfactory”

The Service Test is rated: “Outstanding”

The major factors that support this rating include:

- The overall geographic distribution of loans is good. For home mortgage loans penetration in LMI areas is good. The geographic distribution of business loans is excellent. The geographic distribution of farm loans is adequate.
- The overall distribution of loans to borrowers of different income levels and to businesses of different sizes is good. For home mortgages the bank’s performance is excellent in lending to borrowers at the moderate-income level.
- BMW’s community development activities had a positive impact on the bank’s lending performance by assisting with providing affordable housing and stabilizing/revitalizing LMI areas. Community development loans total \$1.2 million.
- BMW is an active leader in the USDA/Rural Development Guaranteed loan program in the Kirksville service area. During the evaluation period, the bank originated 246 loans totaling \$18 million, which assisted in providing affordable housing for low- and-moderate-income borrowers.
- BMW demonstrated an adequate level of responsiveness to the AA’s community development needs with \$1.2 million in equity investments and charitable contributions.
- The bank’s branch distribution is excellent and readily accessible to people and geographies of different income levels. The bank’s record of delivering community development services to LMI individuals contributed positively to its overall performance under the service test.

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

Description of Institution's Operations in Missouri

BMW operates 32 branches and 32 ATMs in the State of Missouri. This represents 46 percent of the bank's branches and 45 percent of the bank's ATMs at the bank level. This excludes the branches and ATMs in the Kansas City, KS-MO Region MA, which is presented separately in this evaluation. The Missouri AAs include three AAs in rural Northern Missouri combined for CRA evaluation purposes and includes the bank's North West, North Central, and North East AAs. The St. Joseph Region AA includes Andrew, Buchanan, and DeKalb Counties located in northern Missouri. The Springfield Region AA includes Christian and Greene Counties located in southern Missouri. The St. Louis Region AA includes St. Louis, St. Charles, and 15 census tracts in Jefferson County located in eastern Missouri

Refer to the market profile for the rural Northern Region AA in Appendix C for detailed demographics and other performance context information.

LENDING TEST

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

Conclusions for Areas Receiving Full Scope Reviews

Our analysis for the rural Northern Region AA gave the most weight to small loans to farms, home mortgage loans, followed by small loans to businesses. Small loans to farms and home mortgages by number represent 47 and 28 percent of the bank's reported loans, respectively. Small loans to businesses represent 25 percent of the bank's reported loan volume. Note: Other products include small loans to businesses secured by residential real estate originated during the evaluation period. Reporting requirements are not applicable for this type of loan. If included with total reported loans, it would represent 4 percent of the loan volume for the rural Northern Region AA.

Lending Activity

Refer to Table 1 Lending Volume and Table 1 Other Products, in the State of Missouri section of Appendix D for the facts and data used to evaluate the bank's lending activity.

Lending levels reflect good responsiveness in relation to area credit needs and the bank's deposit market share. Of all HMDA data reported in the rural Northern region of Missouri for year 2005, BMW ranked 1st for home purchase loans with 10 percent of the market share, 2nd for home improvement loans with 14 percent of the market share, and 6th for refinance loans with 3 percent of the market share. The average loan size was \$79 thousand, \$31 thousand, and \$80 thousand, respectively. As of June 30, 2006, BMW ranked 1st with 18 percent of the deposit market share. For small businesses, the bank's lending activity to business of different sizes is excellent. For small farms, the bank's performance is good.

Distribution of Loans by Income Level of the Geography

BMW's geographic distribution of lending in the rural Northern Region AA is adequate. Primary weight is placed on small loans to farms followed by home mortgages, and small loans to businesses. For HMDA loans, primary weight is placed on home purchase loans followed by refinance and home improvement loans.

Home Mortgage Loans

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

The geographic distribution of reported home mortgage loans is good.

The bank's performance in moderate-income geographies is good. For home improvement loans, the percentage of bank loans originated in moderate-income geographies exceeds area demographic data and the bank's overall market share by geography. For home purchase loans, the bank's percentage of originations is slightly less than area demographic data. For refinance loans, the bank's percentage of originations is less than area demographic data.

Performance in low-income geographies is adequate. No loans were originated in low-income tracts. However, performance is mitigated due to limited lending opportunities in these tracts. There is only one low-income census tract in this AA. Less than 1 percent of the housing units are owner-occupied.

A geographic analysis of multi-family loans is not meaningful due to low loan demand and the limited number of originations.

Small Loans to Businesses

Refer to Table 6 in the State of Missouri section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

The geographic distribution of small loans to businesses is adequate.

The bank's performance in LMI geographies is adequate. The distribution in both geographies is less than area demographics and the bank's overall market share by geography. This is not a concern due to limited lending opportunities in low-income geographies. Less than 1 percent of area businesses are located in low-income tracts.

Small Loans to Farms

Refer to Table 7 in the State of Missouri section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to farms.

The geographic distribution of small loans to farms is adequate.

The bank's performance in LMI geographies is adequate. An analysis of the bank's performance in low-income geographies is not meaningful since the percentage of farms located there is zero. Performance in moderate-income geographies is less than area demographics and the bank's overall market share by geography. This is not a concern since only 2 percent of area farms are in moderate-income geographies. Demographic data shows that 76 percent are in middle-income geographies.

