



INTERMEDIATE SMALL BANK

Comptroller of the Currency
Administrator of National Banks

Washington, DC 20219

PUBLIC DISCLOSURE

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COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Armed Forces Bank, National Association
Charter Number 8796

320 Kansas Avenue
Ft. Leavenworth, Kansas 66027

Office of the Comptroller of the Currency

Kansas City South
7101 College Boulevard
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, nor should it 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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This document is an evaluation of the Community Reinvestment Act (CRA) performance of **Armed Forces Bank, National Association** (AFB) prepared by the Office of the Comptroller of the Currency, the institution's supervisory agency. The agency rates the CRA performance of an institution consistent with the provisions set forth in Appendix A to 12 C.F.R. § Part 25.

INSTITUTION'S CRA RATING: This institution is rated **Outstanding**.

The Lending Test is rated: Outstanding.

The Community Development Test is rated: Outstanding.

The major factors that support this rating include:

- AFB's distribution of consumer loans to borrowers of different income levels is excellent.
- AFB's level of community development activities is excellent.
- A substantial majority of the bank's loans are to military persons.
- AFB's loan-to-deposit ratio is reasonable.

Scope of Examination

The evaluation period for the Lending Test is January 1, 2003 through December 31, 2006. For the Community Development (CD) Test, the evaluation period is July 7, 2004 through September 17, 2007.

The Lending Test included an evaluation of consumer, Home Mortgage Disclosure Act (HMDA), and small business loans originated or purchased during our evaluation period. The Community Development Test included an evaluation of CD loans, qualified investments, and CD services, including loans originated by the bank's affiliate, Bank Midwest (BMW), National Association. We verified that BMW did not receive CRA credit for these loans. We also met with community leaders in Leavenworth, Kansas. Consumer loans are the primary credit need for military personnel.

As part of the CRA evaluation, we tested AFB's publicly filed information on HMDA loans for accuracy. We also tested the accuracy of consumer and small business loan information that the bank collects and maintains. We did not identify any significant errors. Data used to evaluate the bank's performance in its assessment area (AA) is accurate.

Description of Institution

AFB is an interstate bank headquartered in Fort Leavenworth, Kansas and a wholly owned subsidiary of Dickinson Financial Corporation (DFC), a \$5 billion multi-bank holding company headquartered in Kansas City, Missouri. As of December 31, 2006, AFB reported total assets of \$746 million. AFB has 53 branches operating in the following states: Alabama, Arizona, California, Colorado, Florida, Georgia, Illinois, Kansas, Kentucky, Missouri, New Jersey, Nevada, North Dakota, Texas, Virginia, Washington, and Wyoming. Fifty-one branches are located across 30 different military installations. AFB has two off-post branches in Leavenworth and Junction City, Kansas where installations are located.

Since the last CRA examination, AFB added 12 branches at military installations in Colorado, Florida, Kansas, Virginia, Washington, and Wyoming.

AFB is a full-service institution offering various loan and deposit products. The bank's primary business strategy is to serve the needs of current and former military personnel throughout the world. The bank's primary loan product is non real-estate loans, which is consistent with the primary credit need in military communities.

As of June 30, 2007, net loans represent 53 percent of total assets. Consumer loans represent 99 percent by number and 52 percent by dollar volume of loans originated during the evaluation period. HMDA reportable loans are 42 percent and small business loans are 6 percent of the dollar amount of loans originated during this time period.

There are no legal, financial, or other factors impeding AFB's ability to help meet the credit needs of its AA. AFB's performance was rated "Outstanding" at its last CRA evaluation dated July 6, 2004.

Selection of Areas for Full-Scope Review

The bank's entire AA received a full-scope review since it is not defined by geography.

AFB defines its AA as all active or reserve military personnel and their dependents, retired military personnel, persons enrolled in military academies, and persons participating in college ROTC programs throughout the world. The CRA regulation allows this option to banks whose business predominantly consists of serving the needs of military personnel or their dependents that are not located within a defined geographic area.

Ratings

The bank's overall rating is based on its performance in the entire AA.

Ratings were assigned to the bank as a whole with emphasis placed on loans to military personnel. Consumer loans are weighted more heavily, followed by HMDA loans. Small business loans were given the least weight. This reflects the primary credit needs in the AA, as well as loan volumes by product type over the evaluation period.

Fair Lending or Other Illegal Credit Practices Review

We found no evidence of discriminatory or other illegal credit practices inconsistent with helping to meet community credit needs.

