



## **PUBLIC DISCLOSURE**

March 30, 2022

# **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

Community First National Bank  
Charter Number: 24080

215 S. Seth Child  
Manhattan, KS 66502

Office of the Comptroller of the Currency

2959 N. Rock Road  
Suite 510  
Wichita, KS 67226

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
Description of Institution.....	2
Scope of the Evaluation.....	3
Discriminatory or Other Illegal Credit Practices Review.....	4
State Rating.....	5
State of Kansas.....	5
State of Texas.....	8
Appendix A: Scope of Examination.....	A-1
Appendix B: Summary of MMSA and State Ratings.....	B-1
Appendix C: Definitions and Common Abbreviations.....	C-1
Appendix D: Tables of Performance Data.....	D-1

## Overall CRA Rating

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

**The lending test is rated: Satisfactory.**

The major factors that support this rating include:

- The bank's loan-to-deposit (LTD) ratio is more than reasonable given its asset size, financial condition, lending opportunities within the assessment area, and significant sales of residential real estate originations to the secondary market.
- The institution meets the credit needs of the community even though a substantial majority of loan originations are outside the bank's AAs.
- Given the opportunities within the AA, lending to borrowers of different income levels is reasonable.
- The bank's geographic distribution of loans reflects a reasonable dispersion.

### Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AA(s), the bank's loan-to-deposit ratio is more than reasonable. As of December 31, 2021, Community's average quarterly LTD ratio is 94 percent while their competitors averaged 81 percent. Quarterly LTD ratios for the bank ranged from a low of 86 percent to 99 percent, while competitors ranged from 60 percent to 116 percent.

### Lending in Assessment Area

A substantial majority of the bank's loans are outside its assessment area(s) (AAs).

The bank originated and purchased 20 percent of its total loans by number and 18.8 percent of total loans by dollar amount inside the bank's AAs during the evaluation period. This analysis is performed at the bank, rather than the AA, level. Community's record of lending within its AAs based on loan data reflects Substantial Noncompliance; however, performance for lending in the AAs is considered Satisfactory. Due to LPO operations, a substantial majority of residential real estate originations were to borrowers outside the bank's AAs. This did not adversely impact the bank's rating under the Lending Test.

**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		
	#	%	#	%		\$	%	\$	%	
Home Mortgage										
2019	127	16.5	644	83.5	771	32,632	18.7	142,154	81.3	174,786
2020	208	21.4	766	78.6	974	48,468	18.6	211,655	81.4	260,123

	2021	192	21.6	697	78.4	889	46,120	19.1	195,759	80.9	241,878
<b>Total</b>		<b>527</b>	<b>20.0</b>	<b>2,107</b>	<b>80.0</b>	<b>2,634</b>	<b>127,219</b>	<b>18.8</b>	<b>549,568</b>	<b>81.2</b>	<b>676,787</b>

Source: Bank Data

Due to rounding, totals may not equal 100.0%

## Description of Institution

Community First National Bank (Community) is a \$291 million financial institution headquartered in Manhattan, KS. The bank is a wholly owned subsidiary of TTAC Corporation of Manhattan, KS. The holding company has \$31 million in assets as of June 30, 2021. The bank has no affiliates requiring consideration for CRA activities.

Community is a full-service banking institution that offers a broad range of commercial, real estate, and consumer credit products. The bank's primary lending activities focus on residential real estate loan products, commercial operating and commercial real estate products, and agricultural operating and real estate products.

On December 31, 2021, net loans and leases represented 77 percent of the bank's total assets. The bank's \$226 million loan portfolio consisted of 47 percent commercial loans; 32 percent residential real estate loans; 13 percent lease financing receivables; five percent agriculture loans; two percent consumer loans; and one percent other loans. Tier one capital totaled \$32 million.

Community has two assessment areas (AAs), one in Kansas and one in Texas. The bank sold the Texas location in August 2021, however, since the branch was operational in most of 2021 we will include the Texas AA in our review. The Kansas AA is comprised of a portion of the Manhattan, KS Metropolitan Statistical Area (MSA), specifically all of Riley County except census tract 9800.00. The AA also includes census tract 0001.00 in Pottawatomie County. The Texas AA is a non-MSA and is comprised of Kerr County, TX. As of December 31, 2021, Community has a total of two branches and two automated teller machines (ATMs). The main bank and one branch are located in the state of Kansas. The Kansas locations each have one ATM. Prior to the sale, the Texas AA had one branch and one ATM.

As of December 31, 2021, the bank operates two LPOs in Gladstone, MO and Lenexa, KS. Since the prior exam, the bank closed five out of the six LPOs and added the Lenexa location. The bank closed the LPOs due to a strategic business decision.

