



## **PUBLIC DISCLOSURE**

September 23, 2015

### **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

Central National Bank  
Charter Number 4284

802 N. Washington  
Junction City, KS 66441

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 **Outstanding**.

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

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

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

The major factors that support this rating include:

- Central demonstrated excellent responsiveness to community credit needs based on the volume of lending. The overall geographic distribution of loans by income level of the geography is good. The overall distribution of loans to borrowers of different income levels is adequate. The level of community development loans had a positive impact on the Lending Test rating.
- Central's level of qualified community development investments and grants exhibits good responsiveness to community development needs.
- Central's delivery systems are accessible to essentially all portions of the institution's assessment areas. The bank's services and hours are generally consistent throughout all locations. The institution provides a relatively high level of community development services.

## Definitions and Common Abbreviations

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

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

**Aggregate Lending:** The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the MA/assessment area.

**Census Tract (CT):** A small subdivision of metropolitan and other densely populated counties. Census tract boundaries do not cross county lines; however, they may cross the boundaries of metropolitan areas. Census tracts usually have between 2,500 and 8,000 persons, and their physical size varies widely depending upon population density. Census tracts are designed to be homogeneous with respect to population characteristics, economic status, and living conditions to allow for statistical comparisons.

**Community Development:** Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of \$1 million or less; or, activities that revitalize or stabilize low- or moderate-income geographies.

Effective September 1, 2005, the Board of Governors of the Federal Reserve System, Office of the Comptroller of the Currency, and the Federal Deposit Insurance Corporation have adopted the following additional language as part of the revitalize or stabilize definition of community development.

Activities that revitalize or stabilize:

- (i) Low-or moderate-income geographies;
- (ii) Designated disaster areas; or
- (iii) Distressed or underserved nonmetropolitan middle-income geographies designated by the Board, Federal Deposit Insurance Corporation, and Office of the Comptroller of the Currency, based on:
  - a. Rates of poverty, unemployment, and population loss; or
  - b. Population size, density, and dispersion. Activities that revitalize and stabilize geographies designated based on population size, density, and dispersion if they help to meet essential community needs, including needs of low- and moderate-income individuals.

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

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

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

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

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

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

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

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

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

**Low-Income:** Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent, in the case of a geography.

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

**Median Family Income (MFI):** The median income determined by the U.S. Census Bureau every ten years and used to determine the income level category of geographies. Also, the median income determined by the Department of Housing and Urban Development annually that is used to determine

the income level category of individuals. For any given area, the median is the point at which half of the families have income above it and half below it.

**Metropolitan Area (MA):** Any metropolitan statistical area or metropolitan division, as defined by the Office of Management and Budget, and any other area designated as such by the appropriate federal financial supervisory agency.

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

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

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

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

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

**Other Products:** Includes any unreported optional category of loans for which the institution collects and maintains data for consideration during a CRA examination. Examples of such activity include consumer loans and other loan data an institution may provide concerning its lending performance.

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

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

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

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

**Small Loan(s) to 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 One Capital:** The total of common shareholders’ equity, perpetual preferred shareholders’ equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

**Upper-Income:** Individual income that is 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.

## Description of Institution

Central is an \$886 million interstate financial institution headquartered in Junction City, KS. The bank is a wholly owned subsidiary of Central of Kansas, Inc., Junction City, KS, a holding company with \$895 million in assets. The bank has no affiliates requiring consideration for CRA activities.

Central is a full-service banking institution that offers a broad range of commercial, real estate, and consumer credit products. Depending on the geographical location, the bank's primary lending activities focus on commercial operating and commercial real estate loan products, agricultural operating and real estate products, and residential real estate loan products. On June 30, 2015, net loans and leases represented 47 percent of the bank's total assets. The bank's \$438 million loan portfolio consisted of 38 percent commercial loans; 27 percent agriculture loans; 26 percent residential real estate loans; four percent consumer loans; four percent municipal loans; and one percent other loans. Tier one capital totaled \$100 million.

Central has seven assessment areas (AAs) in Kansas and one AA in Nebraska. The Kansas AAs are comprised of two Metropolitan Statistical Areas (MSA), three partial MSAs, and two non-MSAs. The Nebraska AA is also a non-MSA. As of July 1, 2015, Central has a total of 33 branches and 57 automated teller machines (ATMs). Thirty-two branches and 55 ATMs are in the state of Kansas and one branch and two ATMs are in the state of Nebraska.

There are no legal, financial, or other factors impeding the bank's ability to help meet the credit needs of its AAs. The Office of the Comptroller of Currency last evaluated Central's CRA performance on January 17, 2012. The bank received an overall rating of "Outstanding".

Refer to Appendix C: Market Profiles for Full-Scope Areas to review the demographic data for the bank's AAs.

## Scope of the Evaluation

### Evaluation Period/Products Evaluated

There are three evaluation periods for the Lending Test. The performance years of 2010 and 2011 (period one) will be evaluated using data from the 2000 U.S. Census. The performance years 2012 and 2013 (period two) will be evaluated using data from the 2010 U.S. Census. The year 2014 (period three) will be analyzed alone due to the MSA geographic boundary revisions implemented by the Office of Management and Budget (OMB) effective on January 1, 2014. This change did not have an impact on non-MSA geographies.

The evaluation of lending products included home mortgage loans, small business loans, and small agricultural loans. Our analysis also included a review of community development (CD) loans. Bank-wide, loans for home mortgages represented 60 percent of the number of loans originated. Small farm loans represented 25 percent of the number and small business loans represented 15 percent. Each AA was evaluated based on its primary lending product(s).

The evaluation period for the Investment and Service Tests is June 4, 2009 to August 28, 2015.



## **Data Integrity**

We performed a data integrity review prior to this examination to test the accuracy of the residential loans subject to the Home Mortgage Disclosure Act and data on small loans to business and farms. We found the sampled data accurate. There have not been any changes to systems and controls. The bank's internal testing indicates that controls are maintained effectively. The data are presented and considered in this evaluation.

We reviewed the CD loan, investment, and service activity information provided by Central. Qualified activities with a CD purpose were considered in this evaluation.

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

We selected a sample of AAs in Kansas for full-scope reviews and performed a limited-scope review on the remaining Kansas AAs. We performed a full-scope review on the one AA in Nebraska. Refer to the "Scope" section under each state rating for details regarding how the areas were selected and why they are representative.

## **Ratings**

The bank's overall rating is a blend of the ratings for the states of Kansas and Nebraska. Performance in the state of Kansas received the most weight in the overall rating. The Federal Deposit Insurance Corporation's (FDIC) Summary of Deposits dated June 30, 2014, reflects that Kansas accounts for 91 percent of Central's deposits and 97 percent of the offices. Ninety-six percent of the number of loans extended during the evaluation period was extended within the Kansas AAs. Within the State of Kansas, the most weight was given to performance in the Rural KS Non-MSA #1 (Rural #1) AA as forty-nine percent of the number of all Central's loan originations were made in that AA.

The state ratings are based primarily on those areas that received full-scope reviews. Refer to the "Scope" section under each State for details regarding how the areas were weighted in arriving at the respective ratings.

## **Fair Lending or Other Illegal Credit Practices Review**

Pursuant to 12 C.F.R. 25.28(c), or 12 C.F.R. 195.28(c), in determining a national bank's (bank) or Federal savings association's (FSA) CRA rating, respectively, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank or FSA, or in any AA by an affiliate whose loans have been considered as part of the bank's or FSA's lending performance.

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

## State of Kansas

<b>CRA Rating for Kansas:</b>	<b>Outstanding</b>
<b>The lending test is rated:</b>	<b>Outstanding</b>
<b>The investment test is rated:</b>	<b>High Satisfactory</b>
<b>The service test is rated:</b>	<b>High Satisfactory</b>

The major factors that support this rating include:

- Central demonstrated excellent responsiveness to community credit needs. The overall distribution of loans by income level of the geography is excellent. The distribution of loans to borrowers of different income levels and businesses of different sizes is adequate. Central provided \$13.5 million in community development (CD) loans over the evaluation periods. The volume and type of CD loans had a positive impact on the bank's lending test.
- Central demonstrated good responsiveness to community development investment needs. The institution provided \$8.5 million in qualified investments and donations to provide for affordable housing, community services for low- and moderate-income individuals and geographies, and for revitalization of low- and moderate-income areas. The bank received credit for another \$1 million in current period investments that has the potential for statewide benefit.
- Central's delivery systems for products and services are accessible to essentially all individuals and geographies in the assessment areas. The institution provides a relatively high level of community development services.

## Description of Institution's Operations in Kansas

Central has seven AAs in Kansas with 32 branches and 55 ATMs. The Rural #1 AA is the largest AA consisting of nine counties in north central Kansas. On June 30, 2014, the Rural #1 AA held the largest share of Kansas deposits at 70 percent. The second Kansas AA, by deposit share, is the Wichita AA, holding 11 percent of the Kansas deposits. The Lawrence AA holds 6 percent of Kansas deposits. Other Kansas AAs by deposit share are the Rural Kansas Non-MSA #2 (Rural #2) AA, Topeka AA, Manhattan AA, and the Gardner AA. These AA's each have less than 6 percent of the Kansas deposits.

Refer to the Market Profiles for the State of Kansas in Appendix C for detailed demographics and other performance context information for assessment areas that received full-scope reviews.

## Scope of Evaluation in Kansas

Central's seven AAs located in the State of Kansas held 91 percent of the bank's deposits on June 30, 2014, and originated 96 percent of the number of all loans originated during the three evaluation periods. Additionally, on December 31, 2014, 97 percent of the number of branches was in Kansas. Therefore, the State of Kansas will receive the most weight in the overall CRA rating.

We performed full-scope reviews of the Rural #1 AA, the Wichita AA, and the Lawrence AA. Using the dates above, the Rural #1 AA held 70 percent of the Kansas deposits, originated 51 percent of the

Kansas loans, and contained 47 percent of the Kansas branches. Therefore, the Rural #1 AA will receive the most weight in the overall Kansas rating.

#### Rural #1 AA

The primary loan product extended to borrowers in the Rural #1 AA during all evaluation periods was small loans to farms. These loans represented an average of 59 percent of the number of loans extended in the AA over the three evaluation periods. Therefore, the bank's performance in extending farm loans will receive more weight in the Lending Test rating. Loans to businesses represented an average of 22 percent of the number of loans. There were no low-income census tracts located within the AA during the evaluation periods.

#### Wichita AA

For evaluation periods one and two, residential real estate loans (RRE) were the primary product extended in the Wichita AA, with small loans to businesses the secondary product. For evaluation period three, the primary loan product was small loans to businesses, with RRE as a secondary product. For all evaluation periods combined, RRE was the primary product representing an average of 42 percent of the number of loans extended. The majority of RRE loans extended were for the purpose of refinance. Therefore, refinance loans will receive more weight in the Lending Test than business loans. Loans to businesses represented an average of 37 percent of the number of loans.

#### Lawrence AA

For evaluation period one and two, RRE loans were the primary product extended in the Lawrence AA, with small loans to businesses the secondary product. For evaluation period three, the primary loan product was small loans to businesses, with RRE as a secondary product. For all evaluation periods combined, RRE was the primary product representing 60 percent of the number of loans extended. The majority of RRE loans extended were for the purpose of refinance. Therefore, refinance loans will receive more weight in the Lending Test than business loans. Loans to businesses represented an average of 38 percent of the number of loans.

#### Limited-Scope AAs

We performed a limited-scope review of the Rural Kansas Non-MSA #2 (Rural #2) AA, Topeka AA, Manhattan AA, and Gardner AA. We did not identify any significant variances in the bank's performance in the limited scope AAs to warrant expanding our review in these areas. Refer to the tables in Appendix A for more information.

During this examination, the OCC made several contacts with community and/or business organizations. The community contacts indicated that the primary credit needs for the Kansas AAs were affordable housing for expanding workforces, business start-up opportunities, and a micro-lending program for entrepreneurs. It was the opinions of the contacts that local banks have a good reputation and were supporting most of these needs.

## **LENDING TEST**

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

## Conclusions for Areas Receiving Full-Scope Reviews

Based on a full-scope review, performance in the Rural #1 AA and the Lawrence AA is rated excellent, while performance in the Wichita AA is rated good.

### Lending Activity

Lending activity reflects excellent responsiveness to area credit needs.

Refer to the State of Kansas section and the applicable evaluation periods of Table 1 in Appendix D for the facts and data used to evaluate the bank's lending activity.

#### Rural #1 AA

Central's lending levels reflect excellent responsiveness to farms in relation to area credit needs and the bank's deposit market share. During the evaluation periods, Central ranked first in deposit share. Deposit share ranged from 10 to 14 percent of all deposits within the AA. Market share data reflects that Central's share of farm loans in the AA ranged from 50 to 64 percent, substantially greater than the bank's deposit market share. The institution originated 2,928 loans totaling \$337 million to farms between January 1, 2010 and December 31, 2014.

#### Wichita AA

Lending activity in the Wichita AA was excellent. On June 30, 2014, Central ranked 22<sup>nd</sup> in deposit share with 0.61 percent of market deposits. During the evaluation periods, deposit share ranged from 0.61 to 0.82 percent. Specific lending levels for primary products are discussed below.

Home mortgage lending activity volumes are good. The institution originated 493 loans totaling \$59 million to borrowers in the AA between January 1, 2010 and December 31, 2014. Refinance loans were the bank's primary HMDA product in the AA during the evaluation periods. Market share data reflects that Central's share of the number of refinance loans ranged between 0.52 to 0.65 percent during the evaluation periods.

Business lending activity in the AA is excellent. The institution originated 431 loans totaling \$50 million to businesses during the evaluation periods. Market share data for business loans reflects that Central captured market share of 1.17 to 1.33 percent of the total number of business loans in the AA during the evaluation periods.

#### Lawrence AA

Central's level of lending reflects good responsiveness for mortgage loans in relation to area credit needs and the bank's deposit share. On June 30, 2014, Central ranked 12<sup>th</sup> with 2.11 percent of the deposit market share. Deposit share ranged from 2.11 to 2.70 percent of all deposits during the evaluation periods. The primary mortgage product was refinance loans. Market share data reflects that Central's share of the number of refinance loans in the AA ranged from 2.15 to 2.57 percent, near to the bank's deposit market share. The institution originated 339 loans totaling \$62 million to borrowers in the AA between January 1, 2010 and December 31, 2014.

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

The overall geographic distribution of loans by income level of the geography is excellent.

Refer to the State of Kansas section and the applicable evaluation periods in Appendix D for the facts and data used during each evaluation period to evaluate the geographic distribution of the bank's loan originations/purchases. Refer to Tables 2, 3, 4, and 5 for home mortgage products, Table 6 for small loans to businesses, and Table 7 for small loans to farms.

### Rural #1 AA

Geographic distribution in the Rural #1 AA is excellent.

A geographical analysis for low-income tracts would not be feasible as there were no low-income tracts located within the AA during the evaluation periods.

### *Farm Loans – Primary Product*

During evaluation periods two and three, Central's lending performance reflected excellent distribution to farms located in moderate-income geographies. The bank's percentage of lending in this geography substantially exceeded the percentage of AA farms located in moderate-income tracts.

During evaluation period one, the bank's level of lending was poor. The bank's percentage of loans granted was significantly lower than the census demographics; however, this low performance level does not affect the bank's rating. During period one, there was only one moderate-income tract out of 35 census tracts in the AA. The tract had a low percentage of farm businesses. Part of the city of Salina is located within the moderate-income tract.

Further supporting excellent distribution is Central's market share of all loans originated in the moderate-income tracts. The bank's market share in moderate-income tracts exceeds its overall market share in the AA.

### *Business Loans*

Overall, Central's lending performance for business loans reflects adequate distribution to borrowers in moderate-income tracts. Evaluation periods two and three receive the most weight given the increased number of moderate-income tracts. For these periods, the percentage of loan distribution was near the AA demographics. Period one was above the demographics but did not receive as much weight as there was only one moderate-income tract. Market share in moderate-income tracts was also near the bank's overall market share.

### *Home Mortgage Disclosure Act (HMDA) Loans*

During all evaluation periods, Central's lending performance for all HMDA products was adequate. The bank's primary HMDA product was residential mortgages originated for the purpose of refinance. Distribution of refinance loans to consumer borrowers located in moderate-income tracts was below the census demographics.

The bank's market share of refinance loans in moderate-income tracts was below the bank's overall market share of refinance loans in the AA. This performance did not negatively affect Central's lending rating in the Rural #1 AA. The AA is primarily rural with fewer residential mortgage opportunities.

Wichita AA

Geographical distribution in the Wichita AA is adequate. This conclusion is based on an evaluation of RRE refinance loans as the primary product and small business loans as a secondary product.

*HMDA Loans – Primary Product*

Overall, Central's distribution of refinance loans to borrowers located in low-income tracts was adequate. During periods two and three, distribution of refinance loans was below the demographics and no refinance loans were extended in period one. Lending in low-income tracts was challenging, as there are no branches within reasonable proximity to low-income tracts. Also supporting an adequate conclusion for low-income tracts is Central's market share in those tracts. For periods two and three, the market share in low-income tracts exceeds the bank's overall market share in the AA.

For periods one and two, lending in moderate-income tracts was poor and adequate, respectively. Lending was significantly lower than demographics in period one and somewhat lower than demographics in period two. For evaluation period three, the bank's distribution of refinance loans was excellent. Lending in moderate-income tracts significantly exceeded the demographics. More consideration was given to this evaluation period, which reflected an improving trend.

The bank's market share supports an overall conclusion of adequate for moderate-income tracts as the bank's share in these tracts was below the bank's overall market share during all three evaluation periods. To the bank's credit, lending for multi-family housing in moderate-income tracts significantly exceeded the demographics during periods one and three; a noteworthy achievement given multi-family RRE is not a primary lending product.

*Business Loans – Secondary Product*

Central's distribution of business loans to borrowers located in both low- and moderate-income tracts was adequate for periods one and three, and good for period two. Performance in low-income tracts during period two exceeded the demographics, while performance in periods one and three were near to the demographics in low- and moderate-income tracts. Low- and moderate-income market share was below the bank's overall market share in the AA, supporting a conclusion of adequate for geographic distribution in these tracts.

*Farm Loans*

Central did not extend any farm loans in low- or moderate-income tracts. This did not affect the bank's rating. The low- and moderate-income geographies for this AA are located in Wichita's central business district and surrounding areas, some distance from the Wichita branch. As of December 31, 2014, only 11 percent of all farms in the AA are located in a low-or moderate-income geography.

Lawrence AA

Geographical distribution in the Lawrence AA is good.

*HMDA Loans – Primary Product*

Central did not extend any RRE refinance loans to customers located in low-income tracts during period one; however, this did not negatively impact the lending rating. The AA had only one low-income tract in the city's center consisting primarily of The University of Kansas (KU) campus. In this one census tract, only 35 percent of the 60 1-4 family housing units were owner occupied. Additionally, the area had a high poverty rate at 59 percent.

The 2010 U.S. Census created an additional low-income tract in 2012. This created more lending opportunities in periods two and three; therefore, distribution in periods two and three was adequate and excellent, respectively. This represents lending performance near to and exceeding demographics, respectively.

Central's strong market share in low-income tracts helps support a conclusion of good for these tracts. Market share in low-income tracts is greater than the bank's overall market share in the AA. Additionally, while not a primary product, the bank had excellent performance for RRE purchase loans in periods two and three.

Central's distribution of RRE refinance loans to customers located in moderate-income tracts was adequate, good, and excellent for periods one, two, and three, respectively. This represents lending somewhat lower than, near to, and exceeding demographics for the respective evaluation periods.

The bank's strong market share enhances the performance conclusion. Performance in moderate-income tracts is considered excellent due to an increasing market share during periods one and two. Additionally, market share in moderate-income tracts exceeds the bank's overall market share in the AA.

#### *Business Loans*

Although Central's distribution of business loans to borrowers located in low-income tracts was poor in periods one and three, the overall conclusion is lending was adequate. As mentioned above, KU is situated in a significant portion of the low-income tracts. The distribution of loans was below demographics for all periods. Central's market share in low-income tracts was below the bank's overall market share for periods one and three, but above for period two.

