



LARGE BANK

Comptroller of the Currency
Administrator of National Banks

Washington, DC 20219

Public Disclosure

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Community Reinvestment Act Performance Evaluation

**Farmers Bank & Trust, National Association
Charter Number: 17464**

**1017 Harrison
Great Bend, KS 67530**

Office of the Comptroller of the Currency

**C. Scott Schainost, ADC
3450 North Rock Road Suite 505
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 following table indicates the performance level of **Farmers Bank & Trust, National Association** with respect to the Lending, Investment, and Service Tests:

Performance Levels	Farmers Bank & Trust, N.A. Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding			
High Satisfactory	X		
Low Satisfactory		X	X
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:

- Farmers demonstrated good responsiveness to community credit needs. Lending levels reflect good responsiveness in relation to area credit needs and the bank's deposit market share. The bank's distribution of loans to borrowers of different income levels and businesses of different sizes is good. The bank extended a high level of community development loans that were complex and innovative.
- Farmers showed adequate responsiveness to community development investment needs. Investments included revitalization or stabilization of low- and moderate-income (LMI) areas and community services for LMI individuals. The bank made a large donation to a community in the Assessment Area (AA) to rebuild after a devastating tornado.
- Farmers branch offices are reasonably accessible to all geographies and residents. The bank's office hours are reasonable and services offered do not vary substantially by location. The bank provides an adequate 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.

Block Numbering Area (BNA): A statistical subdivision of a county for grouping and numbering blocks in non-metropolitan counties where local census statistical area committees have not established census tracts. A BNA does not cross county lines.

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.

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 household 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 or a block numbering area 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 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).

Home Mortgage Loans: such loans include home purchase and home improvement loans, as defined in the HMDA regulation. This definition also includes loans for multifamily (five or more families) dwellings, loans for the purchase of manufactured homes and refinancing of home improvement and home purchase loans.

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 primary metropolitan area (PMA), metropolitan area (MA), or consolidated metropolitan area (CMA), as defined by the Office of Management and Budget, with a population of 250,000 or more, and any other area designated as such by the appropriate federal financial supervisory agency.

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. However, thrift institutions may also exercise the option to report loans secured by nonfarm residential real estate as "small business loans" if the loans are reported on the TFR as nonmortgage, commercial 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 more than 120 percent of the area median income, or a median family income that is more than 120 percent, in the case of a geography.

Description of Institution

Farmers Bank and Trust, National Association (Farmers), is a \$319 million intrastate financial institution headquartered in Great Bend, Kansas. The bank is a wholly owned subsidiary of Farmers Enterprises, Incorporated, a one bank, \$325 million holding company located in Great Bend, Kansas. Farmers has seven branches including the main office and five automated teller machines (ATMs) in Kansas.

Farmers has two assessment areas (AAs) in Kansas. The Great Bend AA is comprised of Barton, Edwards, Ness, and Rush Counties and portions of Pawnee County. The Overland Park AA is comprised of one tract in Johnson County in northeast Kansas. The bank operated a Loan Production Office in Overland Park, Kansas. On June 5, 2002, the bank converted this office to a bank branch and established the Overland Park AA. We did not review this AA as it had only six months of performance. Further details of the bank's AA are discussed later in this evaluation.

Farmers is a full-service banking institution offering a full range of commercial, real estate, and consumer credit products. Net loans and leases represent 60% of the bank's total assets. On June 30, 2003, the bank's \$190 million loan portfolio consisted of 59% real estate loans, 18% agricultural loans, 17% commercial and industrial loans, 3% consumer loans, 2% other loans, and 1% municipal loans. Farmers is also the leading Small Business Administration Lender in the AA. On June 30, 2003, Tier One Capital totaled \$33 million. The bank's primary business focus during the evaluation period was real estate and agriculture loans.

There are no legal, financial, or other factors impeding the bank's ability to help meet the credit needs in its AAs. The Office of the Comptroller of the Currency last evaluated Farmers CRA performance on December 15, 1998. The bank received an overall rating of "Satisfactory" under the Small Bank Performance Standards.

