



PUBLIC DISCLOSURE

July 8, 2019

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

The Citizens National Bank
Charter Number 10789

417 Commercial
Greenleaf, KS 66943

Office of the Comptroller of the Currency

2959 North Rock Road
Wichita, KS 67226-1355

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

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Overall CRA Rating

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

The lending test is rated: Satisfactory

The major factors that support this rating include:

- Satisfactory performance in the North Central Kansas (NCK) Assessment Area (AA) and the Lansing/Leavenworth (LL) AA.
- The bank's loan-to-deposit ratio (LTD) is reasonable.
- A substantial majority of the bank's loans are made in its AA.

Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AA(s), the bank's LTD ratio is reasonable.

The LTD is calculated on a bank-wide basis. The bank's average LTD ratio since the prior CRA examination was 42 percent. The bank's LTD ranged from 38 percent to 47 percent. The average LTD of peer banks totaled 65 percent, ranging from 58 percent to 73 percent. The bank also originated \$9.7 million in loans sold on the secondary market during the evaluation period. These loans would not be included in the LTD. The bank's LTD ratio is reasonable due to a high level of competition, especially in the NCK AA. There are 18 banks in the NCK AA servicing a total population of approximately 28 thousand people. Farm Credit Services is also a significant source of competition for agricultural loans, the bank's primary product in the NCK AA.

Lending in Assessment Area

A substantial majority of the bank's loans are inside its AAs.

The bank originated 87 percent of its total loans inside the bank's AAs during the evaluation period. This analysis is performed at the bank level, rather than the AA, level. We used the loans inside the AA to analyze the distribution of loans by income level of the geography and income level of the borrower.

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	151	84	28	16	179	12,168	68	5,631	32	17,799
Agricultural Loans	40	100	0	0	40	4,067	100	0	0	4,066
Total	191	87	28	13	219	16,235	74	5,631	26	21,865

Source: Evaluation Period: 1/1/2016 - 12/31/2018 Bank Data
Due to rounding, totals may not equal 100.0

Description of Institution

Citizen's National Bank (CNB) is a \$173 million institution owned by Padgett Agency, Inc., a one-bank holding company and insurance agency. The assets of the holding company total \$19.1 million. The bank and the holding company are both headquartered in Greenleaf, Kansas. CNB operates five full-service branches in Kansas, one each in Belleville, Clay Center, Concordia, Greenleaf, and Lansing, with a sixth branch in Leavenworth that operates only as a depository branch. The bank operates fifteen automated teller machines (ATMs). The ATM located at the Lansing branch is the only deposit taking ATM.

CNB is a full-service banking institution offering a full range of agriculture, commercial, real estate, and consumer credit products. The bank participates in a loan program for beginning farmers, a first-time homebuyer program, and various Small Business Administration loan programs. On March 31, 2019, net loans represented 39 percent of the bank's total assets. The \$67 million loan portfolio had the following composition: agricultural 44 percent; residential real estate 32 percent; commercial loans 18 percent; and consumer loans 6 percent. Tier 1 capital totaled \$18.3 million.

The bank has identified two AAs: NCK AA and LL AA. The NCK AA is in a non-metropolitan area that includes 11 contiguous census tracts in Clay, Cloud, Republic, and Washington counties consisting of no low-, one moderate-, nine middle-, and one upper-income census tracts. Republic County and Washington County are designated as distressed and underserved due to population loss and being in a remote rural location for all three years of the evaluation period. The primary product offering in this AA is agriculture loans. The LL AA is within the Kansas City MSA and consists of one low-, two moderate-, six middle-, and one upper-income census tracts in Leavenworth County. The primary product in this AA during the evaluation period was residential real estate loans. The AAs do not arbitrarily exclude any low- or moderate-income areas. Both AAs meet regulatory requirements.

There are no legal, financial or other factors impeding the bank's ability to help meet the needs of its AAs. The Office of the Comptroller of the Currency last evaluated CNB's CRA performance on May 8, 2015. The institution received an overall rating of "Satisfactory" under the Small Institution Performance Standards. The bank has not opened or closed any branches since the last examination.