Lending Gap Analysis

Our geographic distribution analysis included a review for lending gaps, particularly in LMI areas. We did not identify any conspicuous lending gaps in the rural Northern Region AA.

Inside/Outside Ratio

We performed an analysis of the inside/outside ratio at the bank level. A majority of the bank's loans by number and dollar are inside the AA. Review the Scope of Evaluation section for details.

Distribution of Loans by Income Level of the Borrower

BMW's borrower distribution of lending in the rural Northern Region AA is good. Primary weight is placed on small loans to farms followed by home mortgages and small loans to businesses. For HMDA loans, primary weight is placed on home purchase loans followed by refinance and home improvement loans.

Home Mortgage Loans

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

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

For home purchase loans, the bank's performance is good. The bank's level of lending to moderate-income borrowers is excellent and exceeds area demographic data. Performance with low-income borrowers is adequate. Market share in the low-income tracts exceeds the bank's overall market share for home purchase loans.

For home refinance loans, the bank's performance is good. The bank's level of lending to moderate-income borrowers is excellent and exceeds area demographic data. Performance with low-income borrowers is adequate. Market share in the low-income tracts exceeds the bank's overall market share for refinance loans. For home improvement loans, the bank's performance is excellent. The bank's level of lending to both LMI borrowers exceeds area demographic data and the overall market share for home improvement loans.

Small Loans to Businesses

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

The borrower distribution of small loans to businesses of different sizes is excellent.

The percentage of bank loans to businesses with revenues of \$1 million or less is only slightly below area demographic data and significantly exceeds the overall market share. In addition, 89 percent of the loans have origination amounts of \$100 thousand or less. At the bank level, revenue information was not available for 29 percent of the small loans to businesses originated and purchased by the bank.

Small Loans to Farms

Refer to Table 12 in the State of Missouri section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to farms.

The borrower distribution of small loans to farms of different sizes is good.

The percentage of bank loans to farms with revenues of \$1 million or less is below area demographic data but is equal to the overall market share of 33 percent. Approximately 89 percent of the loans originated by the bank have origination amounts of \$100 thousand or less. At the bank level, revenue information was not available for 34 percent of the loans to farms. This is consistent with the fact that for the AA the Business Demographic report indicates that 37 percent of the business entities, which includes farms did not report revenue information. In addition, only 13 percent of the businesses entities in the AA are agricultural related.

Community Development Lending

Refer to Table 1 Lending Volume in the State of Missouri Area section of Appendix D for the facts and data used to evaluate the bank's level of community development lending.

BMW's community development lending performance is good. The bank's performance had a positive impact on the Lending Test. The bank's responsiveness is appropriate given its size, lending capacity, and area opportunities.

During the evaluation period, BMW originated 33 community development loans in the rural Northern Region AA totaling \$1.2 million which included two loans totaling \$600 thousand to organizations that provide social services targeted to LMI individuals; one loan for \$400 thousand to a business that helped to revitalize/stabilize LMI areas; and ten loans totaling \$193 thousand for the acquisition, construction, or rehabilitation of affordable housing for LMI families.

Product Innovation and Flexibility

BMW is an active leader in the USDA/Rural Development Guaranteed loan program in the Kirksville service area. During 2006, the bank originated 118 loans totaling \$8.2 million, 70 loans in 2005 totaling \$5.2 million, and 58 loans in 2004 totaling \$4.5 million. This level of service had a positive impact on the bank's lending performance. The program allows qualified buyers to either purchase, build, repair, or renovate a home. Underwriting guidelines are flexible and allows individuals with credit problems to qualify. Applicants must earn less than 80 percent of the area's median family income. The USDA provides a 100 percent loan guaranty in this program. The majority of the rural development loans that BMW originates are approved through the First Place loan program with Missouri Housing Development Commission (MHDC).

Conclusions for Areas Receiving Limited Scope Reviews

Refer to Tables 1 through 12 in the State of Missouri section of Appendix D for the facts and data that support these conclusions.

Based on limited scope reviews, the bank's performance in the Springfield Region AA, St. Joseph Region AA, and St. Louis Region AA is weaker than the bank's overall performance for the state. The overall geographic distribution of loans is adequate. This performance difference did not impact the lending test rating.

INVESTMENT TEST

Conclusions for Areas Receiving Full Scope Reviews

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

The bank's performance under the investment test in Missouri is rated "Low Satisfactory."

BMW demonstrated an adequate level of responsiveness within the state to assist with meeting community development needs. Based on full scope reviews, the bank's performance in the rural Northern Region AA is poor. The AA is primarily rural. Although community development investment opportunities are limited, the amount of qualified investments allocated to this AA is extremely low when considering 71 percent of the loan volume and 51 percent of deposits for state of Missouri are in this AA. Total qualified investments of \$107 thousand expressed as a percentage of the bank's allocated Tier I capital is 0.03 percent. Equity investments consist of \$71 thousand in Missouri Housing Development Corporation bonds allocated for the rural Northern Region AA. Qualified donations total \$35 thousand and consist of contributions to community organizations that primarily offer social services programs targeted to LMI individuals.

Conclusions for Areas Receiving Limited Scope Reviews

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

Based on limited scope reviews, the bank's performance under the investment test in the St. Louis Region AA is considered excellent, which is stronger than the bank's overall performance for the state. The bank allocated \$1 million in Charter Mac LIHTC investments for this AA. Qualified charitable donations totaled \$30 thousand. For the Springfield Region AA and St. Joseph Regions AA, the bank's performance is weaker than the bank's performance for the state. Investments for these AAs only consisted of \$33 thousand in charitable donations.