Central's distribution of business loans in moderate-income tracts was excellent in periods one and three and good in period two. The distribution of loans was near to or above the demographics for all periods. Additionally, the bank's market share in moderate-income tracts exceeded the bank's overall market share for all periods.

#### *Farm Loans*

Central did not extend any farm loans in low- or moderate-income geographies. This did not affect the bank's rating. All of the low-income and four of the five moderate-income tracts are located in mid-town Lawrence. As of December 31, 2014, twelve percent of all farms in the AA were located in low- or moderate-income census tracts. Additionally, farm loans were not a primary product as farm loans comprised only 2% of lending in the Lawrence AA over all evaluation periods.

### **Lending Gap Analysis**

Our geographic distribution analysis included a review for any unexplained lending gaps in the Kansas AAs. We did not identify any unexplained lending gaps in low- or moderate-income tracts.

### **Inside/Outside Ratio**

For the geographic distribution analysis under the lending test, we performed an inside/outside analysis at the bank level. The information includes bank originations and purchases. An adequate percentage of the bank's loans were extended to borrowers within the bank's AAs. Fifty-seven percent of the number

of loans originated by Central was granted within the AAs. By loan type, 23 percent of farm loans, 20 percent of residential real estate loans, and 14 percent of business loans were granted within the AAs.

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

Central's distribution of loans to borrowers of different income levels and businesses of different sizes is adequate.

Refer to the State of Kansas section and the applicable evaluation periods of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's loan originations/purchases. Refer to Tables 8, 9, and 10 for home mortgage products, Table 11 for small loans to businesses, and Table 12 for small loans to farms.

#### Rural #1 AA

Lending to borrowers with different incomes and businesses of different sizes is adequate.

#### *Farm Loans – Primary Product*

During all evaluation periods, Central's lending performance reflected adequate dispersion of loans to small farms with gross revenues equal to or less than \$1 million. The bank's extension of loans to farms was lower than the census demographics for the AA. For periods one and two, the bank's market share of loans to small farms was below its market share for all farm loans in the AA. In period three, the bank's market share of loans to small farm was similar to the bank's overall market share in AA.

#### *Business Loans*

Lending performance for period one was good, while performance for periods two and three was adequate. The bank's extension of loans to small businesses was above the demographics for period one and below the demographics for periods two and three. Supporting an overall rating of good is the fact that the bank's market share of loans to small businesses significantly exceeded its overall business loan market share for all periods one and two.

#### *HMDA Loans*

Home refinance loans were the primary HMDA product by number during the evaluation periods. Lending performance for refinance was adequate for low-income borrowers and excellent for moderate-income borrowers. Performance for lending to low-income borrowers was below the demographics. The bank's share of loans to these borrowers was above the bank's overall market share for the product.

Performance for moderate-income borrowers was good (near demographics) in period one and excellent (significantly exceeded demographics) in period two. Supporting the conclusion of excellent for moderate-income borrowers, the bank's share of loans to these borrowers was above the bank's overall market share. Supporting an overall conclusion of good for low- and moderate-income borrowers is the bank's increasing market share of moderate-income borrowers.

#### Wichita AA

Overall, lending to borrowers with different incomes and businesses of different sizes in the Wichita AA is adequate. This conclusion is based on an evaluation of both RRE refinance loans and small business loans as primary and secondary products.



*HMDA Loans – Primary Product*

The overall conclusion is that lending to low- and moderate-income borrowers is adequate. Central's dispersion of refinance loans to low-income borrowers during periods one and two was poor. The bank's percentage of refinance loans granted to low-income borrowers in those periods was significantly below the census demographics. During period three, dispersion of refinance loans was excellent, with lending above the demographics.

Helping to support an overall conclusion of good for lending to low-income borrowers is the bank's market share for those borrowers. Market share of low-income borrowers increased over the evaluation periods and is equal to or greater than the bank's overall market share in the AA.

Central's dispersion of refinance loans to moderate-income retail borrowers during evaluation period one and two was good. The bank's percentage of refinance loans granted to moderate-income borrowers in period one and two was near the demographics. Dispersion of refinance loans during period three was adequate and below demographics. Supporting an overall conclusion of adequate for lending to moderate-income borrowers is the bank's market share. The bank's market share of loans to moderate-income borrowers during all periods was above the bank's overall market share.

*Business Loans – Secondary Product*

For evaluation period two and three, the bank's dispersion of loans to small businesses was adequate. For those periods, dispersion of business loans to customers with gross revenues of \$1 million or less was below the demographic. For period one, dispersion of business loans was good, meeting the demographics. Central's market share of loans to small businesses is slightly greater than the bank's overall market share of business loans in the AA.

*Farm Loans*

Central's lending to small farms was adequate for all evaluation periods. Dispersion of loans to small farms was below demographics. Central's market share of loans to small farms was generally above its overall market share of farm loans.

Lawrence AA

Dispersion of loans to borrowers of different incomes in the Lawrence AA is good.

*HMDA Loans – Primary Product*

Central's dispersion of refinance loans to low-income borrowers was adequate for period one and two, and good for period three. Lending to low-income borrowers was somewhat lower than the demographics in periods one and two and near to demographics in period three.

The bank's market share of refinance loans to low-income borrowers helps to support a conclusion of good for lending performance to these borrowers. The market share of loans to low-income borrowers is significantly higher than Central's overall market share of refinance loans in the AA.

Dispersion of refinance loans to moderate-income borrowers was good in period one and excellent in periods two and three. Lending to moderate-income borrowers was near to demographics in period one and exceeded demographics in periods two and three.

Further supporting a conclusion of excellent for lending to moderate-income borrowers is the bank's market share. The bank's market share during all periods was near or significantly above its market share for the AA.

#### *Business Loans*

Dispersion of loans to small businesses was adequate. Central's level of lending was near to the demographics. The bank's market share for loans to small businesses was also near its overall business loan market share.

#### *Farm Loans*

Dispersion of loans to small farms was adequate. Central's level of lending was near to the demographics while market share for loans to small farms was above its market share in the AA.

### **Community Development Lending**

Central's level of community development lending had a positive impact on the Lending Test rating for the Rural #1, Wichita, and Lawrence AAs.

Refer to Table 1 Lending Volume, Evaluation Period January 1, 2010 to December 31, 2011, in the State of Kansas section of Appendix D for the facts and data used to evaluate the bank's level of community development lending for all evaluation periods. This table includes all CD loans, including multifamily loans that also qualify as CD loans. In addition, Table 5 also includes geographic lending data on all multi-family loans, including those that also qualify as CD loans; however, Table 5 does not separately list CD loans.

#### Rural #1 AA

Central's level of CD lending had a positive impact on the overall lending performance in the Rural #1 AA.

During the evaluation period, Central made a \$2 million construction loan to a builder including a \$300,000 permanent financing to the same organization one year later. The loan is secured by a mortgage on an existing 20-unit apartment and nine new duplexes including refinance of one duplex already completed. Substantial funding for these projects comes from Low Income Housing Tax Credits (LIHTC). The loan promotes affordable housing for low- to moderate-income individuals. Another loan was made to finance the purchase of two ambulance units for Mankato, Kansas in Jewell County census tract 5762, which is a distressed and underserved tract. The loan provides for community services. CD loans benefitting the AA total \$2,490,563.

#### Wichita AA

Central's level of CD lending had a positive impact on the overall lending performance in the Wichita AA.

During the evaluation period, Central made a \$1.5 million loan to a developer including one restructure and one renewal. The loan is secured by numerous guarantees. The loan promotes revitalization and stabilization of a designated redevelopment area called the Ken Mar Redevelopment District. A Neighborhood Walmart was added to the redevelopment plan and the loan was restructured in February 2011. A \$5,880,000 loan made to a company to fund the rebuild of a biodiesel plant that provided jobs to LMI individuals. The CD loans benefitting the Wichita AA total \$10,370,150.

Lawrence AA

Central's level of CD lending had a positive impact on the overall lending performance in the Lawrence AA.

Central provided funding to an organization to purchase and refinance vacant lots in the City of Lawrence, Kansas. The lots will be used by the organization to build affordable housing for low- and moderate-income clients. The CD loans benefiting the Lawrence AA total \$216,004.

Broader Statewide or Regional Area CD Loans

During the evaluation period, Central originated a CD loan totaling \$3 million outside the AA. The loan has the potential to benefit the AA. This CD loan provides affordable housing to senior citizens within 11 miles of the bank's AA. Proceeds of the loan were used to construct 28 senior housing units in De Soto, KS. The project involved low-income housing tax credits, which means more than 50 percent of the units will be income restricted for low- and moderate-income individuals.

**Product Innovation and Flexibility**

Central did not provide any information regarding innovative or flexible loan products.

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

Based on limited-scope reviews, the bank's performance under the Lending Test in the Manhattan AA is not inconsistent with the bank's overall "Outstanding" performance under the Lending Test in Kansas. Performance in the Gardner AA, Rural #2 AA, and Topeka AA is weaker than the bank's overall performance under the Lending Test in Kansas.

Refer to the State of Kansas section and the applicable evaluation periods for Tables 1 through 11 in Appendix D for the facts and data that support these conclusions.

Manhattan AA

Central's level of CD lending had a positive impact on the overall lending performance in the limited-scope Manhattan AA. During the evaluation period, Central made a \$100,000 loan to a health center including three renewals. The loan is secured by all machinery and equipment of the health center. The health center is a Federally Qualified Health Center (FQHC) and provides health services primarily to low and moderate-income individuals with more than 50 percent of patients earning at the poverty level and below. FQHC's are community-based organizations that provide comprehensive primary and preventive care, including health, oral, and mental health/substance abuse services to person of all ages, regardless of their ability to pay or health insurance status. CD loans benefitting the Manhattan AA total \$400,000.

Other Limited-Scope AAs

Community development loans were not provided in the Gardner AA, Rural #2 AA, or Topeka AA. There was no impact to lending performance in non-MSA markets because of limited opportunities. Opportunities are considered available in the Topeka AA, which is an MSA. The lack of CD lending in the Topeka AA had a negative impact on lending performance.

## INVESTMENT TEST

The bank's performance under the Investment Test in Kansas is rated "High Satisfactory".

### Conclusions for Areas Receiving Full-Scope Reviews

Based on full-scope reviews, the bank's performance in the Rural #1 AA is excellent. Performance in the Wichita AA is good, while performance in the Lawrence AA is adequate.

Refer to Table 14, evaluation period January 1, 2010 to December 31, 2014, in the State of Kansas section of appendix D for the facts and data used to evaluate the bank's level of qualified investments for all evaluation periods.

### Kansas Statewide Overview

Major investments include low-income housing tax credits used to create affordable housing for low to moderate-income individuals. Other investments include mortgage-backed securities that included mortgages to low- and moderate-income borrowers. Current period Kansas investments total over \$8.5 million including 305 donations.

#### Rural #1 AA

Central has an excellent level of qualified community development investments and grants in the Rural #1 AA, particularly those that are not routinely provided by private investors. Central provided \$4,234,897 in investments to the Rural #1 AA during the evaluation period. Investments include ten school bond investments totaling \$2,994,897 and one prior period school bond totaling \$200,000. Eight bonds were created to rebuild schools following a tornado that occurred in 2008. The area was designated by FEMA as a disaster area and the declaration included permanent work categories C-G with a total of \$55 million in public assistance grants. Three Build America Bonds were purchased during the evaluation period totaling \$1,240,000 to finance an addition and other improvements to the Mitchell County Hospital Health Systems. The investment provided funding to rehabilitate community facilities that are located in a distressed and underserved middle-income geography. Central granted \$201,000 to organizations that provide mentoring, health services, and food donations targeted to low- and moderate-income children and families. Current qualified investments represent eight percent of allocated tier one capital.

#### Wichita AA

Central has a significant level of qualified community development investments and grants in the Wichita AA. Four affordable housing investments were made in the Wichita AA totaling \$1,224,930. Two investments were in the CRA Investment Fund and subsequently invested in a mortgage-backed security targeted to the AA. The other two investments were in a direct purchase of a mortgage-backed security with mortgages allocated to the AA. Central also made grants of \$21 thousand to organizations that provide mentoring, affordable housing, shelter, and education to low- and moderate-income persons. Current qualified investments represent ten percent of allocated tier one capital.

#### Lawrence AA

Central has an adequate level of qualified community development investments and grants in the Lawrence AA. One mortgage is from the GNMA II 30YR Jumbo May KS-NE mortgage backed security to LMI borrowers totaling \$178,656. Sixteen mortgages to LMI borrowers in Kansas and Nebraska make up the security. This investment benefits the Lawrence AA. Central also made grants of

\$17,540 to community organizations that provide education assistance, shelter, and job training targeted to low- and moderate-income persons. Qualified investments represent two percent of allocated tier one capital.

### **Kansas Broader Statewide**

Central provided investments in geographies outside its specific AAs. Two investments in low-income housing tax credits were outstanding totaling \$1,030,549. The tax credits were targeted to affordable housing projects located in the State of Kansas. Several projects are located in the bank's AA and have direct benefit to several AA's. Additionally, there were two mortgages from the GNMA II 30YR Jumbo May KS-NE mortgage backed security made to LMI borrowers totaling \$372,897. A mortgage-backed security provides funds to support mortgage-lending activities. These mortgage-backed securities provide no potential benefit to the AAs, but do benefit a broader statewide area.

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

Based on limited-scope reviews, the bank's performance under the investment test in the Topeka AA is not inconsistent with the bank's overall "High Satisfactory" performance under the Investment Test in Kansas. Central made investments totaling \$1,206,191, or 20 percent of allocated tier one capital, in the Topeka AA for affordable housing.

In the Gardner AA Manhattan AA, and Rural #2 AAs, performance is weaker than the bank's overall performance in the state. There were no investments made in these AAs; however, Central did have an adequate level of grants in the Manhattan AA. These AAs represent a small portion of the bank's activities and presence. Weaker performance in these AAs did not have a negative impact on the bank's Investment Test rating.

## **SERVICE TEST**

Central's performance under the Service Test in Kansas is rated "High Satisfactory".

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

Based on full-scope reviews, the bank's performance in the Rural #1 AA is excellent. Performance in the Lawrence AA is good, while performance in the Wichita AA is adequate.

Refer to Table 15 and the applicable evaluation periods in the State of Kansas section of appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

## **Retail Banking Services**

### State of Kansas Summary

During the three review periods of 2010-2014, Central closed six branches in 2012 and opened two additional branches in 2013 and 2014. The net effect of the openings and closings resulted in two fewer branches located in moderate-income census tracts, three fewer middle-income tract branches, and an increase of one branch in an upper-income tract. The closure of these branches in 2012 was a result of a branch evaluation conducted in 2011 with assistance from Sheshunoff Consulting Services. Branch

evaluations were satisfactory and provided sufficient support for branch closures. The primary drivers of the branch closures included declining assets and liabilities, reduced profitability, and the availability of alternative branch and ATM access.

The majority of the branches are full service facilities. Each branch limited to teller operations is in close proximity to a branch that offers full service. Drive-up service is offered at generally all branches except those located in retail stores (Walmart). Branches in all assessment areas are open five days a week with extended lobby and/or drive-through hours in most locations. Loan and deposit services are accessible at each branch or through Central's website.

Products and services do not vary widely among the AAs. Central offers 24-hour access to services via telephone banking, internet banking, and mobile banking. The telephone banking service offers Spanish-speaking options. Multilingual personnel can be available upon request and are on-site at several locations throughout Kansas. Internet banking service includes access to existing accounts, opening deposit accounts, applying for consumer loans, and applying for mortgage loans. Central helps meet the needs of low- and moderate-income individuals by offering several checking account products that have no fee and/or require no minimum balance.

#### Rural #1 AA

Branch closings have generally not adversely affected moderate-income geographies. Because of the 2011 profitability analysis, one branch in a moderate-income tract was closed in 2012, as well as one branch in a middle-income tract.

On December 31, 2011, the Rural #1 AA had 13 branches located as follows: twelve in middle-income tracts; and one branch in an upper-income tract. On December 31, 2014, Central operated 15 branches in the Rural #1 AA. Three branches were in moderate-income tracts, ten in middle-income tracts, and two in upper-income tracts. There are no low-income tracts in the AA. Other than the two branch closings mentioned above, changes in branch numbers and distribution were caused by two events. In 2014, Geary County became part of the AA and in 2012, income data from the 2010 U.S. Census became effective.

Generally, all branches in the Rural #1 AA offer drive thru hours with the exception of branches located in retail stores (Walmart). During evaluation periods two and three, the percentage of branches in moderate-income tracts significantly exceeded the percent of population residing within those geographies.

On December 31, 2011, the Rural #1 AA had 16 ATMs located as follows: 15 in middle-income tracts and one in an upper-income tract. ATM distribution improved and by December 31, 2014, Central had 32 ATMs in this AA, ten of which accepted deposits. There were six ATMs in moderate-income tracts with four taking deposits. In addition to the wide coverage for Central's customers provided by the ATMs, Central has an agreement with Quest Credit Union to allow its customers free access to eight Quest Credit Union ATMs located on the Fort Riley military installation, a moderate-income tract in Geary County.

The percentage of ATMs in the moderate-income tracts fluctuated over the three evaluation periods, significantly below the population level in period one, and significantly above population in period two. At the end of period three, the percentage of ATMs was above the percentage of population.

Wichita AA

There have been no branches opened or closed during the evaluation periods 2010 – 2014.

On December 31, 2011, the Wichita AA had four branches all located in middle-income geographies. On December 31, 2014, the AA still had four branches, but one was located in a moderate-income census tract. The 2010 U.S. Census was the reason for the change as geographies were adjusted in 2012 to recognize new income data from the census.

An analysis of the distribution of branches in low- and moderate-income census tracts compared to population for the first evaluation period is not reasonable given there were no branches located in those geographies. During periods two and three, there were still no branches in low-income geographies; however, the percentage of branches in moderate-income census tracts was slightly below the percentage of population in those tracts.

On December 31, 2011, the Wichita AA had five ATMs all located in middle-income geographies. On December 31, 2014, the AA still had five ATMs, but one was located in a moderate-income tract. Again, the 2010 Census was the reason for the redistribution of ATMs. There were no ATMs in low-income tracts during all evaluation periods. There was an ATM in a moderate-income tract during periods two and three. For those periods, the percentage of ATMs in moderate-income tracts was below the percentage of population.

Lawrence AA

Branch closings have not adversely affected low- and moderate-income geographies. Because of the 2011 profitability analysis, a branch in a moderate-income census tract (2) was closed in 2012, as well as one branch in a middle-income tract (10.02). Both branches served census tract two; however, census tract two still has good accessibility to a branch located a few blocks away on Ninth Street.

On December 31, 2011, the Lawrence AA operated six branches located as follows: two in moderate-income tracts, three in middle-income tracts, and one in an upper-income tract. As of December 31, 2014, the AA contained four branches located as follows: two in moderate-income tracts, and one each in middle- and upper-income tracts. The 2010 U.S. Census identified changes to the income of various geographies, which created additional moderate-income tracts and reduced the number of middle-income tracts. This resulted in the number of branches in moderate-income tracts remaining at two and reducing the number of branches in middle-income tracts to one. Three of four branches have drive-through facilities. All branches offer Saturday hours with one Walmart branch located in a moderate-income tract offering Sunday hours.

During all three evaluation periods, the percentage of branches in moderate-income tracts was significantly above the percentage of population in those tracts. The bank does not have any branches in the two small low-income tracts; however, adjacent moderate- and middle-income geographies have branches in close proximity.

Central's ATMs in the Lawrence AA are all placed at branch locations; therefore, the distribution of ATMs over the three evaluation periods mirror those of the branches discussed above. Likewise, the percentage of ATMs in low- and moderate-income tracts and their relation to the population will be the same as for the branches.

## **Community Development Services**

Central provided a relatively high level of community development services in the Kansas AAs.

