



LARGE BANK

Comptroller of the Currency
Administrator of National Banks
Washington, DC 20219

Public Disclosure

April 12, 2004

Community Reinvestment Act Performance Evaluation

**TeamBank, National Association
Charter Number: 3350**

**1 South Pearl Street
Paola, Kansas 66701**

Comptroller of the Currency

**Kansas City South Field Office
1710 East 32nd Street, Suite H
Joplin, Missouri 64804**

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.

Table of Contents

OVERALL CRA RATING	1
DEFINITIONS AND COMMON ABBREVIATIONS	2
DESCRIPTION OF INSTITUTION	6
SCOPE OF THE EVALUATION	7
FAIR LENDING REVIEW	8
STATE RATINGS	9
STATE OF KANSAS	9
STATE OF MISSOURI	16
STATE OF NEBRASKA	21
APPENDIX A: SCOPE OF EXAMINATION	A-1
APPENDIX B: SUMMARY OF STATE RATINGS	B-1
APPENDIX C: MARKET PROFILES FOR FULL-SCOPE AREAS	C-1
APPENDIX D: TABLES OF PERFORMANCE DATA	D-1

Overall CRA Rating

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

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

Performance Levels	TeamBank, National Association Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding			
High Satisfactory	X		X
Low Satisfactory			
Needs to Improve		X	
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:

- Based on full-scope reviews, lending test performance is excellent in the state of Kansas and good in the state of Missouri. These areas collectively account for 87 percent of TeamBank’s deposits. Lending test performance in the state of Nebraska is adequate.
- Community development lending activity was positively considered in the state of Kansas.
- TeamBank provided a poor level of qualified investments in the state of Kansas and the state of Missouri. Performance is very poor in the state of Nebraska. The number and dollar amount of contributions in the state of Kansas and the state of Missouri are low compared to available opportunities. There are no qualified investments in the state of Nebraska. We identified numerous community development opportunities that benefit Sarpy and Douglas Counties in Nebraska.
- Service delivery systems in the assessment areas are accessible to low- and moderate-income geographies and individuals. The distribution of branches in the state of Kansas is excellent. Branch distribution in the state of Missouri and Nebraska is adequate. Bank personnel provided an adequate level of community development services in the state of Kansas. TeamBank did not provide information on community development services for AAs in the state of Missouri and the state of Nebraska.

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 Metropolitan Area (MA)/assessment area.

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

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

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

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

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

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into 'male householder' (a family with a male household and no wife present) or 'female householder' (a family with a female householder and no husband present).

Full Review: Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

Geography: A census tract or a block numbering area delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applications, the amount of loan requested, and the disposition of the application (e.g., approved, denied, and withdrawn).

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

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

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

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

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

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

Metropolitan Area (MA): Any primary metropolitan statistical area (PMSA), metropolitan statistical area (MSA), or consolidated metropolitan area (CMSA), as defined by the Office of Management and Budget, with a population of 250,000 or more, and any other area designated as such by the appropriate federal financial supervisory agency.

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

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

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

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

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

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

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

Small Loan(s) to Business(es): A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) and the Thrift Financial Reporting (TFR) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans. However, thrift institutions may also exercise the option to report loans secured by nonfarm residential real estate as "small business loans" if the loans are reported on the TFR as nonmortgage, commercial loans.

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

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

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

Description of Institution

TeamBank is a \$549 million interstate financial institution. TeamBank is a wholly owned subsidiary of Team Financial, Inc. Employees' Stock Ownership Plan (Team Financial), a \$648 million multi-bank holding company. Both TeamBank and Team Financial are headquartered in Paola, Kansas. Team Financial also owns Colorado National Bank, a \$99 million institution in Colorado Springs, Colorado.

TeamBank is a full-service banking institution offering a wide range of loan and deposit products. There are 15 banking offices throughout five assessment areas (AAs) in three states – Kansas, Missouri, and Nebraska. The AAs consist of one metropolitan area and one non-metropolitan area in Kansas, one non-metropolitan area in Missouri, and two metropolitan areas in Nebraska.

TeamBank's primary lending focus is home mortgage lending (by number) and commercial lending (by dollar volume). Net loans represent 54.97 percent of total assets as of December 31, 2003. The loan portfolio (by dollar volume) is comprised of 55 percent commercial and commercial real estate loans, 31 percent residential real estate loans, 9 percent agriculture and farmland loans, and 5 percent consumer loans. Tier 1 capital is \$40 million.

There are no legal or financial constraints that impede the bank's ability to help meet the credit needs in its AAs.

TeamBank received an "Outstanding" rating at its last CRA examination dated October 2, 2000. This is the bank's first examination using large bank CRA procedures.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The evaluation period for the lending test, excluding community development loans, is January 1, 2000 through December 31, 2002. Products reviewed in the lending test include home mortgage, small business, and small farm loans. TeamBank did not originate or purchase any multi-family loans during our evaluation period.

The evaluation period for the investment and service tests, and community development (CD) loans is October 2, 2000 through April 12, 2004.

Data Integrity

We performed a data integrity examination in June 2003 to test the accuracy of HMDA and CRA data from 2000-2002. Significant errors were found in the loan type category for HMDA and small business loans. We also found significant errors in the revenue category for small business loans.

To address the errors, bank management verified the accuracy of HMDA and CRA data from 2000-2002 prior to this examination. We performed a follow-up data integrity examination in March 2004 and did not identify any significant errors. HMDA and CRA data is accurate and reliable for this examination.

Information regarding CD loans, investments, and services was evaluated during the examination.

Selection of Areas for Full-Scope Review

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

Ratings

The bank's overall rating is a blend of the state ratings. We rated the bank's performance in the state of Kansas most heavily since it represents 72 percent of the bank's total deposit base (by dollar) and 65 percent of the total number of loan originations during this evaluation period. In addition, TeamBank is headquartered in Kansas. The state of Missouri received the next highest weighting with 15 percent of total deposits and 21 percent of total loan originations. The state of Nebraska received the least weight with 13 percent of total deposits and 14 percent of total loan originations.

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

Fair Lending Review

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

State Rating

State of Kansas

CRA Rating for Kansas: Satisfactory

The lending test is rated: Outstanding

The investment test is rated: Needs to Improve

The Service Test is rated: Outstanding

The major factors that support this rating include:

- Based on a full-scope review, lending test performance in the Miami/Johnson County AA is good. The geographic and borrower distributions of loans are good.
- The volume of community development lending is significant, which positively impacted the lending test rating.
- Service delivery systems are readily accessible to geographies and individuals of different income levels in the assessment area. The percentage of branches and ATMs in moderate-income tracts exceeds demographics.
- The number and dollar volume of donations to organizations with a community development purpose is low. Community contacts and contextual research identified numerous community development opportunities in the metropolitan area that benefit Johnson County and Miami County.