Conclusions with Respect to Performance Tests

CRA Rating for Armed Forces Bank: Outstanding.

The Lending test is rated: Outstanding.

The Community development test is rated: Outstanding.

LENDING TEST

The bank's performance under the lending test is rated "Outstanding".

Lending activity reflects good responsiveness to the primary credit needs of AFB's AA. The primary credit need of military personnel is consumer loans, which received the most weight in evaluating the bank's CRA performance.

The quarterly average loan-to-deposit ratio since the last CRA examination is 61 percent. AFB's net loan-to-deposit ratio is 62 percent as of June 30, 2007. The following factors influence loan volumes:

- The primary credit need of military personnel is consumer loans, which are originated for lower dollar amounts.
- AFB must maintain high levels of liquidity to accommodate military paydays. The volume of military payroll deposits average \$130 million per month, which represents approximately 19 percent of total deposits as of June 30, 2007.
- Admission to all military installations is closed to the public (only assigned persons or those having official business on the installation can enter). This makes access inconvenient.
- All military installations restrict the distribution of promotional materials and the use of outdoor signs for advertising. Marketing efforts are further hampered, since it is difficult to obtain accurate mailing lists for military persons.
- Post exchanges provide an unsecured line of credit up to \$7,500 at each military installation.

The number of HMDA and small business loans is small. These loans do not represent a primary credit need. Housing or housing subsidies are provided by the military to keep forces mobile. A majority of mortgage loans are either to retired or senior military personnel. Bank customers consist primarily of young enlisted soldiers whose income is in the low- and moderate-income category.

There are no small business loan opportunities on military installations. AFB has two off-post branches in Leavenworth and Junction City where military installations exist. However, due to the perception that the bank only serves the military, it is difficult to generate loans.

Lending to Borrowers of Different Incomes and to Businesses of Different Sizes

The overall borrower distribution of loans is excellent. Primary weight is placed on consumer loan performance. We were not able to analyze performance for HMDA and small business loans since demographic information for comparison purposes is not available. These loans are not a major product for the bank and represent only 1 percent of the total number of loan originations during our evaluation period.

AFB's distribution of consumer loans is excellent. The percent of the total number of consumer loans to low- and moderate-income borrowers significantly exceeds demographic percentages used during this examination.

To determine the percentage of bank consumer loans to borrowers of different income levels, we used the estimated median annual household income for the United States of \$48,201 as determined by the U.S. Census Bureau. For comparison purposes, we also used information from the U.S. Census Bureau to determine the percentage of households by income. While this information does not detail the number of low-, moderate-, middle-, and upper-income households in the U.S., it does provide a good approximation of these numbers.

Based on information from the U.S. Census Bureau website for the total number of households in 2006:

- 25 percent of households have incomes of less than \$25 thousand. This is compared to 48 percent of bank loans made to low-income borrowers with incomes of less than \$24,100.
- 11 percent of households have incomes from \$25 thousand to less than \$35 thousand. This is compared to 26 percent of bank loans made to moderate-income borrowers with incomes from \$24,100 to less than \$38,651.

Consumer lending was identified as the primary credit need for military personnel.

Geographic Distribution of Loans

An analysis of the geographic distribution of loans is not meaningful since the bank's community is not defined by geography.

AFB makes a majority of its loans in its AA. For all loans combined, 91 percent by number and 73 percent by dollar volume were made to military personnel during our evaluation period.

Responses to Complaints

AFB has not received any complaints regarding its performance in meeting community credit needs.

COMMUNITY DEVELOPMENT TEST

The bank's performance under the community development test is rated "Outstanding".

Community development opportunities are very limited. The federal government owns all land and buildings. Housing and all required services are also provided, including maintenance.

Number and Amount of Community Development Loans

During our evaluation period, AFB received credit for loans originated by their affiliate, Bank Midwest, N.A. These four community development loans totaled \$18 million and helped provide affordable housing at Fort Jackson and Fort Benning through the construction of modular barracks. These barracks will house enlisted soldiers, which are primarily low- and moderate-income individuals.