### Rural #1 AA

The level of community development services provided by employees in the Rural #1 AA exemplifies Central as a leader in providing community development services in this AA. Central provided 21 different services to organizations during the evaluation periods. This is a significant level of service and represents 54 percent of all services provided bank wide. Central's associates were responsive to community needs by providing services such as serving on the Board of Directors for the Kansas Center for Entrepreneurship dba Network Kansas. These services were considered impactful because small business lending and job creation were identified as a community needs in the bank's assessment area. Other services include serving on the Boards of Habitat for Humanity, Big Brothers and Big Sisters, multiple economic development programs, and organizations providing housing and credit counseling services.

### Wichita AA

Central's associates provided an adequate level of community development services in the Wichita AA. Associates served as Board members for Habitat for Humanity and Harvey County United Way, and as a member of the grant committee for the Harvey County United Way. These organizations provided housing and social services that target low- and moderate-income individuals.

### Lawrence AA

Central provided a relatively high level of community development services in the Lawrence AA. Organizations served included Big Brothers and Big Sisters, Habitat for Humanity, Prosperity Partners, and United Way of Douglas County. Associates served as Board members, members of financial committees, and mentors. These organizations provided housing and social services that target low- and moderate-income individuals.

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

Based on limited-scope reviews, the bank's performance under the Service Test in the Topeka and Manhattan AAs is not inconsistent with the bank's overall "High Satisfactory" performance under the Service Test in Kansas. Performance in the Gardner and Rural #2 AAs is weaker than the bank's overall performance.



## State of Nebraska

<b>CRA Rating for Nebraska:</b>	<b>Outstanding</b>
<b>The lending test is rated:</b>	<b>High Satisfactory</b>
<b>The investment test is rated:</b>	<b>Outstanding</b>
<b>The service test is rated:</b>	<b>Outstanding</b>

The major factors that support this rating include:

- Central demonstrated excellent responsiveness to community credit needs. The overall distribution of loans by income level of the geography is good. The distribution of loans to borrowers of different income levels and businesses of different sizes is adequate. Central provided \$8 million in CD loans over the evaluation periods. The volume and type of CD loans had a positive impact on the bank's lending test.
- Central demonstrated good responsiveness to community development investment needs. The institution provided \$3.3 million in qualified investments and donations to provide for construction and rehabilitation of education facilities. The bank received credit for another \$3.2 million in current period investments that has the potential for benefiting a statewide area as well as other AAs.
- Central's delivery systems for products and services are accessible to essentially all individuals and geographies in the assessment areas. The institution is a leader in providing community development services.

## Description of Institution's Operations in Nebraska

The bank has one AA in Nebraska, the county of Nuckolls. As of December 31, 2014, Central operates one branch and one ATM within the State of Nebraska. On June 30, 2014, the FDIC reports that Central is ranked first in deposit market share with 37 percent of the deposits in Nuckolls County. The bank has maintained its number one ranking throughout all evaluation periods, with a deposit market share ranging from 37 to 42 percent. Central, with one location, is the largest institution operating in the AA; however, competition is strong due to five banks with seven locations competing for business.

Refer to the Market Profiles for the State of Nebraska in Appendix C for detailed demographics and other performance context information for assessment areas that received full-scope reviews.

## Scope of Evaluation in Nebraska

The State of Nebraska held nine percent of the bank's total deposits and originated four percent of the number of loans during all evaluation periods. As of December 31, 2014, only three percent of Central's branches and one percent of its ATMs are located in the Nuckolls AA. Therefore, the State of Nebraska will receive minimal weight in the overall CRA rating.

The Nuckolls AA is a non-metropolitan area. The county did not experience any census tract changes because of the OMB's census tract revisions effective January 1, 2014; therefore, there will be two

evaluation periods for the Nuckolls NE AA consisting of 2010 – 2011(period 1) and 2012 – 2014 (period 2).

We performed a full-scope review of the Nuckolls AA. For both evaluation periods, small loans to farms were the primary product granted. Farm loans represented 80 percent and 78 percent of all loans extended during period one and period two, respectively. As a result, the Lending Test rating for the Nuckolls NE AA will be based primarily on farm loans.

During this examination, the OCC contacted a community professional. The community contact indicated that the primary credit needs for the Nuckolls AA were affordable housing and childcare services for the growing workforce. Banks are generally meeting the credit needs of the community. All banks actively seek small business and farm lending opportunities and are engaged and supportive of the economic development programs.

## **LENDING TEST**

The bank's performance under the lending test in Nebraska is rated "High Satisfactory". Based on a full-scope review, performance in the Nuckolls AA is good.

### **Lending Activity**

Lending activity reflects excellent responsiveness to area credit needs.

Refer to the State of Nebraska section and the applicable evaluation period of Table 1 in Appendix D for the facts and data used to evaluate the bank's lending activity.

Central's lending levels reflect excellent responsiveness to farms in relation to area credit needs, and the bank's deposit market share. As previously noted, Central ranked first in deposit share during the evaluation periods. Market share data reflects that Central's share of farm loans in the AA ranged from 55 to 90 percent, substantially greater than the bank's deposit market share. The institution originated 343 loans totaling \$48 million to farms between January 1, 2010 and December 31, 2014.

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

The overall geographic distribution of loans by income level of the geography is good.

Refer to the State of Nebraska section and the applicable evaluation periods in Appendix D for the facts and data used during each evaluation period to evaluate the geographic distribution of the bank's loan originations/purchases. Refer to Tables 2, 3, 4, and 5 for home mortgage products, Table 6 for small loans to businesses, and Table 7 for small loans to farms.

#### *Farm Loans – Primary Product*

For evaluation period one, a geographical analysis of lending to farms located in low- or moderate-income tracts would not be possible. During that evaluation period, there no low- or moderate-income tracts located within the AA. As of the 2010 U.S. Census, all census tracts were designated as moderate-income tracts. For evaluation period two, the bank's performance was good and equaled the

demographics; 100 percent of farm loans were extended within moderate-income tracts. Market share analysis is not relevant since there was only one income designation for the AA.

#### *Business Loans*

Lending performance in moderate-income tracts was good. See the discussion of tract delineation under *Farm Loans*.

#### *HMDA Loans*

Lending performance in moderate-income tracts was good. See the discussion of tract delineation under *Farm Loans*.

### **Lending Gap Analysis**

The geographic distribution analysis for any unexplained lending gaps in the Nuckolls AA would not be relevant. For evaluation period one, all tracts were middle-income. For evaluation period two, all tracts were moderate-income.

### **Inside/Outside Ratio**

For the geographic distribution analysis under the lending test, we performed an inside/outside analysis at the bank level. The information includes bank originations and purchases. An adequate percentage of the bank's loans were extended to borrowers within the bank's AAs. Fifty-seven percent of the number of loans originated by Central was granted within the AAs. By loan type, 23 percent of farm loans, 20 percent of residential real estate loans, and 14 percent of business loans were granted within the AAs.

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

Central's distribution of loans to borrowers of different income levels and businesses of different sizes is adequate.

Refer to the State of Nebraska section and the applicable evaluation periods of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's loan originations/purchases. Refer to Tables 8, 9, and 10 for home mortgage products, Table 11 for small loans to businesses, and Table 12 for small loans to farms.

#### *Farm Loans – Primary Product*

For both evaluation periods, Central's dispersion of farm loans to customers with gross revenues less than or equal to \$1 million was adequate. The bank's level of lending was near the demographics during period one, but somewhat lower than demographics during period two. An analysis of the bank's market share for the two periods reflects that in period one, the bank's lending to small farms was greater than its overall market share. In period two, the bank's percentage of loans to small farms near the bank's overall market share of farm loans.

#### *Business Loans*

Overall, Central's dispersion of loans to small businesses during the evaluation periods was good. The percentage of loans extended to small businesses was above the demographics in period one as was market share. Lending in period two was near the demographics and below market share.

*HMDA Loans*

Overall, dispersion of refinance loans to customers with low- and moderate-incomes was adequate. During the two evaluation periods, the bank's percentage of loans extended to these borrowers was below the demographics. The bank's market share of these borrowers was near or above the bank's overall market share for refinance loans. This performance did not affect the lending rating as HMDA loans were a small percentage of the bank's originations.

**Community Development Lending**

Central's level of community development lending had a positive impact on the overall Lending Test rating for the Nuckolls AA.

Refer to Table 1 Lending Volume, Evaluation Period January 1, 2010 to December 31, 2011, in the State of Nebraska section of Appendix D for the facts and data used to evaluate the bank's level of community development lending for all evaluation periods. This table includes all CD loans, including multifamily loans that also qualify as CD loans. In addition, Table 5 includes geographic lending data on all multi-family loans, including those that also qualify as CD loans. Table 5 does not separately list CD loans, however.

During the evaluation periods, the bank made two \$4 million loans to a hospital for the purpose of refinancing two loans used for expansion and renovation. The hospital provides health care services to the people of South Central Nebraska and North Central Kansas. The loan is secured by a first mortgage on the hospital. The loan provides funding to rehabilitate community facilities that are located in low- and moderate-income areas or that serve primarily low- and moderate-income individuals. CD loans benefiting the Nuckolls AA total \$8 million

**Product Innovation and Flexibility**

Central did not provide any information regarding innovative or flexible loan products.

**INVESTMENT TEST**

The bank's performance under the investment test in Nebraska is rated "Outstanding". Based on a full-scope review, the bank's performance in the Nuckolls AA is excellent.

Refer to Table 14, Evaluation Period June 4, 2009 to August 28, 2015, in the State of Nebraska section of Appendix D for the facts and data used to evaluate the bank's level of qualified investments for all evaluation periods.

**Nuckolls AA**

Central has an excellent level of qualified community development investments and grants in the Nuckolls AA, particularly those not routinely provided by private investors. Twelve school bonds were purchased in Nuckolls County, Nebraska during the evaluation period totaling \$3,340,000. The bonds provided funding construction of needed education facilities and improvements to existing facilities including furniture and fixtures. Funds were used to build and rehabilitate community facilities located in distressed and underserved middle-income geographies in 2010 during the first bond purchase and in moderate-income tracts during the second bond purchase in 2012. Central also made eight donations

totaling \$4,400 to organizations that provide education and public safety in an underserved nonmetropolitan middle-income geography. Current qualified investments represent 39 percent of allocated tier one capital.

### **Nebraska Outside AA**

Central's investments outside the AA include 9 mortgages from the GNMA II 30YR Jumbo May and fourteen from the GNMA II 30YR Jumbo June mortgage backed security pools. These mortgages are to low- or moderate-income borrowers and total \$3,161,251. None of the borrowers are located in the bank's Nuckolls AA; however, some loans in the pool are to low- or moderate- income borrowers in the broader statewide area of Nebraska and in the bank's Kansas AAs. These investments benefit the bank, as the bank has been responsive to the needs and opportunities within its AAs.

## **SERVICE TEST**

The bank's performance under the Service Test in Nebraska is rated "Outstanding". Based on a full-scope review performance in the Nuckolls AA is excellent.

### **Retail Banking Services**

Refer to the State of Nebraska section and the applicable evaluation periods of Table 15 in Appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

Deliver systems, branch locations and hours, and banking services are reasonably assessable to essentially all portions of the Nuckolls AA. The AA has one branch and one ATM. The branch and ATM are located in a moderate-income area, which was previously a middle-income census tract through 2011. This full-service branch offers a drive-up facility. The branch lobby and drive-through are open five days a week. An analysis comparing the bank's branch and ATM distribution in low- and moderate-income tracts to the distribution of the population would not be possible, as the AA contains only moderate-income tracts.

Loan and deposit services are accessible through the branch or through Central's website. Central offers 24-hour access to services via telephone banking, internet banking, and mobile banking. The telephone banking service offers Spanish-speaking options. Multilingual personnel can be available upon request and are on-site at several locations throughout Kansas. Internet banking service includes access to existing accounts, opening deposit accounts, applying for consumer loans, and applying for mortgage loans. Central helps meet the needs of low- and moderate-income individuals by offering several checking account products that require no minimum balance.

### **Community Development Services**

Given the limited number of bank associates, the level of services provided in the Nuckolls AA exemplifies Central as a leader in providing community development services.

Central's associates in the Nuckolls AA provided services to three organizations during the evaluation period. One associate served as President of Superior Community Corporation, an organization managing an affordable housing structure. Another associate served as a member of the Superior

Development Corporation, an organization that works to attract new businesses to the area. These services were considered impactful because affordable housing and economic development were identified as a community needs in the bank's assessment area. A third associate serves as a Board member and treasurer for Brodstone Memorial Hospital. The hospital is a not-for-profit acute care medical/surgical critical access hospital with a mission statement of delivering quality affordable health care in a moderate-income geography.

## 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”).

<b>Time Period Reviewed</b>	Lending Test: January 1, 2010 – December 31, 2014 Investment and Service Tests: June 4, 2009 – August 28, 2015	
<b>Financial Institution</b>	<b>Products Reviewed</b>	
Central National Bank	Commercial, Farm, Home Mortgage	
<b>Affiliate(s)</b>	<b>Affiliate Relationship</b>	<b>Products Reviewed</b>
Not Applicable	Not Applicable	Not Applicable
<b>List of Assessment Areas and Type of Examination</b>		
<b>Assessment Area</b>	<b>Type of Exam</b>	<b>Counties</b>
<u>State of Kansas</u> Rural #1 AA	Full-scope	Cloud, Dickinson, Geary (2014 only), Jewell, Marion, Mitchell, Morris, Republic, Saline
Wichita AA	Full-scope	Harvey, Sedgwick (part of MSA #48620)
Lawrence AA	Full-scope	Douglas (MSA #29940)
Rural #2 AA	Limited-scope	Coffey, Barton (2014 only)
Topeka AA	Limited-scope	Shawnee (part of MSA #45820)
Manhattan AA	Limited-scope	Geary (2012 and 2013 only), Pottawatomie, Riley (MSA #31740)
Gardner AA	Limited-scope	City of Gardner (part of MSA #28140)
<u>State of Nebraska</u> Nuckolls AA	Full-scope	Nuckolls

## Appendix B: Summary of State Ratings

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RATINGS Central National Bank				
Overall Bank:	Lending Test Rating*	Investment Test Rating	Service Test Rating	Overall Bank/State Rating
Central National Bank	Outstanding	High Satisfactory	High satisfactory	Outstanding
State:				
Kansas	Outstanding	High Satisfactory	High Satisfactory	Outstanding
Nebraska	High Satisfactory	Outstanding	Outstanding	Outstanding

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



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

### State of Kansas Full-Scope Areas

#### Rural #1 AA

The Rural #1 AA is comprised of the full Kansas counties of Cloud, Dickinson, Jewell, Marion, Mitchell, Morris, Republic, and Saline. The 2010 U.S. Census identified changes in the numbers of low- and moderate-income tracts within the Rural #1 AA. Since the 2000 U.S. Census, the number of moderate-income tracts has increased by seven, while the number of low-income tracts stayed the same. Additionally, Geary County was included in the AA for the 2014 evaluation, as it was no longer part of the Manhattan MSA due to OMB changes. Other examples of demographic fluctuations can be identified by comparing the tables below.

Demographic Information for Full Scope Area: Rural #1 AA – 2000 Census						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	35	0.00	2.86	85.71	11.43	0.00
Population by Geography	119,232	0.00	2.09	83.73	14.18	0.00
Owner-Occupied Housing by Geography	35,383	0.00	1.51	82.97	15.52	0.00
Business by Geography	14,019	0.00	2.43	83.41	14.17	0.00
Farms by Geography	1,920	0.00	0.47	90.47	9.06	0.00
Family Distribution by Income Level	32,623	15.67	19.39	26.65	38.29	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	11,436	0.00	3.97	89.14	6.89	0.00
Median Family Income		41,490	Median Housing Value		66,213	
HUD Adjusted Median Family Income for 2011		53,700	Unemployment Rate (2000 US Census)		1.71%	
Households Below Poverty Level		9%				

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

Source: 2000 US Census and 2011 HUD updated MFI

Demographic Information for Full Scope Area: Rural #1 AA – 2010 Census						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	35	0.00	11.43	74.29	14.29	0.00
Population by Geography	117,906	0.00	10.84	69.45	19.71	0.00
Owner-Occupied Housing by Geography	34,896	0.00	7.59	72.13	20.29	0.00
Business by Geography	10,225	0.00	17.28	65.24	17.48	0.00
Farms by Geography	2,276	0.00	6.63	79.79	13.58	0.00
Family Distribution by Income Level	31,499	16.79	18.13	22.51	42.57	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	11,000	0.00	15.86	71.93	12.21	0.00
Median Family Income HUD Adjusted Median Family Income for 2013 Households Below Poverty Level		52,362 55,200 12%	Median Housing Value Unemployment Rate (2010 US Census)		91,892 2.40%	

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

Source: 2010 US Census and 2013 HUD updated MFI

Demographic Information for Limited Scope Area: Rural #1 AA – 2010 Census (2014 update)						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	43	0.00	16.28	69.77	13.95	0.00
Population by Geography	152,268	0.00	16.03	64.75	19.23	0.00
Owner-Occupied Housing by Geography	40,573	0.00	8.51	70.70	20.78	0.00
Business by Geography	10,521	0.00	20.05	63.20	16.76	0.00
Farms by Geography	2,182	0.00	6.78	78.46	14.76	0.00
Family Distribution by Income Level	39,688	17.02	18.51	23.08	41.38	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	14,104	0.00	22.54	66.17	11.29	0.00
Median Family Income HUD Adjusted Median Family Income for 2014 Households Below Poverty Level		52,419 55,900 12%	Median Housing Value Unemployment Rate (2010 US Census)		92,568 2.40%	

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

Source: 2010 US Census and 2014 HUD updated MFI

As of December 31, 2014, the Rural #1 AA consisted of nine counties located in central and northern Kansas as follows: Cloud, Dickenson, Geary, Jewell, Marion, Mitchell, Morris, Republic, and Saline. There were no low-income tracts, seven moderate-income tracts, 30 middle-income tracts, and six upper income tracts. While there were no low- and few moderate-income census tracts, several middle-income tracts were designated as distressed, underserved, or both. Locations included two census tracts each in

Jewell and Mitchell Counties, and three census tracts in Republic County. The AA complies with the regulation and does not arbitrarily exclude any low- or moderate-income areas.

According to the FDIC's June 30, 2014, Deposit Market Share Report, 48 financial institutions operate 105 offices in the area. Central is the market leader with a 14.02 percent deposit market share with 17 offices and \$464.6 million in deposits. Sunflower Bank, N.A. ranks second with an eight percent market share, six offices, and \$274.7 million in deposits. The top five institutions captured 40 percent of the deposit market share.

As with many rural areas, central and north-central Kansas face economic challenges. The June 2015 economic analysis for Kansas prepared by Moody's Analytics indicates the Kansas economy will continue to expand, but payrolls will expand more slowly than the national average. While much of the bank's AA is reliant upon farming and cattle operations, agricultural operators in the bank's AA have fared better than operators in western counties of Kansas, which experienced extreme drought conditions.

The AA also has a few urban/metropolitan areas. The city of Salina is at the junction of I-70 and I-135. Salina serves as a center for trade, transportation, and industry in north-central Kansas. The Fort Riley military base is located partially in Geary County of this AA, and in Riley County of the Manhattan AA. The daytime population of the base is over 24 thousand. The Army still views Fort Riley as strategically crucial as personnel cuts for both military and civilians are expected to be minimal. Governments, education and health services, professional services, and retail establishments provide the AA with other significant employment opportunities.

As of September 2015, the unemployment rate for the various counties in the AA range from 2.2 percent for Republic County to 5.6 percent for Geary County. With the exception of Geary County, all counties had unemployment rates below the Kansas rate of 4.4 percent. The national unemployment rate for the same period was 5.1 percent.

Wichita AA

The Wichita AA is comprised of the full Kansas counties of Sedgwick and Harvey. These counties are part of the Wichita MSA. The 2010 U.S. Census identified changes in the numbers of low- and moderate-income tracts within the Wichita AA. Since the 2000 U.S. Census, the number of low-income tracts has increased by seven, while the number of moderate-income tracts increased by three. Other examples of demographic fluctuations can be identified by comparing the tables below.