Scope of the Evaluation

Evaluation Period/Products Evaluated

We performed two evaluations for the Lending Test. We evaluated the performance year of 2016 using data from the 2010 U.S. Census. We evaluated the performance years of 2017-2018 using the 2015 American Community Survey (ACS).

The evaluation period for the Lending Test ranged from January 1, 2016, through December 31, 2018. The AAs were evaluated based on the primary lending products(s). The primary lending products by number and dollar amount granted since the last CRA examination are agricultural loans for the NCK AA and 1-4 family residential real estate loans for the LL AA. Our loan sample included 20 agricultural loans made in 2016 and 20 agricultural loans made in 2017-2018 for the NCK AA. We utilized all HMDA data for 2016, 2017, and 2018 for both AAs to analyze 1-4 family residential real estate loans.

Selection of Areas for Full-Scope Review

In each state where the bank has an office, one or more of the 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.

We gave more weight to the NCK AA as the majority of loans and deposits were made in that AA. In addition, we weighted the results from the years 2017-2018 heavier as that time period represented a larger proportion of lending activities.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c) or 195.28(c), respectively, in determining a national bank's or federal savings association's (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any AA by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the 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 Kansas¹: Satisfactory

The Lending Test is rated: Satisfactory

The major factors that support this rating include:

- The bank exhibits excellent geographic distribution of loans in the AAs.
- The bank exhibits a reasonable distribution of loans to individuals of different income levels and farms of different sizes.

Description of Institution's Operations in Kansas

The primary product in the NCK AA is agriculture lending while the primary product in the LL AA is 1-4 family residential real estate lending. The NCK AA has four offices and eight ATMs while the LL AA has two offices and seven ATMs. As of June 30, 2018, CNB ranks second in deposit market share with 12 percent of the AA's deposits in the NCK AA. CNB ranks last out of nine institutions in the LL AA with 4 percent of the AA's deposits.

We utilized previous community contacts performed in each AA. The contacts indicated the banks are meeting the needs of the communities. The NCK contact identified agriculture loans as the primary need in this AA. He also indicated that the population has declined over the past several years. The community contact for the LL AA indicated the banks are meeting the affordable housing needs; however the competition is strong.

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

North Central Kansas AA.

Table A – Demographic Information of the Assessment Area						
Assessment Area: 2017-2018 -North Central KS						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	11	0.0	9.1	81.8	9.1	0.0
Population by Geography	28,252	0.0	8.2	77.9	13.9	0.0
Housing Units by Geography	14,522	0.0	8.1	80.1	11.9	0.0
Owner-Occupied Units by Geography	9,348	0.0	6.8	79.6	13.6	0.0
Occupied Rental Units by Geography	2,710	0.0	14.0	75.8	10.2	0.0
Vacant Units by Geography	2,464	0.0	6.3	86.6	7.0	0.0
Businesses by Geography	2,012	0.0	5.9	84.6	9.4	0.0
Farms by Geography	639	0.0	1.6	79.3	19.1	0.0
Family Distribution by Income Level	7,772	17.5	20.1	24.1	38.3	0.0
Household Distribution by Income Level	12,058	23.2	17.8	20.1	38.9	0.0
Median Family Income Non-MSAs - KS		\$56,877	Median Housing Value			\$72,670
			Median Gross Rent			\$550
			Families Below Poverty Level			9.2%
<i>Source: 2015 ACS Census and 2018 D&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>						

The 2015 ACS US Census population of the NCK AA is 28,252. The 2018 HUD non-MSA median family income is \$56,877. Of the 12,058 households in the NCK AA, 40 percent receive social security and 13 percent are below the poverty level. Twenty-three percent of the population is over age 65, and 35 percent of the population consists of civilians not in the workforce. The median housing value is \$72,670 and 64 percent of the housing units are owner-occupied units. The income distribution for families within the NCK AA is 18 percent low income; 20 percent moderate income; 24 percent middle income; and 38 percent upper income. Agriculture activities provide the basis for the local economy and continue to be the main credit need in the area. Major employers in the AA include the community hospitals, school districts, county offices, and Cloud County Community College in Concordia, Kansas.

