



PUBLIC DISCLOSURE

September 17, 2018

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

The First National Bank of Sedan
Charter Number 3855

101 West Main Street
Sedan, Kansas 67361

Office of the Comptroller of the Currency

7101 College Boulevard
Suite 1600
Overland Park, KS 66210

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

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Overall CRA Rating: Satisfactory

The Lending Test is rated: Satisfactory.

The major factors supporting this rating include:

- The First National Bank of Sedan's (FNB) average quarterly loan-to-deposit (LTD) ratio is reasonable.
- A majority of FNB's lending activity, by number, is inside the assessment area (AA).
- FNB's borrower distribution of loans is excellent, considering the excellent distribution of both small business and small farm loans.
- FNB's geographic distribution of loans within its AA is reasonable, considering the excellent distribution of small farm loans and very poor distribution of small business loans.

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)/AA.

Census Tract (CT): A small subdivision of metropolitan and other densely populated counties. CT boundaries do not cross county lines; however, they may cross the boundaries of MAs. CTs generally have a population between 1,200 and 8,000 people, with an optimal size of 4,000 people. Their physical size varies widely depending upon population density. CTs 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 Small Business Administration Development Company or Small Business Investment Company programs size eligibility standards or have gross annual revenues of \$1 million or less; activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas; or loans, investments, and services that support, enable or facilitate projects or activities under HUD Neighborhood Stabilization Program criteria that benefit low-, moderate-, and middle-income individuals and geographies in the bank's AAs or outside the AAs provided the bank has adequately addressed the community development needs of its AAs.

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

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

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

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

Geography: A CT 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 conduct business or have banking offices in a metropolitan statistical area (MSA) to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants, the amount of loan requested, the disposition of the application (e.g. approved, denied, and withdrawn, 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 five years and used to determine the income level category of geographies. Also, the median income determined by the Federal Financial Institutions Examination Council (FFIEC) 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 Core Based Statistical Area that contains an urbanized population of at least 2.5 million. A Metropolitan Division consists of one or more main/secondary counties that represent an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area (MSA): An area, defined by the Office of Management and Budget, as a core based statistical area associated with at least one urbanized area that has a population of at least 50,000. The MSA comprises the central county or counties containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties 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 MA. 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 MA, the institution will receive a rating for the multi-state MA.

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) 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 Call Report. These loans have original amounts of \$500,000 or less and are either secured by farmland, or are classified as loans to finance agricultural production and other loans to farmers.

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

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

Description of Institution

FNB is a \$61.9 million interstate financial institution headquartered in Sedan, Kansas. The bank has two full-service branch locations. The main branch is located in Sedan, Kansas. In August 2017, FNB opened a second branch in Pawhuska, Oklahoma. There are no deposit-taking ATMs.

FNB has two AAs. In Kansas, the AA includes the non-MA counties of Chautauqua, Cowley, Elk, and Montgomery. In Oklahoma, the AA includes Osage County, which is part of the Tulsa MSA. We did not evaluate performance in Oklahoma since there was less than six months of data to analyze during the evaluation period, and it would not be meaningful.

FNB's strategic focus is commercial and agricultural lending. As of December 31, 2017, net loans represent 47 percent of total assets and total deposits are \$47 million. The loan portfolio, by dollar volume, is comprised of 44.2 percent commercial, 35.5 percent agricultural, 16.6 percent one-to-four family residential real estate, and 3.7 percent consumer loans. Tier 1 capital is \$5.6 million.

According to the FDIC Deposit Market Share Report as of June 30, 2017, FNB ranks ninth out of 16 financial institutions in the non-MA Kansas AA. Major competitors include large community banks headquartered in Kansas and Oklahoma. The top four institutions in the AA have 67.7 percent of the deposit market share. These institutions have total assets ranging from \$155 million to \$2.8 billion.

During the evaluation period, there were no legal, financial, or other factors impeding FNB's ability to meet credit needs in its communities. FNB received a "Satisfactory" rating in its previous CRA examination dated October 18, 2013.

