



PUBLIC DISCLOSURE

June 23, 2025

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

The First National Bank of Hope
Charter Number: 12384

112 Main Street
Hope, KS 67451

Office of the Comptroller of the Currency

2959 N. Rock Road, Suite 510
Wichita, KS 67226

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

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Overall CRA Rating

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

The lending test is rated: Satisfactory.

The major factors that support this rating include:

- The Lending Test rating is based on Satisfactory performance in the State of Kansas.
- A reasonable loan-to-deposit ratio.
- The substantial majority of the bank’s loans are inside the assessment area (AA).
- A reasonable distribution of loans to farms of different sizes.

Loan-to-Deposit Ratio

Considering the bank’s size, financial condition, and credit needs of the AA, the bank’s loan-to-deposit ratio (LTD) was reasonable. The bank’s quarterly LTD ratio averaged 59.2 percent over the 17-quarter period ending March 31, 2025. Quarterly LTD ratios ranged from 52.8 percent to 66.9 percent. Examiners compared the bank’s performance to nine similarly situated institutions within the bank’s AA. The average quarterly LTD for the bank’s competitors measured 68.4 percent over the same period, ranging from 36.9 percent to 93.9 percent.

Lending in Assessment Area

A substantial majority of the bank’s loans were inside its AA.

The bank originated and purchased 99.5 percent of its total loans inside the bank’s AA during the evaluation period. This analysis was performed at the bank, rather than the AA, level. This percentage does not include extensions of credit by affiliates that may be considered under other performance criteria.

Table 1: Lending Inside and Outside of the Assessment Area										2022-2024
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Small Farm	19	95.0	1	5.0	20	3,151	99.5	16	0.5	3,167
Total	19	95.0	1	5.0	20	3,151	99.5	16	0.5	3,167
Source: 1/1/2022 - 12/31/2024 Bank Data.										
Due to rounding, totals may not equal 100.0%										

Description of Institution

The First National Bank of Hope (FNB) is a single-state institution headquartered in Hope, Kansas, with \$87.5 million in total assets as of December 31, 2024. In addition to the main bank, FNB has a branch in

Miltonvale, Kansas and a branch in Herington, Kansas. FNB is wholly owned by Hope Bancshares, Inc., a single bank holding company. FNB has no affiliates requiring consideration for CRA activities.

FNB is a full-service institution offering a variety of loan and deposit products. As of December 31, 2024, FNB's net loans and leases represented 52.8 percent of average assets. FNB's \$47.1 million loan portfolio consisted of 82.6 percent agricultural loans, 5.5 percent 1-4 family real estate loans, 8 percent commercial loans, 2.9 percent individual loans, and 1.1 percent to other borrowers. Tier 1 capital was \$11.3 million as of the same date.

FNB identified one AA, consisting of Dickinson County, along with portions of Clay, Cloud, Marion, Morris, and Ottawa counties. The AA does not arbitrarily exclude any low- or moderate-income areas. The AA meets regulatory requirements. Agricultural loans were the primary lending product the bank extended during the evaluation period.

There are no legal, financial, or other matters impeding FNB's ability to meet the credit needs of the AA. The Office of the Comptroller of the Currency last evaluated the bank's CRA performance on April 12, 2021. During that evaluation, FNB received an overall CRA rating of "Satisfactory" under the Small Bank Performance Standards.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The Performance Evaluation is an assessment of CRA performance from January 1, 2022, through December 31, 2024. Examiners sampled 20 agricultural loan originations during this period, as agricultural loans are the bank's primary product.

Selection of Areas for Full-Scope Review

FNB has one AA. Examiners completed a full-scope review of the AA. Please refer to Appendix A: Scope of Examination for more information on the full-scope AA.

Ratings

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

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c) (March 29, 2024) in determining a national banks or federal savings association's (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any AA by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Consumer Financial Protection Bureau, as applicable.

The OCC has not identified that this institution has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

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

State Rating

State of Kansas

CRA rating for the State of Kansas: Satisfactory

The Lending Test is rated: Satisfactory

The major factors that support this rating include:

- FNB made a substantial majority of the loans inside the AA. The bank originated 95 percent of loans by number and 99.5 percent by volume within the AA.
- The bank exhibits a reasonable distribution of loans to farms of different sizes.