Demographic Information for Full Scope Area: Wichita AA – 2000 Census						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	124	4.03	31.45	40.32	24.19	0.00
Population by Geography	485,738	2.47	27.12	46.06	24.34	0.00
Owner-Occupied Housing by Geography	125,782	1.30	21.04	49.97	27.69	0.00
Business by Geography	48,913	1.85	23.06	45.15	29.95	0.00
Farms by Geography	1,565	0.77	9.46	61.21	28.56	0.00
Family Distribution by Income Level	127,634	17.88	19.18	24.47	38.47	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	47,301	4.17	40.18	45.48	10.17	0.00
Median Family Income HUD Adjusted Median Family Income for 2011 Households Below Poverty Level		51,478 64,100 9%	Median Housing Value Unemployment Rate (2000 US Census)		79,090 2.43%	

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

Source: 2000 US Census and 2011 HUD updated MFI

Demographic Information for Full Scope Area: Wichita AA – 2010 Census						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	130	10.00	31.54	30.77	27.69	0.00
Population by Geography	533,049	7.42	28.00	34.23	30.35	0.00
Owner-Occupied Housing by Geography	137,515	3.73	23.80	36.67	35.81	0.00
Business by Geography	40,368	10.49	21.51	33.97	34.03	0.00
Farms by Geography	1,638	1.89	9.58	47.13	41.39	0.00
Family Distribution by Income Level	134,008	21.25	18.40	21.09	39.26	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	53,129	11.59	41.48	31.34	15.58	0.00
Median Family Income HUD Adjusted Median Family Income for 2013 Households Below Poverty Level		61,850 63,200 13%	Median Housing Value Unemployment Rate (2010 US Census)		115,621 3.83%	

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

Source: 2010 US Census and 2013 HUD updated MFI

Demographic Information for Full Scope Area: Wichita AA – 2010 Census (2014 update)						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	130	9.23	32.31	29.23	29.23	0.00
Population by Geography	533,049	6.93	28.48	32.12	32.46	0.00
Owner-Occupied Housing by Geography	137,515	3.49	24.04	33.93	38.54	0.00
Business by Geography	33,499	11.19	21.39	32.26	35.16	0.00
Farms by Geography	1,487	2.08	9.41	44.65	43.85	0.00
Family Distribution by Income Level	134,008	21.05	18.28	20.97	39.70	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	52,699	10.61	42.58	30.15	16.66	0.00
Median Family Income		61,402	Median Housing Value		115,621	
HUD Adjusted Median Family Income for 2014		65,600	Unemployment Rate (2010 US Census)		3.83%	
Households Below Poverty Level		13%				

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

Source: 2010 US Census and 2014 HUD updated MFI

As of December 31, 2014, the Wichita AA consisted of Sedgwick and Harvey Counties, located in south-central Kansas. There were 12 low-income tracts, 42 moderate-income tracts, 38 middle-income tracts, and 38 upper income tracts. There were no middle-income tracts designated as distressed or underserved. The AA complies with the regulation and does not arbitrarily exclude any low- or moderate-income areas.

According to the FDIC's June 30, 2014 Deposit Market Share Report, 47 financial institutions operate 197 offices in the area. Central ranks 22<sup>nd</sup> with a 0.61 percent market share, four offices, and \$74 million in deposits. Bank of America, N.A. is the market leader with a 25.34 percent deposit market share, 12 offices and \$3.1 billion in deposits. The top five institutions captured 70 percent of the deposit market share.

The June 2015 economic and consumer credit analysis performed by Moody Analytics for the Wichita MSA (which includes the bank's AA) concludes that the business cycle is still in the recovery status. The number of high-wage jobs has increased slightly since December, but aggregate wage growth still trails the national average. Foreclosure inventory per household has fallen below the U.S. level, but the lack of new jobs is suppressing new-home construction.

Current economic drivers are the high-tech, manufacturing, and defense industries. Wichita State University's innovation campus will house firms specializing in high-tech production techniques such as 3D printing while also preparing students for jobs in advanced manufacturing. Aerospace is Wichita's most important manufacturing segment, accounting for more than one-half of total manufacturing jobs. Commercial aircraft manufacturing currently has multi-year backorders. Increases in defense spending at McConnell Air Force Base will support some growth outside of aircraft production as the base was selected to house new tanker jets in 2016.

Spirit Aero Systems is the metro area's largest employer with over 10,000 employees. Textron Aviation (Cessna) is the second largest employer with 8,300 employees. Via Christi Regional Medical Center is ranked third with 5,900 employees, followed by McConnell Air Force Base at 5,100 employees.

Federal, state, and local governments, including universities are significant employers with approximately 34,000 jobs. Healthcare facilities, such as Wesley Medical Center, Robert J. Dole VA Medical Center, and the Newton Medical Center also provide a significant level of employment. AGCO Corporation (agriculture), Johnsons Controls (York International), Cox Communications, Cargill Meat Solutions, and Dillons (grocery) provide some business diversity with each employing over 900 individuals.

As of September 2015, the unemployment rate for Sedgwick and Harvey Counties was 4.6 percent and 3.5 percent, respectively. These levels are below the national unemployment rate of 5.1 percent, but near or slightly lower than the Kansas rate of 4.4 percent.

Lawrence AA

The Lawrence AA is comprised of Douglas County, Kansas. The 2010 U.S. Census identified changes in the numbers of low-income tracts within the Lawrence AA. Since the 2000 U.S. Census, the number of low-income tracts has increased by one. The number of moderate-income tracts remained the same. Other examples of demographic fluctuations can be identified by comparing the tables below.

Demographic Information for Full Scope Area: Lawrence AA – 2000 Census						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	22	4.55	22.73	50.00	22.73	0.00
Population by Geography	99,962	5.95	25.54	46.20	22.31	0.00
Owner-Occupied Housing by Geography	19,972	0.11	19.97	49.84	30.08	0.00
Business by Geography	9,966	2.14	24.42	43.29	30.15	0.00
Farms by Geography	359	0.28	13.93	52.65	33.15	0.00
Family Distribution by Income Level	21,368	18.17	18.89	24.70	38.24	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	7,919	2.11	34.51	48.28	15.10	0.00
Median Family Income HUD Adjusted Median Family Income for 2011 Households Below Poverty Level		53,609 70,600 17%	Median Housing Value Unemployment Rate (2000 US Census)		117,859 2.68%	

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

Source: 2000 US Census and 2011 HUD updated MFI

Demographic Information for Full Scope Area: Lawrence AA – 2010 Census						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	22	9.09	22.73	45.45	22.73	0.00
Population by Geography	110,826	8.96	20.19	48.38	22.46	0.00
Owner-Occupied Housing by Geography	22,987	2.25	16.14	50.96	30.65	0.00
Business by Geography	8,008	6.59	22.84	43.11	27.46	0.00
Farms by Geography	370	1.89	11.08	44.59	42.43	0.00
Family Distribution by Income Level	23,335	21.60	16.23	21.87	40.30	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	8,827	9.02	24.24	48.58	18.16	0.00
Median Family Income HUD Adjusted Median Family Income for 2013 Households Below Poverty Level		68,282 70,800 19%	Median Housing Value Unemployment Rate (2010 US Census)		183,385 3.94%	

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

Source: 2010 US Census and 2013 HUD updated MFI

Demographic Information for Full Scope Area: Lawrence AA – 2010 Census (2014 update)						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	22	9.09	22.73	45.45	22.73	0.00
Population by Geography	110,826	8.96	20.19	48.38	22.46	0.00
Owner-Occupied Housing by Geography	22,987	2.25	16.14	50.96	30.65	0.00
Business by Geography	7,141	6.83	23.11	43.17	26.89	0.00
Farms by Geography	333	1.80	10.51	44.74	42.94	0.00
Family Distribution by Income Level	23,335	21.60	16.23	21.87	40.30	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	8,827	9.02	24.24	48.58	18.16	0.00
Median Family Income HUD Adjusted Median Family Income for 2014 Households Below Poverty Level		68,282 66,300 19%	Median Housing Value Unemployment Rate (2010 US Census)		183,385 3.94%	

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

Source: 2010 US Census and 2014 HUD updated MFI

As of December 31, 2014, the Lawrence AA consisted of Douglas County located in northeast Kansas. There were two low-income tracts, five moderate-income tracts, ten middle-income tracts, and five upper income tracts. There were no middle-income tracts designated as distressed or underserved. The AA complies with the regulation and does not arbitrarily exclude any low- or moderate-income areas.

According to the FDIC's June 30, 2014 Deposit Market Share Report, 23 financial institutions operate 54 offices in the area. Central is ranked 12<sup>th</sup> in the market with a 2.11 percent deposit market share, four offices, and \$42.7 million in deposits. U.S. Bank N.A. was ranked as the market leader a 21.40 percent market share, five offices, and \$432 million in deposits. The top five institutions captured 68 percent of the deposit market share.

The June 2015 economic and consumer credit analysis concludes that Lawrence's economy is expanding steadily. Payrolls are increasing more rapidly than in any other Kansas metro area, with transportation and professional services growing quickly. Payroll gains are tightening the labor market. Housing is also improving as foreclosure inventory in on the decline. The University of Kansas (KU) is the economic bedrock for Lawrence. A more favorable budget for the 2015 academic year will allow KU to hire, driving up demand for housing and services. Technical and professional services will also support job growth. Lawrence boasts one of the highest rates of educational attainment in the country.

KU is the largest employer with over 9,800 employees. Lawrence Memorial Hospital and General Dynamics round out the top three employers with 1,300 and 1,100 employees, respectively. Other significant employers are Barry Plastics, Hallmark Cards Inc., Baker University, and Amarr Garage Doors, each with over 460 employees. Other significant employers are federal, state, and local government workers, smaller universities and hospitals, a distribution center, and retail. Consistent with being a college town, leisure and hospitality services comprise a material volume of employment at 13% of total employment.



As of September 2015, the unemployment rate for Douglas County is 3.3 percent. The unemployment rate for Douglas County is below both the national and Kansas unemployment rates at 5.1 percent and 4.4 percent, respectively.

## State of Nebraska Full-Scope Area

### Nuckolls AA

The Nuckolls AA is comprised of Nuckolls County, Nebraska. Based on changing income demographics, the 2010 U.S. Census identified changes in the income designation of the census tracts. Since the 2000 U.S. Census, the number of moderate-income tracts has increased by two. There are no low-income tracts. Other examples of demographic fluctuations can be identified by comparing the tables below.

Demographic Information for Full Scope Area: Nuckolls County AA – 2000 Census						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	2	0.00	0.00	100.00	0.00	0.00
Population by Geography	5,057	0.00	0.00	100.00	0.00	0.00
Owner-Occupied Housing by Geography	1,774	0.00	0.00	100.00	0.00	0.00
Business by Geography	690	0.00	0.00	100.00	0.00	0.00
Farms by Geography	163	0.00	0.00	100.00	0.00	0.00
Family Distribution by Income Level	1,441	20.12	26.02	28.80	25.05	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	665	0.00	0.00	100.00	0.00	0.00
Median Family Income HUD Adjusted Median Family Income for 2011 Households Below Poverty Level		41,596 56,200 11%	Median Housing Value Unemployment Rate (2000 US Census)		35,882 1.19%	

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

Source: 2000 US Census and 2011 HUD updated MFI

Demographic Information for Full Scope Area: Nuckolls County AA – 2010 Census (2014 update)						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	2	0.00	100.00	0.00	0.00	0.00
Population by Geography	4,500	0.00	100.00	0.00	0.00	0.00
Owner-Occupied Housing by Geography	1,641	0.00	100.00	0.00	0.00	0.00
Business by Geography	487	0.00	100.00	0.00	0.00	0.00
Farms by Geography	172	0.00	100.00	0.00	0.00	0.00
Family Distribution by Income Level	1,356	29.28	22.64	24.48	23.60	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	704	0.00	100.00	0.00	0.00	0.00
Median Family Income HUD Adjusted Median Family Income for 2014 Households Below Poverty Level		54,221 58,600 13%	Median Housing Value Unemployment Rate (2010 US Census)		53,771 2.00%	

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

Source: 2010 US Census and 2014 HUD updated MFI

The Nuckolls AA includes all of Nuckolls County Nebraska. Nuckolls County is located in the south central portion of Nebraska on the border with the State of Kansas. Two census tracts that make up Nuckolls County and both are moderate-income according to the 2010 U.S. Census. There are no low-income census tracts. The AA complies with the regulation and does not arbitrarily exclude any LMI areas.

According to the FDIC's June 30, 2015, Deposit Market Share Report five financial institutions operate seven offices in the area. Central National Bank is the market leader with a 37.16 percent of the deposit market share, one office and \$63 million in deposits. Farmers and Merchants Bank ranks second with a 21.71 percent market share, two offices and \$36.8 million in deposits. The top two institutions captured 59 percent of the deposit market share.

The U.S. Census reports the population is decreasing but a community contact states that currently the population is increasing in Superior, NE (location of bank's branch) and stated there was a need for workforce housing. They are seeing an increase in 25 – 35 year-old adults returning to Superior for jobs. The contact stated there was a need for rental housing as well as single-family homes. Small businesses are the primary focus of the area's Economic Development Council with several programs including gap financing to assist small businesses in the area.

The local economy consists largely of agriculture, both cattle and crop farming. Agriculture has been improving with food manufacturers exporting a record amount of beef in 2014. The State of Nebraska is the third largest beef producer in the U.S. Cattle growers who are able to send heavier cattle to market will continue to receive large profits due to low feed prices. Major industries include agriculture, health care, and education.

As of September 2015, the unemployment rate for Nuckolls County is low at 1.9%. This is significantly below the Nebraska unemployment rate of 2.9 percent and the national rate of 5.1 percent.

## Appendix D: Tables of Performance Data

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### Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan areas are presented in one set of tables. References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the lending test tables, the following are applicable: (1) purchased loans are treated as originations/purchases and market share is the number of loans originated and purchased by the bank as a percentage of the aggregate number of reportable loans originated and purchased by all lenders in the MA/assessment area; (2) Partially geocoded loans (loans where no census tract is provided) cannot be broken down by income geographies and, therefore, are only reflected in the Total Loans in Core Tables 2 through 7 and part of Table 13; and (3) Partially geocoded loans are included in the Total Loans and % Bank Loans Column in Core Tables 8 through 12 and part of Table 13. Deposit data are compiled by the FDIC and are available as of June 30 of each year.

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

**Table 1. Lending Volume** - Presents the number and dollar amount of reportable loans originated and purchased by the bank over the evaluation period by MA/assessment area. Community development loans to statewide or regional entities or made outside the bank’s assessment area may receive positive CRA consideration. See Interagency Q&As \_\_.12 (i) - 5 and - 6 for guidance on when a bank may receive positive CRA consideration for such loans. Refer to the CRA section of the Compliance Policy intranet page for guidance on table placement.

**Table 2. Geographic Distribution of Home Purchase Loans** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents market share information based on the most recent aggregate market data available.

**Table 3. Geographic Distribution of Home Improvement Loans** - See Table 2.

**Table 4. Geographic Distribution of Home Mortgage Refinance Loans** - See Table 2.

**Table 5. Geographic Distribution of Multifamily Loans** - Compares the percentage distribution of the number of multifamily loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of multifamily housing units throughout those geographies. The table also presents market share information based on the most recent aggregate market data available.

**Table 6. Geographic Distribution of Small Loans to Businesses** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) throughout those geographies. The table also presents market share information based on the most recent aggregate market data available. Because small business data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's assessment area.

**Table 7. Geographic Distribution of Small Loans to Farms** - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. The table also presents market share information based on the most recent aggregate market data available. Because small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's assessment area.

**Table 8. Borrower Distribution of Home Purchase Loans** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MA/assessment area. The table also presents market share information based on the most recent aggregate market data available.

**Table 9. Borrower Distribution of Home Improvement Loans** - See Table 8.

**Table 10. Borrower Distribution of Refinance Loans** - See Table 8.

**Table 11. Borrower Distribution of Small Loans to Businesses** - Compares the percentage distribution of the number of small loans (less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to the percentage distribution of businesses with revenues of \$1 million or less. In addition, the table presents the percentage distribution of the number of loans originated and purchased by the bank by loan size, regardless of the revenue size of the business. Market share information is presented based on the most recent aggregate market data available.

**Table 12. Borrower Distribution of Small Loans to Farms** - Compares the percentage distribution of the number of small loans (less than or equal to \$500,000) originated and purchased by the bank to farms with revenues of \$1 million or less to the percentage distribution of farms with revenues of \$1 million or less. In addition, the table presents the percentage distribution of the number of loans originated and purchased by the bank by loan size, regardless of the revenue size of the farm. Market share information is presented based on the most recent aggregate market data available.

**Table 13. Geographic and Borrower Distribution of Consumer Loans (OPTIONAL)** - For geographic distribution, the table compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of households within each geography. For borrower distribution, the table compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage of households by income level in each MA/assessment area.

**Table 14. Qualified Investments** - Presents the number and dollar amount of qualified investments made by the bank in each MA/AA. The table separately presents investments made during prior evaluation periods that are still outstanding and investments made during the current evaluation period. Prior-period investments are reflected at their book value as of the end of the evaluation period. Current period investments are reflected at their original investment amount even if that amount is greater than the current book value of the investment. The table also presents the number and dollar amount of unfunded qualified investment commitments. In order to be included, an unfunded commitment must be legally binding and tracked and recorded by the bank's financial reporting system.

A bank may receive positive consideration for qualified investments in statewide/regional entities or made outside of the bank's assessment area. See Interagency Q&As \_\_.12 (i) - 5 and - 6 for guidance on when a bank may receive positive CRA consideration for such investments. Refer to the CRA section of the Compliance Policy intranet page for guidance on table placement.

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

# State of Kansas

Institution ID: CENTRAL NATIONAL BANK

**Table 1. Lending Volume**

LENDING VOLUME		Geography: KANSAS				Evaluation Period: JANUARY 1, 2010 TO DECEMBER 31, 2011						
Assessment Area (2011):	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$(000's)	#	\$(000's)	#	\$(000's)	#	\$(000's)	#	\$(000's)	
<b>Full Review:</b>												
Lawrence AA	5.99	138	25,611	115	9,287	7	392	1	216	260	35,290	7.50
Rural #1 AA	48.74	381	33,621	465	26,907	1,270	100,330	3	2,491	2,116	160,858	41.35
Wichita AA	10.90	205	23,764	163	15,684	105	7,179	4	10,370	473	46,627	12.08
<b>Limited Review:</b>												
Gardner AA	0.99	31	4,570	12	852	0	0	0	0	43	5,422	0.94
Manhattan AA	23.50	477	72,279	276	17,581	267	10,945	4	400	1,020	100,805	28.48
Rural #2 AA	2.40	57	7,464	27	2,493	20	1,157	0	0	104	11,114	6.06
Topeka AA	7.49	284	37,819	40	3,320	1	15	0	0	325	41,154	3.60

\* Loan Data as of December 31, 2011. Rated area refers to either state or multi-state MA rating area.

\*\* The evaluation period for Community Development Loans is from June 4, 2009 to August 28, 2015.

