



# LARGE BANK

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Comptroller of the Currency  
Administrator of National Banks

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Washington, DC 20219

## PUBLIC DISCLOSURE

January 17, 2012

### COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Central National Bank  
Charter Number: 4284

802 N. Washington  
Junction City, Kansas 66441

Office of the Comptroller of the Currency

Kansas City North Field Office  
7101 College Blvd, Suite 1600  
Overland Park, Kansas 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

**Institution’s CRA Rating:** This institution is rated “**Outstanding**”.

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

<b>Performance Levels</b>	Central National Bank Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding	X	X	
High Satisfactory			X
Low Satisfactory			
Needs to Improve			
Substantial Noncompliance			

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

The major factors that support this rating include:

- CNB’s lending levels are responsive to area credit needs. A substantial majority of the bank’s primary loan products are originated inside its assessment areas (AAs).
- CNB’s level of community development (CD) lending in Kansas is excellent and positively impacted the Lending Test rating.
- CNB’s service delivery systems are good and accessible to different geographies and individuals of different income levels throughout the AAs. Bank personnel provided financial expertise to organizations that promote CD initiatives in the AAs.
- CNB provided an excellent level of qualified investments in the state of Kansas and a reasonable level of qualified investments in 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 MA/assessment area.

**Census Tract (CT):** A small subdivision of metropolitan and other densely populated counties. Census tract boundaries do not cross county lines; however, they may cross the boundaries of metropolitan areas. CTs usually have between 2,500 and 8,000 persons, and 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 (LMI) individuals; community services targeted to LMI 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 LMI 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 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 census tract delineated by the United States Bureau of the Census in the most recent decennial census.

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

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

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

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

**Low-income (LI):** 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 metropolitan statistical area or metropolitan division, as defined by the Office of Management and Budget, and any other area designated as such by the appropriate federal financial supervisory agency.

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

**Metropolitan Statistical Area (MSA):** An area, defined by the Office of Management and Budget, as having at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical

Area comprises the central county/counties, plus adjacent outlying counties having a high degree of social and economic integration with the central county as measured through commuting.

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

**Moderate-income (MI):** 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 CD.

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

**Small Loan(s) to Farms:** 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

CNB is an \$837 million (as of December 31, 2010) interstate financial institution operating in the states of Kansas and Nebraska. CNB is a wholly-owned subsidiary of Central of Kansas, Inc. (COK), a one-bank holding company. Both CNB and COK are headquartered in Junction City, Kansas. CNB's operating subsidiaries include a Loan Production Office (LPO) in Omaha, Nebraska, and a loan-servicing center in Superior, Nebraska. We did not include activities of the subsidiaries in our analysis of the bank's CRA Performance.

CNB is a full-service financial institution offering a wide variety of loan and deposit products. Its lending focus is primarily in commercial and agricultural loans, although at least some home mortgage originations are made in all CNB's markets. The bank also offers insurance, trust, and investment products. During the lending evaluation period, CNB operated 36 banking offices throughout six AAs in the state of Kansas and one banking office in the state of Nebraska. CNB opened four new branches and closed two in the state of Kansas since the last CRA examination.

As of December 31, 2010, gross loans totaled \$493 million, representing 60 percent of total assets and equaled 69 percent of total deposits. Tier 1 Capital totaled \$87 million. The loan portfolio, by dollar amount, consisted of the following: 41 percent commercial including related real estate, 27 percent residential real estate, 25 percent agricultural-related, and 5 percent consumer.

There are no financial, legal, or other factors that impede CNB's ability to help meet the credit needs in its AAs. CNB received a "Satisfactory" rating on its last CRA evaluation dated August 22, 2005.

## Scope of the Evaluation

### Evaluation Period/Products Evaluated

The evaluation period for the Lending Test is January 1, 2006 through December 31, 2009. The most weight was given to performance in the Non-MA AA#1 as 68 percent of all CNB's loan originations were made in that AA. Small loans to farms were the largest product in that AA, followed by small business loans. We also evaluated home mortgage loans which constituted slightly less than 25 percent. Highest volume products were evaluated in all AAs. Our analysis also included a review of CD loans.

The Standardized Tables are shown in Appendix D for the 2009 time period with market share information included. We used 2000 census data to evaluate performance.

The evaluation period for the Investment and Service Tests is August 23, 2005 to June 3, 2009.

### Data Integrity

We performed data integrity reviews prior to this examination to test the accuracy of the residential loans subject to the Home Mortgage Disclosure Act (HMDA) and data on small loans to businesses and farms. We compared reported information to credit file documentation for an independent sample of each category of loans. We found the sampled data to be accurate. The data are presented and considered in this evaluation.

We reviewed the information provided for CNB's investment and service activity. Qualified activities with a CD purpose were considered in this evaluation.

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

We selected a sample of AAs in Kansas for full-scope reviews and performed limited-scope reviews in the other AAs. We performed a full-scope review in the one AA in Nebraska. Please refer to the "Scope" section under each state rating for details regarding how the AAs were selected for full scope reviews.

### **Ratings**

The overall rating is a blend of the ratings for the states of Kansas and Nebraska. The state of Kansas, which includes 95 percent of CNB's total deposit base by dollar volume, received the most weight. 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 we weighted the areas in arriving at the overall state rating.

### **Inside/Outside Ratio**

For the geographic distribution analysis under the Lending Test, we performed an inside/outside ratio analysis at the bank level. Both by number and dollar, the majority of CNB's loans are extended to businesses and agricultural customers. Reviewing this ratio shows 93 percent of CNB's loans by number and 89 percent by dollar were originated inside the AAs.

## **Fair Lending Review**

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



## State Rating

### State of Kansas

**CRA Rating for Kansas: Outstanding**

**The lending test is rated: Outstanding**

**The investment test is rated: Outstanding**

**The service test is rated: High Satisfactory**

The major factors that support this rating include:

- CNB’s geographic distribution is excellent. In the full-scope AAs, the geographic distribution of small loans to businesses is excellent and small loans to farms is adequate.
- The overall distribution of loans by income level is good. A significant percentage of originations of small loans to businesses are in amounts of \$100 thousand or less during the evaluation period.
- CD lending had a positive impact on the Lending Test conclusions. During this evaluation period, CNB originated or refinanced 21 CD loans totaling \$33.5 million.
- Total investments during the evaluation period were excellent with \$6.7 million in investments and donations combined. CNB management purchased four mortgage-backed securities that included mortgages in five of the six AAs. CNB also participated in a Part 24 Low Income Housing Investment in one AA.
- CNB’s delivery systems are accessible to all geographies and individuals of different income levels throughout the AAs. Bank personnel provide a reasonable level of CD services.

### Description of Institution’s Operations in Kansas

CNB operates 36 branches in Kansas. This represents 97 percent of all branches. CNB designated six AAs within Kansas. The Kansas AAs account for 95 percent of all deposits and 96 percent of loan originations by dollar amount. CNB’s primary lending activities in Kansas are commercial and agricultural lending.

Refer to the market profiles for Kansas in Appendix B where we detailed demographics and other performance context information for AAs that received full-scope reviews.

### Scope of Evaluation in Kansas

We evaluated CNB’s performance in Kansas by performing full-scope reviews in the Rural Non-MA AA #1 and the Lawrence MA and Wichita MA AAs and limited scope reviews in the Rural Non-MA AA #2 and the Gardner MA and Topeka MA AAs. We selected the Rural Non-MA AA#1 and the Lawrence MA and Wichita MA AAs for full-scope review as these AAs represented the largest volume of loan originations. Several of the AAs selected for limited-scope reviews did not have LMI CTs. In

most of the AAs, the volume of home improvement loans and of small farm loans was insufficient for a meaningful analysis.

We performed two community contacts within the state of Kansas. One was within the Topeka MA AA and the other in the Rural Non-MA AA #1. The primary credit needs identified were small business and affordable housing loans. A number of these communities have a limited and/or inadequate supply of affordable housing. However, contacts indicated banks are meeting the need for mortgage loans when housing stock is available.

Refer to the Market Profiles located in Appendix C for more information.