Description of Institution's Operations in Kansas

TeamBank operates 10 branches and 19 ATMs in the state of Kansas. The Kansas AAs include one metropolitan area and one non-metropolitan area. The metropolitan area consists of Miami County and a portion of Johnson County. The non-metropolitan area includes the Counties of Franklin, Labette, Cherokee, Crawford, Neosho, Montgomery, Allen, Anderson, Woodson, and a portion of Bourbon County. Seventy-two percent of the dollar volume of total deposits and 65 percent of the total number of loan originations are in the state of Kansas. HMDA loans are the primary credit product, representing 62 percent by number and 74 percent by dollar volume, of all loan originations in the state.

TeamBank ranked 13th in deposit market share among all financial institutions operating in the Kansas Counties in its AAs. Deposits in the state total \$284 million, which represents two percent of the market. However, if Johnson County and Bourbon County are excluded, since only a portion of these counties are included in the AAs, deposits are \$266 million and TeamBank ranks first in deposit market share with nine percent of the market. In Johnson County, TeamBank only has 0.18 percent market share. TeamBank does not have any deposits in Bourbon County.

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

Scope of Evaluation in Kansas

We evaluated the bank's performance in the state of Kansas by performing a full-scope review in the Miami/Johnson County AA. This AA represents a portion of the Kansas City, MO-KS MA. We performed a limited scope review in the combined non-metropolitan areas.

The state rating is primarily based on the performance in the Miami/Johnson County AA, which represents 51 percent of deposits and 55 percent of loan originations in the state. HMDA lending is the primary business focus followed by small business loans. TeamBank ranks fifteenth in deposit market share among 60 financial institutions in both Miami and Johnson Counties. Bank deposits total \$145 million and represent 1.5 percent of area deposits. However, TeamBank ranks first with a 33 percent deposit market share in Miami County. The bank's market share in Johnson County is not significant at 0.18 percent. TeamBank operates six branches and eight ATMs in this AA.

We conducted one community contact in Miami County with an economic development agency. We also conducted one community contact in Johnson County with a business organization. Both contacts identified working capital loans for small businesses and affordable housing as primary credit needs in the AA.

LENDING TEST

Our analysis in the Miami/Johnson County AA gave the most weight to HMDA loans, followed by small business loans. HMDA loans represent 68 percent by number and 81 percent by dollar volume of reported loans in this AA during the evaluation period. Within the HMDA loan category, home refinance loans carry the most weight, followed by home purchase loans. Small business and small farm loans represent 22 percent and 10 percent, respectively, of reported loans (by number) during the evaluation period. TeamBank did not originate any multi-family loans during our evaluation period.

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the lending test in Kansas is rated "Outstanding". Based on full-scope reviews, the bank's performance in the Miami/Johnson County MA is excellent.

Lending Activity

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

Lending levels reflect good responsiveness in relation to area credit needs and the bank's deposit market share. TeamBank ranked 21st in home refinance loans, 49th in home purchase loans, and 9th in home improvement loans in the Miami/Johnson County AA. For home improvement loans, market share is approximately three percent. Market share for home refinance and home purchase loans is less than one percent. For small business and small farm loans, TeamBank ranks 18th and 1st, respectively, in the Miami/Johnson County AA. Market share is one percent for small business loans and 41 percent for small farm loans. This compares to a deposit market share of 1.5 percent and a deposit marking rank of 15th.

These rankings are mitigated by the fact that TeamBank only serves a small portion of Johnson County, where the bank has a deposit market share of 0.18 percent. In Miami County, the bank ranks first in deposit market share. This compares to a number one ranking in home refinance, home improvement, and small farm loans. TeamBank is ranked second in home purchase and small business loans in Miami County.

Distribution of Loans by Income Level of the Geography

The geographic distribution of loans is good based on performance in moderate-income tracts. There are no low-income tracts in the Miami/Johnson County AA.

Home Mortgage Loans

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

The geographic distribution of home mortgage loans in moderate-income areas is good. The percentage of home refinance loans in moderate-income geographies is below demographics. For home purchase loans, the distribution of loans is near to demographics. The distribution of loans exceeds demographics for home improvement loans. For all home mortgage products, the market share in moderate-income tracts exceeds the bank's overall market share.

Small Loans to Businesses

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

Performance in moderate-income areas is excellent. The distribution of loans in these geographies exceeds demographics, and the market share in moderate-income tracts exceeds the bank's overall market share.

Small Loans to Farms

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

Performance in moderate-income areas is excellent. The distribution of loans in these geographies exceeds demographics, and the market share in moderate-income tracts exceeds the bank's overall market share.

Lending Gap Analysis

Our geographic distribution analysis included a review for lending gaps, particularly in moderate-income areas. We did not identify any conspicuous lending gaps in the Miami/Johnson County 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, 78 percent, are inside its AAs. For HMDA and CRA loans, 74 percent and 85 percent, respectively, were originated to borrowers inside the bank's AAs. This positively impacted the bank's lending test performance.

Distribution of Loans by Income Level of the Borrower

The overall borrower distribution of loans is good.

Home Mortgage Loans

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

The distribution of home mortgage loans to borrowers of different income levels is good. Lending to moderate-income borrowers is good. The percentage of these loans is near to demographics for refinance and home purchase loans. The distribution of home improvement loans exceeds demographics.

Lending to low-income borrowers is adequate. The percentage of refinance and home purchase loans is below demographics. However, performance is considered adequate given that four percent of families are below the poverty level in the Miami/Johnson County AA. The distribution of home improvement loans exceeds demographics.

Small Loans to Businesses

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

The distribution of loans to businesses of different sizes is excellent. The percentage of loans to businesses with revenues of \$1 million or less exceeds demographics. In addition, the bank's market share of these loans exceeds its overall market share.

Small Loans to Farms

Refer to Table 12 in the state of Kansas section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination/purchase of small loans to farms.

The distribution of loans to farms of different sizes is excellent. The percentage of loans to farms with revenues of \$1 million or less exceeds demographics. The market share of these loans also exceeds the bank's overall market share.

Community Development Lending

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

TeamBank's community development lending activities positively impacted its lending test performance. TeamBank originated two community development loans totaling \$1.5 million in the Miami/Johnson County AA. One loan, originating in January 2004, financed a 40-unit apartment complex for low- and moderate-income individuals in Miami County. The other loan was to a non-profit organization to finance a program that provides a safe living and working environment for mentally and physically challenged individuals. This program primarily benefits low- and moderate-income persons.

Product Innovation and Flexibility

TeamBank offers several flexible mortgage loan programs to help address the credit needs of low- or moderate-income individuals or geographies. However, the bank does not track the volume of loans originated under these programs. Therefore, we were unable to evaluate the impact of product offerings in the AA.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the lending test in the Combined non-MA AA is weaker than the bank's overall "Outstanding" performance in the state, but still considered good. The distribution of refinance loans to moderate-income individuals is well below demographics. A majority of HMDA loans are in the refinance category. This performance difference did not impact the lending test rating.