\*\*\* Deposit Data as of June 30, 2011. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Institution ID: CENTRAL NATIONAL BANK

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

Geographic Distribution: HOME PURCHASE		Geography: KANSAS					Evaluation Period: JANUARY 1, 2010 TO DECEMBER 31, 2011					Market Share (%) by Geography*				
Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
<b>Full Review:</b>																
Lawrence AA	36	6.21	0.11	0.00	19.97	16.67	49.84	22.22	30.08	61.11	1.06	0.00	0.42	0.93	1.50	
Rural #1 AA	135	23.28	0.00	0.00	1.51	0.74	82.97	97.04	15.52	2.22	6.32	0.00	0.00	8.31	0.42	
Wichita AA	81	13.97	1.30	0.00	21.04	8.64	49.97	69.14	27.69	22.22	0.33	0.00	0.21	0.50	0.14	
<b>Limited Review:</b>																
Gardner AA	7	1.21	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	0.37	0.00	0.00	0.37	0.00	
Manhattan AA	218	37.59	0.00	0.00	15.01	26.15	59.82	39.91	25.17	33.94	3.83	0.00	5.40	2.75	4.35	
Rural #2 AA	28	4.83	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	16.44	0.00	0.00	16.44	0.00	
Topeka AA	75	12.93	0.65	0.00	21.77	10.67	41.36	40.00	36.23	49.33	1.41	0.00	1.18	1.35	1.54	

\* Based on 2011 Peer Mortgage Data (USPR)

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

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

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



Institution ID: CENTRAL NATIONAL BANK

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

Geographic Distribution: HOME IMPROVEMENT			Geography: KANSAS				Evaluation Period: JANUARY 1, 2010 TO DECEMBER 31, 2011					Market Share (%) by Geography				
Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
<b>Full Review:</b>																
Lawrence AA	6	5.94	0.11	0.00	19.97	16.67	49.84	50.00	30.08	33.33	2.86	0.00	5.56	2.13	2.50	
Rural #1 AA	49	48.51	0.00	0.00	1.51	0.00	82.97	97.96	15.52	2.04	15.10	0.00	0.00	18.01	0.00	
Wichita AA	5	4.95	1.30	0.00	21.04	0.00	49.97	100.00	27.69	0.00	0.17	0.00	0.00	0.32	0.00	
<b>Limited Review:</b>																
Gardner AA	2	1.98	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	10.00	0.00	0.00	10.00	0.00	
Manhattan AA	28	27.72	0.00	0.00	15.01	25.00	59.82	28.57	25.17	46.43	5.04	0.00	4.76	1.54	12.12	
Rural #2 AA	2	1.98	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Topeka AA	9	8.91	0.65	0.00	21.77	11.11	41.36	22.22	36.23	66.67	1.12	0.00	0.00	0.94	1.82	

\* Based on 2011 Peer Mortgage Data (USPR)

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

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

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

Institution ID: CENTRAL NATIONAL BANK

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

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: KANSAS						Evaluation Period: JANUARY 1, 2010 TO DECEMBER 31, 2011						
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
<b>Full Review:</b>															
Lawrence AA	91	10.34	0.11	0.00	19.97	14.29	49.84	28.57	30.08	57.14	2.15	0.00	2.80	1.46	2.74
Rural #1 AA	193	21.93	0.00	0.00	1.51	0.52	82.97	96.37	15.52	3.11	6.36	0.00	0.00	8.57	0.91
Wichita AA	118	13.41	1.30	0.00	21.04	4.24	49.97	77.12	27.69	18.64	0.52	0.00	0.36	0.85	0.19
<b>Limited Review:</b>															
Gardner AA	22	2.50	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	1.61	0.00	0.00	1.61	0.00
Manhattan AA	230	26.14	0.00	0.00	15.01	15.65	59.82	43.48	25.17	40.87	4.16	0.00	6.56	3.05	4.94
Rural #2 AA	27	3.07	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	7.59	0.00	0.00	7.59	0.00
Topeka AA	199	22.61	0.65	0.00	21.77	8.04	41.36	36.18	36.23	55.78	2.77	0.00	1.69	2.02	3.55

\* Based on 2011 Peer Mortgage Data (USPR)

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

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

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

Institution ID: CENTRAL NATIONAL BANK

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

Geographic Distribution: MULTIFAMILY		Geography: KANSAS					Evaluation Period: JANUARY 1, 2010 TO DECEMBER 31, 2011					Market Share (%) by Geography				
Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of MF Units***	% BANK Loans****	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans						
<b>Full Review:</b>																
Lawrence AA	5	41.67	10.24	0.00	34.66	100.00	37.90	0.00	17.20	0.00	7.41	0.00	11.76	0.00	0.00	
Rural #1 AA	4	33.33	0.00	0.00	0.76	0.00	75.64	50.00	23.60	50.00	60.00	0.00	0.00	33.33	100.00	
Wichita AA	1	8.33	4.19	0.00	31.95	100.00	43.78	0.00	20.09	0.00	2.17	0.00	7.69	0.00	0.00	
<b>Limited Review:</b>																
Gardner AA	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Manhattan AA	1	8.33	0.00	0.00	33.58	100.00	46.91	0.00	19.50	0.00	0.00	0.00	0.00	0.00	0.00	
Rural #2 AA	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Topeka AA	1	8.33	5.50	0.00	22.25	0.00	52.47	0.00	19.77	100.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2011 Peer Mortgage Data (USPR)

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

\*\*\* Percentage of Multi-Family Units is the number of multifamily units in a particular geography divided by the number of multifamily housing units in the area based on 2000 Census information.

\*\*\*\* Multifamily loan distribution includes Home Purchases, Home Improvement and Refinances.

Institution ID: CENTRAL NATIONAL BANK

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

Geographic Distribution: SMALL LOANS TO BUSINESSES				Geography: KANSAS				Evaluation Period: JANUARY 1, 2010 TO DECEMBER 31, 2011							
Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% of Business***	% BANK Loans	% of Business***	% BANK Loans	% of Business***	% BANK Loans	% of Business***	% BANK Loans	Overall	Low	Mod	Mid	Upp
<b>Full Review:</b>															
Lawrence AA	115	10.47	2.14	0.00	24.42	29.57	43.29	30.43	30.15	40.00	3.71	0.00	4.81	2.65	4.54
Rural #1 AA	465	42.35	0.00	0.00	2.43	2.80	83.41	89.25	14.17	7.96	15.38	0.00	7.84	18.58	5.80
Wichita AA	163	14.85	1.85	1.23	23.06	17.79	45.15	60.12	29.95	20.86	1.17	0.67	0.79	1.83	0.66
<b>Limited Review:</b>															
Gardner AA	12	1.09	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	0.08	0.00	0.00	0.26	0.01
Manhattan AA	276	25.14	0.00	0.00	25.65	46.74	54.08	33.33	20.27	19.93	7.40	0.00	15.99	4.02	9.20
Rural #2 AA	27	2.46	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	15.91	0.00	0.00	16.47	0.00
Topeka AA	40	3.64	11.01	0.00	16.69	17.50	38.93	30.00	33.36	52.50	0.98	0.00	0.90	1.03	1.28

\* Based on 2011 Peer Small Business Data -- US and PR

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

\*\*\* Source Data - Dun and Bradstreet (2011).

Institution ID: CENTRAL NATIONAL BANK

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: KANSAS						Evaluation Period: JANUARY 1, 2010 TO DECEMBER 31, 2011							
Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms** *	% BANK Loans	% of Farms** *	% BANK Loans	% of Farms** *	% BANK Loans	Overall	Low	Mod	Mid	Upp
<b>Full Review:</b>															
Lawrence AA	7	0.42	0.28	0.00	13.93	0.00	52.65	57.14	33.15	42.86	9.38	0.00	0.00	8.33	15.38
Rural #1 AA	1,270	76.05	0.00	0.00	0.47	0.08	90.47	98.35	9.06	1.57	63.67	0.00	0.00	65.30	35.29
Wichita AA	105	6.29	0.77	0.00	9.46	0.00	61.21	93.33	28.56	6.67	38.66	0.00	0.00	47.19	14.29
<b>Limited Review:</b>															
Gardner AA	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	4.92	0.00	0.00	10.34	0.00
Manhattan AA	267	15.99	0.00	0.00	5.46	2.62	65.99	68.16	28.55	29.21	80.75	0.00	100.00	82.57	74.47
Rural #2 AA	20	1.20	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	47.37	0.00	0.00	47.37	0.00
Topeka AA	1	0.06	2.68	0.00	7.04	0.00	49.92	100.00	40.37	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2011 Peer Small Business Data -- US and PR

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

\*\*\* Source Data - Dun and Bradstreet (2011).

Institution ID: CENTRAL NATIONAL BANK

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

Borrower Distribution: HOME PURCHASE		Geography: KANSAS						Evaluation Period: JANUARY 1, 2010 TO DECEMBER 31, 2011							
Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share				
	#	% of Total**	% Families***	% BANK Loans**	% Families <sup>1</sup>	% BANK Loans*	% Families***	% BANK Loans**	% Families**	% BANK Loans****	Overall	Low	Mod	Mid	Upp
<b>Full Review:</b>															
Lawrence AA	36	6.21	18.17	11.11	18.89	13.89	24.70	27.78	38.24	47.22	1.25	3.05	0.38	0.84	1.43
Rural #1 AA	135	23.28	15.67	8.33	19.39	28.03	26.65	28.79	38.29	34.85	7.18	6.41	8.42	7.32	6.51
Wichita AA	81	13.97	17.88	16.67	19.18	28.21	24.47	33.33	38.47	21.79	0.37	0.67	0.30	0.39	0.29
<b>Limited Review:</b>															
Gardner AA	7	1.21	14.22	14.29	19.76	42.86	29.81	28.57	36.21	14.29	0.44	1.19	0.64	0.00	0.00
Manhattan AA	218	37.59	18.62	4.69	19.24	23.47	22.28	32.39	39.86	39.44	4.99	6.35	5.90	6.47	3.45
Rural #2 AA	28	4.83	16.29	0.00	19.00	10.71	24.10	35.71	40.60	53.57	18.46	0.00	20.00	33.33	9.38
Topeka AA	75	12.93	13.32	10.67	15.07	24.00	21.62	28.00	49.99	37.33	1.77	1.72	2.34	1.64	1.44

\* Based on 2011 Peer Mortgage Data (USPR)

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

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

\*\*\*\* As a percentage of loans with borrower income information available. No information was available for 1.9% of loans originated and purchased by bank.

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

Institution ID: CENTRAL NATIONAL BANK

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

Borrower Distribution: HOME IMPROVEMENT		Geography: KANSAS								Evaluation Period: JANUARY 1, 2010 TO DECEMBER 31, 2011					
Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share				
	#	% of Total**	% Families*	% BANK Loans****	% Families <sup>2</sup>	% BANK Loans***	% Families***	% BANK Loans***	% Families***	% BANK Loans***	Overall	Low	Mod	Mid	Upp
<b>Full Review:</b>															
Lawrence AA	6	5.94	18.17	0.00	18.89	16.67	24.70	16.67	38.24	66.67	3.03	0.00	0.00	0.00	5.26
Rural #1 AA	49	48.51	15.67	9.52	19.39	26.19	26.65	26.19	38.29	38.10	14.44	42.86	19.15	11.32	10.96
Wichita AA	5	4.95	17.88	20.00	19.18	20.00	24.47	0.00	38.47	60.00	0.18	0.00	0.44	0.00	0.22
<b>Limited Review:</b>															
Gardner AA	2	1.98	14.22	0.00	19.76	50.00	29.81	0.00	36.21	50.00	10.53	0.00	20.00	0.00	11.11
Manhattan AA	28	27.72	18.62	14.81	19.24	25.93	22.28	29.63	39.86	29.63	5.74	5.56	9.76	6.67	3.81
Rural #2 AA	2	1.98	16.29	0.00	19.00	0.00	24.10	0.00	40.60	100.00	0.00	0.00	0.00	0.00	0.00
Topeka AA	9	8.91	13.32	12.50	15.07	25.00	21.62	0.00	49.99	62.50	1.20	0.00	1.79	0.00	1.87

\* Based on 2011 Peer Mortgage Data (USPR)

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

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

\*\*\*\* As a percentage of loans with borrower income information available. No information was available for 8.9% of loans originated and purchased by bank.

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

Institution ID: CENTRAL NATIONAL BANK

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

Borrower Distribution: HOME MORTGAGE REFINANCE				Geography: KANSAS				Evaluation Period: JANUARY 1, 2010 TO DECEMBER 31, 2011							
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share <sup>1</sup>				
	#	% of Total <sup>**</sup>	% Families <sup>***</sup>	% BANK Loans <sup>****</sup>	% Families <sup>3</sup>	% BANK Loans <sup>****</sup>	% Families <sup>***</sup>	% BANK Loans <sup>**</sup>	% Families <sup>*</sup>	% BANK Loans <sup>***</sup>	Overall	Low	Mod	Mid	Upp
<b>Full Review:</b>															
Lawrence AA	91	10.34	18.17	10.23	18.89	19.32	24.70	18.18	38.24	52.27	2.53	5.11	3.01	1.72	2.42
Rural #1 AA	193	21.93	15.67	8.38	19.39	19.90	26.65	17.80	38.29	53.93	7.91	11.59	10.49	5.37	7.79
Wichita AA	118	13.41	17.88	6.67	19.18	20.00	24.47	33.33	38.47	40.00	0.50	0.48	0.51	0.58	0.46
<b>Limited Review:</b>															
Gardner AA	22	2.50	14.22	0.00	19.76	45.45	29.81	22.73	36.21	31.82	2.19	0.00	3.77	0.72	2.86
Manhattan AA	230	26.14	18.62	5.80	19.24	12.50	22.28	30.36	39.86	51.34	5.90	11.39	4.10	7.53	5.29
Rural #2 AA	27	3.07	16.29	4.00	19.00	12.00	24.10	24.00	40.60	60.00	8.11	10.00	4.55	5.13	10.39
Topeka AA	199	22.61	13.32	4.57	15.07	18.27	21.62	24.87	49.99	52.28	3.24	2.05	2.87	3.49	3.44

\* Based on 2011 Peer Mortgage Data (USPR)

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

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

\*\*\*\* As a percentage of loans with borrower income information available. No information was available for 3.2% of loans originated and purchased by bank.

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



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

Borrower Distribution: SMALL LOANS TO BUSINESSES				Geography: KANSAS		Evaluation Period: JANUARY 1, 2010 TO DECEMBER 31, 2011			
Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
<b>Full Review:</b>									
Lawrence AA	115	10.47	68.75	66.09	82.61	7.83	9.57	3.71	4.23
Rural #1 AA	465	42.35	70.28	67.31	87.31	8.17	4.52	15.38	18.15
Wichita AA	163	14.85	66.37	69.94	78.53	9.82	11.66	1.17	1.92
<b>Limited Review:</b>									
Gardner AA	12	1.09	68.92	58.33	83.33	8.33	8.33	0.08	0.09
Manhattan AA	276	25.14	69.12	53.26	84.78	9.42	5.80	7.40	2.91
Rural #2 AA	27	2.46	71.79	55.56	77.78	14.81	7.41	15.91	15.38
Topeka AA	40	3.64	64.92	62.50	75.00	17.50	7.50	0.98	0.97

\* Based on 2011 Peer Small Business Data -- US and PR

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

\*\*\* Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2011).

\*\*\*\* Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 20.31% of small loans to businesses originated and purchased by the bank.

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

Borrower Distribution: SMALL LOANS TO FARMS		Geography: KANSAS			Evaluation Period: JANUARY 1, 2010 TO DECEMBER 31, 2011				
Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev\$ 1 Million or Less
<b>Full Review:</b>									
Lawrence AA	7	0.42	98.33	85.71	85.71	14.29	0.00	9.38	11.76
Rural #1 AA	1,270	76.05	98.49	80.08	77.17	17.01	5.83	63.67	55.80
Wichita AA	105	6.29	97.89	92.38	80.95	14.29	4.76	38.66	40.43
<b>Limited Review:</b>									
Gardner AA	0	0.00	98.31	0.00	0.00	0.00	0.00	4.92	4.55
Manhattan AA	267	15.99	96.88	61.05	92.13	7.12	0.75	80.75	54.72
Rural #2 AA	20	1.20	99.38	75.00	85.00	15.00	0.00	47.37	40.00
Topeka AA	1	0.06	98.66	100.00	100.00	0.00	0.00	0.00	0.00

\* Based on 2011 Peer Small Business Data -- US and PR

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

\*\*\* Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2011).

\*\*\*\* Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 18.26% of small loans to farms originated and purchased by the bank.

**Table 14. Qualified Investments**

QUALIFIED INVESTMENTS									
Geography: KANSAS					Evaluation Period: June 4, 2009 to August 28, 2015				
Assessment Area:	Prior Period Investments <sup>*</sup>		Current Period Investments		Total Investments			Unfunded Commitments <sup>**</sup>	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
<b>Full Review:</b>									
Lawrence AA	0	0	1	179	1	179	2.54	0	0
Rural #1 AA	1	200	6	4,235	7	4,435	62.95	0	0
Wichita AA	0	0	4	1,225	4	1,225	17.39	0	0
<b>Limited Review:</b>									
Gardner AA	0	0	0	0	0	0	0.00	0	0
Manhattan AA	0	0	0	0	0	0	0.00	0	0
Rural #2 AA	0	0	0	0	0	0	0.00	0	0
Topeka AA	0	0	3	1,206	3	1,206	17.12	0	0

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

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

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSING																	
Geography: KANSAS Evaluation Period: JANUARY 1, 2010 TO DECEMBER 31, 2011																	
MA/Assessment Area:	Deposit s	Branches						Branch Openings/Closings						Population			
	% of Rated Area Deposit s in AA	# of BANK Branch es	% of Rated Area Branch es in AA	Location of Branches by Income of Geographies (%)				# of Branch Openin gs	# of Branch Closin gs	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
<b>Full Review:</b>																	
Lawrence AA	7.50	6	0.00	33.33	50.00	16.67	0.00	0	0	0	0	0	0	5.95	25.54	46.20	22.31
Rural #1 AA	41.35	13	0.00	0.00	92.31	7.69	0.00	0	0	0	0	0	0	0.00	2.09	83.73	14.18
Wichita AA	12.08	4	0.00	0.00	100.0	0.00	0.00	0	0	0	0	0	0	2.47	27.12	46.06	24.34
<b>Limited Review:</b>																	
Gardner AA	0.94	2	5.56	0.00	0.00	100.0	0.00	0	0	0	0	0	0	0.00	0.00	100.00	0.00
Manhattan AA	28.48	7	19.44	0.00	57.14	28.57	14.29	0	0	0	0	0	0	0.00	30.86	50.78	18.37
Rural #2 AA	6.06	2	5.56	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	0.00	100.00	0.00
Topeka AA	3.60	2	5.56	50.00	0.00	0.00	50.00	0	0	0	0	0	0	1.72	26.54	40.50	31.24

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**Distribution of Branch and ATM Delivery System**

Distribution of Branch and ATM Delivery System				Geography: KANSAS				Evaluation Period: JANUARY 1, 2010 TO DECEMBER 31, 2011									
MA/Assessment Area:	Deposits	Branches						ATMs						Population			
	% of Total Bank Deposits	# of Bank Branches	% of Total Bank Branches	Location of Branches by Income of Geographies (%)				# of Bank ATMs	% of Total Bank ATMs	Location of ATMs by Income of Geographies (%)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
<b>Full Review:</b>																	
Lawrence AA	7.50	6	16.67	0.00	33.33	50.00	16.67	6	10.71	0.00	33.33	50.00	16.67	5.95	25.54	46.20	22.31
Rural #1 AA	41.35	13	36.10	0.00	0.00	92.31	7.69	16	28.57	0.00	0.00	93.75	6.25	0.00	2.09	83.73	14.18
Wichita AA	12.08	4	11.11	0.00	0.00	100.0	0.00	5	8.94	0.00	0.00	100.00	0.00	2.47	27.12	46.06	24.34
<b>Limited Review:</b>																	
Gardner AA	0.94	2	5.56	0.00	0.00	100.0	0.00	2	3.57	0.00	0.00	100.00	0.00	0.00	0.00	100.00	0.00
Manhattan AA	28.48	7	19.44	0.00	57.14	28.57	14.29	23	41.07	0.00	56.52	26.09	17.39	0.00	30.86	50.78	18.37
Rural #2 AA	6.06	2	5.56	0.00	0.00	100.00	0.00	2	3.57	0.00	0.00	100.00	0.00	0.00	0.00	100.0	0.00
Topeka AA	3.60	2	5.56	50.00	0.00	0.00	50.00	2	3.57	50.00	0.00	0.00	50.00	1.72	26.54	40.50	31.24

**Table 1. Lending Volume**

LENDING VOLUME		Geography: KANSAS				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013						
Assessment Area (2013):	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans** (see period 2010 – 2011)		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
<b>Full Review:</b>												
Lawrence AA	6.40	176	32,683	62	4,998	4	182			242	37,863	6.32
Rural #1 AA	47.82	364	31,211	392	22,686	1,051	90,468			1,807	144,365	41.03
Wichita AA	12.73	205	24,014	178	20,252	98	8,134			481	52,400	11.86
<b>Limited Review:</b>												
Gardner AA	0.79	26	3,649	4	400	0	0			30	4,049	1.04
Manhattan AA	22.60	452	70,792	218	11,753	184	9,035			854	91,580	31.12
Rural #2 AA	3.12	80	9,921	24	1,584	14	589			118	12,094	5.26
Topeka AA	6.54	216	27,702	30	3,147	1	120			247	30,969	3.36

\* Loan Data as of December 31, 2013. Rated area refers to either state or multi-state MA rating area.