Community's business plan includes the sale of residential real estate loans to investors. During the evaluation period, the bank sold an average of 96.7 percent of the number of residential loans originated. The volume of mortgage originations at the LPOs are responsible for making residential real estate loans the primary loan product at the bank wide level.

There are no legal, financial, or other factors impeding the bank's ability to help meet the credit needs of its AAs. The Office of the Comptroller of Currency (OCC) last evaluated Community's Community

Reinvestment Act (CRA) performance on February 27, 2019. The bank received a rating of “Satisfactory”.

## **Scope of the Evaluation**

### **Evaluation Period/Products Evaluated**

Examiners performed an evaluation of the bank’s CRA performance using the Small Bank CRA procedures to assess management’s ability to meet the community’s credit needs within the bank’s AA. The Performance Evaluation (PE) is an assessment of CRA performance from January 1, 2019, through December 31, 2021. The primary products evaluated for both AA’s are residential mortgages.

### **Selection of Areas for Full-Scope Review**

In each state where the bank has an office, one or more of AAs within that state was selected for a full-scope review. For purposes of this evaluation, bank delineated assessment areas located within the same metropolitan statistical area (MSA), multistate metropolitan statistical area (MMSA), or combined statistical area (CSA) are combined and evaluated as a single AA. Similarly, bank delineated non-MSA AAs within the same state are combined and evaluated as a single area. These combined AAs may be evaluated as full- or limited-scope. Refer to the “Scope” section under each State Rating for details regarding how full-scope AAs were selected. Refer to appendix A, Scope of Examination, for a list of full- and limited-scope AAs.

### **Ratings**

The bank’s overall rating is a blend of the state ratings, and where applicable, multistate ratings.

The OCC placed more weight on the Kansas AA as the bank has closed the Texas AA location in 2021.

The MMSA rating and state ratings are based on performance in all bank AAs. Refer to the “Scope” section under each state and MMSA Rating section for details regarding how the areas were weighted in arriving at the respective ratings.

## **Discriminatory or Other Illegal Credit Practices Review**

Pursuant to 12 CFR 25.28(c) or 195.28(c), respectively, in determining a national bank 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 Bureau of Consumer Financial Protection, as applicable.

The OCC has not identified that this institution 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.

## State Rating

### State of Kansas

**CRA rating for the State of Kansas<sup>1</sup>:** Satisfactory

**The Lending Test is rated:** Satisfactory

The major factors that support this rating include:

- An excellent distribution to moderate-income geographies
- A reasonable distribution to borrowers of different incomes

### Description of Institution's Operations in Kansas

Community has one AA in Kansas. The Kansas AA is comprised of a portion of the Manhattan, Kansas Metropolitan Statistical Area (MSA), specifically all of Riley County except census tract 9800.00. The AA also includes census tract 0001.00 in Pottawatomie County. In addition to the main branch, Community has an additional branch located in Manhattan, KS. While both branches are located in Manhattan, the main branch is located in Riley County and the branch is located in Pottawatomie County. Each branch has a deposit-taking ATM.

According to the June 30, 2021 FDIC report, the Kansas AA has \$248 million in deposits, giving the bank a market share of 7.3 percent. The Deposit Market Share Report shows the bank ranking 4<sup>th</sup> out of 19 institutions in the bank's market area and approximately 84 percent of the deposits are inside the AA. Major competitors include People's State Bank, Kansas State Bank, Bank of the Flint Hills, Commerce Bank, Landmark National Bank and Capitol Federal Savings Bank. There are no census tracts designated as distressed or underserved middle-income nonmetropolitan tracts.

During the evaluation period, the bank's AA in Kansas did not have any low-income tracts. The AA is composed of 14 percent moderate-income tracts, 43 percent middle-income tracts, and 36 percent upper-income tracts.

Examiners utilized four existing community contacts to assess the credit needs and opportunities of the AA. Existing contacts are involved in Housing and Credit Counseling Inc., Manhattan Area Chamber of Commerce, Pottawatomie County Economic Development Corporation, and the city of Riley. Identified needs and opportunities include funding for small business development, construction project funding, more moderate-to-middle-income housing developments (e.g., starter homes), and higher-quality housing.

---

<sup>1</sup> This rating reflects performance within the state. The statewide evaluations do not reflect performance in the parts of those states contained within a MMSA.

