



PUBLIC DISCLOSURE

October 10, 2023

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 N. Rock Road
Suite 510
Wichita, KS 67226

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

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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 lending performance in the State of Kansas.
- A reasonable loan-to-deposit (LTD) ratio.
- A majority of the bank's loans are originated in its assessment areas (AAs).

Loan-to-Deposit Ratio

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

The Citizens National Bank's (CNB) average quarterly LTD ratio is 41 percent since the last CRA examination. The LTD is calculated on a bank-wide basis. The LTD ranged from 35 percent to 46 percent. Examiners compared CNB to five similarly situated institutions within the bank's AAs. The average LTD of the comparative banks is 68.7 percent, ranging from an average low of 55.6 percent to an average high of 78.5 percent. CNB also originated \$18.6 million in loans which were sold into the secondary market during the evaluation period. These loans are not included in the LTD ratio. The bank's LTD ratio is reasonable when considering the high level of competition within the bank's markets, most notably within the North Central Kansas (NCK) AA. There are 18 banks in the NCK AA, servicing a total population of about 28,000 people. Farm Credit Services is also a significant source of competition for agricultural loans, which is the bank's primary product in the NCK AA.

Lending in Assessment Area

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

The bank originated and purchased 75 percent of its total loans inside the bank's AAs during the evaluation period based on a random sample of loans. This analysis is performed at the bank, rather than the AA, level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria.

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		
	#	%	#	%		\$	%	\$	%	
Small Business	15	75.0	5	25.0	20	2,807	48.8	2,945	51.2	5,752
Small Farm	15	75.0	5	25.0	20	1,245	78.0	352	22.0	1,597
Total	30	75.0	10	25.0	40	4,052	55.1	3,297	44.9	7,349

Source: Bank Data
Due to rounding, totals may not equal 100.0%

Description of Institution

The Citizen's National Bank (CNB) is a \$201 million institution owned by Padgett Agency, Inc., a one-bank holding company and insurance agency. The assets of the holding company total \$10.8 million. The bank and 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 facility in Leavenworth that operates only as a depository branch. The bank operates nine automated teller machines (ATM). 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. As of September 30, 2023, net loans represented 38.5 percent of the bank's total assets. The loan portfolio had the following composition: agriculture 51.9 percent; residential real estate 27.6 percent; commercial loans 15.8 percent; and consumer loans 4.7 percent. Tier 1 capital totaled \$22.8 million.

The bank identifies two AAs: NCK AA and the Lansing-Leavenworth (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 tract. Republic County and Washington County are designated as distressed and underserved due to population loss and being in remote rural locations. The primary product offering in this AA is agricultural loans. The LL AA is within the Kansas City MSA and consists of one low-, two moderate-, six middle-, and one upper-income census tract in Leavenworth County. The primary product in this AA is commercial 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 Officer of the Comptroller of the Currency (OCC) rated the institution "Satisfactory" at the last CRA examination on July 8, 2019. The bank has not opened or closed any branches since the last examination.

Scope of the Evaluation

Evaluation Period/Products Evaluated

Examiners evaluated CNB using the Small Bank examination procedures. Our review included a lending test, which evaluated CNB's performance from January 1, 2019, through December 31, 2021. Each AA was evaluated based on its primary lending products. The primary lending products by number and dollar amount granted since the last CRA examination are agricultural loans for the NCK AA and commercial loans for the LL AA.

To assess CNB's lending performance, our sample included 20 agricultural loans made during the evaluation period for the NCK AA, and 20 commercial loans originated during the evaluation period for the LL AA.

Selection of Areas for Full-Scope Review

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

Ratings

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

Examiners gave more weight to the NCK AA, as the majority of loans were made within this AA. Examiners also put a greater significance on the NCK AA as it comprises a majority of the bank’s deposits.

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

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c) or 195.28(c), respectively, in determining a national bank'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 (or any affiliate whose loans have been considered as part of the institution's lending performance) has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

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

State Rating

State of Kansas

CRA rating for the State of Kansas: Satisfactory

The Lending Test is rated: Satisfactory

The major factors that support this rating include:

- The bank exhibited a reasonable geographic distribution of loans in its AA.
- The bank exhibited an excellent distribution of loans among individuals of different income levels and businesses and farms of different sizes.

Description of Institution's Operations in Kansas

The primary product in the NCK AA is agricultural lending, while the primary product in the LL AA is commercial lending. The NCK AA has four offices and seven ATMs while the LL AA has two offices and two ATMs. As of June 30, 2021, the NCK AA comprises 74 percent of the bank's deposits, with CNB ranking second among 18 institutions in the AA for deposit market share with 13.2 percent of deposits. CNB ranks last out of nine institutions in the LL AA with 3.5 percent of the AA's deposits.