## **Lending Test**

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

*CNB's performance under the Lending Test in Kansas is rated "Outstanding."* We focused on CNB's home purchase, refinance, small farm, and small business lending activity due to volume, lending focus, and area credit needs. Based on full-scope reviews, overall lending performance is excellent in all three full-scope AAs. CNB's level of CD lending is excellent and had a positive impact on the lending test rating. Refer to the tables in Appendix D, which reflect lending data. Refer to the narrative comments in this section regarding overall performance during the evaluation period.

### **Lending Activity**

Lending activity reflects excellent responsiveness to area credit needs. In Non-MA AA#1, 50 percent of the loans made were small loans to farms in this primarily agricultural area. Home mortgage loans and small loans to business made up the other 50 percent in almost equal parts. In the Lawrence MA AA, the primary product was small business loans at approximately two-thirds of the reportable loans while home mortgage loans were about one-third. In the Wichita MA AA, home mortgage loans and small business loans were equivalent at slightly over 40 percent each, while small loans to farms made up about 17 percent. Deposit ranks and market shares vary from #1 with an 11 percent market share in Non-MA AA#1 to #6 at 5.6 percent in the Lawrence MA AA and #15 at 1.1 percent in the Wichita MA AA. Lending market share information is presented in the appendix for informational purposes only.

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

CNB's geographic distribution of lending is excellent. There are no LI areas in the Rural Non-MA AA #1. The Lawrence MA AA has one LI CT and Wichita MA AAs has five LI CTs. The Rural Non-MA AA #1 has 10 MI CTs, while the Lawrence MA AA has 5, and the Wichita MA AA has 38. Geographic distribution in Non-MA AA#1 is excellent, exceeding demographics in all loan types in the MI CTs. In the Lawrence MA AA and Wichita MA AA, performance in LI CTs is weak, but the percentage of owner-occupied housing is very low - 0.11 percent in Lawrence and 1.30 percent in Wichita. Therefore, CNB's distribution of loans in LI CTs is reasonable.

### **Small Loans to Businesses**

The geographic distribution of small loans to businesses is excellent in LI CTs in the Wichita MA AA and MI CTs in Rural Non-MA AA #1 and in the Lawrence MA AA. The MI distribution is good in the Wichita MA AA. Performance in LI CTs in the Lawrence MA AA is weak. However, this is considered reasonable performance especially due to the fact only 2 percent of small businesses in the Lawrence MA AA are in LI CTs. In addition, CNB's market share of small loans to businesses is low in the Lawrence MA AA.

### **Small Loans to Farms**

CNB's geographic distribution of small loans to farms is excellent in the Rural Non-MA AA #1 at two times the demographic. We did not evaluate geographic distribution of small loans to farms in the Lawrence MA AA or the Wichita MA AA due to extremely low volumes of loan originations during the evaluation period.

### **Home Mortgage Loans**

The geographic distribution of home purchase loans is good. The distribution of home purchase, home improvement, and refinance loans is excellent in Rural Non-MA AA #1. In the Lawrence MA AA, distribution of home purchase and refinance loans is excellent in MI CTs. CNB did not originate any home mortgage loans in LI CTs in the Lawrence MA AA, but the level of owner-occupied housing is extremely low at 0.11 percent. We did not evaluate home improvement loans in this AA due to very low volume during the evaluation period. In the Wichita MA AA, the volume of home mortgage loans is too low to evaluate during the evaluation period. However, distribution of multi-family loans is excellent in MI CTs.

### **Lending Gap Analysis**

Our geographic distribution analysis included a review for any unexplained lending gaps in the AAs, particularly in the LMI CTs. Our analysis found CNB originated loans in a significant majority of LMI CTs in the three AAs. We did not identify any conspicuously underserved geographies in the AAs.

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

CNB's overall distribution of loans by borrower income level is good. The distribution of small loans to businesses is good in the three full-scope AAs. The distribution of small loans to farms is adequate in the three full-scope AAs and exceeds the demographic (the percentage of LMI families within the AA for home mortgage loans and the percentage of businesses in the AA with revenues \$1 million or less and in loan amounts of \$100 thousand or less). The level of home mortgage lending is a small percentage of total reportable loans. We gave less weight to the distribution of these loans due to the low volume. Refer to Tables 8-12 in Appendix D for data used to evaluate the borrower income level of loan originations.

### **Small Loans to Businesses**

CNB's distribution of small loans to businesses based on the income level of borrowers is good. CNB has a low documentation loan approval process for small commercial and agricultural loans under \$350 thousand. These loans do not require income information, so gross revenues are often reported as not available or unknown. Because income information is not collected on these loans, the volume of loans to businesses and farms with gross revenues less than or equal to \$1 million is understated in reported loan numbers. As a proxy for the distribution of small loans to businesses, reported loans in original amounts less than or equal to \$100 thousand equal 83 percent of small loans to businesses in the Non-MA AA #1. The percentages in the Lawrence MA AA and the Wichita MA AA are 77 percent and 64 percent, respectively.

### **Small Loans to Farms**

The distribution of small loans to farms of different sizes is good in the Non-MA AA#1. In that AA, CNB originated over 80 percent of its small loans to farms in amounts less than \$100 thousand. See discussion above for details on the impact of the low documentation approval process on the distribution of reported loans. We did not analyze the distribution of small loans to farms in the Lawrence MA and Wichita MA AAs due to low volume and small market shares in those AAs during the evaluation period.

### **Home Mortgage Loans**

CNB's distribution of home mortgage loans to LMI borrowers is reasonable. Borrower distribution of home purchase and home improvement loans is excellent in the Non-MA AA#1 to MI borrowers and the distribution of refinance loans is good. Home mortgage lending to LI borrowers is significantly below the percentage of LI families in the AA. The volume of home improvement loans during the evaluation period in the Lawrence MA and Wichita MA AAs was too low to analyze. The distribution of home purchase and refinance loans in those two AAs was excellent to MI and below demographics to LI borrowers.

### **Community Development Lending**

CD lending had a positive impact on the Lending Test conclusions. During this evaluation period, CNB originated or refinanced 21 CD loans totaling \$33.5 million. The loans were originated in Rural Non-MA AA #1, Lawrence MA AA, Wichita MA AA, and in the limited-scope AAs of Topeka and Rural Non-MA AA #2. The CD lending included five loans totaling \$9 million for affordable housing development projects; twelve loans totaling \$23.5 million for the revitalization of three downtown areas in LMI CTs, one loan totaling \$770 thousand to help promote economic development by providing jobs to LMI individuals or in LMI areas; and three loans totaling \$175 thousand were to organizations that provide community services targeted to LMI individuals.

Refer to Table 1 Lending Volume in Appendix D for the facts and data used to evaluate the level of CD lending. This table includes all CD loans.

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

Based on limited-scope reviews, overall performance under the Lending Test in the Rural Non-MA AA #2, and the Gardner MA and Topeka MA AAs is consistent with the overall “Outstanding” performance under the Lending Test for the full-scope AAs in Kansas. The Rural Non-MA AA #2 and the Topeka MA AA had CD lending, as noted above.

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

## Investment Test

### Conclusions for Areas Receiving Full-Scope Reviews

*CNB's performance under the Investment Test in Kansas is rated "Outstanding."* Based on full-scope reviews, performance is excellent in the Rural Non-MA AA#1 and Wichita MA AA and good in the Lawrence MA AA.

During the evaluation period, CNB had four outstanding Federal Home Loan Mortgage Corporation (FHLMC or "Freddie Mac") mortgage-backed securities for LMI housing within CNB's AAs totaling \$2.7 million. There was one contribution to a revitalization effort in Ogden, Kansas, a distressed middle-income tract in the Rural Non-MA AA #1, totaling \$594 thousand. CNB also has \$200 thousand in school bonds that will assist in the building of schools that service mostly LMI students. CNB made a \$500 thousand commitment to the Kansas Equity Fund, LLC. The Fund supports LI housing tax credit projects throughout the state of Kansas. CNB also invested \$633 thousand in a CRA Qualified Investment Fund. Investments in this Fund include the entire US in the service area. The combined total is shown with investments for Rural Non-MA AA#1 in Table 14 because a portion of this funding was used in that AA.