**Manhattan AA**

<b>Table A – Demographic Information of the Assessment Area</b>						
<b>Assessment Area: AA1-Manhattan</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	14	0.0	14.3	42.9	35.7	7.1
Population by Geography	82,780	0.0	13.2	42.7	40.9	3.2
Housing Units by Geography	32,576	0.0	9.3	47.3	41.8	1.6
Owner-Occupied Units by Geography	13,461	0.0	2.9	39.7	56.9	0.5
Occupied Rental Units by Geography	15,881	0.0	14.1	54.3	29.0	2.5
Vacant Units by Geography	3,234	0.0	12.1	44.6	41.9	1.4
Businesses by Geography	5,019	0.0	13.1	36.2	49.7	0.9
Farms by Geography	270	0.0	4.4	23.7	71.9	0.0
Family Distribution by Income Level	16,267	21.8	17.4	19.7	41.1	0.0
Household Distribution by Income Level	29,342	25.1	17.7	16.8	40.4	0.0
Median Family Income MSA - 31740 Manhattan, KS MSA		\$61,327	Median Housing Value			\$170,122
			Median Gross Rent			\$883
			Families Below Poverty Level			6.9%
<i>Source: 2015 ACS and 2021 D&amp;B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

**Scope of Evaluation in Kansas**

The Manhattan AA in Kansas will receive a full-scope review. Limited scope reviews are not applicable as Kansas has one AA.

**LENDING TEST**

The bank’s performance under the Lending Test in Kansas is rated Satisfactory.

**Conclusions for Areas Receiving a Full-Scope Review**

Based on a full-scope review, the bank’s performance in the Manhattan AA is adequate.

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

The bank exhibits excellent geographic distribution of loans in the State.

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

Refer to Table O 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 and purchases.

Community's performance reflects excellent distribution to moderate-income geographies. The bank's lending performance in moderate-income geographies was above both census demographics and aggregate peer lending levels. There were no low-income census tracts during the evaluation period.

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

The bank exhibits reasonable distribution of loans to individuals of different income levels and businesses and farms of different sizes, given the product lines offered by the bank.

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

Refer to Table P 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.

Performance for low-income borrowers is reasonable. In the evaluation period, bank performance was significantly below the demographics but only slightly below the aggregate. This performance did not adversely affect the bank's rating as the AA has a significant volume of college students. For moderate-income borrowers, the bank's performance was reasonable. Lending performance was well below the demographics, but near to the aggregate peer data.

## **Responses to Complaints**

Review of the Customer Assistance Group Report did not identify any complaints related to the bank's CRA performance.

## State Rating

### State of Texas

**CRA rating for the State of Texas<sup>2</sup>:** Satisfactory

**The Lending Test is rated:** Satisfactory

The major factors that support this rating include:

- A reasonable geographic distribution to moderate-income geographies.
- A reasonable distribution of loans to individuals of different income levels.

### Description of Institution's Operations in Texas

During the scope of our review, Community had one AA in Texas. The Kerr County AA is comprised of Kerr County, a nonmetropolitan geography. There is one branch and one deposit-taking ATM in this AA. In August 2021, however, the bank decided to sell this location. Management stated the decision to sell was due to two key employees who were ready to transition away from the bank, making adequate management difficult from Kansas.

According to the June 30, 2021 FDIC report, the Texas AA has \$48 million in deposits, giving the bank a market share of 2.8 percent. There is strong competition in the AA as the Deposit Market Share Report shows the bank ranking 10<sup>th</sup> out of 12 institutions in the bank's market area. Approximately 16 percent of the deposits are inside the AA. There are no census tracts designated as distressed or underserved middle-income nonmetropolitan tracts.

During the evaluation period, the bank's AA in Texas did not have any low-income tracts. The AA is composed of 30 percent moderate-income tracts, 40 percent middle-income tracts, and 30 percent upper-income tracts.

Examiner completed a community contact form for the AA as there are no existing community contacts for Kerr County. The community contact is involved in the Kerrville Area Chamber of Commerce. The primary needs and opportunities identified include more housing across all income levels, and commercial development.

---

<sup>2</sup> This rating reflects performance within the state. The statewide evaluations do not reflect performance in the parts of those states contained within a MMSA.

**Kerr County AA**

<b>Table A – Demographic Information of the Assessment Area</b>						
<b>Assessment Area: AA2-Kerr County</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	10	0.0	30.0	40.0	30.0	0.0
Population by Geography	50,149	0.0	35.0	34.4	30.7	0.0
Housing Units by Geography	23,977	0.0	32.0	33.5	34.5	0.0
Owner-Occupied Units by Geography	14,150	0.0	26.0	35.8	38.2	0.0
Occupied Rental Units by Geography	6,166	0.0	48.8	27.7	23.5	0.0
Vacant Units by Geography	3,661	0.0	26.8	34.3	38.9	0.0
Businesses by Geography	5,306	0.0	33.7	37.1	29.2	0.0
Farms by Geography	277	0.0	24.5	33.9	41.5	0.0
Family Distribution by Income Level	13,130	19.6	18.0	17.8	44.5	0.0
Household Distribution by Income Level	20,316	22.3	16.0	17.7	44.0	0.0
Median Family Income Non-MSAs - TX		\$52,198	Median Housing Value			\$164,125
			Median Gross Rent			\$786
			Families Below Poverty Level			12.7%
<i>Source: 2015 ACS and 2021 D&amp;B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

**Scope of Evaluation in Texas**

The Kerr County AA in Texas will receive a full-scope review. Limited scope reviews are not applicable as Texas has one AA.