Number and Amount of Qualified Investments

During the evaluation period, qualified investments totaled \$3.4 million. This includes 82 donations, grants, or in-kind contributions totaling \$90 thousand to organizations in its AA that provide services targeted to low- and moderate-income individuals. The remaining \$3.3 million is invested in a CRA Qualified Investment Fund. This fund allows geographical areas with a limited supply of qualified investments to purchase shares in a CRA-dedicated fund. Banks are allowed to specify direct underlying securities located in its AA. AFB invested in the following bond programs that help provide affordable housing in areas that have military installations and may benefit from these programs:

- \$763 thousand in two low-income housing tax credit projects in El Paso, Texas, which benefits Fort Bliss, Texas.
- \$750 thousand in two Colorado bonds. One finances homeownership opportunities for low- and moderate-income families in Colorado. The other bond finances the construction of military housing, which will primarily benefit low- and moderate-income soldiers. AFB has three branches at Fort Carson, Colorado.
- \$490 thousand in a revenue bond to finance the purchase of single family residences in Missouri by low- and moderate-income individuals. AFB has two branches in Fort Leonard Wood, Missouri.
- \$408 thousand in two bonds consisting of mortgage loans to low- and moderate-income families in Washington. AFB has three branches at Fort Lewis, Washington.
- \$321 thousand in a rental housing bond to finance multifamily properties which include a low-income housing tax credit in Virginia. AFB has two branches at Fort Myer, Virginia.
- \$312 thousand in an affordable housing bond in Illinois, where AFB has three branches.

In addition, AFB invested \$260 thousand in a SBA pool to finance a small business loan for a dentist office in a moderate-income tract in California located near Fort Irwin.

Extent to Which the Bank Provides Community Development Services

During the evaluation period, AFB provided numerous financial training sessions at 14 various military installations where branches are located. The frequency of training varies based on need. At Fort Knox, basic financial training is provided daily for entry level soldiers and bi-monthly for drill sergeants and their spouses. Weekly training is provided at Fort Leonard Wood and Fort Bliss to enlisted personnel. Soldiers are educated on basic financial management, check writing, savings, checkbook balancing, and investments.

In addition, AFB offers financial expertise to non-profit organizations that primarily serve low- and moderate-income (LMI) individuals. Bank personnel provided financial expertise to:

- Help an organization allocate funds to community service agencies that primarily serve LMI individuals.
- Prepare budgets for a domestic violence shelter.
- Serve as treasurer for an organization that targets youth from LMI families.
- Help raise money for an organization that provides food, clothing, and utility assistance to low-income persons.

The Fort Knox branch was awarded the Distinguished Bank Service Award in 2005 for providing outstanding services to the military community. In 2006, the Fort Lewis branch received the Governors WorkFirst Business Award for employing, training, and advancing parents under the welfare-to-work program.

Community contact information obtained as part of this examination indicates that financial education is a need for military personnel. By providing financial training, AFB helps meet this critical need.

Responsiveness to Community Development Needs

AFB's performance shows excellent responsiveness to community development needs of military personnel.

State Rating

State of Alabama

CRA Rating for Alabama: Outstanding.

The Lending test is rated: Outstanding.

The Community development test is rated: Outstanding.

AFB was evaluated using its entire deposit customer base as its AA, which is specifically allowed in the CRA regulation [12 C.F.R. §25.41(f)] for banks serving military populations. AFB's performance is based on its lending activity and distribution of loans to a population of military personnel, regardless of that population's geographic location. For such a bank, a geographic distribution analysis of loans is not meaningful. However, because the bank has a branch in the state of Alabama, the CRA statute requires a state rating. AFB's performance in this state is not inconsistent with its overall performance.

Please refer to the Conclusions with Respect to Performance Tests section for a description of AFB's lending activities to the military population and supporting data for the overall ratings.

State Rating

State of Arizona

CRA Rating for Arizona: Outstanding.

The Lending test is rated: Outstanding.

The Community development test is rated: Outstanding.

AFB was evaluated using its entire deposit customer base as its AA, which is specifically allowed in the CRA regulation [12 C.F.R. §25.41(f)] for banks serving military populations. AFB's performance is based on its lending activity and distribution of loans to a population of military personnel, regardless of that population's geographic location. For such a bank, a geographic distribution analysis of loans is not meaningful. However, because the bank has a branch in the state of Arizona, the CRA statute requires a state rating. AFB's performance in this state is not inconsistent with its overall performance.

Please refer to the Conclusions with Respect to Performance Tests section for a description of AFB's lending activities to the military population and supporting data for the overall ratings.

State Rating

State of California

CRA Rating for California: Outstanding.

The Lending test is rated: Outstanding.

The Community development test is rated: Outstanding.