SERVICE TEST

Conclusions for Areas Receiving Full Scope Reviews

The bank's performance under the service test is rated "Outstanding." Based on full scope reviews, the bank's performance is excellent in the rural Northern Region AA.

Retail Banking Services

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

The bank's branches are readily accessible to people and geographies of different income levels. The percentage of branches in moderate-income tracts is substantially above demographics. BMW doesn't have branches in low-income tracts; however, the percentage of population residing in these tracts is less than 2 percent. The bank sold ten branches during the evaluation period, which were all located in middle-income tracts. Bank management stated these branches were located in areas with growth and profitability concerns.

The hours of operation are excellent and allow convenient access to banking services to all residents. Hours at branches in the moderate-income tracts are comparable to those at other locations. All offices offer daily and extended afternoon hours for the lobby and drive-up. Products and services offered at the various bank locations do not vary substantially.

The delivery systems are readily accessible, and the hours of operation are excellent. This allows convenient access to banking services for all residents. Hours at branches in the LMI tracts are comparable to those at other locations. All offices offer daily and extended afternoon hours for the lobby and drive-up. Products and services offered at the various bank locations do not vary substantially.

BMW offers Individual Development Accounts to LMI individuals through Community Action Agencies. Refer to information under the Kansas City, KS-MO Region MA section for details.

BMW offers a free checking account with unlimited check writing, no minimum balance, and no monthly service charges. The bank also offers a savings account to students until the age of 23 with no minimum balance or service charges. Alternative delivery systems include ATMs, Internet banking, and banking by phone. In addition, bilingual personnel are available at some branch locations. BMW did not provide specific information on usage by LMI people. Therefore, we could not place significant weight on these services.

Community Development Services

The level of community development services provided by bank employees in the Northern Missouri non-MA is good based on the volume of services provided. The bank's good record of delivering community development services contributed positively to its overall performance under the service test.

Bank employees participate on an ongoing basis in several community development organizations providing financial expertise. The organizations focus on providing affordable housing, promoting economic development through small business loans and social services such as financial education to students primarily from LMI families, helping raise funds to purchase books for children in the Head Start daycare program, and assisting other organizations that primarily serve LMI individuals. The bank's community development services are responsive to community needs, which include working capital loans for small businesses, agricultural needs, and affordable housing.

Conclusions for Areas Receiving Limited Scope Reviews

Refer to Table 15 in Appendix D for the facts and data that support these conclusions.

Based on limited scope reviews, the bank's performance under the service test in the Springfield Region AA, St. Joseph Region AA, and St. Louis Region AA is weaker than the bank's overall performance in the state. None of these AAs have branches in LMI tracts. In the Springfield Region AA, St. Joseph Region AA, and St. Louis Region AA, 19 percent, 12 percent, and 13 percent, respectively, of the population resides in moderate-income tracts. Population percentages in low-income geographies are not significant.

Appendix A: Scope of Examination

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

Time Period Reviewed	Lending Test: 01/01/04 to 12/31/06 Investment Test: 01/01/04 to 04/02/07 Community Development Activities and Service Test: 01/01/04 to 04/02/07	
Financial Institution	Products Reviewed	
Bank Midwest, National Association (BMW) Kansas City, Missouri	Home Mortgage, Small Business, Small Farm, and Community Development Loan Data; Qualified Investments; Retail and Community Development Services	
Affiliate(s)	Affiliate Relationship	Products Reviewed
Dickinson Community Investment Corporation (DCIC)	Subsidiary of BMW	Community Development Loans
List of Assessment Areas and Type of Examination		
Assessment Area	Type of Exam	Other Information
Multi-state MAs: Kansas City, KS-MO Region MA	Full scope	Missouri Counties of Caldwell, Cass, Clay, Clinton, Jackson, Lafayette, Platte, Ray, and Johnson; Kansas Counties of Johnson, Leavenworth, and Wyandotte
State of Missouri: rural Northern Missouri Region AA	Full scope	Combined three AAs in rural Northern Missouri, Atchison, Nodaway, Carroll, Livingston, Saline, Adair, Macon, and Randolph
Springfield Region AA	Limited scope	Christian and Greene
St. Joseph Region AA	Limited scope	Missouri Counties of Andrew, Buchanan, and Dekalb
St. Louis Region AA	Limited scope	St. Louis and St. Charles County, and 15 census tracts in Jefferson County

Appendix B: Summary of State Ratings

RATINGS Bank Midwest, National Association				
Overall Bank:	Lending Test Rating*	Investment Test Rating	Service Test Rating	Overall Bank/State Rating
Bank Midwest, N.A.	High Satisfactory	Low Satisfactory	Low Satisfactory	Satisfactory
Multi-state Metropolitan Area or State:				
Kansas City MA	High Satisfactory	Low Satisfactory	Low Satisfactory	Satisfactory
State of Missouri	High Satisfactory	Low Satisfactory	Outstanding	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 Region MA

