



---

**Comptroller of the Currency  
Administrator of National Banks**

---

## **PUBLIC DISCLOSURE**

April 9, 1997

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

**The First National Bank in Creston  
Charter Number 12636  
101 West Adams Street  
Creston, Iowa 50801**

**Office of the Comptroller of the Currency  
Des Moines Duty Station  
6200 Aurora Avenue, Suite 300W  
Urbandale, Iowa 50322**

<p><b>NOTE:</b> This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.</p>
-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

**GENERAL INFORMATION**

The Community Reinvestment Act requires each federal financial supervisory agency to use its authority when examining financial institutions subject to its supervision, to assess the 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. Upon conclusion of such examination, the agency must prepare a written evaluation of the institution's record of meeting the credit needs of its community.

This document is an evaluation of the Community Reinvestment Act (CRA) performance of **The First National Bank in Creston**, prepared by the Office of the Comptroller of the Currency, the institution's supervisory agency, as of April 9, 1997. The agency rates the CRA performance of an institution consistent with the provisions set forth in Appendix A to 12 CFR Part 25.

**INSTITUTION'S CRA RATING**

This institution is rated "Outstanding."

The First National Bank in Creston's average loan-to-deposit ratio since the last CRA examination is 63.5%. This is reasonable given the bank's size, financial condition, and assessment area credit needs. A majority (78%) of loans by dollar volume are located within the institution's assessment area. The bank actively lends to low- and moderate-income borrowers and to businesses and farms of different sizes. Community development activities directed toward low- and moderate-income individuals enhance the bank's CRA performance.

The following table indicates the performance level of The First National Bank in Creston, with respect to each of the five performance criteria.

SMALL INSTITUTION ASSESSMENT CRITERIA	The First National Bank in Creston PERFORMANCE LEVELS		
	Exceeds Standards for Satisfactory Performance	Meets Standards for Satisfactory Performance	Does not meet Standards for Satisfactory Performance
Loan to Deposit Ratio		X	
Lending in Assessment Area	X		
Lending to Borrowers of Different Incomes and to Businesses of Different Sizes	X		
Geographic Distribution of Loans	N/A: All assessment area BNAs are "middle" income.		
Response to Complaints	N/A: The bank has received no CRA complaints		

---