



LARGE BANK

Comptroller of the Currency
Administrator of National Banks

Washington, DC 20219

Public Disclosure

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Community Reinvestment Act Performance Evaluation

**Central National Bank
Charter Number: 4284**

**802 N. Washington
Junction City, Kansas 66441**

Office of the Comptroller of the Currency

**Kansas City North Field Office
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Merriam, Kansas 66204**

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 **Central National Bank** with respect to the Lending, Investment, and Service Tests:

Performance Levels	Central National Bank Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding			
High Satisfactory	X		X
Low Satisfactory		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:

- CNB's responsiveness to community credit needs is good in all rated areas. A substantial majority of the bank's primary loan products (92%) are inside its assessment areas.
- The distribution of loans to borrowers of different income, and to businesses and farms of different sizes is good to excellent in all rated areas.
- The geographic distribution of loans is good in full-scope assessment areas where an analysis was performed.
- CNB provided an adequate level of qualified investments in the state of Kansas, and a poor level in the state of Nebraska.
- CNB's delivery systems are accessible to geographies and individuals of different income levels. Bank personnel provided an adequate level of community development services in all rated areas.

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

Central National Bank (CNB) is a \$510 million interstate institution located in Junction City, Kansas. The bank operates its main office location and four branch offices in Junction City. In Kansas, there are additional branch offices in Beloit, Durham, Formoso, Glen Elder, Gypsum, Halstead, Herington, Hesston, Hillsboro, Lawrence, Mankato, Marion, Newton, Salina, Tipton, Topeka, White City, and Wichita. In Nebraska, there is a branch and a loan-servicing center in Superior and a residential real estate Loan Production Office (LPO) in Omaha. In November 1999 the bank acquired FSB, Inc., the holding company for Farmers State Banks located in Mankato, Kansas and Superior, Nebraska. Operations were merged into CNB in February 2000.

CNB is a full-service bank offering a variety of loan and deposit products. Its lending focus is agricultural and commercial real estate loans. As of March 31, 2002, net loans totaled \$346 million and represented 68% of total assets and 82% of total deposits. Tier 1 capital totaled \$55 million. The loan portfolio consists of the following: non-farm/non-residential real estate (31%) agricultural (29%); mortgage (21%); commercial (13%); consumer (5%); and leases (1%).

Central of Kansas, Inc., a \$517 million one-bank holding company headquartered in Junction City, Kansas, owns CNB. Affiliate subsidiaries include the LPO in Omaha, Nebraska, the loan-servicing center in Superior, Nebraska, and Central Charities, a philanthropic wing of the holding company. Affiliate activity does not adversely impact CNB's ability to meet the community reinvestment needs of its assessment areas.

There are no financial, legal, or other factors that impede the bank's ability to help meet the credit needs in its AAs. CNB received a Satisfactory rating on its last CRA evaluation dated March 29, 1999.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The evaluation for the lending test is January 1, 1999 through December 31, 2001. For the Rural Non-MA #2 Assessment Area (AA) and the state of Nebraska, the evaluation for the lending test is January 1, 2000 through December 31, 2001. These two AAs represent new markets and were not part of the bank's AAs during the entire evaluation period.

We evaluated small business and small farm loans in each full-scope AA. Home mortgage lending represents only 8% of all loan originations in the AAs and was therefore excluded in the analysis except in the Rural Non-MA #1 AA where home mortgage lending was identified as a credit need. Market share information is based on data for calendar 2000, the most recent year available for aggregate data.

The bank did not originate any loans that qualified as Community Development during the evaluation period.

The evaluation period for the investment and service tests is March 29, 1999 to May 13, 2002. At the bank's request, we included qualified investments made by Central Charities in this evaluation.

Data Integrity

To assess the accuracy of the bank's CRA and HMDA data, we compared reported information to credit file documentation for an independent sample of each category of loans. We identified a material reporting error involving the inaccurate geocoding of loans in both sets of data. The bank corrected the data prior to the start of the examination, and we validated its accuracy via another independent sample. The revised data is presented and considered in this evaluation.

We reviewed 100% of the bank's investments and services. Only those activities that qualified are presented and considered in this evaluation.

Selection of Areas for Full-Scope Review

In each state where the bank has an office, a sample of AAs within that state was selected for full-scope reviews. Refer to the "Scope" section under each state rating for details regarding how the areas were selected.

Inside/Outside Ratio

For the geographic distribution analysis under the Lending Test, we performed an inside/outside ratio analysis at the bank level. A majority of the bank's loans, by number (68%), and dollar (52%) are inside its AAs. The volume of home mortgage loan

originations and purchases made by the LPO, 82% of which are located outside of the bank's AAs, significantly impacted this ratio. By product type, 18% of home mortgage loans, 93% of farm loans, and 91% of business loans, are inside the bank's AAs. Because agriculture and business lending is the bank's primary business focus, we viewed this characteristic positively in our assessment of lending performance.