Refer to the Tables 1 through 11 in the state of Kansas section of appendix D for the facts and data that support these conclusions.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the investment test in Kansas is rated "Needs to Improve". Based on full-scope reviews, the bank's performance in the Miami/Johnson County AA is poor.

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

During the evaluation period, TeamBank made eleven charitable donations totaling \$17 thousand. Donations were made to five different organizations that primarily serve low- and moderate-income individuals. The number and dollar amount of contributions is low and does not have a significant impact in meeting identified community development needs in the AA. Community contacts and contextual research identified numerous community development opportunities in the metropolitan area that benefit Johnson County and Miami County. Community development needs include working capital loans for small businesses and affordable housing. TeamBank has the capacity to participate in these activities.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the investment test in the Combined non-MA AA is consistent with the bank's overall "Needs to Improve" performance under the investment test in Kansas. Refer to Table 14 in the state of Kansas section of appendix D for the facts and data that support these conclusions.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Service Test in Kansas is rated "Outstanding". Based on full-scope reviews, the bank's performance in the Miami/Johnson County AA is excellent.

Retail Banking Services

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

Service delivery systems are readily accessible to geographies and individuals of different income levels in the bank's Miami/Johnson County AA. The percentage of branches and ATMs in moderate-income tracts exceeds the percentage of population residing in those tracts. There are no low-income geographies in the AA.

There are no material differences in services offered at branch locations. Banking hours do not vary in a way that inconveniences its AA, particularly low- and moderate-income geographies and individuals. Drive-up facilities offer extended hours daily Monday – Friday.

TeamBank offers Internet Banking and other alternative delivery services. However, information is not maintained to demonstrate the effectiveness or impact of these services to low- or moderate-income geographies or individuals.

Community Development Services

TeamBank provided an adequate level of community development services in the Miami/Johnson County AA.

Bank staff provided their financial expertise to four different organizations that promote community development initiatives in the AA. Three of the organizations provide services to low- and moderate-income individuals. One organization helps promote economic development by financing small businesses, which is responsive to identified community credit needs.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the service test in the Combined non-MA AA is not inconsistent with the bank's overall "Outstanding" performance in Kansas. Refer to Table 15 in the state of Kansas section of appendix D for the facts and data that support these conclusions.

State Rating

State of Missouri

CRA Rating for Missouri: Satisfactory

The lending test is rated: High Satisfactory

The investment test is rated: Needs to Improve

The Service Test is rated: Low Satisfactory

The major factors that support this rating include:

- Based on a full-scope review, lending test performance in the Barton/Vernon County AA is good. The borrower distribution of loans is good.
- Service delivery systems are reasonably accessible to geographies and individuals of different income levels in the bank's Barton/Vernon County AA.
- The number and dollar amount of donations to organizations with a community development purpose are low. Contextual research identified a moderate level of community development opportunities in both Barton County and Vernon County.

Description of Institution's Operations in Missouri

TeamBank operates two branches and one ATM in the state of Missouri. The Missouri AA includes the non-metropolitan area of Barton County and Vernon County. Fifteen percent of the dollar volume of total deposits and 21 percent of the total number of loan originations are in the state of Missouri. HMDA loans are the primary credit product, representing 52 percent by number and 66 percent by dollar volume, of all loan originations in the state.

TeamBank ranked third in deposit market share among all financial institutions operating in Barton and Vernon Counties. Deposits in the state total \$60 million, which represents 13 percent of the market.

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

Scope of Evaluation in Missouri

We evaluated the bank's performance in the state of Missouri by performing a full-scope review in the Barton/Vernon County AA. This AA is in a non-metropolitan area and is the only AA in the state of Missouri.

The state rating is based on the performance in the Barton/Vernon County AA, which represents 100 percent of deposits and loan originations in the state. HMDA lending is the primary business focus followed by small business loans. TeamBank ranks third in deposit market share among 10 financial institutions in Barton and Vernon Counties. Total deposits in the AA total \$60 million. Forty million of the total deposits are in Vernon County and \$20 million is in Barton County.

We conducted one community contact in Vernon County with a local government organization. This contact was not aware of any community credit needs in the AA.

LENDING TEST

Our analysis in the Barton/Vernon County AA gave the most weight to HMDA loans, followed by small business loans. HMDA loans represent 52 percent by number and 66 percent by dollar volume of reported loans in this AA during the evaluation period. Within the HMDA loan category, home refinance loans carry the most weight, followed by home purchase loans. Small business and small farm loans represent 28 percent and 20 percent, respectively, of reported loans (by number) during the evaluation period. TeamBank did not originate any multi-family loans during our evaluation period.

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the lending test in Missouri is rated "High Satisfactory". Based on full-scope reviews, the bank's performance in the Barton/Vernon County AA is good.

Lending Activity

Refer to Table 1 Lending Volume 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 excellent responsiveness in relation to area credit needs and the bank's deposit market share. TeamBank ranked first in all HMDA loan categories in the Barton/Vernon County AA. By geography, the market share for home purchase, home improvement, and home refinance loans is 16 percent, 27 percent, and 21 percent, respectively, in the AA. For small business and small farm loans, TeamBank also ranks first in the AA. By geography, small business and small farm loans have a market share of 24 percent and 44 percent, respectively, in the AA. This compares to a deposit market rank of third and a market share of 12.5 percent.

Distribution of Loans by Income Level of the Geography

An analysis of loans by income level of geography is not meaningful. The assessment area is comprised entirely of middle-income census tracts.

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 is inside its AAs. Refer to the Distribution of Loans by Income Level of Geography portion of this document for the state of Kansas (Inside/Outside Ratio section) for additional information.

Distribution of Loans by Income Level of the Borrower

The overall borrower distribution of loans is good.

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.

The distribution of home mortgage loans to borrowers of different income levels is good. Lending to moderate-income borrowers is good. The percentage of these loans is below demographics for refinance loans. The distribution of home purchase and home improvement loans exceeds demographics.

Lending to low-income borrowers is good. The percentage of refinance and home purchase loans is below demographics. However, performance is considered good given that 13 percent of families are below the poverty level in the Barton/Vernon County AA. TeamBank did not make any home improvement loans to low-income individuals. However, this is mitigated by the fact that only 14 home improvement loans were originated or purchased during our evaluation period.

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 to businesses.

The distribution of loans to businesses of different sizes is excellent. The percentage of loans to businesses with revenues of \$1 million or less exceeds demographics. In addition, the bank's market share of these loans exceeds its overall market share.

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 borrower distribution of the bank's origination/purchase of small loans to farms.