Lansing/Leavenworth AA

Table A – Demographic Information of the Assessment Area						
Assessment Area: 2017-2018 -Lansing Leavenworth KS						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	10	10.0	20.0	60.0	10.0	0.0
Population by Geography	46,218	4.0	17.6	57.6	20.8	0.0
Housing Units by Geography	18,008	6.6	18.4	56.0	19.1	0.0
Owner-Occupied Units by Geography	10,517	1.7	13.5	61.8	23.0	0.0
Occupied Rental Units by Geography	5,850	12.7	26.1	47.0	14.2	0.0
Vacant Units by Geography	1,641	15.7	22.4	50.5	11.4	0.0
Businesses by Geography	1,825	20.2	18.4	43.5	17.9	0.0
Farms by Geography	100	5.0	9.0	73.0	13.0	0.0
Family Distribution by Income Level	11,223	21.6	16.5	22.7	39.2	0.0
Household Distribution by Income Level	16,367	26.0	15.9	17.4	40.6	0.0
Median Family Income MSA - 28140 Kansas City, MO-KS MSA		\$72,623	Median Housing Value			\$135,839
			Median Gross Rent			\$862
			Families Below Poverty Level			10.7%
<i>Source: 2015 ACS Census and 2018 D&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>						

The LL AA has a population of 46,218 with 16,367 households per the 2015 ACS US Census. 2018 HUD median family income is \$72,623. The LL AA has 16,367 households of which 30 percent receive social security and 14 percent are below the poverty level. Thirteen percent of the population is over age 65, and 40 percent consists of civilians not in the workforce. The median housing value is \$135,839 and 58 percent of the housing units are owner-occupied. The income distribution for families within the LL AA is 22 percent low income, 16 percent moderate income, 23 percent middle income, and 39 percent upper income. Major employees of the AA include the Fort Leavenworth military facility, the Federal Penitentiary, the VA Medical Center, the school district, and the Lansing Correctional Facility.

Scope of Evaluation in Kansas

We performed a full-scope review of the NCK AA and LL AA. We weighted agriculture loans in the NCK AA heavier than 1-4 residential real estate loans as agriculture lending is the primary product. We weighted the 2017-2018 time period heavier as it represented a larger volume of loans made during the evaluation period.

LENDING TEST

The bank's performance under the Lending Test is rated Satisfactory.

Based on full-scope reviews, the bank's lending performance in the state is reasonable.

Distribution of Loans by Income Level of the Geography

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

Home Mortgage Loans

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

North Central Kansas AA

The bank's distribution of home mortgage loans in the moderate-income tracts during both evaluation periods is excellent. The bank significantly exceeded the demographics and aggregate data in both time periods. There are no low-income tracts in the AA.

Lansing/Leavenworth AA

The bank's distribution of home mortgage loans in moderate-income tracts during both evaluation periods is excellent. The bank exceeded both demographics and aggregate data in both time periods. The bank did not make any loans in the low-income tract in 2016. However, owner occupied housing in the low-income tract only accounts for 3 percent of the housing units. It would be difficult for the bank to make residential real estate loans in the low-income tract. The bank's performance improved in 2017-2018 and performance was excellent. The bank significantly exceeded demographics and aggregate data.

Small Loans to Farms

Refer to Tables S in appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to farms.

North Central Kansas AA

During 2016, the bank did not make any farm loans in the moderate-income tract. However, there are only 22 farms in the moderate-income tract making it difficult for the bank to make loans in this tract. The bank faced heightened competition from 17 area banks. Farm Credit Services is also a source of significant competition for agricultural loans in the AA. There are no low-income tracts in the AA.

During 2017-2018, the bank's dispersion to farms in moderate-income tracts was excellent. The bank exceeded demographics and aggregate data. This is excellent as the moderate-income tract is only comprised of 10 farms. There are no low-income tracts in the AA.

Lansing/Leavenworth AA

We did not review farm loans in this AA as it is not a primary product.

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.

Home Mortgage Loans

Refer to Tables P in Appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

North Central Kansas AA

The bank did not make any home mortgage loans to low-income borrowers in 2016 while demographics show that 19 percent of families in the AA are low-income. Distribution of home mortgage loans to moderate-income borrowers is excellent. The bank exceeded both demographics and the aggregate data.