Ratings

The bank's overall rating is a blend of the state ratings and based primarily on those areas that received full-scope reviews. We gave the most weight to performance in the state of Kansas because substantially all of the bank's activities occur in this state. Further, the state of Nebraska represents a new AA for the bank and performance in this state does not cover the entire evaluation period. Refer to the "Scope" section under each state rating for details regarding how the areas were weighted in arriving at the overall state rating.

Fair Lending Review

An analysis of the most recent public comments and consumer complaint information 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 in 1999.

State Rating

State of Kansas

CRA Rating for Kansas¹: Satisfactory

The lending test is rated: High Satisfactory

The investment test is rated: Low Satisfactory

The service test is rated: High Satisfactory

The major factors that support this rating include:

- CNB demonstrated good responsiveness to credit needs within the full-scope AAs. CNB ranks second in deposit market share in both full-scope AAs and ranks first among all lenders in overall market share for small business and small farm lending activity in both AAs.
- The distribution of small loans to businesses and farms with revenues of \$1 million or less is excellent. A substantial majority of the bank's loans originated in amount of \$100,000 or less. The overall geographic distribution of small loans to businesses and farms is good.
- The level of qualified investment is adequate. Investment activity includes the purchase of two investments in projects targeted to affordable housing initiatives and 18 qualified grants and donations to organizations that provide community development services to low- and moderate-income individuals.
- CNB's delivery systems are accessible to geographies and individuals of different income levels throughout the AAs. Bank personnel provide an adequate level of community development services.
- Performance in the limited-scope AAs does not materially impact the ratings for the state of Kansas.

¹ For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation does not reflect performance in the parts of this state contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

Description of Institution's Operations in Kansas

CNB operates 28 branches and 48 ATMs in the state of Kansas. This represents 97% of the bank's branches and 98% of the bank's ATMs. The Kansas AAs account for 91% of the bank's deposits and 94% of loan originations (by number). CNB's primary business focus in the state of Kansas is agriculture and commercial lending.

CNB designated five AAs within the state of Kansas:

- Rural Non-MA #1 is located in central Kansas and consists of the six contiguous counties of Dickinson, Geary, Marion, McPherson, Morris and Saline. This AA is primarily rural with an agricultural base. This AA includes a portion of the Fort Riley Military Base, a training facility for army personnel. CNB ranks second among 39 financial institutions with 10.5% of the deposit market share. Competition in this AA includes one large nation-wide bank, four large interstate banks, and 33 community banks.
- Rural Non-MA #2 is located in north central Kansas adjacent to the Nebraska boarder. This AA consists of three contiguous counties of Jewell, Mitchell, and Republic. This AA represents a new market for the bank as a result of the acquisition of FSB, Inc. in November 1999. The primary business focus in this AA is agriculture and commercial lending. CNB ranks second among 17 financial institutions with 13.6% of the deposit market share. CNB is the largest bank (by asset size) operating in the AA.
- The Lawrence MA consists of Douglas County and is located in eastern Kansas, approximately 40 miles from Kansas City, MO. The primary business focus in this AA is commercial lending. CNB ranks 15th among 22 financial institutions with 1% of the deposit market share.
- The Topeka MA consists of Shawnee County. Topeka is the state capitol of Kansas, located in the east central area of the state, approximately 60 miles from Kansas City, MO. The primary business focus in this AA is commercial lending. CNB ranks 15th among 18 financial institutions with less than 1% of the deposit market share.
- The Wichita AA consists of Harvey and Sedgwick Counties located in the south central area of the state. The primary business focus in this AA is commercial lending. CNB ranks 18th among 41 financial institutions with approximately 1% of the deposit market share.

Refer to the market profiles for the state of Kansas in appendix C for detailed demographics and other performance context information for the assessment areas that received full-scope reviews.

Scope of Evaluation in Kansas

We evaluated the bank's performance in the state of Kansas by performing full-scope reviews in the Rural Non-MA #1 and #2 AAs, and limited-scope reviews in the Lawrence, Topeka, and Wichita AAs. We selected the Rural Non-MAs for full-scope review because these AAs represented the largest volume of loans in the AA. Rural Non-MA #2 is a new AA for the bank. Although it was not part of the bank's AA during the entire evaluation period, we elected to include this AA in the review because the volume of loans and deposits is growing rapidly and this area is quickly becoming a major market for the bank. Additionally, we had two full years of reported data for the AA available for analysis. For the overall ratings for the state, we gave the most weight to performance in the Rural Non-MA #1 AA.