Refer to Appendix B: Market Profiles For Full-Scope Areas, to review the demographic data for the bank's AA.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The evaluation of lending products included small business and small farm loans, home mortgage and refinance loans, and community development loans. The evaluation period for small business and small farm loans was December 16, 1998, to December 31, 2002. The bank began reporting small business and small farm loans in 2002 when it became subject to large bank data collection and reporting requirements. The Performance Tables reflect only small business and small farm loans made in 2002. We did not select a sample for small business and small farm loans during the time period the bank was under Small Bank Performance Standards. Our analysis indicates the bank's present loan performance was indicative of its performance while it was subject to small bank guidelines. The evaluation period for home mortgage and refinance loans was December 16, 1998, through December 31, 2002. We selected a sample of 20 home purchase loans and 20 home mortgage refinance

loans to evaluate the bank's performance. The bank does not collect data on Home Improvement Loans and our sample did not contain any multi-family loans. The evaluation period for community development loans was December 16, 1998, to October 14, 2003. The evaluation period for the previous CRA examination reviewed loans through December 15, 1998.

The Investment Test included a review of investments, grants, and donations made within the AA that meet the definition of community development investments. The Service Test included a review of retail and community development services provided in the bank's AA. The evaluation period for community development investments and services was from December 16, 1998, to October 14, 2003.

We gave more weight to small farm lending performance, as it is the bank's primary product line and represents 58% of the loans reviewed for this evaluation.

Data Integrity

The bank reported data is considered accurate. We selected a statistical sample of 60 small business/small farm loans originated during 2002 to test the accuracy of data reported by the bank. We verified community development loans, investments, and services during the CRA examination to ensure they met the definition of community development.

Selection of Areas for Full-Scope Review

We performed a full-scope evaluation of the Great Bend AA.

Ratings

The bank's overall rating is based on those areas that received full-scope reviews.

Other

During this evaluation, we contacted one economic development organization and one non-profit organization that provides services to low- and moderate-income individuals in the Great Bend AA. The contacts identified residential real estate loans, small business loans, and affordable housing programs as the primary credit needs of the community. The contacts indicated the area financial institutions are active in the community and are meeting the credit needs of the community.

Fair Lending Review

An analysis of the most recent public comments and consumer complaint information, small business and small farm lending data was performed according to the OCC's risk based fair lending approach. Based on its analysis of the information, the OCC decided that a comprehensive fair lending examination would not need to be conducted in connection with the CRA evaluation this year. The latest comprehensive fair lending exam was performed December 15, 1998.

Conclusions with Respect to Performance Tests

LENDING TEST

The bank's performance under the lending test is rated "High Satisfactory". Based on full-scope reviews, the bank's performance in the Great Bend Assessment area is good.

Lending Activity

Refer to Tables 1 Lending Volume and 1 Other in appendix C for the facts and data used to evaluate the bank's lending activity.

Lending levels reflect good responsiveness in relation to area credit needs and the bank's deposit market share. Farmers ranked 1st in the AA with a deposit market share of 24%. Loan market share data is not available as the bank was not subject to large bank loan reporting in 2001, which is the most current year available. The bank's loan-to-deposit ratio over the evaluation period reflects good levels of lending when compared to peer banks. The bank's average loan to deposit ratio since the last CRA examination represented 72% compared to the average loan-to-deposit ratio of 11 peer banks at 51%. For peer banks, we chose institutions with the majority of their deposits in the AA.

Small business lending activity is adequate. Farmers originated 572 business loans totaling \$21,793 thousand during the evaluation period.

Small farm lending activity is good. Farmers originated 866 loans totaling \$37,805 thousand during the evaluation period.

Distribution of Loans by Income Level of the Geography

The analysis of the distribution of loans by income level of the geography is not meaningful since the AA does not have any LMI census tracts.

Lending Gap Analysis

Our geographic distribution analysis included a review for any unexplained lending gaps in the Great Bend AA. Farmers achieved penetration in all census tracts. There are no LMI census tracts in the AA.