The distribution of loans to farms of different sizes is excellent. The percentage of loans to farms with revenues of \$1 million or less exceeds demographics. The market share of these loans also exceeds the bank's overall market share.

Community Development Lending

TeamBank did not originate any community development loans in the Barton/Vernon County AA during our evaluation period.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the investment test Missouri is rated "Needs to Improve". Based on full-scope reviews, the bank's performance in the Barton/Vernon County AA is poor.

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.

During the evaluation period, TeamBank made two charitable donations totaling \$1 thousand. Donations were made to an organization that primarily serves low- and moderate-income individuals. The number and dollar amount of contributions are low. Contextual research identified a moderate level of community development opportunities in both Barton County and Vernon County. TeamBank has the capacity to participate in these activities.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Service Test in Missouri is rated "Low Satisfactory". Based on full-scope reviews, the bank's performance in the Barton/Vernon County AA is adequate. There are no low- or moderate-income geographies in the 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.

Service delivery systems are reasonably accessible to geographies and individuals of different income levels in the bank's Barton/Vernon County AA. The entire AA consists of middle-income tracts.

Drive-up facilities are offered in Vernon County only. However, this is mitigated by the extended lobby hours available Monday through Saturday in Barton County. The drive-up facility in Vernon County also provides extended hours Monday through Saturday.

TeamBank offers Internet Banking and other alternative delivery services. However, information is not maintained to demonstrate the effectiveness or impact of these services to low- or moderate-income individuals.

Community Development Services

TeamBank did not provide information regarding community development services in the Barton/Vernon County AA.

State Rating

State of Nebraska

CRA Rating for Nebraska: Needs to Improve

The lending test is rated: Low Satisfactory

The investment test is rated: Substantial Noncompliance

The Service Test is rated: Low Satisfactory

The major factors that support this rating include:

- Based on a full-scope review, lending test performance in the Sarpy/Douglas County AA is adequate. The overall borrower distribution of loans is good. The geographic distribution of loans is adequate.
- TeamBank did not make any qualified investments or charitable contributions in the Nebraska AAs. Our research identified numerous community development opportunities that benefit Sarpy and Douglas Counties.
- Service delivery systems are reasonably accessible to geographies and individuals of different income levels in the bank's Sarpy/Douglas County AA. All bank locations are in middle-income geographies.

Description of Institution's Operations in Nebraska

TeamBank operates three branches and four ATMs in the state of Nebraska. The Nebraska AAs include two metropolitan areas. One metropolitan area consists of portions of both Sarpy and Douglas Counties. The other metropolitan area includes all of Washington County. Thirteen percent of the dollar volume of total deposits and 14 percent of the total number of loan originations are in the state of Nebraska. HMDA loans are the primary credit product, representing 84 percent by number and 91 percent by dollar volume, of all loan originations in the state.

TeamBank ranked 20th in deposit market share among all financial institutions operating in the Nebraska Counties in its AAs. Deposits in the state total \$50 million, which represents less than one percent of the market.

Refer to the Market Profiles for the State of Nebraska in appendix C for detailed demographics and other performance context information for AAs that received full-scope reviews.

Scope of Evaluation in Nebraska

We evaluated the bank's performance in the state of Nebraska by performing a full-scope review in the Sarpy/Douglas County AA. This AA represents a portion of the Omaha, Nebraska-Iowa MA. We performed a limited scope review in the Washington County AA, which is also part of the Omaha, Nebraska-Iowa MA.

The state rating is primarily based on the performance in the Sarpy/Douglas County AA, which represents 65 percent of deposits and 88 percent of loan originations in the state. HMDA lending is the primary business focus followed by small business loans. TeamBank did not originate or purchase any small farm or multifamily loans during our evaluation period in the Sarpy/Douglas County AA. TeamBank ranks 19th in deposit market share, among 30 financial institutions in both Sarpy and Douglas Counties. Bank deposits total \$33 million and represent less than one percent of area deposits. Thirty million of the deposits are in Sarpy County, where TeamBank ranks 9th out of 12 financial institutions and has a three percent market share. TeamBank operates two branches and two ATMs in this AA.

We conducted one community contact in Sarpy County with a business organization. Our contact identified small business financing as the primary credit need in the AA.

LENDING TEST

Our analysis in the Sarpy/Douglas County AA gave the most weight to HMDA loans, followed by small business loans. HMDA loans represent 85 percent by number and 90 percent by dollar volume of reported loans in this AA during the evaluation period. Within the HMDA loan category, home purchase loans carry the most weight, followed by home refinance loans. Small business loans represent 15 percent of reported loans (by number) during the evaluation period. TeamBank did not originate any multi-family or small farm loans during our evaluation period in the Sarpy/Douglas County AA.

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the lending test in Nebraska is rated "Low Satisfactory". Based on full-scope reviews, the bank's performance in the Sarpy/Douglas County MA is adequate.

Lending Activity

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

Lending levels reflect adequate responsiveness in relation to the bank's deposit market share. Market share in the AA is not meaningful and is less than one percent for HMDA loan categories. Deposit market share in the AA is also less than one percent.

Distribution of Loans by Income Level of the Geography

The geographic distribution of loans is adequate based on performance in low- and moderate-income tracts. There is one low-income tract and six moderate-income tracts in the Sarpy/Douglas County AA.

Home Mortgage Loans

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

The geographic distribution of home mortgage loans in moderate-income areas is poor. The percentage of home purchase, home refinance, and home improvement loans in moderate-income geographies is well below demographics. Market share data for all HMDA loan categories is less than one percent and is not meaningful.

The geographic distribution of home mortgage loans in low-income areas is adequate. The percentage of home purchase loans in low-income tracts is below demographics. TeamBank did not originate or purchase any refinance or home improvement loans in low-income geographies during our evaluation period. Forty percent of families that reside in low-income tracts are below the poverty level, which mitigates the bank's performance. In addition, there are limited opportunities for home mortgage lending since owner-occupied housing represents two percent of all owner-occupied housing in the AA.

Small Loans to Businesses

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

The geographic distribution of small loans to businesses is good. Performance in moderate-income areas is excellent. The distribution of loans in these geographies exceeds demographics. Performance in low-income areas is adequate. The distribution of loans in the low-income tract is below demographics. Market share is not significant at less than one percent.

Lending Gap Analysis

Our geographic distribution analysis included a review for lending gaps, particularly in low- and moderate-income areas. We did not identify any conspicuous lending gaps in the Sarpy/Douglas County 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 are inside its AAs. Refer to the Distribution of Loans by Income Level of Geography portion of this document for the state of Kansas (Inside/Outside Ratio section) for additional information.

Distribution of Loans by Income Level of the Borrower

The overall borrower distribution of loans is good.

Home Mortgage Loans

Refer to Tables 8, 9 and 10 in the state of Nebraska 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.