Demographic Information for Full Scope Area: Kansas City KS-MO Region MA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	506	9.09	24.90	39.33	24.31	2.37
Population by Geography	1,804,938	4.84	19.70	46.66	28.79	0.02
Owner-Occupied Housing by Geography	477,186	3.02	16.49	47.63	32.87	0.00
Business by Geography	121,261	4.05	18.14	45.19	31.57	1.04
Farms by Geography	3,898	1.03	17.16	53.72	27.96	0.13
Family Distribution by Income Level	475,755	18.23	18.62	23.62	39.54	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	175,288	8.81	30.13	47.54	13.52	0.00
Median Family Income		\$46,902	Median Housing Value		\$105,715	
HUD Adjusted Median Family Income for 2006		\$57,771	Unemployment Rate (April 2007)		4.5%	
Households Below Poverty Level		9%				

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

Source: 2000 US Census and 2006 HUD updated MFI

The bank's Kansas City, KS-MO Region MA (KCMA) consists of 11 of the 15 counties that make up the Kansas City, KS-MO MSA #28140. The AA consists of the following State of Missouri contiguous counties located in the MA: Caldwell, Cass, Clay, Clinton, Jackson, Lafayette, Platte, and Ray Counties. The AA for Missouri also includes Johnson County which is outside the Kansas City MA. The Kansas Counties are Johnson, Leavenworth, and Wyandotte. The AA complies with the regulation and does not arbitrarily exclude any LMI areas. Approximately 6 percent of the families in the AA live below the poverty level. Refer to the table above for additional information about LMI tracts in the AA.

The bank has developed a niche in commercial real estate lending but offers a wide variety of financial services. The Kansas City, KS-MO Region MA represents 31 percent by loans and 66 percent by deposits. BMW operates 38 branches and 39 ATMs in the Kansas City, KS-MO Region MA, which includes eight of the nine counties in the State of Missouri and three of the six counties in the State of Kansas that are included in the Kansas City, KS-MO Region MA. This represents 54 percent of the bank's branches and 55 percent of the bank's ATMs at the bank level.

Based on information from community contacts, economic conditions are stable. The unemployment rate of 4.5 percent for April 2007 is the same as the national average. Kansas City's largest industries are services, retail, and government. Identified needs in the community include affordable housing loans, small business financing, financial training, and investment in low-income tax credits. Opportunities to participate in community development activities are readily available.

Rural Northern Region AA

Demographic Information for Limited Scope Area: rural-Northern Region AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	41	2.44	4.88	68.29	24.39	0.00
Population by Geography	142,343	1.82	5.72	65.52	26.94	0.00
Owner-Occupied Housing by Geography	37,843	0.02	4.61	68.54	26.84	0.00
Business by Geography	10,351	0.14	10.92	65.72	23.22	0.00
Farms by Geography	1,542	0.00	2.46	75.68	21.85	0.00
Family Distribution by Income Level	35,464	15.93	17.22	23.82	43.03	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	11,756	0.04	8.40	71.84	19.71	0.00
Median Family Income HUD Adjusted Median Family Income for 2006 Households Below Poverty Level		\$36,175 \$44,800 16%	Median Housing Value Unemployment Rate (April 2007)		\$62,313 4.6%	

(*) The NA category consists of geographies that have not been assigned an income classification.
Source: 2000 US Census and 2006 HUD updated MFI

The rural Northern Region AA consists is a combination of three AAs (North West, North Central, and North East) located in northern Missouri. The North West area includes Atchison and Nodaway Counties. The North Central area includes Carroll, Livingston, and Saline Counties. And the North East area includes Adair, Macon, and Randolph Counties. This complies with the regulation and does not arbitrarily exclude any LMI areas. Approximately 10 percent of the families in the AA live below the poverty level. Refer to the table above for additional information about LMI tracts in the AA.

BMW operates 32 branches and 32 ATMs in the State of Missouri. This represents 46 percent of the bank's branches and 45 percent of the bank's ATMs at the bank level. This excludes the branches and ATMs in the Kansas City, KS-MO Region MA, which is presented separately in this evaluation. The bank has developed a niche in commercial real estate lending but offers a wide variety of financial services. The primary credit need in this AA is agricultural related products, followed by home mortgages and small business loans. Based on December 31, 2006 total reported loans and deposits the bank level originated during the evaluation period, the rural Northern Missouri Region represents 49 percent of the bank's loans and 18 percent by deposits.

Based on information from community contracts, economic conditions are stable. As of April 2007, the unemployment rate of 4.6 percent is similar to the national average of 4.5 percent for the same time period. The largest industries are services, agricultural production, and retail trade.

Appendix D: Tables of Performance Data

Content of Standardized Tables

References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the lending test tables, the following are applicable: (1) purchased loans are treated as originations/purchases and market share is the number of loans originated and purchased by the bank as a percentage of the aggregate number of reportable loans originated and purchased by all lenders in the MA/AA; (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 percent Bank Loans Column in Core Tables 8 through 12 and part of Table 13. Tables without data are not included in this PE.