Inside/Outside Ratio

For the geographic distribution analysis under the Lending Test, we performed an inside/outside analysis at the bank level. A majority of the bank's loans, 89%, were originated to borrowers within the AA. By loan type, 87% of small business loans, 90% of small farm loans, 80% of home purchases, and 95% of home mortgage refinance loans were originated within the AA. We viewed this as a positive characteristic in our assessment of lending.

Distribution of Loans by Income Level of the Borrower

Home Mortgage Loans

Refer to Tables 8, 9, and 10 in appendix C for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

Farmers distribution of home mortgage loans to borrowers of different income levels is good. The percentage of home purchase loans to moderate-income borrowers exceeded the percentage of moderate-income families in the AA. The percentage of loans to low-income borrowers is lower than the percentage of low-income families in the AA. However, the poverty rate is 8% for families in the AA. Individuals at the poverty level would find it difficult to qualify for home loans. The percentage of refinanced home mortgage loans compares favorably to demographics for both low- and moderate- income borrowers. There is no market share data available on home purchase and home mortgage refinance loans since the bank was not a HMDA reporter in 2001.

Small Loans to Businesses

Refer to Table 11 in appendix C for the facts and data used to evaluate the borrower distribution of the bank's origination/purchase of small loans to businesses.

The distribution of loans to businesses of different sizes is good. The percentage of loans to small businesses exceeds the percentage of small businesses in the AA . Market share data was not available since the bank did not report small business loans in 2001.

Small Loans to Farms

Refer to Table 12 in the appendix C for the facts and data used to evaluate the borrower distribution of the bank's origination/purchase of small loans to businesses.

The distribution of loans to farms of different sizes is good. The percentage of loans to small farms substantially meets the percentage of small farms in the AA.

Community Development Lending

Refer to Table 1 Lending Volume in appendix C for the facts and data used to evaluate the bank's level of community development lending.

Farmers extended a relatively high level of community development loans that enhanced its lending performance. The bank granted three loans that were complex and innovative for this rural AA. These three loans, totaling \$1,468 thousand, were to build 52 housing units for LMI individuals. The bank originated one loan for \$18 thousand to purchase land to build affordable housing.

The bank extended \$522 thousand in nine loans, which were already reported as small business loans. These loans were to non-profit organizations that provide health care or affordable housing to LMI individuals.

In addition, Farmers extended an additional \$4,950 thousand in three loans to construct 138 housing units for moderate-income senior citizens. These units are outside the AA, but were to organizations that cover the state of Kansas, which includes the bank's AA. This lending was complex and innovative.

Product Innovation and Flexibility

The bank participates in the Federal Home Loan Bank of Topeka's Rural First-Time Homebuyer Program. This program assists rural LMI borrowers in obtaining mortgage financing. Homebuyers may use the funds for down payments, closing costs, and rehabilitation assistance. Farmers originated 29 loans totaling \$1,002 thousand during this evaluation period.

The bank participates in the Kansas Rural Homeownership Program. The purpose of this program is to provide low-income families the opportunity to obtain mortgage financing. The bank offers financing with \$500 down payment, no private mortgage insurance (PMI), reduced loan origination fees, and reduced appraisal fees. Farmers originated 25 loans totaling \$626 thousand during this evaluation period.

INVESTMENT TEST

The bank's performance under the investment test is rated "Low Satisfactory". Refer to Table 14 in appendix C for the facts and data used to evaluate the bank's level of qualified investments.

Farmers showed adequate responsiveness to the moderate community development needs in the Great Bend AA. The bank provided \$45 thousand in qualified investments and donations to 27 organizations. Investments were focused towards revitalization or stabilization and community services for LMI individuals.

Significant qualified investments occurring during the evaluation period include a donation of \$20 thousand to a community in the AA that experienced a devastating tornado. These funds were used to help provide services to LMI households and to assist them in rebuilding.

SERVICE TEST

The bank's performance under the Service Test is rated "Low Satisfactory". Based on a full-scope review, the bank's performance in the Great Bend Assessment Area is adequate.