Description of Institution's Operations in Kansas

FNB is a full-service bank offering a broad range of commercial, agricultural, real estate, and consumer loan products, as well as a variety of deposit products. The bank's primary lending focus is agricultural lending. The bank is headquartered in Hope and has one branch in Herington and one branch in Miltonvale.

The bank's only AA includes twelve census tracts (CT), which consists of ten middle-income tracts and two upper-income tracts. No CTs were designated as distressed or underserved during the evaluation period. The AA meets the regulation's requirements and does not arbitrarily exclude any low- or moderate-income geographies. FNB designates the following CTs as their AA:

- Clay County (CT 4581, 4582)
- Cloud County (CT 9771)
- Dickinson County (CT 841, 842, 843, 844, 845, 846)
- Marion County (CT 4895)
- Morris County (CT 9636)
- Ottawa County (CT 856)

Examiners used existing community contacts to assess the credit needs and opportunities in the AA. Community contacts identified continued opportunities for agricultural lending. Community contacts noted that area banks maintain good involvement with community organizations.

Hope AA

Assessment Area - Hope AA						
						2022 - 2024
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	12	0.00	0.00	83.33	16.67	0.00
Population by Geography	35,207	0.00	0.00	87.51	12.49	0.00
Housing Units by Geography	18,112	0.00	0.00	88.69	11.31	0.00
Owner-Occupied Housing by Geography	11,513	0.00	0.00	87.06	12.94	0.00
Occupied Rental Units by Geography	3,792	0.00	0.00	91.06	8.94	0.00
Vacant Units by Geography	2,807	0.00	0.00	92.16	7.84	0.00

Assessment Area - Hope AA						
						2022 - 2024
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Businesses by Geography	1,307	0.00	0.00	90.21	9.79	0.00
Farms by Geography	321	0.00	0.00	87.23	12.77	0.00
Family Distribution by Income Level	10,010	15.63	17.61	25.96	40.79	0.00
Household Distribution by Income Level	15,305	22.67	16.62	17.73	42.99	0.00
Unemployment rate (%)	1.71	0.00	0.00	1.62	2.33	0.00
Households Below Poverty Level (%)	10.56	0.00	0.00	10.94	7.76	0.00
Median Family Income (Non-MSAs - KS)		\$65,183		Median Housing Value		\$104,800
Median Family Income (Non-MSAs - KS) for 2024		\$80,900		Median Gross Rent		\$670
				Families Below Poverty Level		6.35
FFIEC File - 2024 Census 2024 Dun & Bradstreet SBSF Demographics Due to rounding, totals may not equal 100.0% (*) The NA category consists of geographies that have not been assigned an income classification						

The Hope AA does not have any low- or moderate-income CTs. The U.S. Department of Housing and Urban Development did not identify any of the counties in the AA as distressed or underserved during the evaluation period. The 2024 ACS census data showed the population of the Hope AA at 35,207 and the median family income at \$65,183. The median housing value was \$104,800 and 63.6 percent of the housing units are owner occupied. The income distribution for the households within the AA is 22.7 percent low income, 16.6 percent moderate income, 17.7 percent middle income, and 43 percent upper income. Around 6.4 percent of families are below the poverty level. The December 31, 2024 unemployment rates for counties in the Hope AA are as follows: Dickinson County 5.3 percent, Marion County 3.4 percent, Morris County 2.4 percent, Cloud County 3.1 percent, Ottawa County 3.8 percent, and Clay County 3.2 percent. These unemployment rates are near the Kansas rate of 3.3 percent and the national rate of 4.1 percent.

Scope of Evaluation in Kansas

We performed a full-scope review of the bank's single AA.

LENDING TEST

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

Conclusions for the Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the Hope AA was good.

Distribution of Loans by Income Level of the Geography

We did not complete an analysis of the geographic distribution of loans. The AA does not contain any low- or moderate-income tracts. Therefore, analysis of geographic distribution of loans originated in the assessment area would not be meaningful.