Qualified investments include contributions/donations to organizations with a CD purpose that offer services to LMI individuals. For Rural Non-MA AA#1, CNB made donations totaling \$188 thousand to 47 organizations specifically serving LMI residents. CNB made donations totaling \$31 thousand to 17 organizations in the Lawrence MA AA and \$7 thousand to 7 organizations in the Wichita MA AA.

Refer to Table 14 in the State of Kansas section of Appendix C for the facts and data used to evaluate the bank's level of qualified investments.

### Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, performance under the Investment Test in the Topeka MA AA, Gardner MA AA, and Rural Non-MA AA#2 is similar to CNB's overall Investment rating of "Outstanding".

CNB had four outstanding mortgage-backed securities that assist the Topeka MA and Gardner MA AAs totaling \$456 thousand. In Rural Non-MA AA #2, CNB contributed \$3 million to Part 24 Low Income Housing Investments. In the Topeka MA AA, qualified donations totaled \$15 thousand to 8 organizations, and in Rural Non-MA AA #2, there were 2 organizations which received \$1 thousand. Some of the qualified investments included in the full-scope AAs are statewide and nationwide investments that may also benefit the limited-scope AAs.

Refer to Table 14 in the State of Kansas section of Appendix D for the facts and data used to evaluate the level of qualified investments.

## Service Test

### Conclusions for Areas Receiving Full-Scope Reviews

*Performance under the service test in Kansas is rated “High Satisfactory”.* Based on full-scope reviews, performance in the Rural Non-MA AA #1 and the Lawrence MA and Wichita MA AAs, distribution of branches and ATMs is reasonable. Refer to Table 15 in Appendix D for the facts and data used to evaluate the distribution of the branch delivery system and branch openings and closings.

### Retail Banking Services

CNB’s delivery systems are accessible to all geographies and individuals of different income levels throughout the AAs. CNB operates twenty branches in Rural Non-MA AA #1. Four branches are in MI areas, fourteen in middle-income areas, and two in an upper-income area. CNB opened one new branch in an upper-income CT in this AA during the evaluation period. CNB has 39 ATM machines in this AA. Nine of these ATMs are deposit-taking. There are 12 ATMs in MI CTs of which 6 are deposit-taking. The Lawrence MA AA has 6 branches, 2 of which are in MI CTs. There are six ATMs in the AA. There are two ATMs in a MI CT. There is only one deposit-taking ATM and it is in a middle-income CT. The percentage of branches in MI areas significantly exceeds the percentage of population. CNB has four branches in middle-income CTs in the Wichita MA AA, but they are reasonably accessible to LMI individuals, including one that is contiguous to a MI CT.

In addition to the wide coverage for CNB’s customers provided by the ATMs, CNB has an agreement with Credit Union 1 of Kansas (now Quest Credit Union) to allow CNB’s customers free access to 15 Credit Union 1 of Kansas ATMs located on the Fort Riley military installation in Geary County.

Business hours and services offered are reasonable and do not vary in ways that inconvenience any LMI residents in the AAs. The majority of the branches are full service facilities. Each branch limited to teller operations is in close proximity to a branch that offers full service. Drive-up service is offered at all branches except those located in retail stores.

Offices in the Lawrence MA and Wichita MA AAs are open five days a week with extended lobby hours. Four branches have drive-up facilities in the Lawrence MA AA. There is also a branch in this AA in a retail store which has Saturday and Sunday hours. In the Wichita MA AA, all banks offer drive-up services.

Deposit services and loan products can be obtained at each branch or through the Internet site. Product and service availability does not vary widely among the AAs. CNB offers free no minimum balance checking account products. Other types of free checking account products with varying minimum balance requirements are also offered. Multilingual personnel can be available upon request. Each branch is allowed to set certain ancillary fees to remain competitive in local markets.

## **Financial Literacy Education**

CNB took a leadership role in the development of a financial literacy program which was co-branded with Freddie Mac. Emphasis was placed on housing and mortgage needs of soldiers being redeployed to Fort Riley, with some focus also placed on rural areas. Product emphasis of this plan related to Freddie Mac's affordable housing products, plus other possibilities related to CNB's strong use of Federal Home Loan Bank's down payment assistance and Guaranteed Rural Housing lending. Part of the strategy was to ensure alternatives to predatory lenders entering the area and taking advantage of returning soldiers. CNB took a key role in retooling Freddie Mac's financial literacy curriculum to fit local needs.

Although training on post did not last for a long time period due to issues with the on-post bank, this project led to employee trainers providing courses to schools, colleges and various organizations in addition to military audiences. The materials also serve as a resource for individual financial counseling, with one location accepting referrals for one-on-one training from the county attorney. The program is eligible for homebuyer education for Federal Home Loan Bank's Rural First-Time Homebuyers Program loans.

## **Community Development Services**

CNB provides a good level of CD services in the Rural Non-MA AA #1 and the Lawrence MA and Wichita MA AAs.

These services were to organizations that primarily benefit LMI individuals or promote economic development. Officers provided financial expertise to twenty-three organizations in Rural Non-MA AA #1, nine organizations in the Lawrence MA AA, and two organizations in the Wichita MA AA. These organizations included economic development corporations and housing authorities. Bank personnel participated in a fund-raising drive for schools serving primarily LMI students. Bank personnel also provided financial education for LMI people.

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

Based on limited-scope reviews, the performance under the Service Test in the Rural Non-MA AA #2, the Gardner MA AA, and the Topeka MA AA is not inconsistent with the overall "High Satisfactory" performance under the service test in the full-scope AAs in Kansas.



## State Rating

### State of Nebraska

**CRA Rating for Nebraska: Satisfactory**

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

**The investment test is rated: High Satisfactory**

**The service test is rated: Low Satisfactory**

The major factors that support this rating include:

- CNB lending performance for Nuckolls County reflects a good level of responsiveness in relation to small loans to farms and businesses.
- CNB ranks first in deposit share among area institutions.
- The overall distribution of loans by income level is good. CNB’s overall record of lending to LMI borrowers is good. A significant percentage of small loan originations to businesses and farms are in amounts of \$100 thousand or less for each rating year.
- CNB’s delivery systems are accessible to all geographies and individuals of different income levels throughout the AAs. Bank personnel provide an adequate level of CD services.
- CNB invested in a mortgage-backed security in Nebraska during the evaluation period.

### Description of Institution’s Operations in Nebraska

CNB operates one branch with one ATM in the state of Nebraska. This represents three percent of the bank’s branches and one percent of the ATMs. Nuckolls County is the only AA CNB has in Nebraska. This AA is primarily rural with an agricultural base and the primary lending focus is agricultural-related loans. The Nebraska AA accounts for five percent of the bank’s deposits and nine percent of loan originations by dollar amount. CNB ranks first among four financial institutions with 50 percent of the deposit market share in this AA.

Refer to the market profiles for the state 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 performance in the state of Nebraska by performing a full-scope review of the Nuckolls County AA. In the Lending Test, we gave the most weight to farm loans, followed by business loans because of the level of lending activity in these products. We did not perform a geographic analysis as this AA does not contain any LMI geographies. We did not perform an analysis of home mortgage lending as it represents only 5 percent of the bank’s reportable lending activity in this AA.

Refer to the Market Profiles located in Appendix C for more information.

## **Lending Test**

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

*Performance under the lending test in Nebraska is rated “Low Satisfactory”.* We focused on small loans to farms and small loans to businesses, which represent 92 percent of the reported lending activity in this AA. CNB did not make any CD loans in the Nuckolls County AA. Refer to the tables in Appendix D for lending data. Refer to the narrative comments in this section regarding overall performance during the rating period.

### **Lending Activity**

CNB’s lending performance for Nuckolls County reflects a good level of responsiveness in relation to small loans to farms and businesses. The volume of home mortgage lending during the evaluation is too low to allow for a meaningful analysis. CNB continues to rank first in deposit market share among the four institutions in the AA. Lending market share information is presented in this analysis for informational purposes only. Only one other lender in this market reports CRA data.

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

The AA in this state consists of one county with two middle-income CTs. Since there are no LMI CTs in this AA, a geographic analysis of lending activity would not be meaningful.