Retail Banking Services

Refer to Table 15 in appendix C for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

Farmers delivery systems are reasonably accessible to all geographies and individuals of different income levels in the Great Bend AA. The bank has six branch locations (including the main office) and four ATMs in the full-scope AA. Only one of the four ATMs accepts deposits. All of the branches and ATMs are located within the middle-income census tracts in the Great

Bend AA. The demographics indicate 92% of the AA population resides in the middle-income census tracts.

Five of the six branches in the Great Bend AA, including the main bank, offer extended banking hours on Friday afternoon or Saturday morning. One branch does not offer extended banking hours. All branches offer substantially the same products and services.

The bank has not opened or closed any branches or ATMs in the Great Bend AA since the prior CRA examination; therefore, delivery systems have not been impacted in any of the census tracts.

Other delivery services for the Great Bend AA include automated twenty-four hour Fone banking, Internet banking, ATMs, and bank by mail. The Fone banking service offers a language option for English or Spanish. The bank offers a deposit brochure in Spanish, and the main bank has one Spanish-speaking teller. We did not place any significant weight on these alternative delivery systems, as there was no information available to show whether these services are effective in reaching low- to moderate-income individuals.

Community Development Services

Farmers performance in providing community development services in the Great Bend AA is adequate. Farmers supported approximately twenty-three community service organizations that have varying mission statements. The bank's involvement in these community organizations has helped promote community development. The following are examples that demonstrate how bank associates used their financial expertise to assist these organizations.

- Bank officer served on a housing committee that researched new housing opportunities with the Kansas Department of Housing. This led to the establishment of a nonprofit housing partnership that built a 24 unit housing complex for LMI families. The bank assumed a leadership role in this complex and innovative endeavor.
- Bank President serves on the boards or committees of several organizations that help provide affordable housing to LMI individuals or provide grants and subsidies to LMI individuals to assist them with obtaining affordable housing. As a Board member, the President provides financial expertise to the organization.
- Bank officers serve on the boards or committees of several organizations that promote economic development by creating permanent jobs for LMI individuals. Officers provide financial expertise to the organizations.
- Bank representatives provided credit and homebuyers counseling to LMI individuals.

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 non-metropolitan areas that received comprehensive examination review (designated by the term “full-scope”) and those that received a less comprehensive review (designated by the term “limited-scope”).

Time Period Reviewed	Lending Test (excludes CD Loans): (12/16/98 to 12/31/02) Investment and Service Tests and CD Loans: (12/16/98 to 10/14/03)	
Financial Institution	Products Reviewed	
Farmers Bank and Trust, N.A. Great Bend, Kansas	Small Business and Small Farm, RE purchase loans and refinancings, Qualified Investments	
Affiliate(s)	Affiliate Relationship	Products Reviewed
N/A	N/A	N/A
List of Assessment Areas and Type of Examination		
Assessment Area	Type of Exam	Other Information
Great Bend AA	Full-scope	

Appendix B: Market Profiles for Full-Scope Areas

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Market Profiles for Areas Receiving Full-Scope Reviews

Great Bend AA.....	B-2
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Great Bend AA

Demographic Information for Full Scope Area: Great Bend AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	16	NA	NA	93.75	6.25	NA
Population by Geography	43,109	NA	NA	92.44	7.56	NA
Owner-Occupied Housing by Geography	12,806	NA	NA	92.91	7.09	NA
Business by Geography	3,565	NA	NA	93.55	6.45	NA
Farms by Geography	778	NA	NA	98.71	1.29	NA
Family Distribution by Income Level	12,247	16.51	20.07	25.16	38.26	NA
Distribution of Low and Moderate Income Families throughout AA Geographies	4,480	NA	NA	95.16	4.84	NA
Median Family Income		28,067	Median Housing Value		33,974	
HUD Adjusted Median Family Income for 2002		44,200	KS Unemployment Rate (U.S. Dept. of Labor)		4.7%	
Households Below Poverty Level		12.07%				

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

Source: 1990 US Census and 2002 HUD updated MFI

The Great Bend AA is a nonmetropolitan area comprised of Barton, Edwards, Ness, and Rush Counties. The AA also includes two tracts in Pawnee County. The delineation of the AA does not reflect any illegal discrimination, nor does it arbitrarily exclude any low- or moderate-income geographies. The AA had a 1990 census population of 43,109. The AA has 16 census tracts, which are designated 0% low-income, 0% moderate-income, 94% middle-income, and 6% upper-income. Nineteen percent of the AA's population is over the age of 65 and 12% of the households in the AA have incomes below the poverty level. The weighted average of Non-MA updated median family income for 2002 is \$44,200. The median housing value from the 1990 census data is \$33,974. One-to-four family units represent 86% of the total housing units, rental units account for 25% of the housing, and 9% are mobile homes.