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

- Table 1. Lending Volume** - Presents the number and dollar amount of reportable loans originated and purchased by the bank over the evaluation period by MA/AA. Community development loans to statewide or regional entities or made outside the bank’s AA may receive positive CRA consideration. Refer to Interagency Q&As __.12(i) - 5 and - 6 for guidance on when a bank may receive positive CRA consideration for such loans. When such loans exist, insert a line item in the MA/AA column and record the corresponding numbers and amounts in the “Community Development Loans” column with the appropriate caption, such as: “Statewide/Regional,” “Statewide/Regional with potential benefit to one or more AAs” or “Out of AA.” “Out of AA” is used ONLY if the bank has otherwise adequately met the community development lending needs of its AA.
- 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/AA. 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 AA.
- 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 AA.
- Table 8. Borrower Distribution of Home Purchase Loans** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MA/AA. The table also presents market share information based on the most recent aggregate market data available.
- Table 9. Borrower Distribution of Home Improvement Loans** - See Table 8.
- Table 10. Borrower Distribution of Refinance Loans** - See Table 8.
- Table 11. Borrower Distribution of Small Loans to Businesses** - Compares the percentage distribution of the number of small loans (less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to the percentage distribution of businesses with revenues of \$1 million or less. In addition, the table presents the percentage distribution of the number of loans originated and purchased by the bank by loan size, regardless of the revenue size of the business. Market share information is presented based on the most recent aggregate market data available.
- Table 12. Borrower Distribution of Small Loans to Farms** - Compares the percentage distribution of the number of small loans (less than or equal to \$500,000) originated and purchased by the bank to farms with revenues of \$1 million or less to the percentage distribution of farms with revenues of \$1 million or less. In addition, the

table presents the percentage distribution of the number of loans originated and purchased by the bank by loan size, regardless of the revenue size of the farm. Market share information is presented based on the most recent aggregate market data available.

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

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

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

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

TABLE 13 IS NOT APPLICABLE. THEREFORE, IT IS NOT INCLUDED IN THIS SECTION.

Institution ID: BANK MIDWEST, N.A.

Table 1. Lending Volume

LENDING VOLUME		Geography: BANK MIDWEST, NA						Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006				
MA/Assessment Area (2006):	% 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)	
Multi-state MA												
Kansas City KS-MO Region (100.00	1,347	125,444	1,157	129,267	206	9,321	44	6775	2754	270,807	100.00
State of Missouri AAs												
Rural-Northern Region (FS)	71.04	1,219	87,297	1,107	56,456	1,988	86,836	13	1,193	4327	231,782	51.25
Springfield Region (LS)	0.64	31	2,378	6	240	2	25	0	0	39	2,643	1.63
St Joseph Region (LS)	19.58	503	34,288	362	20,916	324	19,991	0	0	1,189	75,195	19.47
St Louis Region (LS)	8.74	160	28,639	371	57,328	0	0	1	25	532	85,992	27.65

(FS=Full Scope; LS = Limited Scope)

* Loan Data as of December 31, 2006. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from January 1, 2004 to April 02, 2007.

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

Institution ID: BANK MIDWEST, N.A.

Table 1. Other Products – Optional Data

LENDING VOLUME		Geography: BANK MIDWEST, NA								Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006				
MA/Assessment Area (2006):	% 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)	
Multi-state MA														
Kansas City KS-MO Region	100.00	935	200,524	935	200,524	0	0	0	0	0	0	0	0	100.00
State of Missouri AAs														
Rural-Northern Region (FS)	40.37	174	15,866	174	15,866	0	0	0	0	0	0	0	0	51.25
Springfield Region (LS)	0	0	0	0	0	0	0	0	0	0	0	0	0	1.63
St Joseph Region (LS)	19.95	86	6,363	86	6,363	0	0	0	0	0	0	0	0	19.47
St Louis Region (LS)	39.68	171	28,372	171	28,372	0	0	0	0	0	0	0	0	27.65

(FS=Full Scope; LS = Limited Scope)

* Loan Data as of December 31, 2006. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Optional Product Line(s) is from January 01, 2004 to December 31, 2006.

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

Institution ID: BANK MIDWEST, N.A.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: BANK MIDWEST, NA					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					Market Share (%) by Geography*				
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upper	
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
Multi-state MA																
Kansas City KS-MO Region (FS)	500	34.36	3.02	3.80	16.49	27.40	47.63	48.80	32.87	20.00	0.27	0.68	0.57	0.29	0.12	
State of Missouri AAs																
Rural-Northern Region (FS)	636	43.71	0.02	0.00	4.61	3.93	68.54	55.50	26.84	40.57	10.51	0.00	8.73	9.83	11.95	
Springfield Region (LS)	12	0.82	0.04	0.00	14.64	8.33	51.15	41.67	34.17	50.00	0.04	0.00	0.05	0.05	0.02	
St Joseph Region (LS)	215	14.78	0.00	0.00	8.35	8.84	61.89	73.49	29.76	17.67	2.52	0.00	2.24	3.49	0.84	
St Louis Region (LS)	92	6.32	0.29	0.00	10.76	11.96	46.12	46.74	42.83	41.30	0.05	0.00	0.10	0.03	0.06	

(FS=Full Scope; LS = Limited Scope)

* Based on 2005 Peer Mortgage Data (Western)