### **Inside/Outside Ratio**

We calculated this ratio at the bank level. A substantial majority of the primary loan products were originated in CNB’s AAs. Refer to the Scope of Evaluation section for additional details.

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

CNB’s overall distribution of loans by income level is good for all loan types. Refer to Tables 8-12 in Appendix D for data used to evaluate the borrower income level of the bank’s loan originations.

### **Small Loans to Farms**

The distribution of loans by farm revenue level is good. A review by loan size shows that 62 percent of the loans originated were in amounts less than \$100 thousand. Refer to Table 12 in Appendix D.

### **Small Loans to Businesses**

The distribution of loans by business revenue level is good. A review by loan size shows that 100 percent of the loans were originated in amounts less than \$100 thousand for the rating period. Refer to Table 11 in Appendix D.

## **Investment Test**

*The performance under the Investment Test in Nebraska is rated “High Satisfactory.”* Based on a full-scope review, the performance in Nuckolls County AA is good. CNB made a \$1.1 million investment in a mortgage-backed security that assisted the entire state of Nebraska during this evaluation period. The balance of investments consisted of donations totaling \$29 thousand to 12 organizations providing targeted social services to LMI individuals in the AA. Other community development investment opportunities are limited in Nuckolls County AA.

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

## **Service Test**

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

*The performance under the service test in Nebraska is rated “Low Satisfactory”.* Based on a full-scope review, the performance in the Nuckolls County AA is adequate. Refer to Table 15 of Appendix D for the facts and data used to evaluate the distribution of the bank’s branch delivery system and branch openings and closings.

The Nuckolls County AA has one branch along with one ATM at the branch. The branch is located in a distressed middle-income area. There are no LMI CTs in this AA. This full-service branch offers extended hours and drive-up facilities. Business hours are reasonable and do not vary in a way that inconveniences LMI individuals.

Deposit services and loan products can be obtained at the branch or through the bank’s Internet site. CNB offers free, no minimum balance check account products. The bank also offers other types of free checking account products with varying minimum balance requirements.

### **Community Development Services**

CNB provided CD services in the Nuckolls County AA. Branch officers provide financial expertise to an organization that promotes affordable housing and small business development in the local community. Other staff members are serving on the local hospital board and in the school district assisting with fundraisers and providing financial education.

## Appendix A: Scope of Examination

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

<b>Time Period Reviewed</b>	Lending Test (excludes CD Loans): January 1, 2006 to December 31, 2009 Investment, Service Tests and CD Loans: (August 22, 2005 to June 3, 2009)	
<b>Financial Institution</b>	<b>Products Reviewed</b>	
Central National Bank (CNB) Junction City, Kansas	Small Business, Small Farm, Home Mortgage Loans, and Qualified Investments.	
<b>List of Assessment Areas and Type of Examination</b>		
<b>Assessment Area</b>	<b>Type of Exam</b>	<b>Other Information</b>
State of Kansas Rural Non-MA#1 Rural Non-MA#2 Gardner MA Lawrence MA Topeka MA Wichita MA	Full-Scope Limited-Scope Limited-Scope Full-Scope Limited Scope Full -Scope	
State of Nebraska Nuckolls County	Full-Scope	

## Appendix B: Summary of State Ratings

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RATINGS      CENTRAL NATIONAL BANK				
Overall Bank:	Lending Test Rating*	Investment Test Rating	Service Test Rating	Overall Bank/State/Multistate Rating
Central National Bank	Outstanding	Outstanding	Satisfactory	Outstanding
State Rating:				
Kansas	Outstanding	Outstanding	High Satisfactory	Outstanding
Nebraska	Low Satisfactory	High Satisfactory	Low Satisfactory	Satisfactory

(\*) The lending test is weighted more heavily than the investment and service tests in the overall rating.

## Appendix C: Market Profiles for Full-Scope Areas

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### State of Kansas

#### Rural Non-MA AA #1

Demographic Information for Full Scope Area: Rural Non-MA AA#1 1						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	71	0.00	12.68	70.42	16.90	0.00
Population by Geography	276,348	0.00	10.74	68.84	20.42	0.00
Owner-Occupied Housing by Geography	70,693	0.00	4.41	72.21	23.38	0.00
Business by Geography	24,647	0.00	9.20	72.81	17.99	0.00
Farms by Geography	2,976	0.00	3.39	80.68	15.93	0.00
Family Distribution by Income Level	70,988	16.33	18.99	25.27	39.41	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	25,073	0.00	14.53	71.84	13.63	0.00
Median Family Income		41,637	Median Housing Value		71,870	
HUD Adjusted Median Family Income for 2008		50,100	Unemployment Rate (2000 US Census)		2.29%	
Households Below Poverty Level		12%				

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

Source: 2000 US Census and 2008 HUD updated MFI

Rural Non-MA AA#1 consists of fifteen counties: Clay, Cloud, Dickinson, Geary, Jewell, Lincoln, Marion, McPherson, Mitchell, Morris, Ottawa, Pottawatomie, Republic, Riley, and Saline. Of the 71 CTs in the AA, none are LI CTs, and ten are MI CTs. Three of the MI CTs are located in the business district of Junction City in Geary County with one of the CTs being adjacent to Interstate 70. The AA complies with the regulation and does not arbitrarily exclude any LMI areas.

CNB has 20 branches and operates 50 ATMs within this AA. Five branches are in Junction City, two in Salina, two in Manhattan, and one in each of the cities of Beloit, Concordia, Formoso, Glen Elder, Gypsum, Herington, Hillsboro, Mankato, Marion, Tipton, and White City.

The AA is primarily rural with no MAs, but the large military post at Fort Riley, located north of Junction City, has a strong impact on the area. There is a need for military housing. Grain and cattle are the primary agricultural products. Two of the larger cities in the AA, Junction City and Salina are centers for retail trade. Economic conditions are improving. Growth and development plans are strong in Junction City and Manhattan, but vary across the AA. The unemployment rate for the overall area was 5.67 percent while Geary County is 8.3 percent.

# State of Kansas

## Lawrence MA AA

Demographic Information for Limited Scope Area: Lawrence MA AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	22	4.55	22.73	50.00	22.73	0.00
Population by Geography	99,962	5.95	25.54	46.20	22.31	0.00
Owner-Occupied Housing by Geography	19,972	0.11	19.97	49.84	30.08	0.00
Business by Geography	7,877	2.08	25.31	46.53	26.08	0.00
Farms by Geography	290	0.00	12.07	57.24	30.69	0.00
Family Distribution by Income Level	21,368	18.17	18.89	24.70	38.24	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	7,919	2.11	34.51	48.28	15.10	0.00
Median Family Income		53,609	Median Housing Value		117,859	
HUD Adjusted Median Family Income for 2008		63,700	Unemployment Rate (2000 US Census)		2.68%	
Households Below Poverty Level		17%				

(\*) The NA category consists of geographies that have not been assigned an income classification.  
 Source: 2000 US Census and 2008 HUD updated MFI

The Lawrence MA AA consists of Douglas County in Kansas. It is to the east of Rural Non-MA AA #1. Of the twenty-two CTs in the AA, one is a LI tract and five are MI CTs. The AA complies with the regulation and does not arbitrary exclude any LMI areas. CNB has six branches and six ATMs within this AA.

The AA is 40 miles from Kansas City and 25 miles from Topeka, the capitol of Kansas. It is urban but still has some agricultural areas. It is the home to the University of Kansas and Haskell Indian Nation College. The city of Lawrence has a plan to develop portions of Lawrence further, but it is still feeling the strains of the economic downturn and jobs are decreasing.

Economic conditions in the AA are declining. The unemployment rate for the area was 6.3 percent.