The distribution of home mortgage loans to borrowers of different income levels is good. Lending to moderate-income borrowers is good. The percentage of these loans exceeds demographics for home purchase loans. For home refinance loans, the percentage of bank loans is below demographics. The percentage of home improvement loans equals demographics.

Lending to low-income borrowers is good. The percentage of home purchase loans exceeds demographics. The distribution of home refinance and home improvement loans is below demographics. However, performance is considered adequate given that 5 percent of families are below the poverty level in the Sarpy/Douglas County AA.

Small Loans to Businesses

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

The distribution of loans to businesses of different sizes is adequate. The percentage of loans to businesses with revenues of \$1 million or less is less than demographics. Market share data is not meaningful.

Community Development Lending

TeamBank's did not originate any community development loans in the Sarpy/Douglas County AA during our evaluation period.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the lending test in the Washington County MA AA is not inconsistent with the bank's overall "Low Satisfactory" performance under the lending test in Nebraska.

Refer to the Tables 1 through 11 in the state of Nebraska section of appendix D for the facts and data that support these conclusions.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the investment test in Nebraska is rated "Substantial Noncompliance". Based on full-scope reviews, the bank's performance in the Sarpy/Douglas County AA is very poor.

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

During the evaluation period, TeamBank did not make any investments or charitable donations in the Sarpy/Douglas County AA. Community contacts and contextual research identified numerous community development opportunities in the metropolitan area that benefit Sarpy and Douglas Counties. Community development needs include small business financing. TeamBank has the capacity to participate in these activities.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the investment test in the Washington County MA is consistent with the bank's overall "Substantial Noncompliance" performance under the investment test in Nebraska. Refer to Table 14 in the state of Nebraska section of appendix D for the facts and data that support these conclusions.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Service Test in Nebraska is rated "Low Satisfactory". Based on full-scope reviews, the bank's performance in the Sarpy/Douglas County AA is adequate.

Retail Banking Services

Refer to Table 15 in the state of Nebraska 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.

Service delivery systems are reasonably accessible to geographies and individuals of different income levels in the bank's Sarpy/Douglas County AA. TeamBank has two branches in this AA. Both branch locations have full-service ATMs and are located in middle-income geographies. One branch and ATM is adjacent to a moderate-income tract.

There are no material differences in services offered at branch locations. Drive-up facilities offer extended hours Monday – Saturday.

TeamBank offers Internet Banking and other alternative delivery services. However, information is not maintained to demonstrate the effectiveness or impact of these services to low- or moderate-income geographies or individuals.

Community Development Services

TeamBank did not provide information regarding community development services in the Sarpy/Douglas County AA.

Conclusions for Areas Receiving Limited-Scope Reviews

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

Appendix A: Scope of Examination

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

Time Period Reviewed	Lending Test (excludes CD Loans): 01/01/00 to 12/31/02 Investment and Service Tests and CD Loans: 10/02/00 to 04/12/04	
Financial Institution		Products Reviewed
TeamBank, National Association (TeamBank) Paola, Kansas		Home Mortgage, Small Business, Small Farm, and Community Development Loan Data; Qualified Investments; Retail and Community Development Services
Affiliate(s)	Affiliate Relationship	Products Reviewed
None		
List of Assessment Areas and Type of Examination		
Assessment Area	Type of Exam	Other Information
State of Kansas: Miami/Johnson County AA	Full-scope	All of Miami County and a portion of Johnson County.
Combined Non-MA AAs	Limited-scope	Counties of Labette, Franklin, Cherokee, Crawford, Neosho, Montgomery, Allen, Anderson, Woodson, and a portion of Bourbon County.
State of Missouri: Barton/Vernon County AA	Full-scope	All of Barton and Vernon Counties.
State of Nebraska: Sarpy/Douglas County AA Washington County	Full-scope Limited-scope	Portions of Sarpy and Douglas Counties. Entire County

Appendix B: Summary of State Ratings

RATINGS: TeamBank, National Association				
Overall Bank:	Lending Test Rating*	Investment Test Rating	Service Test Rating	Overall Bank/State Rating
TeamBank, N.A.	High Satisfactory	Needs to Improve	High Satisfactory	Satisfactory
State:				
State of Kansas	Outstanding	Needs to Improve	Outstanding	Satisfactory
State of Missouri	High Satisfactory	Needs to Improve	Low Satisfactory	Satisfactory
State of Nebraska	Low Satisfactory	Substantial Noncompliance	Low Satisfactory	Needs to Improve

(*) 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

Table of Contents

Market Profiles for Areas Receiving Full-Scope Reviews

State of Kansas	C-2
State of Missouri	C-3
State of Nebraska	C-4

State of Kansas Full-Scope Areas

Miami/Johnson County AA

Demographic Information for Full-Scope Area: Miami/Johnson County						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	12	0	8%	75%	17%	0
Population by Geography	43,891	0	13%	74%	13%	0
Owner-Occupied Housing by Geography	11,896	0	13%	74%	14%	0
Businesses by Geography	3,458	0	8%	78%	14%	0
Farms by Geography	331	0	4%	82%	14%	0
Family Distribution by Income Level	12,158	15%	20%	27%	37%	0
Distribution of Low- and Moderate-Income Families throughout AA Geographies	4,328	0	18%	76%	6%	0
Median Family Income = \$37,652 HUD Adjusted Median Family Income for 2002 = \$64,500 Households Below the Poverty Level = 7%				Median Housing Value = \$59,922 Unemployment Rate (March 2004) = 5.2%		

(*) The NA category consists of geographies that have not been assigned an income classification.
Source: 1990 U.S. Census, and 2002 HUD updated MFI.

The Miami/Johnson County AA consists of Miami County and five census tracts (out of 75 tracts) in Johnson County. This AA is part of the Kansas City, MO-KS MA. The AA is contiguous, complies with the regulation, and does not arbitrarily exclude any low-moderate- income (LMI) areas.

Miami County is located in the eastern-central portion of Kansas and borders one of the highest per capita income counties in the nation, Johnson County. Johnson County is located in the southwestern quadrant of the Kansas City metropolitan area.

Economic conditions in the AA are good. For Miami and Johnson County, unemployment rates are 6.0 and 4.4 percent, respectively, in March 2004. This compares to an unemployment rate of 5.0 for the state of Kansas. Major employers in Miami County include medical facilities and Wal Mart. Major employers in Johnson County include Sprint, the county government, and school districts.

We performed two community contacts in this AA. Primary credit needs are working capital loans for small businesses and affordable housing. Community contacts and contextual research identified numerous community development opportunities in the metropolitan area that benefit Johnson County and Miami County.