Farmers has six branches and four ATMs in the AA (See **Service Test** for details). Farmers has the largest deposit market share of all banks in the AA with 24% of all deposits. Within the AA, there are 18 other FDIC insured financial institutions with 33 offices. The bank with the next largest deposit market share has 11% of the deposits. Ninety-nine percent of Farmers deposits are in the Great Bend AA. Farmers primary competition is American State Bank, N.A., Bank of America, and Landmark National Bank. The bank's primary business focus during the evaluation period was real estate and agriculture loans.

The Great Bend AA economy is primarily dominated by agriculture. Oil and gas drilling/service companies, small retail businesses, local government, and light industry provide some economic diversification and are major employers in the AA. The AA economy has remained relatively stable. Economic depression remains a concern due to area agricultural drought and crop prices. Layoffs in south central Kansas towns have had minimal economic trickle down impact on the AA. The unemployment rate for Barton County in August 2003 is 3.0%,

Edwards County is 1.7%, Ness County is 1.1%, Pawnee County is 2.0%, and Rush County is 2.6%. The Kansas statewide unemployment rate for August 2003 is 4.7% compared to 6.1% nationwide.

During this evaluation, we contacted one economic development organization and one non-profit organization that provide services to low- and moderate-income individuals in the Great Bend Assessment Area. The contacts identified residential real estate loans, small business loans, and affordable housing as the primary credit needs of the community. The contacts indicated the area financial institutions are active in the community and are meeting the credit needs of the community.

Appendix C: Tables of Performance Data

Content of Standardized 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: 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. Tables without data are not included in this PE.

The following is a listing and brief description of the tables:

- 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. Refer to Interagency Q&As __.12(i) - 5 and - 6 for guidance on when a bank may receive positive CRA consideration for such loans. When such loans exist, insert a line item with the appropriate caption, such as “Statewide/Regional” or “Out of Assessment Area,” in the MA/Assessment Area column and record the corresponding numbers and amounts in the “Community Development Loans” column.
- Table 1. Other Products** - Presents the number and dollar amount of any unreported category of loans originated and purchased by the bank over the evaluation period by MA/assessment area. Examples include consumer loans or other data that a bank may provide, at its option, concerning its lending performance. This is a two-page table that lists specific categories.
- 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. When such investments exist, insert a line item with the appropriate caption, such as "Statewide/Regional" or "Out of Assessment Area," in the MA/Assessment Area column and record the corresponding numbers and amounts in the "Qualified Investments" column.

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.

TABLES OF PERFORMANCE DATA

Table 1. Lending Volume

LENDING VOLUME		Geography: FARMERS BANK & TRUST						Evaluation Period: JANUARY 1, 2002 TO DECEMBER 31, 2002				
MA/Assessment Area (2002):	% 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)	
Full Review:												
Great Bend AA	100.0	40	1,712	572	21,793	866	37,805	4	1,486	1,482	62,796	100.00

* Loan Data as of December 31, 2002. Rated area refers to either the state or multi-state MA rating area.

** The evaluation period for Community Development Loans is From December 16, 1998 to October 14, 2003.

*** Deposit Data as of June 30, 2002. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

****The evaluation period for Home Mortgage loans is from December 16, 1998 to December 31, 2002. Number and Dollar amount of loans is a sample selected from the bank's Home Mortgage Loans.

Table 1. Other Products

LENDING VOLUME		Geography: FARMERS BANK & TRUST								Evaluation Period: JANUARY 1, 2002 TO DECEMBER 31, 2002				
MA/Assessment Area (2002):	% of Rated Area Loans (#) in MA/AA	Total Optional Loans**		Small Business Real Estate Secured**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)	
Full Review:														
Great Bend AA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	100.00

* Loan Data as of December 31, 2002. Rated area refers to either the state or multi-state MA rating area.