# State of Kansas

## Wichita MA AA

Demographic Information for Full Scope Area: Wichita MA AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	124	4.03	31.45	40.32	24.19	0.00
Population by Geography	485,738	2.47	27.12	46.06	24.34	0.00
Owner-Occupied Housing by Geography	125,782	1.30	21.04	49.97	27.69	0.00
Business by Geography	35,588	2.55	27.76	44.39	25.30	0.00
Farms by Geography	1,059	1.04	10.86	63.46	24.65	0.00
Family Distribution by Income Level	127,634	17.88	19.18	24.47	38.47	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	47,301	4.17	40.18	45.48	10.17	0.00
Median Family Income		51,478	Median Housing Value		79,090	
HUD Adjusted Median Family Income for 2008		59,300	Unemployment Rate (2000 US Census)		2.43%	
Households Below Poverty Level		9%				

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

Source: 2000 US Census and 2008 HUD updated MFI

The Wichita MA AA consists of Harvey and Sedgwick Counties in Kansas. It is to the southwest of Rural Non-MA AA#1. Of the one hundred, twenty-four CTs in the AA, five are LI CTs and thirty-nine are MI CTs. The AA complies with the regulation and does not arbitrary exclude any LMI areas. CNB has four branches and four ATMs within this AA.

The AA is 40 miles from the Oklahoma border. It is metro, but still has some agricultural areas. The Wichita MA AA is home to several airplane manufacturers including Cessna, LearJet and Beechcraft and other manufacturing companies. McConnell Air Force Base is close to the area, which provides employment and a boost to the local economy.

Economic conditions in the AA are declining with the current state of the country. Growth and development plans are limited. Major employment industries include manufacturing, hospitals and government services. The unemployment rate for the area was 7.4 percent.



# State of Nebraska

## Nuckolls County

Demographic Information for Full Scope Area: Nuckolls County NE AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	2	0.00	0.00	100.00	0.00	0.00
Population by Geography	5,057	0.00	0.00	100.00	0.00	0.00
Owner-Occupied Housing by Geography	1,774	0.00	0.00	100.00	0.00	0.00
Business by Geography	629	0.00	0.00	100.00	0.00	0.00
Farms by Geography	149	0.00	0.00	100.00	0.00	0.00
Family Distribution by Income Level	1,441	20.12	26.02	28.80	25.05	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	665	0.00	0.00	100.00	0.00	0.00
Median Family Income		41,596	Median Housing Value		35,882	
HUD Adjusted Median Family Income for 2008		51,800	Unemployment Rate (2000		1.19%	
Households Below Poverty Level		11%	US Census)			

(\*) The NA category consists of geographies that have not been assigned an income classification.  
 Source 2000 US Census and 2008 HUD updated MFI

The Nuckolls County AA in Nebraska is north of Rural Non-MA AA #1. There are no LMI CTs in the AA. The AA complies with the regulation and does not arbitrarily exclude any LMI areas. CNB has one branch and one ATM within the AA. The branch and ATM are located in the town of Superior. A residential mortgage service center is headquartered at the Superior office’s facility.

Nuckolls County is rural and largely influenced by agriculture. Economic conditions have declined since the last examination. The local economy consists of farming, cattle feeding, plus some manufacturing and sales. Agriculture has been stressed in past years. Farmers in the area have a heavy reliance on government payments. Major industries include agriculture, health care, financial, and education. The unemployment rate is at 4.0 percent.

The population is decreasing. Within Superior, people are leaving due to lack of job opportunities. To promote needed job growth within the city, the Superior Economic Development Council, Superior Chamber of Commerce, and the City of Superior cooperate as the CEC in a joint effort to promote business growth. The creation of jobs is seen as a primary need. The CEC plans incentives using funds available through a sales tax increase. The tax funds are designated for economic development, and are made available based on job creation or capital investments.

## Appendix D: Tables of Performance Data

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### Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan areas 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 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; (2) Partially geocoded loans (loans where no census tract is provided) cannot be broken down by income geographies and, therefore, are only reflected in the Total Loans in Core Tables 2 through 7 and part of Table 13; and (3) Partially geocoded loans are included in the Total Loans and % Bank Loans Column in Core Tables 8 through 12 and part of Table 13. 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. [Note: Do not renumber the tables.]

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

- 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. CD 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 in the MA/Assessment Area column and record the corresponding numbers and amounts in the “Community Development Loans” column with the appropriate caption, such as: “Statewide/Regional,” “Statewide/Regional with potential benefit to one or more AAs” or “Out of Assessment Area.” “Out of Assessment Area” is used ONLY if the bank has otherwise adequately met the CD lending needs of its assessment area.
- Table 1. Other Products** - Presents the number and dollar amount of any unreported category of loans originated and purchased by the bank, if applicable, 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 in the MA/Assessment Area column and record the corresponding numbers and amounts in the "Qualified Investments" column with the appropriate caption, such as: "Statewide/Regional," "Statewide/Regional with potential benefit to one or more AAs" or "Out of Assessment Area." "Out of the Assessment Area" is used ONLY if the bank has otherwise adequately met the qualified investment needs of its assessment area.

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

## Tables of Performance Data

**Table 1. Lending Volume**

LENDING VOLUME												
Geography: CENTRAL NB												
Evaluation Period: JANUARY 1, 2006 TO DECEMBER 31, 2009												
Assessment Area (2008):	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
<b>State of Kansas:</b>												
Rural Non-MA 1(FS)	68.40	1,437	192,246	1,874	123,865	3,278	219,459	3	6,324	6,592	541,894	61.80
Rural Non-MA 2(LS)	2.33	99	11,516	80	7,450	44	1,906	2	3,900	225	24,772	5.29
Gardner MA(LS)	1.06	61	10,092	38	4,392	3	231	0	0	102	14,715	1.08
Lawrence MA(FS)	5.97	190	31,535	360	33,262	14	710	12	14,305	576	79,812	10.84
Topeka MA(LS)	6.53	425	57,072	196	18,727	5	96	3	7,204	629	83,099	4.71
Wichita MA(FS)	11.18	449	57,932	445	64,983	183	10,190	1	1,755	1,078	134,860	10.88
<b>State of Nebraska:</b>												
Nuckolls AA(FS)	4.53	25	1,006	59	2,039	353	43,923	0	0	437	46,968	5.41

FS – Full Scope, LS – Limited Scope

\* Loan Data as of December 31, 2009. Rated area refers to either state or multi-state MA rating area.

\*\* The evaluation period for Community Development Loans is from August 23, 2005 to December 31, 2009.

\*\*\* Deposit Data as of November 22, 2010. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

**Table 1. Other Products**

LENDING VOLUME		Geography: CENTRAL NB				Evaluation Period: JANUARY 1, 2006 TO DECEMBER 31, 2009								
Assessment Area (2008):	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans**		Small Business Real Estate Secured**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
<b>State of Kansas:</b>														
Rural Non-MA 1(FS)	0.00	0	0	0	0	0	0	0	0	0	0	0	0	61.80
Rural Non-MA 2(LS)	0.00	0	0	0	0	0	0	0	0	0	0	0	0	5.29
Gardner MA(LS)	0.00	0	0	0	0	0	0	0	0	0	0	0	0	1.08
Lawrence MA(FS)	0.00	0	0	0	0	0	0	0	0	0	0	0	0	10.84
Topeka MA(LS)	0.00	0	0	0	0	0	0	0	0	0	0	0	0	4.71
Wichita MA(FS)	0.00	0	0	0	0	0	0	0	0	0	0	0	0	10.88
<b>State of Nebraska:</b>														
Nuckolls AA(FS)	0.00	0	0	0	0	0	0	0	0	0	0	0	0	5.41

FS – Full Scope, LS – Limited Scope

\* Loan Data as of December 31, 2009. Rated area refers to either state or multi-state MA rating area.

\*\* The evaluation period for Optional Product Line(s) is from January 01, 2006 to December 31, 2009.

\*\*\* Deposit Data as of November 22, 2010. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

**Table 1. Other Products**

LENDING VOLUME		Geography: CENTRAL NB		Evaluation Period: JANUARY 1, 2006 TO DECEMBER 31, 2009	
Assessment Area (2008):	Other Unsecured Consumer Loans*		Other Optional Loans*		
	#	\$ (000's)	#	\$ (000's)	
<b>State of Kansas:</b>					
Rural Non-MA 1(FS)	0	0	0	0	0
Rural Non-MA 2(LS)	0	0	0	0	0
Gardner MA(LS)	0	0	0	0	0
Lawrence MA(FS)	0	0	0	0	0
Topeka MA(LS)	0	0	0	0	0
Wichita MA(FS)	0	0	0	0	0
<b>State of Nebraska:</b>					
Nuckolls AA(FS)	0	0	0	0	0

FS – Full Scope, LS – Limited Scope

\* The evaluation period for Optional Product Line(s) is from January 01, 2006 to December 31, 2009.