\*\* Community Development loans for all evaluation periods were presented on Table 1 of the 2010 – 2011 evaluation period.

\*\*\* Deposit Data as of June 30, 2013. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

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

Geographic Distribution: HOME PURCHASE		Geography: KANSAS					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013					Market Share (%) by Geography				
Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
<b>Full Review:</b>																
Lawrence AA	30	6.86	2.25	3.33	16.14	13.33	50.96	40.00	30.65	43.33	0.99	1.59	0.00	0.57	2.15	
Rural #1 AA	115	26.32	0.00	0.00	7.59	10.43	72.13	82.61	20.29	6.96	5.02	0.00	5.13	6.50	1.84	
Wichita AA	50	11.44	3.73	0.00	23.80	2.00	36.67	70.00	35.81	28.00	0.31	0.00	0.06	0.58	0.20	
<b>Limited Review:</b>																
Gardner AA	7	1.60	0.00	0.00	16.01	0.00	69.99	71.43	13.99	28.57	0.46	0.00	0.00	0.19	2.38	
Manhattan AA	150	34.32	0.00	0.00	9.18	4.67	58.75	51.33	32.07	44.00	3.36	0.00	2.31	3.74	3.14	
Rural #2 AA	30	6.86	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	14.77	0.00	0.00	14.77	0.00	
Topeka AA	55	12.59	5.35	0.00	19.69	12.73	38.32	47.27	36.64	40.00	1.24	0.00	1.54	1.32	1.10	

\* Based on 2013 Peer Mortgage Data -- US and PR

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

\*\*\* Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

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

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

Geographic Distribution: HOME IMPROVEMENT			Geography: KANSAS				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013					Market Share (%) by Geography				
Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK****	% Owner Occ Units***	% BANK****	% Owner Occ Units***	% BANK****	% Owner Occ Units***	% BANK****						
<b>Full Review:</b>																
Lawrence AA	6	5.94	2.25	0.00	16.14	16.67	50.96	16.67	30.65	66.67	3.23	0.00	4.55	1.28	5.66	
Rural #1 AA	40	39.60	0.00	0.00	7.59	10.00	72.13	82.50	20.29	7.50	14.88	0.00	23.08	17.72	3.45	
Wichita AA	5	4.95	3.73	0.00	23.80	0.00	36.67	100.00	35.81	0.00	0.08	0.00	0.00	0.20	0.00	
<b>Limited Review:</b>																
Gardner AA	2	1.98	0.00	0.00	16.01	0.00	69.99	50.00	13.99	50.00	5.88	0.00	0.00	3.70	25.00	
Manhattan AA	40	39.60	0.00	0.00	9.18	10.00	58.75	70.00	32.07	20.00	9.66	0.00	16.67	9.40	8.97	
Rural #2 AA	4	3.96	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	13.33	0.00	0.00	13.33	0.00	
Topeka AA	4	3.96	5.35	0.00	19.69	25.00	38.32	25.00	36.64	50.00	0.40	0.00	1.92	0.00	0.00	

\* Based on 2013 Peer Mortgage Data -- US and PR

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

\*\*\* Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

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



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

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: KANSAS				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013					Market Share (%) by Geography				
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
<b>Full Review:</b>																
Lawrence AA	133	13.71	2.25	1.50	16.14	16.54	50.96	43.61	30.65	38.35	2.57	2.70	3.26	2.51	2.33	
Rural #1 AA	207	21.34	0.00	0.00	7.59	6.76	72.13	81.64	20.29	11.59	7.86	0.00	7.14	9.81	3.71	
Wichita AA	150	15.46	3.73	2.00	23.80	19.33	36.67	58.67	35.81	20.00	0.60	0.65	0.26	0.98	0.43	
<b>Limited Review:</b>																
Gardner AA	17	1.75	0.00	0.00	16.01	5.88	69.99	94.12	13.99	0.00	0.95	0.00	0.00	1.28	0.00	
Manhattan AA	260	26.80	0.00	0.00	9.18	6.15	58.75	54.23	32.07	39.62	3.71	0.00	3.07	3.67	3.88	
Rural #2 AA	46	4.74	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	10.60	0.00	0.00	10.60	0.00	
Topeka AA	157	16.19	5.35	1.27	19.69	8.92	38.32	36.94	36.64	52.87	2.25	2.50	1.41	1.97	2.74	

\* Based on 2013 Peer Mortgage Data -- US and PR

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

\*\*\* Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

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

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

Geographic Distribution: MULTIFAMILY		Geography: KANSAS						Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013							
Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% of MF Units***	% BANK Loans****	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
<b>Full Review:</b>															
Lawrence AA	7	63.64	19.69	28.57	18.15	57.14	42.99	0.00	19.17	14.29	16.13	28.57	16.67	0.00	50.00
Rural #1 AA	2	18.18	0.00	0.00	25.36	50.00	47.27	50.00	27.38	0.00	18.18	0.00	100.00	16.67	0.00
Wichita AA	0	0.00	13.75	0.00	35.55	0.00	35.75	0.00	14.95	0.00	0.00	0.00	0.00	0.00	0.00
<b>Limited Review:</b>															
Gardner AA	0	0.00	0.00	0.00	0.00	0.00	82.82	0.00	17.18	0.00	0.00	0.00	0.00	0.00	0.00
Manhattan AA	2	18.18	0.00	0.00	18.34	50.00	63.85	50.00	17.81	0.00	2.63	0.00	16.67	0.00	0.00
Rural #2 AA	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Topeka AA	0	0.00	20.75	0.00	29.03	0.00	37.52	0.00	12.70	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2013 Peer Mortgage Data -- US and PR

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

\*\*\* Percentage of Multi-Family Units is the number of multifamily units in a particular geography divided by the number of multifamily housing units in the area based on 2010 Census information.

\*\*\*\* Multifamily loan distribution includes Home Purchases, Home Improvement and Refinances.

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

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: KANSAS						Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013						
Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	Overall	Low	Mod	Mid	Upp
<b>Full Review:</b>															
Lawrence AA	62	6.83	6.59	4.84	22.84	19.35	43.11	33.87	27.46	41.94	1.89	2.08	1.92	1.81	2.07
Rural #1 AA	392	43.17	0.00	0.00	17.28	15.31	65.24	76.02	17.48	8.67	13.17	0.00	13.59	15.84	6.22
Wichita AA	178	19.60	10.49	10.67	21.51	18.54	33.97	56.74	34.03	14.04	1.33	1.52	1.18	2.35	0.49
<b>Limited Review:</b>															
Gardner AA	4	0.44	0.00	0.00	8.98	0.00	69.50	100.00	21.52	0.00	0.06	0.00	0.21	0.12	0.01
Manhattan AA	218	24.01	0.00	0.00	19.63	22.02	51.93	61.01	28.39	16.97	7.31	0.00	11.98	8.18	3.78
Rural #2 AA	24	2.64	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	13.10	0.00	0.00	13.25	0.00
Topeka AA	30	3.30	18.39	10.00	16.82	23.33	36.48	43.33	28.31	23.33	0.90	0.70	1.25	0.96	0.70

\* Based on 2013 Peer Small Business Data -- US and PR

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

\*\*\* Source Data - Dun and Bradstreet (2013).

Institution ID: CENTRAL NATIONAL BANK

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

Geographic Distribution: SMALL LOANS TO FARMS			Geography: KANSAS				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013					Market Share (%) by Geography				
Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of Farms*	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans						
<b>Full Review:</b>																
Lawrence AA	4	0.30	1.89	0.00	11.08	0.00	44.59	50.00	42.43	50.00	2.22	0.00	0.00	0.00	3.45	
Rural #1 AA	1,051	77.74	0.00	0.00	6.63	12.56	79.79	79.07	13.58	8.37	50.45	0.00	88.31	50.77	29.37	
Wichita AA	98	7.25	1.89	0.00	9.58	0.00	47.13	98.98	41.39	1.02	32.26	0.00	0.00	50.51	0.00	
<b>Limited Review:</b>																
Gardner AA	0	0.00	0.00	0.00	7.02	0.00	75.44	0.00	17.54	0.00	2.90	0.00	0.00	7.41	0.00	
Manhattan AA	184	13.61	0.00	0.00	2.65	0.00	68.52	71.20	28.83	28.80	58.82	0.00	0.00	56.70	64.10	
Rural #2 AA	14	1.04	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	36.84	0.00	0.00	36.84	0.00	
Topeka AA	1	0.07	2.83	0.00	7.43	0.00	33.63	0.00	56.11	100.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2013 Peer Small Business Data -- US and PR

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

\*\*\* Source Data - Dun and Bradstreet (2013).

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

Borrower Distribution: HOME PURCHASE		Geography: KANSAS						Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013							
Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share				
	#	% of Total**	% Families***	% BANK Loans*	% Families <sup>4</sup>	% BANK Loans*	% Families***	% BANK Loans**	% Families*	% BANK Loans**	Overall	Low	Mod	Mid	Upp
<b>Full Review:</b>															
Lawrence AA	30	6.86	21.60	6.67	16.23	13.33	21.87	23.33	40.30	56.67	1.11	1.53	0.50	1.09	1.42
Rural #1 AA	115	26.32	16.79	6.14	18.13	27.19	22.51	28.07	42.57	38.60	5.94	0.00	6.18	5.91	7.33
Wichita AA	50	11.44	21.25	10.20	18.40	20.41	21.09	34.69	39.26	34.69	0.36	0.11	0.15	0.61	0.40
<b>Limited Review:</b>															
Gardner AA	7	1.60	16.06	0.00	15.52	28.57	25.91	42.86	42.51	28.57	0.52	0.00	0.45	0.00	1.44
Manhattan AA	150	34.32	18.26	2.72	19.45	25.85	22.40	29.25	39.89	42.18	3.77	5.33	4.36	3.24	3.76
Rural #2 AA	30	6.86	16.08	3.33	16.36	6.67	22.57	40.00	44.99	50.00	15.29	20.00	6.67	5.88	20.83
Topeka AA	55	12.59	21.95	10.91	16.53	18.18	22.24	34.55	39.28	36.36	1.46	2.16	0.72	2.09	1.34

\* Based on 2013 Peer Mortgage Data -- US and PR

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

\*\*\* Percentage of Families is based on the 2010 Census information.

\*\*\*\* As a percentage of loans with borrower income information available. No information was available for 1.1% of loans originated and purchased by bank.

<sup>4</sup> Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Institution ID: CENTRAL NATIONAL BANK

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

Borrower Distribution: HOME IMPROVEMENT		Geography: KANSAS						Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013							
Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share				
	#	% of Total**	% Families**	% BANK Loans****	% Families <sup>5</sup>	% BANK Loans***	% Families***	% BANK Loans***	% Families***	% BANK Loans***	Overall	Low	Mod	Mid	Upp
<b>Full Review:</b>															
Lawrence AA	6	5.94	21.60	20.00	16.23	0.00	21.87	40.00	40.30	40.00	3.50	9.09	0.00	5.71	2.63
Rural #1 AA	40	39.60	16.79	18.42	18.13	21.05	22.51	34.21	42.57	26.32	15.52	9.09	26.09	18.18	10.20
Wichita AA	5	4.95	21.25	0.00	18.40	25.00	21.09	50.00	39.26	25.00	0.08	0.00	0.00	0.00	0.18
<b>Limited Review:</b>															
Gardner AA	2	1.98	16.06	0.00	15.52	0.00	25.91	50.00	42.51	50.00	6.06	0.00	0.00	10.00	6.67
Manhattan AA	40	39.60	18.26	18.42	19.45	21.05	22.40	36.84	39.89	23.68	10.86	19.05	15.38	13.95	5.88
Rural #2 AA	4	3.96	16.08	0.00	16.36	25.00	22.57	50.00	44.99	25.00	13.33	0.00	25.00	33.33	0.00
Topeka AA	4	3.96	21.95	25.00	16.53	0.00	22.24	50.00	39.28	25.00	0.41	0.00	0.00	1.45	0.00

\* Based on 2013 Peer Mortgage Data -- US and PR

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

\*\*\* Percentage of Families is based on the 2010 Census information.

\*\*\*\* As a percentage of loans with borrower income information available. No information was available for 5.9% of loans originated and purchased by bank.

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

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

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: KANSAS						Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013							
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share				
	#	% of Total**	% Families***	% BANK Loans****	% Families <sup>6</sup>	% BANK Loans****	% Families* **	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
<b>Full Review:</b>															
Lawrence AA	133	13.71	21.60	11.54	16.23	20.00	21.87	28.46	40.30	40.00	2.97	5.59	2.53	3.42	2.40
Rural #1 AA	207	21.34	16.79	8.70	18.13	18.84	22.51	28.02	42.57	44.44	9.72	10.81	8.25	11.07	9.40
Wichita AA	150	15.46	21.25	8.97	18.40	17.93	21.09	24.83	39.26	48.28	0.72	0.75	1.01	0.61	0.66
<b>Limited Review:</b>															
Gardner AA	17	1.75	16.06	11.76	15.52	5.88	25.91	64.71	42.51	17.65	1.33	3.23	0.83	2.82	0.00
Manhattan AA	260	26.80	18.26	6.64	19.45	10.16	22.40	29.30	39.89	53.91	5.05	8.99	4.00	5.97	4.55
Rural #2 AA	46	4.74	16.08	6.52	16.36	13.04	22.57	15.22	44.99	65.22	11.94	16.67	11.11	6.90	13.58
Topeka AA	157	16.19	21.95	7.74	16.53	18.71	22.24	32.90	39.28	40.65	2.67	2.81	2.86	2.71	2.55

\* Based on 2013 Peer Mortgage Data -- US and PR

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

\*\*\* Percentage of Families is based on the 2010 Census information.

\*\*\*\* As a percentage of loans with borrower income information available. No information was available for 1.4% of loans originated and purchased by bank.

<sup>6</sup> Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

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

Borrower Distribution: SMALL LOANS TO BUSINESSES 2013			Geography: KANSAS			Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31,			
Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
<b>Full Review:</b>									
Lawrence AA	62	6.83	73.33	48.39	82.26	11.29	6.45	1.89	1.96
Rural #1 AA	392	43.17	71.82	43.11	86.22	9.95	3.83	13.17	15.14
Wichita AA	178	19.60	69.59	47.75	67.42	21.91	10.67	1.33	1.60
<b>Limited Review:</b>									
Gardner AA	4	0.44	73.07	50.00	75.00	25.00	0.00	0.06	0.04
Manhattan AA	218	24.01	72.32	29.82	86.70	9.17	4.13	7.31	4.75
Rural #2 AA	24	2.64	73.78	54.17	87.50	12.50	0.00	13.10	23.08
Topeka AA	30	3.30	70.61	16.67	73.33	20.00	6.67	0.90	0.59

\* Based on 2013 Peer Small Business Data -- US and PR

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

\*\*\* Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2013).

\*\*\*\* Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 42.95% of small loans to businesses originated and purchased by the bank.



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

Borrower Distribution: SMALL LOANS TO FARMS		Geography: KANSAS			Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013				
Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev\$ 1 Million or Less
<b>Full Review:</b>									
Lawrence AA	4	0.30	98.11	50.00	100.00	0.00	0.00	2.22	3.70
Rural #1 AA	1,051	77.74	99.03	61.47	74.22	17.89	7.90	50.45	48.34
Wichita AA	98	7.25	98.35	73.47	75.51	15.31	9.18	32.26	39.13
<b>Limited Review:</b>									
Gardner AA	0	0.00	98.25	0.00	0.00	0.00	0.00	2.90	2.22
Manhattan AA	184	13.61	97.21	33.70	89.13	8.70	2.17	58.82	55.17
Rural #2 AA	14	1.04	99.45	50.00	92.86	7.14	0.00	36.84	37.50
Topeka AA	1	0.07	98.76	0.00	0.00	100.00	0.00	0.00	0.00

\* Based on 2013 Peer Small Business Data -- US and PR

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

\*\*\* Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2013).

\*\*\*\* Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 34.39% of small loans to farms originated and purchased by the bank.

**Table 14. Qualified Investments - see table in evaluation period January 1, 2010 to December 31, 2011**

QUALIFIED INVESTMENTS									
Geography: KANSAS									
Assessment Area:	Prior Period Investments *		Current Period Investments		Total Investments			Unfunded Commitments **	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
<b>Full Review:</b>									
Lawrence AA									
Rural #1 AA									
Wichita AA									
<b>Limited Review:</b>									
Gardner AA									
Manhattan AA									
Rural #2 AA									
Topeka AA									

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

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

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSING																	
Geography: KANSAS Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013																	
Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population			
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
<b>Full Review:</b>																	
Lawrence AA	6.32	4	12.90	0.00	50.00	25.00	25.00	0	2	0	-1	-1	0	8.96	20.19	48.38	22.46
Rural #1 AA	41.03	11	35.49	0.00	18.18	72.73	9.09	0	2	0	0	-2	0	0.00	10.84	69.45	19.71
Wichita AA	11.87	4	12.9	0.00	25.00	75.00	0.00	0	0	0	0	0	0	7.42	28.00	34.23	30.35
<b>Limited Review:</b>																	
Gardner AA	1.04	2	6.45	0.00	50.00	0.00	50.00	0	0	0	0	0	0	0.00	14.02	68.84	17.15
Manhattan AA	31.12	6	19.36	0.00	16.67	50.00	33.33	0	1	0	-1	0	0	0.00	20.79	55.83	23.37
Rural #2 AA	5.26	2	6.45	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	0.00	100.00	0.00
Topeka AA	3.36	2	6.45	50.00	0.00	0.00	50.00	1	1	0	0	0	0	10.67	22.77	35.97	30.59

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**Distribution of Branch and ATM Delivery System**

Distribution of Branch and ATM Delivery System				Geography: KANSAS				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2013									
MA/Assessment Area:	Deposits	Branches						ATMs				Population					
	% of Total Bank Deposits	# of Bank Branches	% of Total Bank Branches	Location of Branches by Income of Geographies (%)				# of Bank ATMs	% of Total Bank ATMs	Location of ATMs by Income of Geographies (%)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
<b>Full Review:</b>																	
Lawrence AA	6.32	4	12.90	0.00	50.00	25.00	25.00	4	7.14	0.00	50.00	25.00	25.00	8.96	20.19	48.38	22.46
Rural #1 AA	41.03	11	35.49	0.00	18.18	72.73	9.09	17	30.36	0.00	23.53	70.59	5.88	0.00	10.84	69.45	19.71
Wichita AA	11.87	4	12.9	0.00	25.00	75.00	0.00	6	10.71	0.00	16.67	83.33	0.00	7.42	28.00	34.23	30.35
<b>Limited Review:</b>																	
Gardner AA	1.04	2	6.45	0.00	50.00	0.00	50.00	2	3.57	0.00	50.00	0.00	50.00	0.00	14.02	68.84	17.15
Manhattan AA	31.12	6	19.36	0.00	16.67	50.00	33.33	22	39.29	0.00	22.73	63.64	13.63	0.00	20.79	55.83	23.37
Rural #2 AA	5.26	2	6.45	0.00	0.00	100.00	0.00	2	3.57	0.00	00.00	100.00	0.00	0.00	0.00	100.00	0.00
Topeka AA	3.36	2	6.45	50.00	0.00	0.00	50.00	3	5.36	33.34	0.00	33.33	33.33	10.67	22.77	35.97	30.59

Institution ID: CENTRAL NATIONAL BANK

Table 1. Lending Volume

LENDING VOLUME		Geography: KANSAS						Evaluation Period: JANUARY 1, 2014 TO DECEMBER 31, 2014				
Assessment Area (2014):	% of Rated Area Loans (#) in MA/AA	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans ** (see period 2010 – 2011)		Total Reported Loans		% of Rated Area Deposits in MA/AA ***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
<b>Full Review:</b>												
Lawrence AA	4.00	25	3,946	37	2,930	2	161			64	7,037	6.39
Rural #1 AA	65.29	218	26,794	219	14,080	607	51,203			1,044	92,077	69.52
Wichita AA	13.38	83	11,107	90	14,063	41	4,373			214	29,543	11.09
<b>Limited Review:</b>												
Gardner AA	0.75	7	1,174	5	755	0	0			12	1,929	1.14
Manhattan AA	7.00	73	11,378	31	2,030	8	935			112	14,343	2.43
Rural #2 AA	3.94	32	3,434	23	1,774	8	258			63	5,466	5.41
Topeka AA	5.63	79	9,271	10	323	1	97			90	9,691	4.03

\* Loan Data as of December 31, 2014. Rated area refers to either state or multi-state MA rating area.