As part of this evaluation, examiners utilized previous community contacts to assess the credit needs and opportunities in the AAs. All of the contacts indicated that area banks are meeting the needs of their respective communities. The NCK contacts identified agricultural loans as the primary need in the AA. One contact indicated that despite the challenges of a rural population, many area banks work collaboratively to stimulate small business growth by participating in a revolving loan fund for potential borrowers. Contacts for the LL AA noted that financial institution competition is aggressive in the AA, which creates a greater level of outreach with citizens and a higher level of community involvement with banks. One contact for the LL AA indicated that banks are appropriately meeting the affordable housing needs of the AA.

North Central Kansas AA

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	2,385	0.0	5.9	84.3	9.9	0.0
Farms by Geography	664	0.0	2.3	78.2	19.6	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		\$57,229	Median Housing Value			\$72,670
			Median Gross Rent			\$550
			Families Below Poverty Level			9.2%
<i>Source: 2015 ACS and 2021 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>						

According to the 2015 ACS US Census and 2021 D&B Data, the population of the NCK AA is 28,252. The 2021 HUD non-MSA median family income is \$57,229. Of the 12,058 households in the NCK AA, 40 percent receive social security benefits 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, with 64 percent of the housing units being owner-occupied units. The income distribution for families within the NCK AA is 17.5 percent low income, 20.1 percent moderate income, 24.1 percent middle income, and 38.3 percent upper income.

Agricultural 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 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: Lansing-Leavenworth 2019-2021						
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	2,362	19.0	17.8	43.0	20.2	0.0
Farms by Geography	124	4.8	10.5	74.2	10.5	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 and 2021 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>						

According to the 2015 ACS US Census and 2021 D&B Data, the LL AA has a population of 46,218. The 2021 HUD median family income is \$72,623. Of the 16,367 households in the LL AA, 30 percent receive social security benefits and 14 percent are below the poverty level. Thirteen percent of the population is over the age of 65, and 40 percent consists of civilians not in the workforce. The median housing value is \$135,839, with 58 percent of the housing units being owner-occupied. The income distribution for families within the LL AA is 21.6 percent low income, 16.5 percent moderate income, 22.7 percent middle income, and 39.2 percent upper income.

Major employers 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

Examiners completed a full-scope review of the NCK AA and the LL AA. We weighted agricultural loans in the NCK AA heavier than the commercial loans in the LL AA, as agricultural loans in NCK represented the majority of lending in both AAs.

LENDING TEST

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

Distribution of Loans by Income Level of the Geography

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

Small Loans to Businesses

Refer to Table Q 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 businesses.

NCK AA

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

LL AA

Based on the data in the tables and considering the performance context factors discussed above, the overall geographic distribution of small loans to businesses was poor.

Based on a sample of 20 loans originated during the evaluation period, the bank's percentage of small loans to businesses in low-income geographies was well below the percentage of businesses in low-income geographies and was well below the aggregate distribution of small loans to businesses in low-income geographies by all lenders. The bank's percentage of small loans to businesses in moderate-income geographies was also well below the percentage of businesses in moderate-income geographies and was also well below the aggregate distribution of small loans to businesses in moderate-income geographies by all lenders. However, the bank's ability to originate loans in the AA is limited, as the Leavenworth branch is a depository facility only. Customers seeking financing at the Leavenworth branch are put in touch with lenders at the Lansing facility. In addition, the Leavenworth facility sits in

the only low-income tract in the AA and is two blocks from one of the two moderate-income tracts in the AA.

Small Loans to Farms

Refer to Table 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.

NCK AA

Based on the data in the tables and considering the performance context factors discussed above, the overall geographic distribution of small loans to farms was excellent.

Based on a sample of 20 loans originate during the evaluation period, the bank's percentage of small loans to farms in moderate-income geographies exceeded the percentage of farms in moderate-income geographies and exceeded the aggregate distribution of small loans to farms in moderate-income geographies by all lenders. There were no low-income tracts in the AA.

LL AA

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

Distribution of Loans by Income Level of the Borrower

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

Small Loans to Businesses

Refer to Table R in Appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to businesses.

NCK AA

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

LL AA

Based on the data in the tables and considering the performance context factors discussed above, the overall borrower distribution of small loans to businesses was excellent.

Based on a sample of twenty loans originated to businesses with known revenues during the evaluation period, the bank's percentage of small loans to businesses with gross annual revenue of \$1 million or less exceeded the percentage of businesses in the AA with gross annual revenue of \$1 million or less, and exceeded the aggregate distribution of small loans to businesses with gross annual revenue of \$1 million or less by all lenders.