AFB was evaluated using its entire deposit customer base as its AA, which is specifically allowed in the CRA regulation [12 C.F.R. §25.41(f)] for banks serving military populations. AFB's performance is based on its lending activity and distribution of loans to a population of military personnel, regardless of that population's geographic location. For such a bank, a geographic distribution analysis of loans is not meaningful. However, because the bank has a branch in the state of California, the CRA statute requires a state rating. AFB's performance in this state is not inconsistent with its overall performance.

Please refer to the Conclusions with Respect to Performance Tests section for a description of AFB's lending activities to the military population and supporting data for the overall ratings.

State Rating

State of Colorado

CRA Rating for Colorado: Outstanding.

The Lending test is rated: Outstanding.

The Community development test is rated: Outstanding.

AFB was evaluated using its entire deposit customer base as its AA, which is specifically allowed in the CRA regulation [12 C.F.R. §25.41(f)] for banks serving military populations. AFB's performance is based on its lending activity and distribution of loans to a population of military personnel, regardless of that population's geographic location. For such a bank, a geographic distribution analysis of loans is not meaningful. However, because the bank has a branch in the state of Colorado, the CRA statute requires a state rating. AFB's performance in this state is not inconsistent with its overall performance.

Please refer to the Conclusions with Respect to Performance Tests section for a description of AFB's lending activities to the military population and supporting data for the overall ratings.

State Rating

State of Florida

CRA Rating for Florida: Outstanding.

The Lending test is rated: Outstanding.

The Community development test is rated: Outstanding.

AFB was evaluated using its entire deposit customer base as its AA, which is specifically allowed in the CRA regulation [12 C.F.R. §25.41(f)] for banks serving military populations. AFB's performance is based on its lending activity and distribution of loans to a population of military personnel, regardless of that population's geographic location. For such a bank, a geographic distribution analysis of loans is not meaningful. However, because the bank has a branch in the state of Florida, the CRA statute requires a state rating. AFB's performance in this state is not inconsistent with its overall performance.

Please refer to the Conclusions with Respect to Performance Tests section for a description of AFB's lending activities to the military population and supporting data for the overall ratings.

State Rating

State of Georgia

CRA Rating for Georgia: Outstanding.

The Lending test is rated: Outstanding.

The Community development test is rated: Outstanding.

AFB was evaluated using its entire deposit customer base as its AA, which is specifically allowed in the CRA regulation [12 C.F.R. §25.41(f)] for banks serving military populations. AFB's performance is based on its lending activity and distribution of loans to a population of military personnel, regardless of that population's geographic location. For such a bank, a geographic distribution analysis of loans is not meaningful. However, because the bank has a branch in the state of Georgia, the CRA statute requires a state rating. AFB's performance in this state is not inconsistent with its overall performance.

Please refer to the Conclusions with Respect to Performance Tests section for a description of AFB's lending activities to the military population and supporting data for the overall ratings.

State Rating

State of Illinois

CRA Rating for Illinois: Outstanding.

The Lending test is rated: Outstanding.

The Community development test is rated: Outstanding.

AFB was evaluated using its entire deposit customer base as its AA, which is specifically allowed in the CRA regulation [12 C.F.R. §25.41(f)] for banks serving military populations. AFB's performance is based on its lending activity and distribution of loans to a population of military personnel, regardless of that population's geographic location. For such a bank, a geographic distribution analysis of loans is not meaningful. However, because the bank has a branch in the state of Illinois, the CRA statute requires a state rating. AFB's performance in this state is not inconsistent with its overall performance.

Please refer to the Conclusions with Respect to Performance Tests section for a description of AFB's lending activities to the military population and supporting data for the overall ratings.

State Rating

State of Kansas

CRA Rating for Kansas: Outstanding.

The Lending test is rated: Outstanding.

The Community development test is rated: Outstanding.

AFB was evaluated using its entire deposit customer base as its AA, which is specifically allowed in the CRA regulation [12 C.F.R. §25.41(f)] for banks serving military populations. AFB's performance is based on its lending activity and distribution of loans to a population of military personnel, regardless of that population's geographic location. For such a bank, a geographic distribution analysis of loans is not meaningful. However, because the bank has a branch in the state of Kansas, the CRA statute requires a state rating. AFB's performance in this state is not inconsistent with its overall performance.

Please refer to the Conclusions with Respect to Performance Tests section for a description of AFB's lending activities to the military population and supporting data for the overall ratings.

State Rating

State of Kentucky

CRA Rating for Kentucky: Outstanding.

The Lending test is rated: Outstanding.