\*\* Community Development loans for all evaluation periods were presented on Table 1 of the 2010 – 2011 evaluation period.

\*\*\* Deposit Data as of June 30, 2014. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Institution ID: CENTRAL NATIONAL BANK

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

Geographic Distribution: HOME PURCHASE		Geography: KANSAS					Evaluation Period: JANUARY 1, 2014 TO DECEMBER 31, 2014					Market Share (%) by Geography				
Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
<b>Full Review:</b>																
Lawrence AA	13	4.94	2.25	15.38	16.14	7.69	50.96	30.77	30.65	46.15	0.99	1.59	0.00	0.57	2.15	
Rural #1 AA	98	37.26	0.00	0.00	8.51	14.29	70.70	63.27	20.78	22.45	5.23	0.00	3.87	6.43	3.35	
Wichita AA	33	12.55	3.49	0.00	24.04	6.06	33.93	51.52	38.54	42.42	0.31	0.00	0.06	0.58	0.20	
<b>Limited Review:</b>																
Gardner AA	1	0.38	0.00	0.00	16.01	0.00	69.99	0.00	13.99	100.00	0.46	0.00	0.00	0.19	2.38	
Manhattan AA	59	22.43	0.00	0.00	9.18	13.56	65.14	38.98	25.68	47.46	2.47	0.00	2.08	2.54	2.45	
Rural #2 AA	21	7.98	0.00	0.00	6.39	0.00	84.01	100.00	9.60	0.00	3.77	0.00	0.00	4.81	0.00	
Topeka AA	38	14.45	5.35	0.00	19.69	13.16	38.32	42.11	36.64	44.74	1.24	0.00	1.54	1.32	1.10	

\* Based on 2013 Peer Mortgage Data -- US and PR

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

\*\*\* Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

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

Institution ID: CENTRAL NATIONAL BANK

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

Geographic Distribution: HOME IMPROVEMENT			Geography: KANSAS				Evaluation Period: JANUARY 1, 2014 TO DECEMBER 31, 2014					Market Share (%) by Geography				
Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
<b>Full Review:</b>																
Lawrence AA	1	2.22	2.25	0.00	16.14	100.00	50.96	0.00	30.65	0.00	3.23	0.00	4.55	1.28	5.66	
Rural #1 AA	30	66.67	0.00	0.00	8.51	6.67	70.70	76.67	20.78	16.67	20.56	0.00	23.81	21.74	15.91	
Wichita AA	5	11.11	3.49	0.00	24.04	0.00	33.93	100.00	38.54	0.00	0.08	0.00	0.00	0.20	0.00	
<b>Limited Review:</b>																
Gardner AA	2	4.44	0.00	0.00	16.01	50.00	69.99	50.00	13.99	0.00	5.88	0.00	0.00	3.70	25.00	
Manhattan AA	3	6.67	0.00	0.00	9.18	33.33	65.14	33.33	25.68	33.33	0.68	0.00	0.00	0.00	1.59	
Rural #2 AA	2	4.44	0.00	0.00	6.39	0.00	84.01	100.00	9.60	0.00	2.94	0.00	0.00	3.57	0.00	
Topeka AA	2	4.44	5.35	0.00	19.69	100.00	38.32	0.00	36.64	0.00	0.40	0.00	1.92	0.00	0.00	

\* Based on 2013 Peer Mortgage Data -- US and PR

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

\*\*\* Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

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

Institution ID: CENTRAL NATIONAL BANK

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

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: KANSAS				Evaluation Period: JANUARY 1, 2014 TO DECEMBER 31, 2014					Market Share (%) by Geography				
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans						
<b>Full Review:</b>																
Lawrence AA	10	4.90	2.25	10.00	16.14	20.00	50.96	50.00	30.65	20.00	2.57	2.70	3.26	2.51	2.33	
Rural #1 AA	88	43.14	0.00	0.00	8.51	4.55	70.70	78.41	20.78	17.05	7.98	0.00	6.52	8.57	7.13	
Wichita AA	43	21.08	3.49	2.33	24.04	37.21	33.93	44.19	38.54	16.28	0.60	0.65	0.26	0.98	0.43	
<b>Limited Review:</b>																
Gardner AA	4	1.96	0.00	0.00	16.01	0.00	69.99	75.00	13.99	25.00	0.95	0.00	0.00	1.28	0.00	
Manhattan AA	11	5.39	0.00	0.00	9.18	27.27	65.14	63.64	25.68	9.09	2.25	0.00	1.83	2.94	1.56	
Rural #2 AA	9	4.41	0.00	0.00	6.39	0.00	84.01	100.00	9.60	0.00	4.68	0.00	0.00	5.67	0.00	
Topeka AA	39	19.12	5.35	2.56	19.69	10.26	38.32	56.41	36.64	30.77	2.25	2.50	1.41	1.97	2.74	

\* Based on 2013 Peer Mortgage Data -- US and PR

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

\*\*\* Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

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



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

Geographic Distribution: MULTIFAMILY			Geography: KANSAS				Evaluation Period: JANUARY 1, 2014 TO DECEMBER 31, 2014					Market Share (%) by Geography				
Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% of MF Units***	% BANK Loans****	% MF Units**	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans						
<b>Full Review:</b>																
Lawrence AA	1	20.00	19.69	0.00	18.15	100.00	42.99	0.00	19.17	0.00	16.13	28.57	16.67	0.00	50.00	
Rural #1 AA	2	40.00	0.00	0.00	29.05	0.00	51.50	100.00	19.45	0.00	9.52	0.00	33.33	7.14	0.00	
Wichita AA	2	40.00	13.72	0.00	35.58	100.00	34.89	0.00	15.82	0.00	0.00	0.00	0.00	0.00	0.00	
<b>Limited Review:</b>																
Gardner AA	0	0.00	0.00	0.00	0.00	0.00	82.82	0.00	17.18	0.00	0.00	0.00	0.00	0.00	0.00	
Manhattan AA	0	0.00	0.00	0.00	27.84	0.00	53.83	0.00	18.33	0.00	3.57	0.00	25.00	0.00	0.00	
Rural #2 AA	0	0.00	0.00	0.00	4.67	0.00	78.17	0.00	17.17	0.00	0.00	0.00	0.00	0.00	0.00	
Topeka AA	0	0.00	20.75	0.00	29.03	0.00	37.52	0.00	12.70	0.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2013 Peer Mortgage Data -- US and PR

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

\*\*\* Percentage of Multi-Family Units is the number of multifamily units in a particular geography divided by the number of multifamily housing units in the area based on 2010 Census information.

\*\*\*\* Multifamily loan distribution includes Home Purchases, Home Improvement and Refinances.

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

Geographic Distribution: SMALL LOANS TO BUSINESSES												Geography: KANSAS					Evaluation Period: JANUARY 1, 2014 TO DECEMBER 31, 2014				
Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography										
	#	% of Total**	% of Business***	% BANK Loans	% of Business***	% BANK Loans	% of Business***	% BANK Loans	% of Business***	% BANK Loans	Overall	Low	Mod	Mid	Upp						
<b>Full Review:</b>																					
Lawrence AA	37	8.92	6.83	2.70	23.11	29.73	43.17	21.62	26.89	45.95	2.39	1.47	2.98	1.16	4.23						
Rural #1 AA	219	52.77	0.00	0.00	20.05	19.63	63.20	69.41	16.76	10.96	14.30	0.00	14.88	16.68	8.36						
Wichita AA	90	21.69	11.19	8.89	21.39	15.56	32.26	62.22	35.16	13.33	1.26	0.90	0.90	2.62	0.49						
<b>Limited Review:</b>																					
Gardner AA	5	1.20	0.00	0.00	9.34	0.00	69.61	60.00	21.05	40.00	0.06	0.00	0.00	0.16	0.04						
Manhattan AA	31	7.47	0.00	0.00	20.02	16.13	56.92	61.29	22.99	22.58	2.65	0.00	2.21	3.16	2.19						
Rural #2 AA	23	5.54	0.00	0.00	4.29	0.00	86.02	95.65	9.69	4.35	5.99	0.00	0.00	6.67	3.85						
Topeka AA	10	2.41	18.65	20.00	16.72	10.00	36.94	30.00	27.69	40.00	0.51	0.65	0.28	0.39	0.81						

\* Based on 2014 Peer Small Business Data -- US and PR

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

\*\*\* Source Data - Dun and Bradstreet (2014).

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

Geographic Distribution: SMALL LOANS TO FARMS		Geography: KANSAS								Evaluation Period: JANUARY 1, 2014 TO DECEMBER 31, 2014					
Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% of Farms*	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	Overall	Low	Mod	Mid	Upp
<b>Full Review:</b>															
Lawrence AA	2	0.30	1.80	0.00	10.51	0.00	44.74	50.00	42.94	50.00	4.08	0.00	0.00	9.09	3.03
Rural #1 AA	607	91.00	0.00	0.00	6.78	9.06	78.46	79.24	14.76	11.70	54.98	0.00	77.46	55.41	44.10
Wichita AA	41	6.15	2.08	0.00	9.41	0.00	44.65	97.56	43.85	2.44	21.81	0.00	0.00	36.36	1.39
<b>Limited Review:</b>															
Gardner AA	0	0.00	0.00	0.00	5.77	0.00	78.85	0.00	15.38	0.00	2.56	0.00	0.00	3.70	2.04
Manhattan AA	8	1.20	0.00	0.00	2.05	0.00	78.36	25.00	19.59	75.00	9.41	0.00	0.00	3.28	26.09
Rural #2 AA	8	1.20	0.00	0.00	1.07	0.00	94.84	100.00	4.09	0.00	8.16	0.00	0.00	8.60	0.00
Topeka AA	1	0.15	1.95	0.00	7.02	0.00	35.48	0.00	55.56	100.00	3.03	0.00	0.00	0.00	4.17

\* Based on 2014 Peer Small Business Data -- US and PR

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

\*\*\* Source Data - Dun and Bradstreet (2014).

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

Borrower Distribution: HOME PURCHASE		Geography: KANSAS						Evaluation Period: JANUARY 1, 2014 TO DECEMBER 31, 2014							
Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share				
	#	% of Total**	% Families***	% BANK Loans***	% Families <sup>7</sup>	% BANK Loans**	% Families***	% BANK Loans****	% Families**	% BANK Loans****	Overall	Low	Mod	Mid	Upp
<b>Full Review:</b>															
Lawrence AA	13	4.94	21.60	0.00	16.23	0.00	21.87	46.15	40.30	53.85	1.11	1.53	0.50	1.09	1.42
Rural #1 AA	98	37.26	17.02	7.22	18.51	15.46	23.08	37.11	41.38	40.21	5.94	1.90	6.06	5.16	7.30
Wichita AA	33	12.55	21.05	6.25	18.28	12.50	20.97	37.50	39.70	43.75	0.36	0.11	0.15	0.61	0.40
<b>Limited Review:</b>															
Gardner AA	1	0.38	15.90	0.00	15.31	100.00	25.82	0.00	42.97	0.00	0.52	0.00	0.45	0.00	1.44
Manhattan AA	59	22.43	18.89	3.45	19.25	18.97	22.58	27.59	39.28	50.00	2.88	3.39	3.75	2.51	2.73
Rural #2 AA	21	7.98	17.16	0.00	18.89	33.33	22.73	9.52	41.22	57.14	4.53	4.76	1.35	1.49	8.00
Topeka AA	38	14.45	21.95	7.89	16.53	28.95	22.24	36.84	39.28	26.32	1.46	2.16	0.72	2.09	1.34

\* Based on 2013 Peer Mortgage Data -- US and PR

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

\*\*\* Percentage of Families is based on the 2010 Census information.

\*\*\*\* As a percentage of loans with borrower income information available. No information was available for 1.1% of loans originated and purchased by bank.

<sup>7</sup> Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

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

Borrower Distribution: HOME IMPROVEMENT			Geography: KANSAS				Evaluation Period: JANUARY 1, 2014 TO DECEMBER 31, 2014					Market Share				
Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families***	% BANK Loans****	% Families <sup>8</sup>	% BANK Loans****	% Families**	% BANK Loans****	% Families**	% BANK Loans****						
<b>Full Review:</b>																
Lawrence AA	1	2.22	21.60	100.00	16.23	0.00	21.87	0.00	40.30	0.00	3.50	9.09	0.00	5.71	2.63	
Rural #1 AA	30	66.67	17.02	10.71	18.51	28.57	23.08	35.71	41.38	25.00	21.30	23.81	29.41	25.00	13.64	
Wichita AA	5	11.11	21.05	33.33	18.28	0.00	20.97	33.33	39.70	33.33	0.08	0.00	0.00	0.00	0.18	
<b>Limited Review:</b>																
Gardner AA	2	4.44	15.90	50.00	15.31	50.00	25.82	0.00	42.97	0.00	6.06	0.00	0.00	10.00	6.67	
Manhattan AA	3	6.67	18.89	33.33	19.25	66.67	22.58	0.00	39.28	0.00	0.82	0.00	0.00	0.00	1.47	
Rural #2 AA	2	4.44	17.16	50.00	18.89	0.00	22.73	0.00	41.22	50.00	3.03	0.00	10.00	6.25	0.00	
Topeka AA	2	4.44	21.95	0.00	16.53	0.00	22.24	50.00	39.28	50.00	0.41	0.00	0.00	1.45	0.00	

\* Based on 2013 Peer Mortgage Data -- US and PR

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

\*\*\* Percentage of Families is based on the 2010 Census information.

\*\*\*\* As a percentage of loans with borrower income information available. No information was available for 8.9% of loans originated and purchased by bank.

<sup>8</sup> Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

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

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: KANSAS				Evaluation Period: JANUARY 1, 2014 TO DECEMBER 31, 2014					Market Share				
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families***	% BANK Loans****	% Families <sup>9</sup>	% BANK Loans****	% Families* **	% BANK Loans****	% Families***	% BANK Loans**						
<b>Full Review:</b>																
Lawrence AA	10	4.90	21.60	20.00	16.23	30.00	21.87	10.00	40.30	40.00	2.97	5.59	2.53	3.42	2.40	
Rural #1 AA	88	43.14	17.02	11.90	18.51	20.24	23.08	29.76	41.38	38.10	10.90	12.12	8.64	11.97	11.00	
Wichita AA	43	21.08	21.05	24.32	18.28	8.11	20.97	27.03	39.70	40.54	0.72	0.75	1.01	0.61	0.66	
<b>Limited Review:</b>																
Gardner AA	4	1.96	15.90	0.00	15.31	0.00	25.82	33.33	42.97	66.67	1.33	3.23	0.83	2.82	0.00	
Manhattan AA	11	5.39	18.89	20.00	19.25	20.00	22.58	20.00	39.28	40.00	2.87	6.25	2.49	3.51	2.44	
Rural #2 AA	9	4.41	17.16	0.00	18.89	22.22	22.73	22.22	41.22	55.56	5.28	5.00	3.64	3.03	6.79	
Topeka AA	39	19.12	21.95	2.56	16.53	20.51	22.24	25.64	39.28	51.28	2.67	2.81	2.86	2.71	2.55	

\* Based on 2013 Peer Mortgage Data -- US and PR

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

\*\*\* Percentage of Families is based on the 2010 Census information.

\*\*\*\* As a percentage of loans with borrower income information available. No information was available for 5.9% of loans originated and purchased by bank.

<sup>9</sup> Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

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

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: KANSAS			Evaluation Period: JANUARY 1, 2014 TO DECEMBER 31, 2014				
Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
<b>Full Review:</b>									
Lawrence AA	37	8.92	73.42	56.76	81.08	10.81	8.11	2.39	2.97
Rural #1 AA	219	52.77	70.73	38.81	84.47	10.96	4.57	14.30	14.14
Wichita AA	90	21.69	70.79	44.44	56.67	26.67	16.67	1.26	1.52
<b>Limited Review:</b>									
Gardner AA	5	1.20	73.89	60.00	40.00	60.00	0.00	0.06	0.08
Manhattan AA	31	7.47	70.91	51.61	90.32	6.45	3.23	2.65	3.03
Rural #2 AA	23	5.54	69.85	47.83	82.61	13.04	4.35	5.99	8.15
Topeka AA	10	2.41	70.61	10.00	100.00	0.00	0.00	0.51	0.15

\* Based on 2014 Peer Small Business Data -- US and PR

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

\*\*\* Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2014).

\*\*\*\* Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 36.39% of small loans to businesses originated and purchased by the bank.

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

Borrower Distribution: SMALL LOANS TO FARMS		Geography: KANSAS			Evaluation Period: JANUARY 1, 2014 TO DECEMBER 31, 2014				
Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev\$ 1 Million or Less
<b>Full Review:</b>									
Lawrence AA	2	0.30	97.30	100.00	50.00	50.00	0.00	4.08	9.52
Rural #1 AA	607	91.00	98.76	58.65	74.79	18.29	6.92	54.98	55.63
Wichita AA	41	6.15	98.05	78.05	68.29	17.07	14.63	21.81	45.71
<b>Limited Review:</b>									
Gardner AA	0	0.00	98.08	0.00	0.00	0.00	0.00	2.56	2.70
Manhattan AA	8	1.20	96.27	25.00	75.00	0.00	25.00	9.41	7.41
Rural #2 AA	8	1.20	98.40	37.50	100.00	0.00	0.00	8.16	10.71
Topeka AA	1	0.15	98.44	100.00	100.00	0.00	0.00	3.03	10.00

\* Based on 2014 Peer Small Business Data -- US and PR

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

\*\*\* Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2014).

\*\*\*\* Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 32.08% of small loans to farms originated and purchased by the bank.