State of Missouri Full-Scope Areas

Barton/Vernon County AA

Demographic Information for Full-Scope Area: Barton/Vernon County						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	9	0	0	100%	0	0
Population by Geography	30,353	0	0	100%	0	0
Owner-Occupied Housing by Geography	8,631	0	0	100%	0	0
Businesses by Geography	1,961	0	0	100%	0	0
Farms by Geography	408	0	0	100%	0	0
Family Distribution by Income Level	8,409	18%	19%	24%	39%	0
Distribution of Low- and Moderate-Income Families throughout AA Geographies	3,070	0	0	100%	0	0
Median Family Income = \$24,324 HUD Adjusted Median Family Income for 2002 = \$40,600 Households Below the Poverty Level = 18%						Median Housing Value = \$30,191 Unemployment Rate (March 2004) = 4.5%

(*) The NA category consists of geographies that have not been assigned an income classification.
Source: 1990 U.S. Census, and 2002 HUD updated MFI.

The Barton/Vernon County AA consists of Barton and Vernon Counties in Missouri. This AA is a non-metropolitan area. The AA is contiguous, complies with the regulation, and does not arbitrarily exclude any LMI areas.

Barton and Vernon County is located in southwest Missouri. Economic conditions are stable. For Barton and Vernon County, the unemployment rates are 4.1 and 4.9 percent, respectively, in March 2004. This compares to an unemployment rate of 5.0 for the state of Missouri. Major industries in the AA include service and retail trade.

We performed one community contact in this AA. The contact was not aware of any unmet community credit needs. Contextual research identified a moderate level of community development opportunities in both Barton County and Vernon County.

State of Nebraska Full-Scope Areas

Sarpy/Douglas County AA

Demographic Information for Full-Scope Area: Sarpy/Douglas County						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	35	3%	17%	37%	43%	0
Population by Geography	162,118	3%	15%	36%	47%	0
Owner-Occupied Housing by Geography	37,652	2%	11%	38%	49%	0
Businesses by Geography	8,361	2%	7%	29%	62%	0
Farms by Geography	274	0	4%	34%	62%	0
Family Distribution by Income Level	43,658	12%	17%	27%	44%	0
Distribution of Low- and Moderate-Income Families throughout AA Geographies	12,559	6%	29%	45%	20%	0
Median Family Income = \$36,011 HUD Adjusted Median Family Income for 2002 = \$64,400 Households Below the Poverty Level = 5%				Median Housing Value = \$68,132 Unemployment Rate (March 2004) = 3.85%		

(*) The NA category consists of geographies that have not been assigned an income classification.
Source: 1990 U.S. Census, and 2002 HUD updated MFI.

The Sarpy/Douglas County AA consists of 18 census tracts (out of 23 tracts) in Sarpy County, and 17 census tracts (out of 108 tracts) in Douglas County. This AA is part of the Omaha, NE-IA MA. The AA is contiguous, complies with the regulation, and does not arbitrarily exclude any LMI areas.

Douglas and Sarpy Counties are the two most populous counties in the MA. Economic conditions are good. Sarpy County continues to experience a significant increase in new home construction. For Douglas and Sarpy County, the unemployment rate is 4.5 and 3.2 percent, respectively, in March 2004. This compares to an unemployment rate of 3.9 percent for the state of Nebraska.

We performed one community contact in this AA. Primary credit needs are small business financing. Community contacts and contextual research identified numerous community development opportunities in the metropolitan area that benefit Sarpy and Douglas Counties.

Appendix D: Tables of Performance Data

Table of Contents

CONTENT OF STANDARDIZED TABLES	D-2
TABLES OF PERFORMANCE DATA	D-5

Content of Standardized Tables

References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the lending test tables, the following are applicable: purchased loans are treated as originations/purchases and market share is the number of loans originated and purchased by the bank as a percentage of the aggregate number of reportable loans originated and purchased by all lenders in the MA/assessment area. Tables without data are not included in this PE.

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

Table 1. Lending Volume - Presents the number and dollar amount of reportable loans originated and purchased by the bank over the evaluation period by MA/assessment area. Community development loans to statewide or regional entities or made outside the bank’s assessment area may receive positive CRA consideration. Refer to Interagency Q&As __.12(i) - 5 and - 6 for guidance on when a bank may receive positive CRA consideration for such loans. When such loans exist, insert a line item with the appropriate caption, such as “Statewide/Regional” or “Out of Assessment Area,” in the MA/Assessment Area column and record the corresponding numbers and amounts in the “Community Development Loans” column.

Table 1. Other Products - Presents the number and dollar amount of any unreported category of loans originated and purchased by the bank over the evaluation period by MA/assessment area. Examples include consumer loans or other data that a bank may provide, at its option, concerning its lending performance. This is a two-page table that lists specific categories.

Table 2. Geographic Distribution of Home Purchase Loans - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents market share information based on the most recent aggregate market data available.

Table 3. Geographic Distribution of Home Improvement Loans - See Table 2.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans - See Table 2.

Table 5. Geographic Distribution of Multifamily Loans - Compares the percentage distribution of the number of multifamily loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of multifamily housing units throughout those geographies. The table also presents market share information based on the most recent aggregate market data available.

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

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

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

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

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

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

TABLE 5 AND 13 ARE NOT APPLICABLE. THEREFORE, THEY ARE NOT INCLUDED IN THIS SECTION.

Table 1. Lending Volume

LENDING VOLUME												
Geography: KS/MO/NE												
Evaluation Period: January 1, 2000 to December 31, 2002												
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
State of Kansas:												
Miami/Johnson (FS)	54.91	880	93,191	280	14,245	135	6,179	2	1,511	1,297	115,126	51.20
Combined Non-MA (LS)	45.09	588	37,406	295	16,447	180	7,445	2	331	1,065	61,629	48.80
State of Missouri:												
Barton/Vernon (FS)	100.00	402	29,910	214	11,187	154	4,452	0	0	770	45,549	100.00
State of Nebraska:												
Sarpy/Douglass (FS)	88.29	377	48,521	68	5,252	0	0	0	0	445	53,773	65.36
Washington (LS)	11.71	47	3,467	6	126	6	80	0	0	59	3,673	34.64

(FS = Full Scope; LS = Limited Scope)

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

** The evaluation period for Community Development Loans is From October 2, 2000 to April 12, 2004.

*** Deposit Data as of June 30, 2002. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution:		Geography: KS/MO/NE				Evaluation Period: January 1, 2000 to December 31, 2002									
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography [*]				
	#	% of Total ^{**}	% Owner Occ Units ^{***}	% BANK Loans	% Owner Occ Units ^{***}	% BANK Loans	% Owner Occ Units ^{***}	% BANK Loans	% Owner Occ Units ^{***}	% BANK Loans	Overall	Low	Mod	Mid	Upp
State of Kansas:															
Miami/Johnson (FS)	169	42.78	0	0	12.64	11.83	73.50	84.03	13.85	4.14	.38	0	12.99	.86	.10
Combined Non-MA (LS)	226	57.22	0	0	14.53	19.03	78.25	69.47	7.23	11.50	4.24	0	3.23	4.75	1.36
State of Missouri:															
Barton/Vernon (FS)	112	100.00	0	0	0	0	100.00	100.00	0	0	16.47	0	0	16.47	0
State of Nebraska															
Sarpy/Douglass (FS)	213	98.16	2.05	.94	11.04	3.76	37.61	78.40	49.30	16.90	.86	.74	.76	1.31	.43
Washington (LS)	4	1.84	0	0	0	0	100.00	100.00	0	0	1.21	0	0	1.21	0

(FS = Full Scope; LS = Limited Scope)

^{*} Based on 2002 Peer Mortgage Data: Midwest, Central, and Southwest Regions.