Distribution of Loans by Income Level of the Borrower

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

Small Loans to Farms

Refer to Table 12 in the state of Kansas section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to farms. The bank exhibits a reasonable distribution of loans to farms of different sizes at 85 percent compared to 90.1 percent of farms with gross annual revenues of \$1 million or less in the AA. FNB's performance significantly exceeded the aggregate comparative data of 56.7 percent.

Responses to Complaints

FNB has not received any consumer complaints regarding its CRA performance during the evaluation period.

Appendix A: Scope of Examination

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

Time Period Reviewed:	(01/01/2022 to 12/31/2024)	
Bank Products Reviewed:	Small farm	
Affiliate(s)	Affiliate Relationship	Products Reviewed
NA	NA	NA
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
Kansas Hope AA	Full-scope	Full County: Dickinson Partial Counties: Clay, Cloud, Marion, Morris, and Ottawa

Appendix B: Summary of MMSA and State Ratings

RATINGS	
Overall Bank:	Lending Test Rating
The First National Bank of Hope	Satisfactory
MMSA or State:	
Kansas	Satisfactory

Appendix C: Definitions and Common Abbreviations

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Low-Income: Individual income that is at 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 state/assessment area.

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

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

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

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

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

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

Multistate Metropolitan Statistical Area (MMSA): Any multistate metropolitan statistical area or multistate combined statistical area, as defined by the Office of Management and Budget.

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.

Prior Period Investments: Investments made in a previous evaluation period that are outstanding as of the end of the evaluation period.

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

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

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

Small Loan(s) to Farm(s): A loan included in 'loans to small farms' as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have

original amounts of \$500,000 or less and are either secured by farmland, or are classified as loans to finance agricultural production and other loans to farmers.

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

Unfunded Commitments: Legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

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

Appendix D: Tables of Performance Data

Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan statistical areas, if applicable, are presented in one set of tables. References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to Appendix A: Scope of the Examination). For purposes of reviewing the Lending Test tables, the following are applicable: (1) purchased are treated as originations; and (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA or CRA-reporting lenders in the MMSA/AA. Deposit data are compiled by the FDIC and are available as of June 30th of each year. Tables without data are not included in this PE.

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

- Table 7. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.
- Table 8. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/AA. The table also presents aggregate peer data for the years the data is available.
- Table 9. Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses that were originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because aggregate small business data are not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank’s AA.
- Table 10. Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to: 1) the percentage distribution of businesses with revenues of greater than \$1 million; and, 2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.

- Table 11. Assessment Area Distribution of Loans to Farms by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. The table also presents aggregate peer data for the years the data is available. Because aggregate small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's assessment area.
- Table 12. Assessment Area Distribution of Loans to Farms by Gross Annual Revenues -** Compares the percentage distribution of the number of small loans (loans less than or equal to \$500,000) originated and purchased by the bank to farms with revenues of \$1 million or less to: 1) the percentage distribution of farms with revenues of greater than \$1 million; and, 2) the percentage distribution of farms for which revenues are not available. The table also presents aggregate peer small farm data for the years the data is available.
- Table 13. Assessment Area Distribution of Consumer Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of households in those geographies.
- Table 14. Assessment Area Distribution of Consumer Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of households by income level in each MMSA/AA.

Table 12: Assessment Area Distribution of Loans to Farms by Gross Annual Revenue										2022-2024	
Assessment Area:	Total Loans to Farms				Farms with Revenues <= 1MM			Farms with Revenues > 1MM		Farms with Revenues Not Available	
	#	\$	% of Total Number	Overall Market	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Farms	% Bank Loans
Hope	20	3,651	100.0	616	90.11	85.0	56.66	9.26	15.0	0.62	0.0
Total	20	3,651	100.0	616	90.11	85.0	56.66	9.26	15.0	0.62	0.0
Source: FFIEC File – 2024 Census; 1/1/2022 – 12/31/2024 Bank Data, 2022, 2023, 2024 Dunn & Bradstreet SBSF Demographics, 2022, 2023 CRA Aggregate Data “—” data not available. Due to rounding, totals may not equal 100.0%.											