**LENDING TEST**

The bank’s performance under the Lending Test in Texas is rated Satisfactory.

**Conclusions for Area Receiving a Full-Scope Review**

Based on a full-scope review, the bank’s performance in the Kerr County AA is adequate.

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

The bank exhibits reasonable geographic distribution of loans in the State of Texas.

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

Refer to Table O in the state of Texas section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

Community's performance reflects reasonable distribution to moderate-income geographies. A geographical analysis of loan distribution in low-income tracts would not be meaningful. There were no low-income census tracts during the evaluation period.

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

The bank exhibits a reasonable distribution of loans to individuals of different income levels and businesses and farms of different sizes, given the product lines offered by the bank.

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

Refer to Table P in the state of Texas 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.

Performance for low-income borrowers is excellent. In the evaluation period, bank performance was below the demographics but significantly above aggregate peer data. For moderate-income borrowers, the bank's performance was reasonable. Lending performance was well below the demographics, but near to the aggregate peer data.

## **Responses to Complaints**

Review of the Customer Assistance Group Report did not identify any complaints related to the bank's 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 MSAs and non-MSAs that received comprehensive examination review, designated by the term “full-scope,” and those that received a less comprehensive review, designated by the term “limited-scope”.

<b>Time Period Reviewed:</b>	(01/01/19 to 12/31/21)	
<b>Bank Products Reviewed:</b>	(Home mortgages)	
<b>Affiliate(s)</b>	<b>Affiliate Relationship</b>	<b>Products Reviewed</b>
None	None	None
<b>List of Assessment Areas and Type of Examination</b>		
<b>Rating and Assessment Areas</b>	<b>Type of Exam</b>	<b>Other Information</b>
<b>State of Kansas</b>		
Manhattan AA	Full	<i>Portions of Riley and Pottawatomie Counties</i>
<b>State of Texas</b>		
Kerr County AA	Full	<i>Kerr County</i>

**Appendix B: Summary of MMSA and State Ratings**

---

RATINGS	
Community First National Bank	
Overall Bank:	Lending Test Rating
Community First National Bank	Satisfactory
State:	
Kansas	Satisfactory
Texas	Satisfactory

## Appendix C: Definitions and Common Abbreviations

---

The following terms and abbreviations are used in 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. For example, a bank subsidiary is controlled by the bank and is, therefore, an affiliate.

**Aggregate Lending (Aggt.):** The number of loans originated and purchased by all reporting lenders (HMDA or CRA) in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

**Census Tract (CT):** A small, relatively permanent statistical subdivision of a county delineated by a local committee of census data users for the purpose of presenting data. Census tracts nest within counties, and their boundaries normally follow visible features, but may follow legal geography boundaries and other non-visible features in some instances, Census tracts ideally contain about 4,000 people and 1,600 housing units.

**Combined Statistical Area (CSA):** A geographic entity consisting of two or more adjacent Core Based Statistical Areas with employment interchange measures of at least 15. An employment interchange measure is a measure of ties between two adjacent entities. The employment interchange measure is the sum of the percentage of workers living in the smaller entity who work in the larger entity and the percentage of employment in the smaller entity that is accounted for by workers who reside in the larger entity.

**Community Development (CD):** 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; or activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas.

**Community Reinvestment Act (CRA):** The statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its entire community, including LMI areas, 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, 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-Scope Review:** Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

**Geography:** A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

**Home Mortgage Disclosure Act (HMDA):** The statute that requires certain mortgage lenders that conduct 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 applicants, the amount of loan requested, the disposition of the application (e.g., approved, denied, and withdrawn), the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

**Home Mortgage Loans:** A closed-end mortgage loan or an open-end line of credit as these terms are defined under 12 CFR 1003.2, and that is not an excluded transaction under 12 CFR 1003.3(c)(1) through (c)(10) and (c)(13).

**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-Scope 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:** Individual income that is less than 50 percent of the area median income.