Scope of the Evaluation

Evaluation Period/Products Evaluated

We analyzed a sample of commercial and agricultural loans for the period January 1, 2015 through December 31, 2017. Commercial and agriculture loans were the primary loan product by number and dollar volume, respectively.

Data Integrity

This evaluation was based on accurate data. FNB is not required to collect and maintain data on small business and small farm loans. Therefore, we used random sampling to obtain data on these loans, including revenue and geographic information.

Selection of Areas for Full-Scope Review

We completed a full-scope review of the non-MA Kansas AA. Refer to appendix A for more information.

Ratings

The bank's overall rating is based primarily on the full-scope review of the non-MA Kansas AA.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c) or 195.28(c), respectively, in determining a national bank's or federal savings association's (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any AA by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Consumer Financial Protection Bureau, as applicable.

The OCC has not identified that this institution [or any affiliate whose loans have been considered as part of the institution's lending performance] has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

The OCC will consider any information that this institution engaged in discriminatory or other illegal credit practices, identified by or provided to the OCC before the end of the institution's next performance evaluation in that subsequent evaluation, even if the information concerns activities that occurred during the evaluation period addressed in this performance evaluation.

Conclusions with Respect to Performance Tests

LENDING TEST

FNB's performance under the lending test is rated "Satisfactory." Lending volumes are reasonable given the bank's size and financial condition. A majority of the number of FNB's loans are originated inside the AAs. The overall borrower distribution of loans was excellent and the overall geographic distribution of loans was reasonable.

Loan-to-Deposit Ratio

FNB's LTD ratio is reasonable. Since the last CRA evaluation, FNB's quarterly average LTD ratio is 44.4 percent. The bank's ratio has steadily increased and was 61.5 percent as of December 31, 2017. In 2017, FNB's quarterly average LTD ratio was 57.6 percent. The quarterly average ratio for banks of similar size and operations was 68.6 percent. Among four similarly situated financial institutions, the quarterly average ratio ranged from 44.7 percent to 93.5 percent during the evaluation period.

Lending in Assessment Area

Table D - Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Total	50	66.7	25	33.3	75	1,834	45.4	2,208	54.6	4,042

*Source: Evaluation Period: 1/1/2015 - 12/31/2017 Bank Data
Due to rounding, totals may not equal 100.0*

FNB originated a majority of loans, by number, inside the AAs. Based on the number of commercial and agricultural loan originations sampled during the evaluation period, 66.7 percent were inside the AAs. By dollar volume, 45.4 percent of loans were inside the AAs.

Lending to Borrowers of Different Incomes and Businesses of Different Sizes

The overall borrower distribution of loans is excellent.

We gave greater weight to FNB's performance in 2015-2016 than to its performance in 2017 since it includes two full years and represents a majority of the evaluation period.

Commercial Lending

The overall borrower distribution of loans to small businesses is excellent.

Refer to table R for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of loans to small businesses.

Overall performance in 2015-2016 was excellent. The percentage of loans to small businesses with gross annual revenue of \$1 million or less exceeded both the percentage of AA businesses with revenue of \$1 million or less and the aggregate industry distribution of loans to these businesses. The bank's performance in 2017 was not inconsistent with the overall performance noted in 2015-2016.

Agricultural Lending

The overall borrower distribution of loans to small farms is excellent.

Refer to table T for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of loans to small farms.

Overall performance in 2015-2016 was excellent. The percentage of loans to small farms with gross annual revenue of \$1 million or less exceeded both the percentage of AA businesses with revenue of \$1 million or less and the aggregate industry distribution of loans to these businesses. The bank's performance in 2017 was not inconsistent with the overall performance noted in 2015-2016.

Geographic Distribution of Loans

The overall geographic distribution of loans is reasonable.

As noted above, we gave greater weight to FNB's performance in 2015-2016 than to its performance in 2017 since it includes two full years and represents a majority of the evaluation period.

We also placed greater weight on the bank's performance in moderate-income geographies. In 2015-2016, there was only one low-income CT with two percent of businesses and 0.1 percent of farms in the AA. There were no low-income CTs in 2017. There are no moderate-income tracts in Chautauqua County where the main bank is located. Only one moderate-income tract, located in Montgomery County, is adjacent to Chautauqua County.