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

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

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT															Geography: KS/MO/NE					Evaluation Period: January 1, 2000 to December 31, 2002				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*													
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp									
State of Kansas:																								
Miami/Johnson (FS)	63	56.76	0	0	12.64	36.50	73.50	60.33	13.85	3.17	3.21	0	33.33	5.35	.62									
Combined Non-MA (LS)	48	43.24	0	0	14.53	8.33	78.25	62.50	7.23	29.17	7.28	0	0	9.01	0									
State of Missouri:																								
Barton/Vernon (FS)	14	100.00	0	0	0	0	100.00	100.00	0	0	27.27	0	0	27.27	0									
State of Nebraska:																								
Sarpy/Douglass (FS)	12	100.00	2.05	0	11.04	1.67	37.61	65.00	49.30	33.33	.09	0	0	.19	0									
Washington (LS)	0	0	0	0	0	0	100.00	100.00	0	0	0	0	0	0	0									

(FS = Full Scope; LS = Limited Scope)

* Based on 2002 Peer Mortgage Data: Midwest, Central, and Southwest Regions.

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

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

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE															Geography: KS/MO/NE					Evaluation Period: January 1, 2000 to December 31, 2002				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*													
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp									
State of Kansas:																								
Miami/Johnson (FS)	648	67.36	0	0	12.64	10.80	73.50	84.11	13.85	5.09	.82	0	15.84	2.46	.16									
Combined Non-MA (LS)	314	32.64	0	0	14.53	17.19	78.25	73.89	7.23	8.92	5.45	0	3.46	6.14	.44									
State of Missouri:																								
Barton/Vernon (FS)	276	100.00	0	0	0	0	100.00	100.00	0	0	21.04	0	0	21.04	0									
State of Nebraska:																								
Sarpy/Douglass (FS)	152	77.95	2.05	0	11.04	.65	37.61	59.22	49.30	40.13	.51	2.99	.37	.64	.37									
Washington (LS)	43	22.05	0	0	0	0	100.00	100.00	0	0	1.92	0	0	1.92	0									

(FS = Full Scope; LS = Limited Scope)

* Based on 2002 Peer Mortgage Data: Midwest, Central, and Southwest Regions.

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

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

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES															
Geography: KS/MO/NE															
Evaluation Period: January 1, 2000 to December 31, 2002															
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Businesses ***	% BANK Loans	% of Businesses ***	% BANK Loans	% of Businesses ***	% BANK Loans	% of Businesses ***	% BANK Loans	Overall	Low	Mod	Mid	Upp
State of Kansas:															
Miami/Johnson (FS)	280	48.70	0	0	7.84	18.21	78.08	76.07	14.08	5.71	1.09	0	32.05	2.28	.33
Combined Non-MA (LS)	295	51.30	0	0	19.34	14.24	75.40	85.08	5.27	.68	5.64	0	5.10	7.23	0
State of Missouri:															
Barton/Vernon (FS)	214	100.00	0	0	0	0	100.00	100.00	0	0	24.43	0	0	24.43	0
State of Nebraska:															
Sarpy/Douglass (FS)	68	91.89	1.69	1.47	6.72	8.82	29.43	44.12	62.16	45.59	.25	.09	.26	.35	.19
Washington (LS)	6	8.11	0	0	0	0	100.00	100.00	0	0	1.58	0	0	1.74	0

(FS = Full Scope; LS = Limited Scope)

* Based on 2002 Peer Small Business Data: US&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 (2002).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS															
Geography: KS/MO/NE															
Evaluation Period: January 1, 2000 to December 31, 2002															
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography [*]				
	#	% of Total ^{**}	% of Farms ^{***}	% BANK Loans	% of Farms ^{**}	% BANK Loans	% of Farms ^{**}	% BANK Loans	% of Farms ^{**}	% BANK Loans	Overall	Low	Mod	Mid	Upp
State of Kansas:															
Miami/Johnson (FS)	135	42.86	0	0	3.63	14.07	82.18	65.93	14.20	20.00	41.18	0	88.89	47.87	26.15
Combined Non-MA (LS)	180	57.14	0	0	8.64	6.11	89.23	93.33	2.13	.56	8.20	0	3.10	9.17	0
State of Missouri:															
Barton/Vernon (FS)	154	100.00	0	0	0	0	100.00	100.00	0	0	43.79	0	0	43.79	0
State of Nebraska:															
Sarpy/Douglass (FS)	0	0	0	0	3.65	0	33.94	0	62.41	0	.57	25.00	0	0	0
Washington (LS)	6	100.00	0	0	0	0	100.00	100.00	0	0	14.29	0	0	14.63	0

(FS = Full Scope; LS = Limited Scope)

^{*} Based on 2002 Peer Small Business Data: US&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 (2002).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE																
Geography: KS/MO/NE																
Evaluation Period: January 1, 2000 to December 31, 2002																
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*					
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid
State of Kansas:																
Miami/Johnson (FS)	157	43.25	15.43	8.28	20.17	19.75	27.11	40.76	37.29	31.21	.44	.87	.31	.59	.33	
Combined Non-MA (LS)	206	56.75	21.15	7.28	19.26	18.45	24.16	37.86	35.43	36.41	4.74	5.82	4.38	5.81	3.81	
State of Missouri:																
Barton/Vernon (FS)	103	100.00	17.97	11.65	18.54	20.39	24.01	33.01	39.48	34.95	17.67	17.24	9.09	19.51	21.69	
State of Nebraska:																
Sarpy/Douglass (FS)	213	98.16	12.10	21.60	16.67	31.45	26.76	27.70	44.47	19.25	1.07	1.64	1.14	1.09	.68	
Washington (LS)	4	1.84	16.72	0	21.56	50.00	27.41	50.00	34.31	0	1.49	0	2.50	2.60	0	

(FS = Full Scope; LS = Limited Scope)

* Based on 2002 Peer Mortgage Data: Midwest, Central, and Southwest Regions.

** As a percentage of loans with borrower income information available. No information was available for 7.10%, 8.85%, and 8.04% of loans originated and purchased by the bank in the Miami/Johnson, Combined Non-MA, and Barton/Vernon AAs, respectively.