**Low Income Geography:** A census tract with a median family income that is less than 50 percent.

**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 state/assessment area.

**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. The median is the point at which half of the families have income above, and half below, a range of incomes. 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, and half below, a range of incomes.

**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:** 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 Metropolitan Statistical Area 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.

**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.

**Rating Area:** A rated area is a state or multi-state metropolitan statistical 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 statistical area, the institution will receive a rating for the multi-state metropolitan statistical 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) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans.

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

**Tier 1 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.

## Appendix D: Tables of Performance Data

---

### Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan statistical areas, if applicable, 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 are treated as originations; and (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA or CRA-reporting lenders in the MMSA/assessment area. Deposit data are compiled by the FDIC and are available as of June 30<sup>th</sup> of each year. Tables without data are not included in this PE.

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

- Table O. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography** - 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 aggregate peer data for the years the data is available.
- Table P. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower** - 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 MMSA/assessment area. The table also presents aggregate peer data for the years the data is available.

**State Kansas**

<b>Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography</b>																			<b>2019-2021</b>		
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts				
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate		
AA1-Manhattan	476	114,928	100.0	3,622	0.0	0.0	0.0	2.9	3.4	2.2	39.7	31.1	34.5	56.9	65.1	62.7	0.5	0.4	0.6		
<b>Total</b>	<b>476</b>	<b>114,928</b>	<b>100.0</b>	<b>3,622</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>2.9</b>	<b>3.4</b>	<b>2.2</b>	<b>39.7</b>	<b>31.1</b>	<b>34.5</b>	<b>56.9</b>	<b>65.1</b>	<b>62.7</b>	<b>0.5</b>	<b>0.4</b>	<b>0.6</b>		

*Source: 2015 ACS Census; 01/01/2019 - 12/31/2021 Bank Data, 2020 HMDA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%*

*Community First National Bank (10000024080) excluded from Aggregate*

<b>Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower</b>																			<b>2019-2021</b>		
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers				
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate		
AA1-Manhattan	476	114,928	100.0	3,622	21.8	1.7	2.4	17.4	7.6	11.0	19.7	18.5	17.2	41.1	55.5	42.1	0.0	16.8	27.3		
<b>Total</b>	<b>476</b>	<b>114,928</b>	<b>100.0</b>	<b>3,622</b>	<b>21.8</b>	<b>1.7</b>	<b>2.4</b>	<b>17.4</b>	<b>7.6</b>	<b>11.0</b>	<b>19.7</b>	<b>18.5</b>	<b>17.2</b>	<b>41.1</b>	<b>55.5</b>	<b>42.1</b>	<b>0.0</b>	<b>16.8</b>	<b>27.3</b>		

*Source: 2015 ACS Census ; 01/01/2019 - 12/31/2021 Bank Data, 2020 HMDA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%*

*Community First National Bank (10000024080) excluded from Aggregate*

**State of Texas**

<b>Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography</b>																				<b>2019-2021</b>		
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts					
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate			
AA2-Kerr County	51	12,291	100.0	1,688	0.0	0.0	0.0	26.0	25.5	26.6	35.8	25.5	30.5	38.2	49.0	42.9	0.0	0.0	0.0			
<b>Total</b>	<b>51</b>	<b>12,291</b>	<b>100.0</b>	<b>1,688</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>26.0</b>	<b>25.5</b>	<b>26.6</b>	<b>35.8</b>	<b>25.5</b>	<b>30.5</b>	<b>38.2</b>	<b>49.0</b>	<b>42.9</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>			

*Source: 2015 ACS Census; 01/01/2019 - 12/31/2021 Bank Data, 2020 HMDA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%*

*Community First National Bank (10000024080) excluded from Aggregate*

<b>Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower</b>																				<b>2019-2021</b>		
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers					
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate			
AA2-Kerr County	51	12,291	100.0	1,688	19.7	13.0	1.7	18.0	5.4	8.4	17.8	13.5	18.3	44.5	70.6	51.7	0.0	9.8	19.9			
<b>Total</b>	<b>51</b>	<b>12,291</b>	<b>100.0</b>	<b>1,688</b>	<b>19.7</b>	<b>13.0</b>	<b>1.7</b>	<b>18.0</b>	<b>5.4</b>	<b>8.4</b>	<b>17.8</b>	<b>13.5</b>	<b>18.3</b>	<b>44.5</b>	<b>70.6</b>	<b>51.7</b>	<b>0.0</b>	<b>9.8</b>	<b>19.9</b>			

*Source: 2015 ACS Census ; 01/01/2019 - 12/31/2021 Bank Data, 2020 HMDA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%*

*Community First National Bank (10000024080) excluded from Aggregate*