Small Loans to Farms

Refer to Table T in 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.

NCK AA

Based on the data in the tables and considering the performance context factors discussed above, the overall borrower distribution of small loans to farms was excellent.

Based on a sample of loans originated to farms with known revenues during the evaluation period, the bank's percentage of small loans to farms with gross annual revenue of \$1 million or less exceeded the percentage of farms in the AA with gross annual revenue of \$1 million or less and exceeded the aggregate distribution of small loans to farms with gross annual revenue of \$1 million or less by all lenders.

LL AA

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

Responses to Complaints

The bank did not receive any CRA related complaints during the evaluation period.

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:	01/01/2019 to 12/31/2021	
Bank Products Reviewed:	NCK AA: Small Farm Loans LL AA: Small Business Loans	
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
State of Kansas		
North Central Kansas (NCK)	Full-Scope	Clay, Cloud, Republic, and Washington Counties
Lansing-Leavenworth (LL)	Full-Scope	Cities of Lansing and Leavenworth

Appendix B: Summary of MMSA and State Ratings

RATINGS: The Citizens National Bank	
Overall Bank:	Lending Test Rating
The Citizens National Bank	Satisfactory
State:	
Kansas	Satisfactory

Appendix C: Definitions and Common Abbreviations

The following terms and abbreviations are used in this performance evaluation, including the CRA tables. The definitions are intended to provide the reader with a general understanding of the terms, not a strict legal definition.

Affiliate: Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if the same company directly or indirectly controls both companies. For example, a bank subsidiary is controlled by the bank and is, therefore, an affiliate.

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

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

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

Community Development (CD): Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet Small Business Administration Development Company or Small Business Investment Company programs size eligibility standards or have gross annual revenues of \$1 million or less; or activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas.

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

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

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

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

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

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

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

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

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

Low-Income Individual: Individual income that is less than 50 percent of the area median income.

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

Market Share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

Median Family Income (MFI): The median income determined by the U.S. Census Bureau every five years and used to determine the income level category of geographies. The median is the point at which half of the families have income above, and half below, a range of incomes. Also, the median income determined by the Federal Financial Institutions Examination Council (FFIEC) annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above, and half below, a range of incomes.

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

Metropolitan Statistical Area: An area, defined by the Office of Management and Budget, as a core based statistical area associated with at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical Area comprises the central county or counties containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

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

Moderate-Income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, in the case of a geography.

Multifamily: Refers to a residential structure that contains five or more units.

Owner-Occupied Units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Qualified Investment: A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rating Area: A rated area is a state or multi-state metropolitan statistical area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multi-state metropolitan statistical area, the institution will receive a rating for the multi-state metropolitan statistical area.

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

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

Tier 1 Capital: The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

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

Appendix D: Tables of Performance Data

Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan statistical areas, if applicable, are presented in one set of tables. References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the Lending Test tables, the following are applicable: (1) purchased are treated as originations; and (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA or CRA-reporting lenders in the MMSA/assessment area. Deposit data are compiled by the FDIC and are available as of June 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.

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

- 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 \$1 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.

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																				2019-2021	
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts				
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate		
Lansing-Leavenworth	20	2,983,220	100.0	518	19.0	0.0	17.2	17.8	0.0	19.7	43.0	75.0	43.4	20.2	25.0	19.7	0.0	0.0	0.0		
Total	20	2,983,220	100.0	518	19.0	0.0	17.2	17.8	0.0	19.7	43.0	75.0	43.4	20.2	25.0	19.7	0.0	0.0	0.0		

Source: 2021 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues												2019-2021	
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available			
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans		
Lansing-Leavenworth	20	2,983,220	100.0	518	83.4	90.0	52.9	3.7	10.0	12.9	0.0		
Total	20	2,983,220	100.0	518	83.4	90.0	52.9	3.7	10.0	12.9	0.0		

Source: 2021 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

Table S: Assessment Area Distribution of Loans to Farms by Income Category of the Geography																				2019-2021	
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	1,453,882	100.0	150	0.0	0.0	0.0	2.3	5.0	2.0	78.2	85.0	81.3	19.6	10.0	16.7	0.0	0.0	0.0		
Total	20	1,453,882	100.0	150	0.0	0.0	0.0	2.3	5.0	2.0	78.2	85.0	81.3	19.6	10.0	16.7	0.0	0.0	0.0		

*Source: 2021 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; 2021 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													2019-2021	
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	1,453,882	100.0	150	97.3	100.0	24.7	1.8	0.0	0.9	0.0			
Total	20	1,453,882	100.0	150	97.3	100.0	24.7	1.8	0.0	0.9	0.0			

*Source: 2021 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.