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

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

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT															Geography: KS/MO/NE					Evaluation Period: January 1, 2000 to December 31, 2002				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*													
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp									
State of Kansas:																								
Miami/Johnson (FS)	63	56.76	15.43	22.22	20.17	33.33	27.11	26.98	37.29	17.47	3.54	5.26	2.50	4.43	3.07									
Combined Non-MA (LS)	48	43.24	21.15	12.50	19.26	18.75	24.16	41.67	35.43	27.08	7.18	5.45	6.90	10.62	5.65									
State of Missouri:																								
Barton/Vernon (FS)	14	100.00	17.97	0	18.54	21.43	24.01	21.43	39.48	57.14	27.26	40.00	20.00	16.67	36.36									
State of Nebraska:																								
Sarpy/Douglass (FS)	12	100.00	12.10	8.33	16.67	16.67	26.76	25.00	44.47	50.00	.10	0	.39	0	0									
Washington (LS)	0	0	16.72	0	21.56	0	27.41	0	34.31	0	0	0	0	0	0									

(FS = Full Scope; LS = Limited Scope)

* Based on 2002 Peer Mortgage Data: Midwest, Central, and Southwest Regions.

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

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

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

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: KS/MO/NE				Evaluation Period: January 1, 2000 to December 31, 2002					Market Share [*]				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total ^{**}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}						
State of Kansas:																
Miami/Johnson (FS)	648	67.57	15.43	8.33	20.17	19.76	27.11	31.79	37.29	40.12	.98	1.23	1.43	1.06	.78	
Combined Non-MA (LS)	311	32.43	21.15	6.44	19.26	9.00	24.16	27.00	35.43	57.56	6.24	4.78	4.67	5.64	7.39	
State of Missouri:																
Barton/Vernon (FS)	276	100.00	17.97	4.35	18.54	12.68	24.01	28.62	39.48	54.35	23.26	15.38	19.05	26.47	24.81	
State of Nebraska:																
Sarpy/Douglass (FS)	152	77.95	12.10	5.92	16.67	13.15	26.76	26.32	44.47	54.61	.49	.24	.27	.47	.66	
Washington (LS)	43	22.05	16.72	11.63	21.56	16.28	27.41	23.26	34.31	48.83	2.44	2.82	1.75	2.44	2.68	

(FS = Full Scope; LS = Limited Scope)

^{*} Based on 2002 Peer Mortgage Data: Midwest, Central, and Southwest Regions.

^{**} As a percentage of loans with borrower income information available. No information was available for 0.96% of loans originated and purchased by the bank in the Combined Non-MA AA.

^{***} Percentage of Families is based on the 1990 Census information.

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

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES									
Geography: KS/MO/NE				Evaluation Period: January 1, 2000 to December 31, 2002					
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
State of Kansas:									
Miami/Johnson (FS)	280	48.70	69.03	91.43	90.71	5.71	3.57	1.09	3.29
Combined Non-MA (LS)	295	51.30	71.23	90.17	85.76	10.85	3.39	5.64	14.00
State of Missouri:									
Barton/Vernon (FS)	214	100.00	78.28	93.93	87.85	8.41	3.74	20.74	47.33
State of Nebraska:									
Sarpy/Douglass (FS)	68	91.89	76.79	61.76	85.29	8.82	5.88	.25	.61
Washington (LS)	6	8.11	75.86	100.00	100.00	0	0	1.58	5.83

(FS = Full Scope; LS = Limited Scope)

* Based on 2002 Peer Small Business Data: US&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 - 2002).

**** 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 25.48%, 24.08%, 16.98%, 14.88%, and 18.49% of small loans to businesses originated and purchased by the bank in the Miami/Johnson, Combined Non-MA, Barton/Vernon, Sarpy/Douglas, and Washington AAs, respectively.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS		Geography: KS/MO/NE			Evaluation Period: January 1, 2000 to December 31, 2002				
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share [*]	
	#	% of Total ^{**}	% of Farms ^{***}	% BANK Loans ^{****}	\$100,000 or less	> \$100,000 to \$250,000	> \$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
State of Kansas:									
Miami/Johnson (FS)	135	42.86	96.68	98.52	87.41	9.63	2.96	41.18	44.59
Combined Non-MA (LS)	180	57.14	97.19	96.11	90.56	7.22	2.22	8.20	8.29
State of Missouri:									
Barton/Vernon (FS)	154	100.00	95.83	96.10	94.81	5.19	0	43.49	45.72
State of Nebraska:									
Sarpy/Douglass (FS)	0	0	93.07	0	0	0	0	.57	.66
Washington (LS)	6	100.00	96.85	100.00	100.00	0	0	14.29	16.67

(FS = Full Scope; LS = Limited Scope)

^{*} Based on 2002 Peer Small Business Data: US&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 - 2002).

^{****} 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 1.81%, .96%, 2.21%, 1.09%, and .70% of small loans to farms originated and purchased by the bank in the Miami/Johnson, Combined Non-MA, Barton/Vernon, Sarpy/Douglas, and Washington AAs, respectively.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
			Geography: KS/MO/NE		Evaluation Period: October 2, 2000 to April 12, 2004				
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
State of Kansas:									
Miami/Johnson (FS)	0	0	11	17	11	17	54.84%	0	0
Combined Non-MA (LS)	0	0	9	14	9	14	45.16%	0	0
State of Missouri:									
Barton/Vernon (FS)	0	0	2	1	2	1	100.00%	0	0
State of Nebraska:									
Sarpy/Douglass (FS)	0	0	0	0	0	0	0	0	0
Washington (LS)	0	0	0	0	0	0	0	0	0

(FS = Full Scope; LS = Limited Scope)

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

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

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																	
Geography: KS/MO/NE																	
Evaluation Period: October 2, 2000 to April 12, 2004																	
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population			
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
State of Kansas:																	
Miami/Johnson (FS)	51.20	6	60.00%	0	16.67%	66.66%	16.67%	2	1	0	0	0	+1	0	13.19	73.90	12.91
Combined Non-MA (LS)	48.80	4	40.00%	0	25.00%	75.00%	0	1	0	0	0	+1	0	0	15.59	76.69	7.72
State of Missouri:																	
Barton/Vernon (FS)	100.00	2	100.00%	0	0	100.00%	0	0	1	0	0	-1	0	0	0	100.00	0
State of Nebraska:																	
Sarpy/Douglass (FS)	65.36	2	66.67%	0	0	100.00%	0	0	1	0	0	-1	0	2.58	15.03	35.81	46.59
Washington (LS)	34.64	1	33.33	0	0	100.00	0	1	0	0	0	+1	0	0	0	100.00	0

(FS = Full Scope; LS = Limited Scope)