The Community development test is rated: Outstanding.

AFB was evaluated using its entire deposit customer base as its AA, which is specifically allowed in the CRA regulation [12 C.F.R. §25.41(f)] for banks serving military populations. AFB's performance is based on its lending activity and distribution of loans to a population of military personnel, regardless of that population's geographic location. For such a bank, a geographic distribution analysis of loans is not meaningful. However, because the bank has a branch in the state of Kentucky, the CRA statute requires a state rating. AFB's performance in this state is not inconsistent with its overall performance.

Please refer to the Conclusions with Respect to Performance Tests section for a description of AFB's lending activities to the military population and supporting data for the overall ratings.

State Rating

State of Missouri

CRA Rating for Missouri: Outstanding.

The Lending test is rated: Outstanding.

The Community development test is rated: Outstanding.

AFB was evaluated using its entire deposit customer base as its AA, which is specifically allowed in the CRA regulation [12 C.F.R. §25.41(f)] for banks serving military populations. AFB's performance is based on its lending activity and distribution of loans to a population of military personnel, regardless of that population's geographic location. For such a bank, a geographic distribution analysis of loans is not meaningful. However, because the bank has a branch in the state of Missouri, the CRA statute requires a state rating. AFB's performance in this state is not inconsistent with its overall performance.

Please refer to the Conclusions with Respect to Performance Tests section for a description of AFB's lending activities to the military population and supporting data for the overall ratings.

State Rating

State of New Jersey

CRA Rating for New Jersey: Outstanding.

The Lending test is rated: Outstanding.

The Community development test is rated: Outstanding.

AFB was evaluated using its entire deposit customer base as its AA, which is specifically allowed in the CRA regulation [12 C.F.R. §25.41(f)] for banks serving military populations. AFB's performance is based on its lending activity and distribution of loans to a population of military personnel, regardless of that population's geographic location. For such a bank, a geographic distribution analysis of loans is not meaningful. However, because the bank has a branch in the state of New Jersey, the CRA statute requires a state rating. AFB's performance in this state is not inconsistent with its overall performance.

Please refer to the Conclusions with Respect to Performance Tests section for a description of AFB's lending activities to the military population and supporting data for the overall ratings.

State Rating

State of Nevada

CRA Rating for Nevada: Outstanding.

The Lending test is rated: Outstanding.

The Community development test is rated: Outstanding.

AFB was evaluated using its entire deposit customer base as its AA, which is specifically allowed in the CRA regulation [12 C.F.R. §25.41(f)] for banks serving military populations. AFB's performance is based on its lending activity and distribution of loans to a population of military personnel, regardless of that population's geographic location. For such a bank, a geographic distribution analysis of loans is not meaningful. However, because the bank has a branch in the state of Nevada, the CRA statute requires a state rating. AFB's performance in this state is not inconsistent with its overall performance.

Please refer to the Conclusions with Respect to Performance Tests section for a description of AFB's lending activities to the military population and supporting data for the overall ratings.

State Rating

State of North Dakota

CRA Rating for North Dakota: Outstanding.

The Lending test is rated: Outstanding.

The Community development test is rated: Outstanding.

AFB was evaluated using its entire deposit customer base as its AA, which is specifically allowed in the CRA regulation [12 C.F.R. §25.41(f)] for banks serving military populations. AFB's performance is based on its lending activity and distribution of loans to a population of military personnel, regardless of that population's geographic location. For such a bank, a geographic distribution analysis of loans is not meaningful. However, because the bank has a branch in the state of North Dakota, the CRA statute requires a state rating. AFB's performance in this state is not inconsistent with its overall performance.

Please refer to the Conclusions with Respect to Performance Tests section for a description of AFB's lending activities to the military population and supporting data for the overall ratings.

State Rating

State of Texas

CRA Rating for Texas: Outstanding.

The Lending test is rated: Outstanding.

The Community development test is rated: Outstanding.

AFB was evaluated using its entire deposit customer base as its AA, which is specifically allowed in the CRA regulation [12 C.F.R. §25.41(f)] for banks serving military populations. AFB's performance is based on its lending activity and distribution of loans to a population of military personnel, regardless of that population's geographic location. For such a bank, a geographic distribution analysis of loans is not meaningful. However, because the bank has a branch in the state of Texas, the CRA statute requires a state rating. AFB's performance in this state is not inconsistent with its overall performance.