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**Table 14. Qualified Investments - see table in evaluation period January 1, 2010 to December 31, 2011**

QUALIFIED INVESTMENTS									
Geography: KANSAS									
Assessment Area:	Prior Period Investments <sup>+</sup>		Current Period Investments		Total Investments			Unfunded Commitments <sup>**</sup>	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
<b>Full Review:</b>									
Lawrence AA									
Rural #1 AA									
Wichita AA									
<b>Limited Review:</b>									
Gardner AA									
Manhattan AA									
Rural #2 AA									
Topeka AA									

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

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

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS																		
Geography: KANSAS Evaluation Period: JANUARY 1, 2014 TO DECEMBER 31, 2014																		
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population				
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography				
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp	
<b>Full Review:</b>																		
Lawrence AA	6.39	4	12.50	0.00	50.00	25.00	25.00	0	0	0	0	0	0	0	8.96	20.19	48.38	22.46
Rural #1 AA	69.52	15	46.88	0.00	20.00	66.67	13.33	0	0	0	0	0	0	0.00	16.03	64.75	19.23	
Wichita AA	11.09	4	12.50	0.00	25.00	75.00	0.00	0	0	0	0	0	0	6.93	28.48	32.12	32.46	
<b>Limited Review:</b>																		
Gardner AA	1.13	2	6.25	0.00	50.00	0.00	50.00	0	0	0	0	0	0	0.00	14.02	68.84	17.15	
Manhattan AA	2.43	2	6.25	0.00	0.00	50.00	50.00	0	0	0	0	0	0	0.00	23.40	57.05	19.55	
Rural #2 AA	5.41	3	9.37	0.00	0.00	100.00	0.00	1	0	0	0	+1	0	0.00	7.09	83.30	9.61	
Topeka AA	4.03	2	6.25	50.00	0.00	0.00	50.00	0	0	0	0	0	0	10.67	22.77	35.97	30.59	

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**Distribution of Branch and ATM Delivery System**

Distribution of Branch and ATM Delivery System				Geography: KANSAS				Evaluation Period: JANUARY 1, 2014 TO DECEMBER 31, 2014									
MA/Assessment Area:	Deposits	Branches						ATMs						Population			
	% of Total Bank Deposits	# of Bank Branches	% of Total Bank Branches	Location of Branches by Income of Geographies (%)				#of Bank ATMs	% of Total Bank ATMs	Location of ATMs by Income of Geographies (%)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
<b>Full Review:</b>																	
Lawrence AA	6.39	4	12.50	0.00	50.00	25.00	25.00	4	7.27	0.00	50.00	25.00	25.00	8.96	20.19	48.38	22.46
Rural #1 AA	69.52	15	46.88	0.00	20.00	66.67	13.33	32	58.18	0.00	18.75	71.88	9.37	0.00	16.03	64.75	19.23
Wichita AA	11.09	4	12.50	0.00	25.00	75.00	0.00	5	9.10	0.00	20.00	80.00	0.00	6.93	28.48	32.12	32.46
<b>Limited Review:</b>																	
Gardner AA	1.13	2	6.25	0.00	50.00	0.00	50.00	2	3.64	0.00	50.00	0.00	50.00	0.00	14.02	68.84	17.15
Manhattan AA	2.43	2	6.25	0.00	0.00	50.00	50.00	6	10.91	0.00	50.00	33.33	16.67	0.00	23.40	57.05	19.55
Rural #2 AA	5.41	3	9.37	0.00	0.00	100.00	0.00	3	5.45	0.00	0.00	100.00	0.00	0.00	7.09	83.30	9.61
Topeka AA	4.03	2	6.25	50.00	0.00	0.00	50.00	3	5.45	33.34	0.00	33.33	33.33	10.67	22.77	35.97	30.59

# State of Nebraska

Institution ID: CENTRAL NATIONAL BANK

**Table 1. Lending Volume**

LENDING VOLUME												
Geography: NEBRASKA												
Evaluation Period: JANUARY 1, 2010 TO DECEMBER 31, 2011												
Assessment Area:	% of Rated Area Loans (#) in MA/AA	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans **		Total Reported Loans		% of Rated Area Deposits in MA/AA ***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
<b>Full Review:</b>												
Nuckolls County AA	100.00	17	1,496	18	662	136	18,499	2	8,000	171	20,657	100.00

\* Loan Data as of December 31, 2011. Rated area refers to either state or multi-state MA rating area.

\*\* The evaluation period for Community Development Loans is from June 4, 2009 to August 28, 2015.

\*\*\* Deposit Data as of June 30, 2015. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Institution ID: CENTRAL NATIONAL BANK

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

Geographic Distribution: HOME PURCHASE		Geography: NEBRASKA						Evaluation Period: JANUARY 1, 2010 TO DECEMBER 31, 2011							
Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
<b>Full Review:</b>															
Nuckolls County AA	5	100.00	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	20.00	0.00	0.00	20.00	0.00

\* Based on 2011 Peer Mortgage Data (USPR)

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

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

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

Institution ID: CENTRAL NATIONAL BANK

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

Geographic Distribution: HOME IMPROVEMENT		Geography: NEBRASKA						Evaluation Period: JANUARY 1, 2010 TO DECEMBER 31, 2011							
Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
<b>Full Review:</b>															
Nuckolls County AA	1	100.00	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2011 Peer Mortgage Data (USPR)

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

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

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

Institution ID: CENTRAL NATIONAL BANK

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

Geographic Distribution: HOME MORTGAGE REFINANCE			Geography: NEBRASKA						Evaluation Period: JANUARY 1, 2010 TO DECEMBER 31, 2011						
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
<b>Full Review:</b>															
Nuckolls County AA	11	100.00	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	20.00	0.00	0.00	20.00	0.00

\* Based on 2011 Peer Mortgage Data (USPR)

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

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

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

Institution ID: CENTRAL NATIONAL BANK

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

Geographic Distribution: MULTIFAMILY		Geography: NEBRASKA					Evaluation Period: JANUARY 1, 2010 TO DECEMBER 31, 2011								
Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% of MF Units***	% BANK Loans****	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
<b>Full Review:</b>															
Nuckolls County AA	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2011 Peer Mortgage Data (USPR)

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

\*\*\* Percentage of Multi-Family Units is the number of multifamily units in a particular geography divided by the number of multifamily housing units in the area based on 2000 Census information.

\*\*\*\* Multifamily loan distribution includes Home Purchases, Home Improvement and Refinances.



Institution ID: CENTRAL NATIONAL BANK

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

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: NEBRASKA						Evaluation Period: JANUARY 1, 2010 TO DECEMBER 31, 2011						
Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% of Business***	% BANK Loans	% of Business***	% BANK Loans	% of Business***	% BANK Loans	% of Business***	% BANK Loans	Overall	Low	Mod	Mid	Upp
<b>Full Review:</b>															
Nuckolls County AA	18	100.00	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	14.00	0.00	0.00	14.89	0.00

\* Based on 2011 Peer Small Business Data -- US and PR

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

\*\*\* Source Data - Dun and Bradstreet (2011).

Institution ID: CENTRAL NATIONAL BANK

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

Geographic Distribution: SMALL LOANS TO FARMS			Geography: NEBRASKA				Evaluation Period: JANUARY 1, 2010 TO DECEMBER 31, 2011								
Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	Overall	Low	Mod	Mid	Upp
<b>Full Review:</b>															
Nuckolls County AA	136	100.00	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	90.24	0.00	0.00	90.24	0.00

\* Based on 2011 Peer Small Business Data -- US and PR

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

\*\*\* Source Data - Dun and Bradstreet (2011).

Institution ID: CENTRAL NATIONAL BANK

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

Borrower Distribution: HOME PURCHASE		Geography: NEBRASKA						Evaluation Period: JANUARY 1, 2010 TO DECEMBER 31, 2011							
Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share				
	#	% of Total**	% Families***	% BANK Loans***	% Families <sup>10</sup>	% BANK Loans*	% Families***	% BANK Loans****	% Families**	% BANK Loans**	Overall	Low	Mod	Mid	Upp
<b>Full Review:</b>															
Nuckolls County AA	5	100.00	20.12	20.00	26.02	20.00	28.80	20.00	25.05	40.00	27.27	50.00	0.00	0.00	50.00

\* Based on 2011 Peer Mortgage Data (USPR)

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

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

\*\*\*\* As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by bank.

<sup>10</sup> Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Institution ID: CENTRAL NATIONAL BANK

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

Borrower Distribution: HOME IMPROVEMENT		Geography: NEBRASKA								Evaluation Period: JANUARY 1, 2010 TO DECEMBER 31, 2011					
Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share				
	#	% of Total**	% Families**	% BANK Loans**	% Families <sup>11</sup>	% BANK Loans***	% Families***	% BANK Loans***	% Families***	% BANK Loans***	Overall	Low	Mod	Mid	Upp
<b>Full Review:</b>															
Nuckolls County AA	1	100.00	20.12	0.00	26.02	0.00	28.80	0.00	25.05	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2011 Peer Mortgage Data (USPR)

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

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

\*\*\*\* As a percentage of loans with borrower income information available. No information was available for 100.0% of loans originated and purchased by bank.

<sup>11</sup> Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Institution ID: CENTRAL NATIONAL BANK

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

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: NEBRASKA				Evaluation Period: JANUARY 1, 2010 TO DECEMBER 31, 2011					Market Share				
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp
	#	% of Total**	% Families***	% BANK Loans****	% Families <sup>12</sup>	% BANK Loans****	% Families* **	% BANK Loans****	% Families***	% BANK Loans**					
<b>Full Review:</b>															
Nuckolls County AA	11	100.00	20.12	9.09	26.02	9.09	28.80	9.09	25.05	72.73	25.00	25.00	0.00	0.00	45.45

\* Based on 2011 Peer Mortgage Data (USPR)

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

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

\*\*\*\* As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by bank.

<sup>12</sup> Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Institution ID: CENTRAL NATIONAL BANK

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

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: NEBRASKA			Evaluation Period: JANUARY 1, 2010 TO DECEMBER 31, 2011				
Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share	
	#	% of Total**	% of Businesses***	% BANK****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
<b>Full Review:</b>									
Nuckolls County AA	18	100.00	68.70	88.89	100.00	0.00	0.00	14.00	33.33

\* Based on 2011 Peer Small Business Data -- US and PR

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

\*\*\* Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2011).

\*\*\*\* Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 11.11% of small loans to businesses originated and purchased by the bank.

Institution ID: CENTRAL NATIONAL BANK

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

Borrower Distribution: SMALL LOANS TO FARMS		Geography: NEBRASKA			Evaluation Period: JANUARY 1, 2010 TO DECEMBER 31, 2011				
Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev\$ 1 Million or Less
<b>Full Review:</b>									
Nuckolls County AA	136	100.00	99.39	83.82	52.94	31.62	15.44	90.24	94.64

\* Based on 2011 Peer Small Business Data -- US and PR

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

\*\*\* Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2011).

\*\*\*\* Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 11.76% of small loans to farms originated and purchased by the bank.

Institution ID: CENTRAL NATIONAL BANK

**Table 14. Qualified Investments**

QUALIFIED INVESTMENTS									
				Geography: NEBRASKA		Evaluation Period: June 4, 2009 to August 28, 2015			
Assessment Area:	Prior Period Investments <sup>+</sup>		Current Period Investments		Total Investments			Unfunded Commitments <sup>**</sup>	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
<b>Full Review:</b>									
Nuckolls County AA	0	0	2	3,340	2	3,340	100	0	0

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

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



Institution ID: CENTRAL NATIONAL BANK

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS Geography: NEBRASKA Evaluation Period: JANUARY 1, 2010 TO DECEMBER 31, 2011																	
Assessment Area:	Deposit s	Branches						Branch Openings/Closings						Population			
	% of Rated Area Deposit s in AA	# of BANK Branch es	% of Rated Area Branch es in AA	Location of Branches by Income of Geographies (%)				# of Branch Openin gs	# of Branch Closing s	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
<b>Full Review:</b>																	
Nuckolls County AA	100.00	1	100.00	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	0.00	100.00	0.00

Institution ID: CENTRAL NATIONAL BANK

**Distribution of Branch and ATM Delivery System**

Distribution of Branch and ATM Delivery System				Geography: NEBRASKA				Evaluation Period: JANUARY 1, 2010 TO DECEMBER 31, 2011									
Assessment Area:	Deposits	Branches						ATMs				Population					
	% of Total Bank Deposits	# of Bank Branches	% of Total Bank Branches	Location of Branches by Income of Geographies (%)				#of Bank ATMs	% of Total Bank ATMs	Location of ATMs by Income of Geographies (%)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
<b>Full Review:</b>																	
Nuckolls County AA	100.00	1	100.00	0.00	0.00	100.00	0.00	1	100.00	0.00	0.00	100.00	0.00	0.00	0.00	100.00	0.00

Institution ID: CENTRAL NATIONAL BANK

**Table 1. Lending Volume**

LENDING VOLUME		Geography: NEBRASKA						Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2014				
Assessment Area:	% of Rated Area Loans (#) in MA/AA	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans ** (see period 2010 – 2011)		Total Reported Loans		% of Rated Area Deposits in MA/AA ***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
<b>Full Review:</b>												
Nuckolls County AA	100.00	27	1,459	35	1,587	207	29,828			269	32,874	100.00

\* Loan Data as of December 31, 2014. Rated area refers to either state or multi-state MA rating area.

\*\* Community Development loans for all evaluation periods were presented on Table 1 of the 2010 – 2011 evaluation period.

\*\*\* Deposit Data as of June 30, 2015. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Institution ID: CENTRAL NATIONAL BANK

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

Geographic Distribution: HOME PURCHASE		Geography: NEBRASKA						Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2014							
Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
<b>Full Review:</b>															
Nuckolls County AA	9	100.00	0.00	0.00	100.00	100.00	0.00	0.00	0.00	0.00	18.182	0.00	18.18	0.00	0.00

\* Based on 2013 Peer Mortgage Data -- US and PR

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

\*\*\* Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

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

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

Geographic Distribution: HOME IMPROVEMENT		Geography: NEBRASKA								Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2014					
Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
<b>Full Review:</b>															
Nuckolls County AA	7	100.00	0.00	0.00	100.00	100.00	0.00	0.00	0.00	0.00	25.00	0.00	25.00	0.00	0.00

\* Based on 2013 Peer Mortgage Data -- US and PR

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

\*\*\* Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

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

Institution ID: CENTRAL NATIONAL BANK

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

Geographic Distribution: HOME MORTGAGE REFINANCE		Geography: NEBRASKA								Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2014					
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
<b>Full Review:</b>															
Nuckolls County AA	11	100.00	0.00	0.00	100.00	100.00	0.00	0.00	0.00	0.00	17.39	0.00	17.39	0.00	0.00

\* Based on 2013 Peer Mortgage Data -- US and PR

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

\*\*\* Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

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

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

Geographic Distribution: MULTIFAMILY		Geography: NEBRASKA				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2014					Market Share (%) by Geography				
Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Overall	Low	Mod	Mid	Upp
	#	% of Total**	% of MF Units***	% BANK Loans****	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans					
<b>Full Review:</b>															
Nuckolls County AA	0	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

\* Based on 2013 Peer Mortgage Data -- US and PR

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

\*\*\* Percentage of Multi-Family Units is the number of multifamily units in a particular geography divided by the number of multifamily housing units in the area based on 2010 Census information.

\*\*\*\* Multifamily loan distribution includes Home Purchases, Home Improvement and Refinances.

Institution ID: CENTRAL NATIONAL BANK

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

Geographic Distribution: SMALL LOANS TO BUSINESSES		Geography: NEBRASKA								Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2014					
Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% of Business***	% BANK Loans	% of Business***	% BANK Loans	% of Business***	% BANK Loans	% of Business***	% BANK Loans	Overall	Low	Mod	Mid	Upp
<b>Full Review:</b>															
Nuckolls County AA	35	100.00	0.00	0.00	100.00	100.00	0.00	0.00	0.00	0.00	16.67	0.00	17.74	0.00	0.00

\* Based on 2014 Peer Small Business Data -- US and PR

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

\*\*\* Source Data - Dun and Bradstreet (2014).



Institution ID: CENTRAL NATIONAL BANK

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

Geographic Distribution: SMALL LOANS TO FARMS			Geography: NEBRASKA				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2014								
Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography				
	#	% of Total**	% of Farms*	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	% of Farms**	% BANK Loans	Overall	Low	Mod	Mid	Upp
<b>Full Review:</b>															
Nuckolls County AA	207	100.00	0.00	0.00	100.00	100.00	0.00	0.00	0.00	0.00	55.04	0.00	55.91	0.00	0.00

\* Based on 2014 Peer Small Business Data -- US and PR

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

\*\*\* Source Data - Dun and Bradstreet (2014).

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

Borrower Distribution: HOME PURCHASE		Geography: NEBRASKA						Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2014							
Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share				
	#	% of Total**	% Families***	% BANK Loans****	% Families <sup>13</sup>	% BANK Loans**	% Families***	% BANK Loans****	% Families**	% BANK Loans**	Overall	Low	Mod	Mid	Upp
<b>Full Review:</b>															
Nuckolls County AA	9	100.00	29.28	33.33	22.64	44.44	24.48	0.00	23.60	22.22	23.53	33.33	40.00	0.00	25.00

\* Based on 2013 Peer Mortgage Data -- US and PR

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

\*\*\* Percentage of Families is based on the 2010 Census information.

\*\*\*\* As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by bank.

<sup>13</sup> Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

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

Borrower Distribution: HOME IMPROVEMENT		Geography: NEBRASKA						Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2014							
Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share				
	#	% of Total**	% Families**	% BANK Loans****	% Families <sup>14</sup>	% BANK Loans***	% Families***	% BANK Loans***	% Families***	% BANK Loans***	Overall	Low	Mod	Mid	Upp
<b>Full Review:</b>															
Nuckolls County AA	7	100.00	29.28	0.00	22.64	66.67	24.48	33.33	23.60	0.00	25.00	0.00	33.33	0.00	0.00

\* Based on 2013 Peer Mortgage Data -- US and PR

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

\*\*\* Percentage of Families is based on the 2010 Census information.

\*\*\*\* As a percentage of loans with borrower income information available. No information was available for 14.3% of loans originated and purchased by bank.

<sup>14</sup> Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

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

Borrower Distribution: HOME MORTGAGE REFINANCE 2014		Geography: NEBRASKA								Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31,					
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share <sup>†</sup>				
	#	% of Total <sup>**</sup>	% Families <sup>***</sup>	% BANK Loans <sup>****</sup>	% Families <sup>15</sup>	% BANK Loans <sup>****</sup>	% Families <sup>*</sup> **	% BANK Loans <sup>****</sup>	% Families <sup>*</sup> **	% BANK Loans <sup>*</sup> ***	Overa ll	Low	Mod	Mid	Upp
<b>Full Review:</b>															
Nuckolls County AA	11	100.00	29.28	9.09	22.64	9.09	24.48	18.18	23.60	63.64	19.05	0.00	33.33	25.00	11.11

\* Based on 2013 Peer Mortgage Data -- US and PR

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

\*\*\* Percentage of Families is based on the 2010 Census information.

\*\*\*\* As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by bank.

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

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

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: NEBRASKA			Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2014				
Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
<b>Full Review:</b>									
Nuckolls County AA	35	100.00	69.82	60.00	97.14	0.00	2.86	16.67	11.43

\* Based on 2014 Peer Small Business Data -- US and PR

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

\*\*\* Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2014).

\*\*\*\* Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 34.29% of small loans to businesses originated and purchased by the bank.

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

Borrower Distribution: SMALL LOANS TO FARMS		Geography: NEBRASKA			Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2014				
Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev\$ 1 Million or Less
<b>Full Review:</b>									
Nuckolls County AA	207	100.00	100.00	71.50	48.79	35.27	15.94	55.04	54.35

\* Based on 2014 Peer Small Business Data -- US and PR

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

\*\*\* Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2014).

\*\*\*\* Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 18.36% of small loans to farms originated and purchased by the bank.

**Table 14. Qualified Investments – see table in evaluation period one - January 1, 2010 to December 31, 2011**

QUALIFIED INVESTMENTS		Geography: NEBRASKA							
Assessment Area:	Prior Period Investments *		Current Period Investments		Total Investments			Unfunded Commitments **	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
<b>Full Review:</b>									
Nuckolls County AA									

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

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

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

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS Geography: NEBRASKA Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2014																	
MA/Assessment Area:	Deposit s	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposit s in AA	# of BANK Branch es	% of Rated Area Branch es in AA	Location of Branches by Income of Geographies (%)				# of Branch Openin gs	# of Branch Closing s	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
<b>Full Review:</b>																	
Nuckolls County AA	100.00	1	100.00	0.00	100.00	0.00	0.00	0	0	0	+1	-1	0	0.00	100.000	0.00	0.00



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**Distribution of Branch and ATM Delivery System**

Distribution of Branch and ATM Delivery System				Geography: NEBRASKA				Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2014									
MA/Assessment Area:	Deposits	Branches						ATMs				Population					
	% of Total Bank Deposits	# of Bank Branches	% of Total Bank Branches	Location of Branches by Income of Geographies (%)				# of Bank ATMs	% of Total Bank ATMs	Location of ATMs by Income of Geographies				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
<b>Full Review:</b>																	
Nuckolls County AA	100.00	1	100.00	0.00	100.00	0.00	0.00	1	100.00	0.00	100.00	0.00	0.00	0.00	100.00	0.00	0.00