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

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

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

Institution ID: BANK MIDWEST, N.A.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: BANK MIDWEST, NA								Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					
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	Upper
Multi-state MA															
Kansas City KS-MO Region (FS)	306	47.89	3.02	1.31	16.49	27.45	47.63	58.17	32.87	13.07	1.62	1.11	3.06	1.94	0.30
State of Missouri AAs															
Rural-Northern Region (FS)	199	31.14	0.02	0.00	4.61	5.53	68.54	67.34	26.84	27.14	22.91	0.00	33.33	22.40	22.08
Springfield Region (LS)	3	0.47	0.04	0.00	14.64	33.33	51.15	33.33	34.17	33.33	0.36	0.00	0.81	0.23	0.38
St Joseph Region (LS)	125	19.56	0.00	0.00	8.35	5.60	61.89	80.00	29.76	14.40	10.32	0.00	2.27	14.42	5.88
St Louis Region (LS)	6	0.94	0.29	0.00	10.76	16.67	46.12	16.67	42.83	66.67	0.08	0.00	0.00	0.04	0.14

(FS=Full Scope; LS = Limited Scope)

* Based on 2005 Peer Mortgage Data (Western)

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

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

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

Institution ID: BANK MIDWEST, N.A.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: BANK MIDWEST, NA						Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006						
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upper
Multi-state MA															
Kansas City KS-MO Region (FS)	527	46.11	3.02	0.95	16.49	20.11	47.63	57.31	32.87	21.63	0.20	0.11	0.33	0.22	0.11
State of Missouri AAs															
Rural-Northern Region (FS)	378	33.07	0.02	0.00	4.61	2.91	68.54	62.17	26.84	34.92	5.47	0.00	2.80	5.21	6.65
Springfield Region (LS)	16	1.40	0.04	0.00	14.64	6.25	51.15	50.00	34.17	43.75	0.06	0.00	0.00	0.04	0.11
St Joseph Region (LS)	161	14.09	0.00	0.00	8.35	8.07	61.89	69.57	29.76	22.36	1.75	0.00	1.68	1.93	1.48
St Louis Region (LS)	61	5.34	0.29	0.00	10.76	3.28	46.12	24.59	42.83	72.13	0.03	0.00	0.03	0.01	0.06

(FS=Full Scope; LS = Limited Scope)

* Based on 2005 Peer Mortgage Data (Western)

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

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

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

Institution ID: BANK MIDWEST, N.A.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: BANK MIDWEST, NA					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					Market Share (%) by Geography				
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upper	
	#	% of Total**	% of MF Units***	% BANK Loans****	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans						
Multi-state MA																
Kansas City KS-MO Region (FS)	14	60.87	7.13	21.43	27.61	42.86	46.33	28.57	18.93	7.14	2.92	8.33	4.23	1.71	0.00	
State of Missouri AAs																
Rural-Northern Region (FS)	6	26.09	2.53	0.00	13.94	0.00	55.20	66.67	28.33	33.33	6.25	0.00	0.00	16.67	0.00	
Springfield Region AA (LS)	0	0.00	8.16	0.00	20.57	0.00	52.14	0.00	19.14	0.00	0.00	0.00	0.00	0.00	0.00	
St Joseph Region AA (LS)	2	8.70	0.00	0.00	27.60	50.00	32.97	50.00	39.43	0.00	14.29	0.00	33.33	0.00	0.00	
St Louis Region AA (LS)	1	4.35	0.19	0.00	13.82	100.00	54.71	0.00	31.29	0.00	0.00	0.00	0.00	0.00	0.00	

(FS=Full Scope; LS = Limited Scope)

* Based on 2005 Peer Mortgage Data (Western)

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

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

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

Institution ID: BANK MIDWEST, N.A.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: BANK MIDWEST, NA						Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006						
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% of Business**	% BANK Loans	% of Business***	% BANK Loans	% of Business***	% BANK Loans	% of Business***	% BANK Loans	Overall	Low	Mod	Mid	Upper
Multi-state MA															
Kansas City KS-MO Region (FS)	1,141	38.20	4.05	0.88	18.14	25.24	45.19	41.72	31.57	32.16	0.83	0.08	1.43	0.82	0.71
State of Missouri AAs															
Rural-Northern Region (FS)	1,107	37.06	0.14	0.00	10.92	3.79	65.72	57.45	23.22	38.75	11.73	0.00	3.73	11.55	17.64
Springfield Region (LS)	6	0.20	3.68	0.00	16.06	0.00	50.12	66.67	30.13	33.33	0.02	0.00	0.00	0.05	0.00
St Joseph Region (LS)	362	12.12	0.00	0.00	15.73	10.22	51.18	63.81	33.09	25.97	3.42	0.00	1.65	5.22	2.21
St Louis Region (LS)	371	12.42	0.31	0.00	10.18	2.70	42.74	22.10	46.77	75.20	0.31	0.00	0.06	0.16	0.50

(FS=Full Scope; LS = Limited Scope)

* Based on 2005 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 (2006).

Institution ID: BANK MIDWEST, N.A.

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: BANK MIDWEST, NA						Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006							
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms*	% BANK Loans	% of Farms*	% BANK Loans	% of Farms*	% BANK Loans	Overall	Low	Mod	Mid	Upper
Multi-state MA															
Kansas City KS-MO Region (FS)	206	8.18	1.03	0.00	17.16	25.24	53.72	71.36	27.96	3.40	5.07	0.00	4.67	7.95	0.30
State of Missouri AAs															
Rural-Northern Region (FS)	1,987	78.91	0.00	0.00	2.46	0.15	75.68	72.87	21.85	26.98	33.39	0.00	0.00	35.21	30.58
Springfield Region (LS)	2	0.08	0.59	0.00	8.74	0.00	61.48	100.00	29.19	0.00	0.29	0.00	0.00	0.36	0.00
St Joseph Region (LS)	323	12.83	0.00	0.00	2.06	0.31	73.88	85.76	24.05	13.93	18.77	0.00	14.29	19.95	15.08
St Louis Region (LS)	0	0.00	0.20	0.00	7.56	0.00	50.15	0.00	42.08	0.00	0.00	0.00	0.00	0.00	0.00

(FS=Full Scope; LS = Limited Scope)

* Based on 2005 Peer Small Business Data -- US and PR

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

*** Source Data - Dun and Bradstreet (2006).

Institution ID: BANK MIDWEST, N.A.