Please refer to the Conclusions with Respect to Performance Tests section for a description of AFB's lending activities to the military population and supporting data for the overall ratings.

State Rating

State of Virginia

CRA Rating for Virginia: Outstanding.

The Lending test is rated: Outstanding.

The Community development test is rated: Outstanding.

AFB was evaluated using its entire deposit customer base as its AA, which is specifically allowed in the CRA regulation [12 C.F.R. §25.41(f)] for banks serving military populations. AFB's performance is based on its lending activity and distribution of loans to a population of military personnel, regardless of that population's geographic location. For such a bank, a geographic distribution analysis of loans is not meaningful. However, because the bank has a branch in the state of Virginia, the CRA statute requires a state rating. AFB's performance in this state is not inconsistent with its overall performance.

Please refer to the Conclusions with Respect to Performance Tests section for a description of AFB's lending activities to the military population and supporting data for the overall ratings.

State Rating

State of Washington

CRA Rating for Washington: Outstanding.

The Lending test is rated: Outstanding.

The Community development test is rated: Outstanding.

AFB was evaluated using its entire deposit customer base as its AA, which is specifically allowed in the CRA regulation [12 C.F.R. §25.41(f)] for banks serving military populations. AFB's performance is based on its lending activity and distribution of loans to a population of military personnel, regardless of that population's geographic location. For such a bank, a geographic distribution analysis of loans is not meaningful. However, because the bank has a branch in the state of Washington, the CRA statute requires a state rating. AFB's performance in this state is not inconsistent with its overall performance.

Please refer to the Conclusions with Respect to Performance Tests section for a description of AFB's lending activities to the military population and supporting data for the overall ratings.

State Rating

State of Wyoming

CRA Rating for Wyoming: Outstanding.

The Lending test is rated: Outstanding.

The Community development test is rated: Outstanding.

AFB was evaluated using its entire deposit customer base as its AA, which is specifically allowed in the CRA regulation [12 C.F.R. §25.41(f)] for banks serving military populations. AFB's performance is based on its lending activity and distribution of loans to a population of military personnel, regardless of that population's geographic location. For such a bank, a geographic distribution analysis of loans is not meaningful. However, because the bank has a branch in the state of Wyoming, the CRA statute requires a state rating. AFB's performance in this state is not inconsistent with its overall performance.

Please refer to the Conclusions with Respect to Performance Tests section for a description of AFB's lending activities to the military population and supporting data for the overall ratings.

Appendix A: Scope of Examination

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

Time Period Reviewed	Lending Test: January 1, 2003 to December 31, 2006 Community Development Test: July 7, 2004 to September 17, 2007	
Financial Institution	Products Reviewed	
Armed Forces Bank, National Association (AFB) Fort Leavenworth, Kansas	HMDA loans Small loans to businesses Consumer loans	
Affiliate(s)	Affiliate Relationship	Products Reviewed
Bank Midwest, National Association	Owned by Dickinson Financial Corporation (DFC)	Community development loans
List of Assessment Areas and Type of Examination		
Assessment Area	Type of Exam	Other Information
Entire bank	Full-Scope	AFB defines its assessment area as “all active or reserve military personnel and their dependents, retired military personnel, persons enrolled in military academies, and persons participating in college ROTC programs throughout the world”. The assessment area is not limited to geography.

Appendix B: Summary of State Ratings

Overall Bank:	Lending Test Rating	Community Development Test Rating	Overall Bank/State/Multistate Rating
Armed Forces Bank, National Association	Outstanding	Outstanding	Outstanding
Alabama	Outstanding	Outstanding	Outstanding
Arizona	Outstanding	Outstanding	Outstanding
California	Outstanding	Outstanding	Outstanding
Colorado	Outstanding	Outstanding	Outstanding
Florida	Outstanding	Outstanding	Outstanding
Georgia	Outstanding	Outstanding	Outstanding
Illinois	Outstanding	Outstanding	Outstanding
Kansas	Outstanding	Outstanding	Outstanding
Kentucky	Outstanding	Outstanding	Outstanding
Missouri	Outstanding	Outstanding	Outstanding
Nevada	Outstanding	Outstanding	Outstanding
New Jersey	Outstanding	Outstanding	Outstanding
North Dakota	Outstanding	Outstanding	Outstanding
Texas	Outstanding	Outstanding	Outstanding
Virginia	Outstanding	Outstanding	Outstanding
Washington	Outstanding	Outstanding	Outstanding
Wyoming	Outstanding	Outstanding	Outstanding