**Table 2. Geographic Distribution of Home Purchase Loans**

Geographic Distribution: HOME PURCHASE		Geography: CENTRAL NB				Evaluation Period: JANUARY 1, 2006 TO DECEMBER 31, 2009									
Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
<b>State of Kansas:</b>															
Rural Non-MA 1(FS)	828	54.94	0.00	0.00	4.54	11.71	71.41	64.01	24.05	24.28	6.67	0.00	6.63	6.48	7.22
Rural Non-MA 2(LS)	57	3.78	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	25.00	0.00	0.00	25.00	0.00
Gardner MA(LS)	34	2.26	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	1.43	0.00	0.00	1.43	0.00
Lawrence MA(FS)	81	5.37	0.11	0.00	19.97	19.75	49.84	50.62	30.08	29.63	1.35	0.00	2.82	1.43	0.46
Topeka MA(LS)	210	13.93	0.65	0.00	21.77	12.86	41.36	49.05	36.23	38.10	1.67	0.00	1.52	2.06	1.31
Wichita MA(FS)	279	18.51	1.30	0.36	21.04	6.45	49.97	61.65	27.69	31.54	0.89	0.00	0.21	1.03	0.98
<b>State of Nebraska:</b>															
Nuckolls AA(FS)	18	1.19	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	16.67	0.00	0.00	16.67	0.00

FS – Full Scope, LS – Limited Scope

\* Based on 2009 Peer Mortgage Data (USPR)

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

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

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



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

Geographic Distribution: HOME IMPROVEMENT															Geography: CENTRAL NB					Evaluation Period: JANUARY 1, 2006 TO DECEMBER 31, 2009				
Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography <sup>*</sup>													
	#	% of Total <sup>**</sup>	% Owner Occ Units <sup>***</sup>	% BANK Loans <sup>****</sup>	% Owner Occ Units <sup>***</sup>	% BANK Loans	% Owner Occ Units <sup>***</sup>	% BANK Loans	% Owner Occ Units <sup>***</sup>	% BANK Loans	Overall	Low	Mod	Mid	Upp									
<b>State of Kansas:</b>																								
Rural Non-MA 1(FS)	105	73.43	0.00	0.00	4.54	8.57	71.41	74.29	24.05	17.14	5.70	0.00	11.76	5.31	4.73									
Rural Non-MA 2(LS)	2	1.40	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00									
Gardner MA(LS)	2	1.40	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	2.70	0.00	0.00	2.70	0.00									
Lawrence MA(FS)	5	3.50	0.11	0.00	19.97	0.00	49.84	40.00	30.08	60.00	1.28	0.00	0.00	1.32	1.92									
Topeka MA(LS)	13	9.09	0.65	0.00	21.77	30.77	41.36	30.77	36.23	38.46	1.54	0.00	1.69	1.52	1.52									
Wichita MA(FS)	12	8.39	1.30	0.00	21.04	8.33	49.97	83.33	27.69	8.33	0.57	0.00	0.00	1.13	0.00									
<b>State of Nebraska:</b>																								
Nuckolls AA(FS)	4	2.80	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	50.00	0.00	0.00	50.00	0.00									

FS – Full Scope, LS – Limited Scope

<sup>\*</sup> Based on 2009 Peer Mortgage Data (USPR)

<sup>\*\*</sup> 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.

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

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

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

Geographic Distribution: HOME MORTGAGE REFINANCE		Geography: CENTRAL NB				Evaluation Period: JANUARY 1, 2006 TO DECEMBER 31, 2009					Market Share (%) by Geography <sup>*</sup>				
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp
	#	% of Total <sup>**</sup>	% Owner Occ Units <sup>***</sup>	% BANK Loans <sup>****</sup>	% Owner Occ Units <sup>***</sup>	% BANK Loans	% Owner Occ Units <sup>***</sup>	% BANK Loans	% Owner Occ Units <sup>***</sup>	% BANK Loans					
<b>State of Kansas:</b>															
Rural Non-MA 1(FS)	497	48.73	0.00	0.00	4.54	7.85	71.41	65.19	24.05	26.96	4.58	0.00	6.27	4.91	3.53
Rural Non-MA 2(LS)	40	3.92	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	12.92	0.00	0.00	12.92	0.00
Gardner MA(LS)	25	2.45	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	1.57	0.00	0.00	1.57	0.00
Lawrence MA(FS)	103	10.10	0.11	0.00	19.97	18.45	49.84	36.89	30.08	44.66	1.51	0.00	1.48	1.23	1.80
Topeka MA(LS)	201	19.71	0.65	0.00	21.77	8.46	41.36	39.80	36.23	51.74	3.16	0.00	2.10	3.22	3.34
Wichita MA(FS)	151	14.80	1.30	1.32	21.04	9.93	49.97	62.25	27.69	26.49	0.47	0.00	0.50	0.63	0.28
<b>State of Nebraska:</b>															
Nuckolls AA(FS)	3	0.29	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	3.85	0.00	0.00	3.85	0.00

FS – Full Scope, LS – Limited Scope

<sup>\*</sup> Based on 2009 Peer Mortgage Data (USPR)

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

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

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

**Table 5. Geographic Distribution of Multifamily Loans**

Geographic Distribution: MULTIFAMILY															Geography: CENTRAL NB					Evaluation Period: JANUARY 1, 2006 TO DECEMBER 31, 2009				
Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography <sup>*</sup>													
	#	% of Total <sup>**</sup>	% of MF Units <sup>***</sup>	% BANK Loans <sup>****</sup>	% MF Units <sup>***</sup>	% BANK Loans	% MF Units <sup>***</sup>	% BANK Loans	% MF Units <sup>***</sup>	% BANK Loans	Overall	Low	Mod	Mid	Upp									
<b>State of Kansas:</b>																								
Rural Non-MA 1(FS)	7	43.75	0.00	0.00	13.55	14.29	64.20	28.57	22.25	57.14	0.00	0.00	0.00	0.00	0.00									
Rural Non-MA 2(LS)	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00									
Gardner MA(LS)	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00									
Lawrence MA(FS)	1	6.25	10.24	0.00	34.66	100.00	37.90	0.00	17.20	0.00	0.00	0.00	0.00	0.00	0.00									
Topeka MA(LS)	1	6.25	5.50	0.00	22.25	100.00	52.47	0.00	19.77	0.00	0.00	0.00	0.00	0.00	0.00									
Wichita MA(FS)	7	43.75	4.19	0.00	31.95	71.43	43.78	28.57	20.09	0.00	2.56	0.00	0.00	5.56	0.00									
<b>State of Nebraska:</b>																								
Nuckolls AA(FS)	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00									

FS – Full Scope, LS – Limited Scope

<sup>\*</sup> Based on 2009 Peer Mortgage Data (USPR)

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

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

<sup>\*\*\*\*</sup> Multifamily loan distribution includes Home Purchases, Home Improvement and Refinances.

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

Geographic Distribution: SMALL LOANS TO BUSINESSES															Geography: CENTRAL NB		Evaluation Period: JANUARY 1, 2006 TO DECEMBER 31, 2009				
Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography										
	#	% of Total**	% of Business es***	% BANK Loans	% of Business es***	% BANK Loans	% of Business es***	% BANK Loans	% of Business es***	% BANK Loans	Overall	Low	Mod	Mid	Upp						
<b>State of Kansas:</b>																					
Rural Non-MA 1(FS)	1,874	61.40	0.00	0.00	9.38	15.05	71.30	71.50	19.32	13.45	7.61	0.00	9.57	8.57	3.64						
Rural Non-MA 2(LS)	80	2.62	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	13.67	0.00	0.00	14.50	0.00						
Gardner MA(LS)	38	1.25	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	0.12	0.00	0.00	0.19	0.10						
Lawrence MA(FS)	360	11.80	2.12	0.00	26.74	32.22	43.89	38.06	27.25	29.72	3.66	0.00	4.50	3.13	3.96						
Topeka MA(LS)	196	6.42	12.43	7.65	19.05	21.94	39.79	33.16	28.73	37.24	1.03	0.56	1.22	0.80	1.40						
Wichita MA(FS)	445	14.58	2.38	3.15	26.50	22.25	44.24	59.10	26.87	15.51	0.83	1.14	0.59	1.22	0.46						
<b>State of Nebraska:</b>																					
Nuckolls AA(FS)	59	1.93	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	12.99	0.00	0.00	13.89	0.00						

FS – Full Scope, LS – Limited Scope

\* Based on 2009 Peer Small Business Data -- US and PR

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

\*\*\* Source Data - Dun and Bradstreet (2009).