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: BANK MIDWEST, NA								Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					
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 ³	% BANK Loans ^{**}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{**}	% BANK Loans ^{**}	Overall	Low	Mod	Mid	Upper
Multi-state MA															
Kansas City KS-MO Region (FS)	500	34.36	18.23	16.05	18.62	27.21	23.62	22.56	39.54	34.19	0.26	0.33	0.26	0.25	0.24
State of Missouri AAs															
Rural-Northern Region (FS)	636	43.71	15.93	11.22	17.22	20.67	23.82	25.64	43.03	42.47	11.94	19.21	10.44	12.08	11.32
Springfield Region AA (LS)	12	0.82	16.31	8.33	18.77	33.33	23.73	41.67	41.20	16.67	0.05	0.08	0.11	0.03	0.02
St Joseph Region AA (LS)	215	14.78	18.18	22.75	18.63	25.12	23.95	23.70	39.24	28.44	3.04	6.35	2.43	2.81	2.43
St Louis Region AA (LS)	92	6.32	13.57	8.33	16.42	11.11	22.29	27.78	47.72	52.78	0.03	0.02	0.02	0.04	0.04

(FS=Full Scope; LS = Limited Scope)

^{*} Based on 2005 Peer Mortgage Data (Western)

^{**} As a percentage of loans with borrower income information available. No information was available for 9.8% of loans originated and purchased by bank.

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

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

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

Institution ID: BANK MIDWEST, N.A.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: BANK MIDWEST, NA								Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					
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 ⁴	% BANK Loans****	% Families**	% BANK Loans****	% Families**	% BANK Loans****	Overall	Low	Mod	Mid	Upper
Multi-state MA															
Kansas City KS-MO Region (FS)	306	47.89	18.23	16.85	18.62	23.30	23.62	38.71	39.54	21.15	1.53	1.91	1.72	1.99	0.88
State of Missouri AAs															
Rural-Northern Region (FS)	199	31.14	15.93	14.06	17.22	23.96	23.82	29.17	43.03	32.81	23.66	23.08	24.59	26.98	21.21
Springfield Region (LS)	3	0.47	16.31	33.33	18.77	33.33	23.73	0.00	41.20	33.33	0.38	1.11	0.57	0.00	0.35
St Joseph Region (LS)	125	19.56	18.18	19.83	18.63	19.83	23.95	35.54	39.24	24.79	10.63	11.36	9.89	12.39	9.24
St Louis Region (LS)	6	0.94	13.57	0.00	16.42	0.00	22.29	0.00	47.72	100.00	0.06	0.00	0.00	0.00	0.16

(FS=Full Scope; LS = Limited Scope)

* Based on 2005 Peer Mortgage Data (Western)

** As a percentage of loans with borrower income information available. No information was available for 6.1% of loans originated and purchased by bank.

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

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

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

Institution ID: BANK MIDWEST, N.A.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: BANK MIDWEST, NA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006					Market Share				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upper	
	#	% of Total	% Families ^{***}	% BANK Loans ^{****}	% Families ⁵	% BANK Loans ^{****}	% Families [*]	% BANK Loans ^{****}	% Families ^{**}	% BANK Loans ^{**}						
Multi-state MA																
Kansas City KS-MO Region (FS)	527	46.11	18.23	13.65	18.62	26.32	23.62	29.43	39.54	30.60	0.24	0.21	0.29	0.24	0.22	
State of Missouri AAs																
Rural-Northern Region (FS)	378	33.07	15.93	11.62	17.22	18.11	23.82	24.32	43.03	45.95	6.43	10.24	5.31	5.67	6.52	
Springfield Region (LS)	16	1.40	16.31	18.75	18.77	37.50	23.73	31.25	41.20	12.50	0.08	0.00	0.20	0.10	0.03	
St Joseph Region (LS)	161	14.09	18.18	18.99	18.63	24.68	23.95	20.89	39.24	35.44	2.15	3.65	2.34	1.29	2.21	
St Louis Region (LS)	61	5.34	13.57	5.08	16.42	11.86	22.29	25.42	47.72	57.63	0.04	0.02	0.04	0.03	0.05	

(FS=Full Scope; LS = Limited Scope)

* Based on 2005 Peer Mortgage Data (Western)

** As a percentage of loans with borrower income information available. No information was available for 2.4% of loans originated and purchased by bank.