** The evaluation period for Optional Product Line(s) is From January 01, 2002 to December 31, 2002.

*** Deposit Data as of June 30, 2002. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME		Geography: FARMERS BANK & TRUST		Evaluation Period: JANUARY 1, 2002 TO DECEMBER 31, 2002	
MA/Assessment Area:	Other Unsecured Consumer Loans [†]		Other Optional Loans*		
	#	\$ (000's)	#	\$ (000's)	
Full Review:					
Great Bend AA	NA	NA	NA	NA	

(*)The evaluation period for Optional Product Line(s) is from December 16, 1998 to October 14, 2003.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: FARMERS BANK & TRUST						Evaluation Period: DECEMBER 16, 1998 TO DECEMBER 31, 2002							
MA/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	Over-all	Low	Mod	Mid	Upp
Full Review:															
Great Bend AA	20	100%	NA	NA	NA	NA	92.91	85.00	7.09	15.00	NA	NA	NA	NA	NA

* Based on 2001 Peer Mortgage Data: Midwest Region. The bank did not report in 2001.

** 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 housing units in a particular geography divided by the number of owner occupied housing units in the area based on 1990 Census information.

**** Number and dollar amount represent a sample selected from the bank's Home Purchase Loans

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: FARMERS BANK & TRUST						Evaluation Period: DECEMBER 16, 1998 TO DECEMBER 31, 2002							
MA/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	Over-all	Low	Mod	Mid	Upp
Full Review:															
Great Bend AA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

* Based on 2001 Peer Mortgage Data: Midwest Region. The bank did not report in 2001.

** 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 housing units in a particular geography divided by number of owner occupied housing units in the area based on 1990 Census information.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE												Geography: FARMERS BANK & TRUST					Evaluation Period: DECEMBER 16, 1998 TO DECEMBER 31, 2002				
MA/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	Over-all	Low	Mod	Mid	Upp						
Full Review:																					
Great Bend AA	20	100%	NA	NA	NA	NA	92.91	90.00	7.09%	10.00	NA	NA	NA	NA	NA						

* Based on 2001 Peer Mortgage Data: Midwest Region.

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

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 1990 Census information.

****Number and Dollar amount represent a sample selected from the bank's refinanced home loans.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: FARMERS BANK & TRUST								Evaluation Period: DECEMBER 16, 1998 TO DECEMBER 31, 2002					
MA/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	Over all	Low	Mod	Mid	Upp
Full Review:															
Great Bend AA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

* Based on 2001 Peer Mortgage Data: Midwest Region. The bank did not report in 2001.

** Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area.

*** Percentage of multifamily units is the number of multifamily housing units in a particular geography divided by number of multifamily housing units in the area based on 1990 Census information.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES			Geography: FARMERS BANK & TRUST						Evaluation Period: JANUARY 1, 2002 TO DECEMBER 31, 2002						
MA/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
Full Review:															
Great Bend AA	572	100.00	NA	NA	NA	NA	93.55	86.01	6.45	13.99	NA	NA	NA	NA	NA

* Based on 2001 Peer Small Business Data: US&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 (2002).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: FARMERS BANK & TRUST								Evaluation Period: JANUARY 1, 2002 TO DECEMBER 31, 2002					
MA/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	Overa ll	Low	Mod	Mid	Upp
Full Review:															
Great Bend AA	866	100.00	NA	NA	NA	NA	98.71	96.54	1.29	3.46	NA	NA	NA	NA	NA

* Based on 2001 Peer Small Business Data: US&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 (2002).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: FARMERS BANK & TRUST Evaluation Period: DECEMBER 16, 1998 TO DECEMBER 31, 2002															
MA/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**	% BANK Loans****	% Families*	% BANK Loans****	% Families*	% BANK Loans****	% Families**	% BANK Loans****	Over all	Low	Mod	Mid	Upp
Full Review:																	
Great Bend AA	20	100	16.50	10.00	20.10	25.00	25.20	20.00	38.30	45.00	NA	NA	NA	NA	NA	NA	NA

* Based on 2001 Peer Mortgage Data: Midwest Region. The bank did not report in 2001.