Commercial Lending

The overall geographic distribution of loans to small businesses is very poor.

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

Overall performance in 2015-2016 was very poor. FNB did not originate or purchase any loans to small businesses with gross annual revenue of \$1 million or less in low- or moderate-income geographies. The bank's performance in 2017 was not inconsistent with the overall performance noted in 2015-2016.

Agricultural Lending

The overall geographic distribution of loans to small farms is excellent based on performance context considerations noted below.

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

Overall performance in 2015-2016 was excellent. Performance in low-income geographies is reasonable. FNB did not originate or purchase any loans in low-income geographies. However, only 0.1 percent of farms are in these CTs. Performance in moderate-income geographies is excellent. The percentage of loans in moderate-income tracts exceeded both the aggregate industry distribution of loans in these geographies and demographics.

The bank's performance in 2017 was weaker than the overall performance noted in 2015-2016. While FNB did not originate or purchase any loans in moderate-income CTs, performance is considered reasonable. Mitigating factors include the significant decline in both the percentage of farms located in moderate-income tracts and aggregate lending by peer banks. Small farms continue to be taken over by larger farm operations in the AA. The percentage of farms declined by half from 13.4 percent in 2015-2016 to 6.7 percent in 2017. The aggregate industry distribution of loans declined from 11 percent in 2015-2016 to 2.9 percent in 2017. In addition, 2015-2016 lending was limited to the moderate-income tract in Elk County, which is adjacent to Chautauqua County. However, in 2017, Elk County became a middle-income CT based on 2015 Census data. Based on performance context, highly competitive conditions, and the bank's limited presence in the AA, the opportunity to make loans to small farms in moderate-income geographies significantly declined in 2017.

Responses to Complaints

FNB has not received any written complaints during the evaluation period related to its CRA performance.

Appendix A: Scope of Examination

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

Time Period Reviewed	Lending Test: 1/1/2015 to 12/31/2017	
Financial Institution		Products Reviewed
The First National Bank of Sedan Sedan, Kansas		Commercial loans and Agricultural loans
Affiliate(s)	Affiliate Relationship	Products Reviewed
None		No affiliate products reviewed
List of Assessment Areas and Type of Examination		
Assessment Area	Type of Exam	Other Information
Non-MA Kansas	Full-Scope	Chautauqua, Elk, Cowley, and Montgomery Counties

Appendix B: Community Profiles for Full-Scope Areas

Table A – Demographic Information of the Assessment Area						
Assessment Area: non-MA KS 2016						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	26	3.8	19.2	65.4	11.5	0.0
Population by Geography	78,333	1.6	18.2	67.0	13.3	0.0
Housing Units by Geography	36,752	2.0	18.0	67.8	12.2	0.0
Owner-Occupied Units by Geography	22,574	1.6	15.0	68.0	15.5	0.0
Occupied Rental Units by Geography	8,467	3.2	23.1	66.6	7.1	0.0
Vacant Units by Geography	5,711	1.8	22.6	68.8	6.8	0.0
Businesses by Geography	3,842	2.5	20.6	65.4	11.5	0.0
Farms by Geography	358	0.0	13.7	72.1	14.2	0.0
Family Distribution by Income Level	20,664	20.7	18.4	24.3	36.6	0.0
Household Distribution by Income Level	31,041	24.2	18.5	18.1	39.1	0.0
Median Family Income Non-MSAs - KS		\$52,419	Median Housing Value			\$69,443
			Median Gross Rent			\$545
			Families Below Poverty Level			10.3%

*Source: 2010 U.S. Census and 2016 D&B Data
Due to rounding, totals may not equal 100.0
(* The NA category consists of geographies that have not been assigned an income classification.*

FNB has one branch in this non-MA Kansas AA, which consists of Chautauqua, Cowley, Elk, and Montgomery counties. The branch is located in Chautauqua County and the other counties are adjacent to Chautauqua County. The AA meets the requirements of the regulation and does not arbitrarily exclude low- or moderate-income geographies. According to the 2010 and 2015 U.S. Census, the percent of households below the poverty level are 13.9 percent and 17.3 percent, respectively.