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

Geographic Distribution: SMALL LOANS TO FARMS															Geography: CENTRAL NB		Evaluation Period: JANUARY 1, 2006 TO DECEMBER 31, 2009		
Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography <sup>*</sup>								
	#	% of Total <sup>**</sup>	% of Farms <sup>***</sup>	% BANK Loans	% of Farms <sup>***</sup>	% BANK Loans	% of Farms <sup>***</sup>	% BANK Loans	% of Farms <sup>***</sup>	% BANK Loans	Overall	Low	Mod	Mid	Upp				
<b>State of Kansas:</b>																			
Rural Non-MA 1(FS)	3,278	84.48	0.00	0.00	3.41	7.72	79.29	85.36	17.30	6.92	52.03	0.00	0.00	53.93	24.29				
Rural Non-MA 2(LS)	44	1.13	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	64.29	0.00	0.00	64.29	0.00				
Gardner MA(LS)	3	0.08	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	6.25	0.00	0.00	12.90	0.00				
Lawrence MA(FS)	14	0.36	0.31	0.00	13.84	7.14	52.83	71.43	33.02	21.43	17.86	0.00	50.00	15.38	15.38				
Topeka MA(LS)	5	0.13	3.98	0.00	9.84	0.00	49.88	100.00	36.30	0.00	0.00	0.00	0.00	0.00	0.00				
Wichita MA(FS)	183	4.72	0.87	0.00	10.99	2.19	61.59	90.16	26.56	7.65	34.21	0.00	33.33	42.68	10.71				
<b>State of Nebraska:</b>																			
Nuckolls AA(FS)	353	9.10	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	81.52	0.00	0.00	82.42	0.00				

FS – Full Scope, LS – Limited Scope

<sup>\*</sup> Based on 2009 Peer Small Business Data -- US and PR

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

<sup>\*\*\*</sup> Source Data - Dun and Bradstreet (2009).

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

Borrower Distribution: HOME PURCHASE		Geography: CENTRAL NB					Evaluation Period: JANUARY 1, 2006 TO DECEMBER 31, 2009					Market Share <sup>1</sup>				
Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families***	% BANK Loans****	% Families <sup>1</sup>	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
<b>State of Kansas:</b>																
Rural Non-MA 1(FS)	828	54.94	16.26	6.23	18.94	19.55	25.21	31.01	39.59	43.21	8.68	7.45	9.31	9.18	8.15	
Rural Non-MA 2(LS)	57	3.78	16.29	3.64	19.00	29.09	24.10	30.91	40.60	36.36	30.43	25.00	31.82	33.33	28.00	
Gardner MA(LS)	34	2.26	14.22	0.00	19.76	29.41	29.81	38.24	36.21	32.35	1.87	0.00	1.45	1.51	3.55	
Lawrence MA(FS)	81	5.37	18.17	8.11	18.89	29.73	24.70	18.92	38.24	43.24	1.46	2.12	1.49	0.76	1.74	
Topeka MA(LS)	210	13.93	13.32	10.68	15.07	25.24	21.62	24.27	49.99	39.81	1.94	1.06	1.74	1.83	2.63	
Wichita MA(FS)	279	18.51	17.88	8.63	19.18	30.94	24.47	30.58	38.47	29.86	1.02	0.67	1.15	1.43	0.70	
<b>State of Nebraska:</b>																
Nuckolls AA(FS)	18	1.19	20.12	22.22	26.02	22.22	28.80	22.22	25.05	33.33	21.43	0.00	33.33	0.00	50.00	

FS – Full Scope, LS – Limited Scope

<sup>1</sup> Based on 2009 Peer Mortgage Data (USPR)

\*\* 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 Families is based on the 2000 Census information.

\*\*\*\* As a percentage of loans with borrower income information available. No information was available for 2.6% of loans originated and purchased by bank.

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

**Table 9. Borrower Distribution of Home Improvement Loans**

Borrower Distribution: HOME IMPROVEMENT															Geography: CENTRAL NB					Evaluation Period: JANUARY 1, 2006 TO DECEMBER 31, 2009				
Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share <sup>*</sup>													
	#	% of Total <sup>**</sup>	% Families <sup>†</sup>	% BANK Loans <sup>****</sup>	% Families <sup>2</sup>	% BANK Loans <sup>****</sup>	% Families <sup>***</sup>	% BANK Loans <sup>****</sup>	% Families <sup>***</sup>	% BANK Loans <sup>****</sup>	Overall	Low	Mod	Mid	Upp									
<b>State of Kansas:</b>																								
Rural Non-MA 1(FS)	105	73.43	16.26	14.77	18.94	20.45	25.21	22.73	39.59	42.05	4.89	8.33	5.62	3.50	4.79									
Rural Non-MA 2(LS)	2	1.40	16.29	0.00	19.00	50.00	24.10	0.00	40.60	50.00	0.00	0.00	0.00	0.00	0.00									
Gardner MA(LS)	2	1.40	14.22	0.00	19.76	0.00	29.81	100.00	36.21	0.00	2.94	0.00	0.00	6.67	0.00									
Lawrence MA(FS)	5	3.50	18.17	20.00	18.89	40.00	24.70	0.00	38.24	40.00	1.37	5.26	3.57	0.00	0.00									
Topeka MA(LS)	13	9.09	13.32	15.38	15.07	30.77	21.62	7.69	49.99	46.15	1.65	0.00	1.39	1.52	2.31									
Wichita MA(FS)	12	8.39	17.88	16.67	19.18	8.33	24.47	41.67	38.47	33.33	0.59	1.32	0.00	1.16	0.34									
<b>State of Nebraska:</b>																								
Nuckolls AA(FS)	4	2.80	20.12	0.00	26.02	66.67	28.80	0.00	25.05	33.33	50.00	0.00	100.00	0.00	0.00									

FS – Full Scope, LS – Limited Scope

<sup>\*</sup> Based on 2009 Peer Mortgage Data (USPR)

<sup>\*\*</sup> 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.

<sup>†</sup> Percentage of Families is based on the 2000 Census information.

<sup>\*\*\*\*</sup> As a percentage of loans with borrower income information available. No information was available for 12.6% of loans originated and purchased by bank.

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

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

Borrower Distribution: HOME MORTGAGE REFINANCE															
Geography: CENTRAL NB				Evaluation Period: JANUARY 1, 2006 TO DECEMBER 31, 2009											
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share <sup>*</sup>				
	#	% of Total <sup>**</sup>	% Families <sup>**</sup>	% BANK Loans <sup>****</sup>	% Families <sup>3</sup>	% BANK Loans <sup>****</sup>	% Families <sup>***</sup>	% BANK Loans <sup>****</sup>	% Families <sup>***</sup>	% BANK Loans <sup>****</sup>	Overall	Low	Mod	Mid	Upp
<b>State of Kansas:</b>															
Rural Non-MA 1(FS)	497	48.73	16.26	3.54	18.94	14.58	25.21	28.96	39.59	52.92	5.72	4.85	5.33	6.72	5.47
Rural Non-MA 2(LS)	40	3.92	16.29	0.00	19.00	15.00	24.10	30.00	40.60	55.00	14.65	0.00	3.85	15.79	19.05
Gardner MA(LS)	25	2.45	14.22	8.00	19.76	24.00	29.81	40.00	36.21	28.00	2.32	4.17	2.50	2.79	1.42
Lawrence MA(FS)	103	10.10	18.17	3.03	18.89	18.18	24.70	24.24	38.24	54.55	1.84	0.52	2.48	1.69	1.85
Topeka MA(LS)	201	19.71	13.32	7.07	15.07	20.20	21.62	23.23	49.99	49.49	3.78	2.82	3.43	3.90	3.99
Wichita MA(FS)	151	14.80	17.88	7.75	19.18	19.72	24.47	24.65	38.47	47.89	0.54	0.88	0.66	0.38	0.53
<b>State of Nebraska:</b>															
Nuckolls AA(FS)	3	0.29	20.12	0.00	26.02	50.00	28.80	50.00	25.05	0.00	4.55	0.00	33.33	0.00	0.00

FS – Full Scope, LS – Limited Scope

<sup>\*</sup> Based on 2009 Peer Mortgage Data (USPR)

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

<sup>\*\*\*</sup> Percentage of Families is based on the 2000 Census information.