** As a percentage of loans with borrower income information available. No information was available for [Percentage] of loans originated and purchased by Bank.

*** Percentage of Families is based on the 1990 Census information.

**** 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.

**** Number and Dollar amount represent a sample selected from the bank's Home Purchase loans.

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT			Geography: FARMERS BANK & TRUST						Evaluation Period: DECEMBER 16, 1998 TO DECEMBER 31, 2002						
MA/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* **	% BANK Loans****	% Families* **	% BANK Loans****	% Families* **	% BANK Loans****	Over all	Low	Mod	Mid	Upp
Full Review:															
Great Bend AA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

* Based on 2001 Peer Mortgage Data: Midwest Region. The bank did not report in 2001.

** As a percentage of loans with borrower income information available. No information was available for [Percentage] of loans originated and purchased by Bank.

*** Percentage of Families is based on the 1990 Census information.

**** 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.

***** Number and Dollar amount represent a sample selected from the bank's Home Purchase loans.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE			Geography: FARMERS BANK & TRUST				Evaluation Period: DECEMBER 16, 1998 TO DECEMBER 31, 2002								
MA/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* **	% BANK Loans****	% Families* **	% BANK Loans****	% Families* **	% BANK Loans****	Over-all	Low	Mod	Mid	Upp
Full Review:															
Great Bend AA	20	100	16.50	15.00	20.10	20.00	25.20	20.00	38.30	45.00	NA	NA	NA	NA	NA

* Based on 2001 Peer Mortgage Data: Midwest Region. The bank did not report in 2001.

** As a percentage of loans with borrower income information available. No information was available for [Percentage] of loans originated and purchased by Bank.

*** Percentage of Families is based on the 1990 Census information.

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

*****Number and Dollar amount represent a sample selected from the bank's Home Purchase loans.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: FARMERS BANK & TRUST				Evaluation Period: JANUARY 1, 2002 TO DECEMBER 31, 2002			
MA/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
Full Review:									
Great Bend AA	572	100.00	71.53	77.27	93.71	4.02	2.27	NA	NA

* Based on 2001 Peer Small Business Data: US&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 - 2002).

**** 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 9.95% 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: FARMERS BANK & TRUST			Evaluation Period: JANUARY 1, 2002 TO December 31, 2002		
MA/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 \$1,000,000	All	Rev\$ 1 Million or Less
Full Review:									
Great Bend AA	866	100.00	96.02	92.03	91.69	5.89	2.42	NA	NA

* Based on 2001 Peer Small Business Data: US&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 - 2002).

**** 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 7.04% of small loans to farms originated and purchased by the bank.

Table 13. Geographic and Borrower Distribution of Consumer Loans (Institution's Option)

Geographic and Borrower Distribution: CONSUMER LOANS																		Geography: FARMERS BANK & TRUST																		Evaluation Period: JANUARY 1, 2002 TO DECEMBER 31, 2002																	
MA/Assessment Area:	Geographic Distribution										Borrower Distribution																																										
	Total Consumer Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers																																				
	#	% of Total*	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans																																			
Full Review:																																																					
Great Bend AA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA																																			

* Consumer loans originated and purchased in the MA/AA as a percentage of all consumer loans originated and purchased in the rated area.

** Percentage of Households is based on the 1990 Census Information.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: FARMERS BANK & TRUST				Evaluation Period: DECEMBER 16, 1998 TO OCTOBER 14, 2003.			
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Great Bend AA	0	0	94	45	94	45	100%	NA	NA

* 'Prior Period Investments' means investments made in a previous evaluation 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: FARMERS BANK & TRUST						Evaluation Period: DECEMBER 16, 1998 TO DECEMBER 31, 2002									
MA/Assessment Area:	Deposit s	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposit s 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
Full Review:																	
Great Bend AA	99.47	6	86	NA	NA	100	0.00	0	0	0	0	0	0	NA	NA	92.44	7.56