Based on 2010 Census data, there was one low-income tract in Montgomery County and five moderate-income tracts in the AA. Three of the five moderate-income CTs are in Cowley County, one in Montgomery County, and one in Elk County. According to 2015 Census data, there are no low-income tracts in the AA and nine moderate-income CTs. Two of the CTs are in Cowley County and seven are in Montgomery County. Only one moderate-income CT is adjacent to Chautauqua County.

There is strong competition for financial services in the AA. According to the FDIC market share data as of June 30, 2017, FNB's deposits in the AA totaled \$42 million with a market share of 3.2 percent, which ranks ninth out of 16 depository institutions. Significant competitors include much larger community banks operating in the AA with numerous bank locations throughout Kansas.

Employment and Economic Factors

Chautauqua County is located in southeast Kansas. Adjacent counties are Cowley, Elk, and Montgomery in Kansas and Osage and Washington in Oklahoma. Chautauqua County's economy is based on agriculture, oil and gas extraction, and retail. Top employers are in healthcare, education, and retail. Based on the Census data, the total population was 3,470. According to the Bureau of Labor Statistics, the 2017 annual unemployment rate was 5.6 percent.

Cowley County is located in southeast Kansas. Adjacent counties are Butler, Chautauqua, Elk, Sedgwick, and Sumner in Kansas and Kay and Osage in Oklahoma. The economy is based on manufacturing, oil and gas extraction, and agriculture. Common employment sectors are manufacturing, healthcare, and education. The leading employers are Newell Rubbermaid, GE Aviation, Creekstone Farms Premium Beef, and local school districts. Based on Census data, the total population was 35,977. According to the Bureau of Labor Statistics, the 2017 annual unemployment rate was 4.2 percent.

Elk County is located in southeast Kansas. Adjacent counties in Kansas are Butler, Chautauqua, Cowley, Greenwood, Montgomery, and Wilson. The economy is based on agriculture, oil and gas extraction, and construction. Top employers are in education, healthcare, and construction. Based on the Census data, the total population was 2,635. According to the Bureau of Labor Statistics, the 2017 annual unemployment rate was 4.7 percent.

Montgomery County is located in southeast Kansas. Adjacent counties are Chautauqua, Elk, Labette, Neosho, and Wilson in Kansas and Nowata and Washington in Oklahoma. The economy is based on oil and gas extraction, manufacturing, and utilities. The largest employers are Spears Manufacturing, John Deere Coffeyville Works, Acme Foundry, and Textron Aircraft. Based on Census data, the total population was 33,765. According to the Bureau of Labor Statistics, the 2017 annual unemployment rate was 6.2 percent.

Housing

Based on 2010 Census data, 61.4 percent of total housing units in the AA are owner-occupied units. Approximately 50 percent of housing units in low- and moderate-income CTs are either rental or vacant.

Community Contacts

We reviewed one community contact with a non-profit social service agency that operates in Southeast Kansas, which includes the bank's AA. The agency is dedicated to eliminating the causes of poverty, including housing, utilities, transportation, education, and medical care. The primary credit need in the AA is affordable housing.

Appendix C: Tables of Performance Data

Content of Standardized Tables

A separate set of tables is provided for each state. All multistate MAs are presented in one set of tables. References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the lending test tables, the following are applicable: (1) purchased loans are treated as originations/purchases; (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all lenders in the MA/AA. Deposit data is compiled by the FDIC and is available as of June 30th of each year. Tables without data are not included in this PE. Tables are identified by both letters and numbers, which results from how they are generated in supervisory analytical systems.

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

- Table Q. Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** - 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. Because small business data are not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank’s AA.
- Table R. Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues** - 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. The table also presents aggregate peer data for the years the data is available.
- Table S. Assessment Area Distribution of Loans to Farms by Income Category of the Geography** - 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. 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 T. Assessment Area Distribution of Loans to Farms by Gross Annual Revenues** - 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. The table also presents aggregate peer data for the years the data is available.