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

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

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

Institution ID: BANK MIDWEST, N.A.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: BANK MIDWEST, NA			Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006				
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 Business**	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
Multi-state MA									
Kansas City KS-MO Region (FS)	1,157	38.53	63.06	47.45	74.16	13.31	12.53	0.83	1.07
State of Missouri AAs									
Rural-Northern Region (FS)	1,107	36.86	53.50	48.69	88.71	7.86	3.43	11.73	17.13
Springfield Region (LS)	6	0.20	61.61	66.67	100.00	0.00	0.00	0.02	0.04
St Joseph Region (LS)	362	12.05	58.86	65.75	89.50	4.97	5.52	3.42	5.45
St Louis Region (LS)	371	12.35	64.88	46.36	57.68	23.72	18.60	0.31	0.40

(FS=Full Scope; LS = Limited Scope)

* Based on 2005 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 - 2006).

**** 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 28.74% of small loans to businesses originated and purchased by the bank.

Institution ID: BANK MIDWEST, N.A.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: BANK MIDWEST, NA			Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006				
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
Multi-state MA									
Kansas City KS-MO Region (FS)	206	8.18	93.02	72.82	87.86	11.17	0.97	5.07	5.43
State of Missouri AAs									
Rural-Northern Region (FS)	1,987	78.91	97.54	61.65	89.43	8.45	2.11	33.39	33.26
Springfield Region (LS)	2	0.08	94.81	0.00	100.00	0.00	0.00	0.29	0.30
St Joseph Region (LS)	323	12.83	97.25	80.80	82.35	13.31	4.33	18.77	19.32
St Louis Region (LS)	0	0.00	90.56	0.00	0.00	0.00	0.00	0.00	0.00

(FS=Full Scope; LS = Limited Scope)

* Based on 2005 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 - 2006).

**** 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 34.19% of small loans to farms originated and purchased by the bank.

Institution ID: BANK MIDWEST, N.A.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: BANK MIDWEST, NA				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006			
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Multi-state MA									
Kansas City KS-MO Region (FS)	0	0	81	3,537	81	3,537	100.00	0	0
State of Missouri AAs									
Rural-Northern Region (FS)	0	0	45	106	45	106	9.06	0	0
Springfield Region (LS)	0	0	2	1	2	1	.09	0	0
St Joseph Region (LS)	0	0	20	32	20	32	2.74	0	0
St Louis Region (LS)	0	0	7	1,030	7	1,030	88.11	0	0

(FS=Full Scope; LS = Limited Scope)

* '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.

Institution ID: BANK MIDWEST, N.A.

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

DISTRIBUTION of BRANCH DELIVERY SYSTEM and BRANCH OPENINGS/CLOSINGS Geography: BANK MIDWEST, NA Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006																	
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population			
	% of Rated Area Deposits in AA	# of BANK Brches	% of Rated Area Brches in AA	Location of Branches by Income of Geographies (%)				# of Branch Opening	# of Branch Closing	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upper			Low	Mod	Mid	Upper	Low	Mod	Mid	Upper
Multi-state MA																	
Kansas City KS-MO Region (FS)	100.00	38	100.00	2.63	10.53	52.63	34.21	6	4	0	-2	0	+4	4.84	19.70	46.66	28.79
State of Missouri AAs																	
Rural-Northern Region (FS)	51.25	13	40.62	0.00	15.38	53.85	30.77	0	10	0	0	-10	0	1.82	5.72	65.52	26.94
Springfield Region (LS)	1.63	5	15.63	0.00	0.00	60.00	40.00	1	0	0	0	+1	0	2.05	19.28	49.57	29.10
St Joseph Region (LS)	19.47	6	18.75	0.00	0.00	50.00	50.00	0	2	0	0	-2	0	0.00	11.62	58.75	29.62
St Louis Region (LS)	27.65	8	25.00	0.00	0.00	12.50	87.50	2	0	0	0	0	+2	0.40	12.85	45.71	41.04

(FS=Full Scope; LS = Limited Scope)

Institution ID: BANK MIDWEST, N.A.

Table 15. Distribution of Branch and ATM Delivery System

Distribution of Branch and ATM Delivery System		Geography: BANK MIDWEST, NA						Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2006									
MA/Assessment Area:	Deposits	Branches						ATMs				Population					
	% of Total Bank Deposits	# of Bank Brches	% of Total Bank Brches	Location of Branches by Income of Geographies (%)				# of Bank ATMs	% of Total Bank ATMs	Location of ATMs by Income of Geographies				% of Population within Each Geography			
				Low	Mod	Mid	Upper			Low	Mod	Mid	Upper	Low	Mod	Mid	Upper
Multi-state MA																	
Kansas City KS-MO Region (FS)	100.00	38	100.00	2.63	10.53	52.63	34.21	39	100.0	2.56	12.82	51.28	33.33	4.84	19.70	46.66	28.79
State of Missouri AAs																	
Rural-Northern Region (FS)	51.25	13	40.62	0.00	15.38	53.85	30.77	13	40.63	0.00	15.38	61.54	23.08	1.82	5.72	65.52	26.94
Springfield Region (LS)	1.63	5	15.63	0.00	0.00	60.00	40.00	5	15.63	0.00	0.00	60.00	40.00	2.05	19.28	49.57	29.10
St Joseph Region (LS)	19.47	6	18.75	0.00	0.00	50.00	50.00	6	18.75	0.00	0.00	50.00	50.00	0.00	11.62	58.75	29.62
St Louis Region (LS)	27.65	8	25.00	0.00	0.00	12.50	87.50	8	25.00	0.00	0.00	12.50	87.50	0.40	12.85	45.71	41.04

(FS=Full Scope; LS = Limited Scope)