The bank exhibited excellent distribution of loans to both low- and moderate-income borrowers in 2017-2018. The bank was below demographics for low-income borrowers, but exceeded aggregate data. The bank exceeded demographics as well as aggregate data in 2017-2018.

Lansing/Leavenworth AA

The bank did not make any home mortgage loans to low-income borrowers in 2016 while demographics show that 21 percent of families in the AA are low-income. The bank improved its performance in 2017-2018 and distribution of loans to low-income borrowers was adequate. While the bank's performance to moderate-income borrowers was adequate in 2016, the bank's performance to moderate-income borrowers in 2017-2018 was lower than demographics and aggregate data.

Small Loans to Farms

Refer to Tables T in section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to farms.

Small Loans to Farms***North Central Kansas AA***

CNB's lending performance reflected excellent distribution of loans to small farms with gross revenues equal to or less than \$1 million. The bank made 100 percent of the sampled loans to farms with revenues less than \$1 million during both evaluation periods.

Lansing/Leavenworth AA

We did not review farm loans in this AA as it is not a primary product.

Responses to Complaints

CNB has not received any CRA related complaints since the prior CRA examination.

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”.

Time Period Reviewed:	01/01/16 to 12/31/18	
Bank Products Reviewed:	NCK AA: Small Farm and Home Mortgage LL AA: Home Mortgage	
Affiliate(s)	Affiliate Relationship	Products Reviewed
N/A	N/A	N/A
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
MMSA(s)		
N/A	N/A	N/A
Name of State		
Kansas		
North Central Kansas	Full-scope	Counties of Clay, Cloud, Republic, and Washington
Lansing/Leavenworth	Full-scope	Cities of Lansing and Leavenworth

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 30th 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.
- Table Q. Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses that were 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) in those geographies. Because aggregate small business data are not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank’s assessment area.
- Table R. Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to: 1) the percentage distribution of businesses with revenues of greater than \$1 million; and, 2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.
- Table S. Assessment Area Distribution of Loans to Farms by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-,

and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. The table also presents aggregate peer data for the years the data is available. Because aggregate 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 T. Assessment Area Distribution of Loans to Farms by Gross Annual Revenues -** Compares the percentage distribution of the number of small loans (loans less than or equal to \$500 thousand) originated and purchased by the bank to farms with revenues of \$1 million or less to: 1) the percentage distribution of farms with revenues of greater than million; and, 2) the percentage distribution of farms for which revenues are not available. The table also presents aggregate peer small farm data for the years the data is available.
- Table U. Assessment Area Distribution of Consumer 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 households in those geographies.
- Table V. Assessment Area Distribution of Consumer 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 households by income level in each MMSA/assessment area.

Table O : Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2016
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
North Central KS	46	3,872	74.2	452	0.0	0.0	0.0	10.0	23.9	14.8	90.0	76.1	85.2	0.0	0.0	0.0	0.0	0.0	0.0
Lansing/Leavenworth KS	16	1,797	25.8	1,607	2.7	0.0	1.2	35.8	62.5	35.8	29.0	12.5	22.7	32.4	25.0	40.3	0.0	0.0	0.0
Total	62	5,669	100.0	2,059	1.4	0.0	1.0	23.8	33.9	31.2	57.4	59.7	36.4	17.4	6.5	31.4	0.0	0.0	0.0

*Source: 2010 U.S Census; 01/01/2016 - 12/31/2016 Bank Data, 2016 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0*

Table O : Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2017-2018	
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	
North Central KS	64	3,654	71.9	370	0.0	0.0	0.0	6.8	18.8	9.5	79.6	75.0	72.4	13.6	6.3	18.1	0.0	0.0	0.0	
Lansing/Leavenworth KS	25	2,845	28.1	1,363	1.7	8.0	2.0	13.5	24.0	13.9	61.8	56.0	54.0	23.0	12.0	30.2	0.0	0.0	0.0	
Total	89	6,499	100.0	1,733	0.9	2.2	1.6	10.4	20.2	12.9	70.2	69.7	57.9	18.6	7.9	27.6	0.0	0.0	0.0	

Source: 2015 ACS Census; 01/01/2017 - 12/31/2018 Bank Data, 2018 HMDA Aggregate Data, "--" data not available.
 Due to rounding, totals may not equal 100.0