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography **2015-16**

Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
non-MA Kansas	22	454	100.0	603	2.4	0.0	2.2	20.5	0.0	19.4	65.3	100.0	63.5	11.8	0.0	14.9	0.0	0.0	0.0
Total	22	454	100.0	603	2.4	0.0	2.2	20.5	0.0	19.4	65.3	100.0	63.5	11.8	0.0	14.9	0.0	0.0	0.0

Source: 2016 D&B Data; 01/01/2015 - 12/31/2016 Bank Data; 2016 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography **2017**

Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
non-MA Kansas	20	243	100.0	603	0.0	0.0	0.0	30.5	0.0	27.0	65.6	100.0	65.7	3.9	0.0	7.3	0.0	0.0	0.0
Total	20	243	100.0	603	0.0	0.0	0.0	30.5	0.0	27.0	65.6	100.0	65.7	3.9	0.0	7.3	0.0	0.0	0.0

Source: 2017 D&B Data; 01/01/2017 - 12/31/2017 Bank Data; 2016 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues **2015-16**

Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
non-MA Kansas	22	454	0.0	603	74.7	95.5	45.3	5.3	0.0	20.0	4.5
Total	22	454	0.0	603	74.7	95.5	45.3	5.3	0.0	20.0	4.5

Source: 2016 D&B Data; 01/01/2015 - 12/31/2016 Bank Data; 2016 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues **2017**

Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
non-MA Kansas	20	243	100.0	603	74.5	95.0	45.3	5.9	0.0	19.6	5.0
Total	20	243	100.0	603	74.5	95.0	45.3	5.9	0.0	19.6	5.0

Source: 2017 D&B Data; 01/01/2017 - 12/31/2017 Bank Data; 2016 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0

Table S: Assessment Area Distribution of Loans to Farms by Income Category of the Geography **2015-16**

Assessment Area:	Total Loans to Farms				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate
non-MA Kansas	24	580	100.0	210	0.1	0.0	0.0	13.4	20.8	11.0	70.6	79.2	69.0	15.9	0.0	20.0	0.0	0.0	0.0
Total	24	580	100.0	210	0.1	0.0	0.0	13.4	20.8	11.0	70.6	79.2	69.0	15.9	0.0	20.0	0.0	0.0	0.0

Source: 2016 D&B Data; 01/01/2015 - 12/31/2016 Bank Data; 2016 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0

Table S: Assessment Area Distribution of Loans to Farms by Income Category of the Geography **2017**

Assessment Area:	Total Loans to Farms				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate
non-MA Kansas	20	582	100.0	210	0.0	0.0	0.0	6.7	0.0	2.9	85.0	100.0	80.0	8.3	0.0	17.1	0.0	0.0	0.0
Total	20	582	100.0	210	0.0	0.0	0.0	6.7	0.0	2.9	85.0	100.0	80.0	8.3	0.0	17.1	0.0	0.0	0.0

Source: 2017 D&B Data; 01/01/2017 - 12/31/2017 Bank Data; 2016 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0

Table T: Assessment Area Distribution of Loans to Farms by Gross Annual Revenues											2015-16
Assessment Area:	Total Loans to Farms				Farms with Revenues <= 1MM			Farms with Revenues > 1MM		Farms with Revenues Not Available	
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	% Farms	% Bank Loans
non-MA Kansas	24	580	100.0	210	99.2	100.0	81.4	0.7	0.0	0.1	0.0
Total	24	580	100.0	210	99.2	100.0	81.4	0.7	0.0	0.1	0.0

Source: 2016 D&B Data; 01/01/2015 - 12/31/2016 Bank Data; 2016 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0

Table T: Assessment Area Distribution of Loans to Farms by Gross Annual Revenues											2017
Assessment Area:	Total Loans to Farms				Farms with Revenues <= 1MM			Farms with Revenues > 1MM		Farms with Revenues Not Available	
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	% Farms	% Bank Loans
non-MA Kansas	20	582	100.0	210	99.2	95.0	81.4	0.8	5.0	0.0	0.0
Total	20	582	100.0	210	99.2	95.0	81.4	0.8	5.0	0.0	0.0

Source: 2017 D&B Data; 01/01/2017 - 12/31/2017 Bank Data; 2016 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0