<sup>\*\*\*\*</sup> As a percentage of loans with borrower income information available. No information was available for 3.3% of loans originated and purchased by bank.

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



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

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: CENTRAL NB			Evaluation Period: JANUARY 1, 2006 TO DECEMBER 31, 2009				
Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
<b>State of Kansas:</b>									
Rural Non-MA 1(FS)	1,874	61.40	74.98	34.20	82.76	12.06	5.18	7.61	18.05
Rural Non-MA 2(LS)	80	2.62	77.22	47.50	75.00	18.75	6.25	13.67	29.03
Gardner MA(LS)	38	1.25	77.28	42.11	63.16	23.68	13.16	0.12	0.17
Lawrence MA(FS)	360	11.80	76.38	50.83	77.22	15.00	7.78	3.66	6.52
Topeka MA(LS)	196	6.42	73.58	45.92	77.04	16.84	6.12	1.03	1.85
Wichita MA(FS)	445	14.58	74.88	54.38	64.27	17.75	17.98	0.83	2.39
<b>State of Nebraska:</b>									
Nuckolls AA(FS)	59	1.93	71.07	54.24	100.00	0.00	0.00	12.99	30.00

FS – Full Scope, LS – Limited Scope

\* Based on 2009 Peer Small Business Data -- US and PR

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

\*\*\* Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2009).

\*\*\*\* 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 43.05% of small loans to businesses originated and purchased by the bank.

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

Borrower Distribution: SMALL LOANS TO FARMS		Geography: CENTRAL NB			Evaluation Period: JANUARY 1, 2006 TO DECEMBER 31, 2009					
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 \$500,000	All	Rev\$ 1 Million or Less	
<b>State of Kansas:</b>										
Rural Non-MA 1(FS)	3,278	84.48	97.99	59.43	80.41	15.59	4.00	52.03	43.95	
Rural Non-MA 2(LS)	44	1.13	99.29	20.45	95.45	4.55	0.00	64.29	25.00	
Gardner MA(LS)	3	0.08	96.08	66.67	66.67	33.33	0.00	6.25	7.84	
Lawrence MA(FS)	14	0.36	99.06	50.00	92.86	7.14	0.00	17.86	11.11	
Topeka MA(LS)	5	0.13	97.89	20.00	100.00	0.00	0.00	0.00	0.00	
Wichita MA(FS)	183	4.72	97.66	71.58	84.70	14.75	0.55	34.21	34.57	
<b>State of Nebraska:</b>										
Nuckolls AA(FS)	353	9.10	100.00	71.95	61.19	26.91	11.90	81.52	81.36	

FS – Full Scope, LS – Limited Scope

\* Based on 2009 Peer Small Business Data -- US and PR

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

\*\*\* Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2009).

\*\*\*\* 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 36.75% of small loans to farms originated and purchased by the bank.

**Table 14. Qualified Investments**

QUALIFIED INVESTMENTS									
Geography: CENTRAL NB									
Evaluation Period: AUGUST 23, 2005 TO DECEMBER 31, 2009									
Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
<b>State of Kansas:</b>									
Rural Non-MA 1(FS)	1	26	51	1,551	52	1,577	14.88	0	0
Rural Non-MA 2(LS)	0	0	3	2,971	3	2,971	28.03	0	0
Gardner MA(LS)	0	0	1	136	1	136	1.28	0	0
Lawrence MA(FS)	0	0	20	321	20	321	3.03	0	0
Topeka MA(LS)	0	0	11	334	11	334	3.15	0	0
Wichita MA(FS)	0	0	19	1,386	19	1,386	13.08	0	0
Statewide with Potential	0	0	1	206	1	206	1.94	1	68
Statewide without Potential	0	0	4	1,871	4	1,871	17.65	0	0
<b>State of Nebraska:</b>									
Nuckolls AA(FS)	0	0	12	29	12	29	0.27	0	0
Statewide without Potential	0	0	1	1,136	1	1,136	10.72	0	0
<b>United States:</b>									
United States with Potential	0	0	1	633	1	633	5.97	0	0

FS – Full Scope, LS – Limited Scope

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

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

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS Geography: CENTRAL NB Evaluation Period: JANUARY 1, 2006 TO DECEMBER 31, 2009																	
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population			
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
<b>State of Kansas:</b>																	
Rural Non-MA 1(FS)	61.80	20	50.45	0.00	20.00	70.00	10.00	2	0	0	0	2	0	0.00	10.98	68.14	20.89
Rural Non-MA 2(LS)	5.29	2	5.41	0.00	0.00	100.0	0.00	0	0	0	0	0	0	0.00	0.00	100.0	0.00
Gardner MA(LS)	1.08	2	5.41	0.00	0.00	100.0	0.00	0	0	0	0	0	0	0.00	0.00	100.0	0.00
Lawrence MA(FS)	10.84	6	16.22	0.00	33.33	50.00	16.67	0	0	0	0	0	0	5.95	25.54	46.20	22.31
Topeka MA(LS)	4.71	2	5.41	50.00	0.00	0.00	50.00	0	0	0	0	0	0	1.72	26.54	40.50	31.24
Wichita MA(FS)	10.88	4	10.81	0.00	0.00	100.0	0.00	0	0	0	0	0	0	2.47	27.12	46.06	24.34
<b>State of Nebraska:</b>																	
Nuckolls AA(FS)	5.41	1	2.70	0.00	0.00	100.0	0	0	0	0	0	0	0	0.00	0.00	100.0	0.00

FS – Full Scope LS – Limited Scope

**Distribution of Branch and ATM Delivery System**

Distribution of Branch and ATM Delivery System																	
Geography: CENTRAL NB																	
Evaluation Period: JANUARY 1, 2006 TO DECEMBER 31, 2009																	
MA/Assessment Area:	Deposit s	Branches						ATMs						Population			
	% of Total Bank Deposit s	# of Bank Branch es	% of Total Bank Branch es	Location of Branches by Income of Geographies (%)				# of Bank ATMs	% of Total Bank ATMs	Location of ATMs by Income of Geographies (#)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
<b>State of Kansas:</b>																	
Rural Non-MA 1(FS)	61.80	20	50.45	0	20.0	70.0	10.0	39	67.24	0	12	24	3	0.00	10.98	68.14	20.89
Rural Non-MA 2(LS)	5.29	2	5.41	0	0	100	0	2	3.45	0	0	2	0	0.00	0.00	100.0	0.00
Gardner MA(LS)	1.08	2	5.41	0	0	100.	0	3	5.17	0	0	3	0	0.00	0.00	100.0	0.00
Lawrence MA(FS)	10.84	6	16.22	0	33.3	50.0	16.6	6	10.34	0	2	3	1	5.95	25.54	46.20	22.31
Topeka MA(LS)	4.71	2	5.41	50.0	0	0	50.0	2	3.45	1	0	0	1	1.72	26.54	40.50	31.24
Wichita MA(FS)	10.88	4	10.81	0	0	100.0	0	5	8.62	0	0	5	0	2.47	27.12	46.06	24.34
<b>State of Nebraska:</b>																	
Nuckolls AA(FS)	5.41	1	2.70	0	0	100.0	0	1	1.72	0	0	1	0	0.00	0.00	100.0	0.00

FS – Full Scope, LS – Limited Scope