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower **2016**

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
North Central KS	46	3,872	74.2	452	19.3	0.0	6.6	20.2	21.7	19.5	24.2	23.9	21.9	36.3	37.0	34.5	0.0	17.4	17.5
Lansing/Leavenworth KS	16	1,797	25.8	1,607	20.7	0.0	9.5	16.5	12.5	16.7	21.2	18.8	20.0	41.6	43.8	29.3	0.0	25.0	24.5
Total	62	5,669	100.0	2,059	20.1	0.0	8.9	18.0	19.4	17.3	22.4	22.6	20.4	39.4	38.7	30.5	0.0	19.4	23.0

*Source: 2010 U.S. Census ; 01/01/2016 - 12/31/2016 Bank Data, 2016 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0*

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2017-2018		
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		
North Central KS	64	3,654	71.9	370	17.5	12.5	8.1	20.1	23.4	22.2	24.1	18.8	24.9	38.3	34.4	29.2	0.0	10.9	15.7		
Lansing/Leavenworth KS	25	2,845	46.3	1,363	21.6	8.0	11.6	16.5	8.0	23.5	22.7	24.0	22.4	39.2	48.0	26.0	0.0	12.0	16.6		
Total	89	6,499	100.0	1,733	19.9	11.2	10.8	18.0	19.1	23.2	23.3	20.2	22.9	38.8	38.2	26.7	0.0	11.2	16.4		

Source: 2015 ACS Census ; 01/01/2017 - 12/31/2018 Bank Data, 2018 HMDA Aggregate Data, "--" data not available.
 Due to rounding, totals may not equal 100.0

Table S - Assessment Area Distribution of Loans to Farms by Income Category of the Geography																			2016
Assessment Area:	Total Loans to Farms				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate
North Central KS	20	1,851	100	180	0.0	0.0	0.0	3.1	0.0	1.7	96.9	100	98.3	0.0	0.0	0.0	0.0	0.0	0.0
Total	20	1,851	100	180	0.0	0.0	0.0	3.1	0.0	1.7	96.9	100	98.3	0.0	0.0	0.0	0.0	0.0	0.0

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

Table S - Assessment Area Distribution of Loans to Farms by Income Category of the Geography																			2017-2018		
Assessment Area:	Total Loans to Farms				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts				
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate		
North Central KS	20	2,216	--	235	0.0	0.0	0.0	1.6	5.0	1.3	79.3	90.0	79.1	19.1	5.0	19.6	0.0	0.0	0.0		
Total	20	2,216	--	235	0.0	0.0	0.0	1.6	5.0	1.3	79.3	90.0	79.1	19.1	5.0	19.6	0.0	0.0	0.0		

Source: 2018 D&B Data; 01/01/2017 - 12/31/2018 Bank Data; 2017 CRA Aggregate Data, "--" data not available.
 Due to rounding, totals may not equal 100.0

Table T: Assessment Area Distribution of Loans to Farms by Gross Annual Revenues											2016
Assessment Area:	Total Loans to Farms				Farms with Revenues <= 1MM			Farms with Revenues > 1MM		Farms with Revenues Not Available	
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	% Farms	% Bank Loans
North Central KS	20	1,851	100	180	97.8	100	41.7	1.5	0.00	0.7	0.00
Total	20	1,851	100	180	97.8	100	41.7	1.5	0.00	0.7	0.00
<i>Source: 2016 D&B Data; 01/01/2016 - 12/31/2016 Bank Data; 2016 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0</i>											

Table T: Assessment Area Distribution of Loans to Farms by Gross Annual Revenues											2017-2018	
Assessment Area:	Total Loans to Farms				Farms with Revenues <= 1MM			Farms with Revenues > 1MM		Farms with Revenues Not Available		
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	% Farms	% Bank Loans	
North Central KS	20	2,216	100	235	97.3	100	27.7	1.9	0.0	0.8	0.0	
Total	20	2,216	100	235	97.3	100	27.7	1.9	0.0	0.8	0.0	
<i>Source: 2018 D&B Data; 01/01/2017 - 12/31/2018 Bank Data; 2017 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0</i>												