In the lending test, we gave the most weight to farms loans, followed by business loans. Farm lending in these markets represents 61% of the bank's loans by dollar, and 64% by number. Business lending represents 31% by dollar and 30% by number of loans. We only evaluated home mortgage lending in the Rural Non-MA #1 AA as this is where the largest number of home mortgage loans originated and home mortgage lending is an identified credit need in this AA. We did not give any significant weight to this product type as it represents only 7% of loan originations by number and 10% by dollar volume in this AA.

We performed two community contacts, one in each full-scope AA, with local representative of economic planning organizations. In both AAs the primary credit need identified was small business loans (start-up or micro-lending), and in the Rural Non-MA #1 AA, affordable housing loans.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the lending test in Kansas is rated "High Satisfactory." Based on full-scope reviews, the bank's performance in the Rural Non-MA #1 and #2 AAs is good. Refer to Table 1 in the state of Kansas section of appendix D for the facts and data used to evaluate the bank's lending activity.

Lending Activity

Lending levels reflect a good responsiveness in relation to area credit needs and the bank's deposit market share in each of its AAs. Business and agricultural loans are essential to the local economy. In both AAs, CNB ranks second in deposit market share. Lending market share information is presented in this analysis however it has only a limited use. The majority of institutions in the full-scope AAs are not subject to data collection requirements.

Agricultural lending in both AAs is excellent and business lending is excellent in the Rural Non-MA #1 AA and adequate in the Rural Non-MA #2 AA. Home mortgage lending in the Rural Non-MA #1 AA is good.

- In the Rural Non-MA #1 AA, CNB reported 5,341 loans totaling \$200 million over the evaluation period. The bank originated 65% of all reported 2000 farm loans and 25% of business loans in the AA ranking first in market share in both product types. Market share information has only a limited influence as only 8 of the 39 institutions in the AA report CRA data. Institutions subject to CRA data collection account for 54% of the area's deposits; CNB's deposit market share among CRA data reporters is 20%.
- In the Rural Non-MA #2 AA, CNB reported 1,413 loans totaling \$50 million. The bank originated 95% of all reported 2000 farm loans and 39% of business loans in this AA ranking first in both product types. CNB is the only institution in this AA required to report CRA data.

Distribution of Loans by Income Level of the Geography

CNB's geographic distribution of lending is good. Penetration in moderate-income tracts is stronger in the Rural Non-MA #2 AA. CNB ranks first in market share for small business and small farm loans in both AAs. Refer to Tables 2 – 7 in appendix D for the facts and data used to evaluate the geographic distribution of the bank's loan originations and purchases in the state of Kansas.

Home Mortgage Loans

The geographic distribution of home mortgage loans in the Rural Non-MA #1 AA is good. For home purchase loans, the percentage of loans in the moderate-income tract is significantly higher than the percentage of owner-occupied housing located in these tracts. For home improvement and home refinance loans, performance is lower than demographics. Market share information does not provide any additional support to the bank's performance as only a limited number of competitors in this AA are subject to home mortgage data collection and reporting.

We did not perform an analysis of multifamily loans. Due to the limited number of originations, an analysis of this product type would not be meaningful.

Small Loans to Businesses

The geographic distribution of the bank's small loans to businesses is adequate in the Rural Non-MA #1 AA and excellent in the Rural Non-MA #2 AA. In the Rural Non-MA #1 AA, the percentage of loans to businesses located in moderate-income tracts is lower than the area demographics. Performance in the Rural Non-MA #2 AA is stronger and particularly noteworthy as approximately 5% of all businesses are located in the one moderate-income tract in the AA. In both AAs, the bank ranks first in overall market

share and in market share to moderate-income areas. Market share in moderate-income tracts exceeds the bank's overall market share and is nearly three times greater than any other reporting lender originating loans in the AAs.

Small Loans to Farms

The geographic distribution of the bank's small loans to farms is adequate in the Rural Non-MA #1 AA and excellent in the Rural Non-MA #2 AA. While the percentage of loans to farms in the Rural Non-MA #1AA is lower than demographics, performance is considered adequate given that there are only 40 farms (3%) located in the moderate-income tract. Performance in the Rural Non-MA #2 AA is considerably stronger with the percentage of loans in the moderate-income tract significantly exceeding the percentage of farms in that tract. In both AAs, the bank ranks first in overall market share and in market share to moderate-income areas.

Lending Gap Analysis

Our geographic distribution analysis included a review for any unexplained lending gaps in the AAs, particularly in the moderate-income tracts. Our analysis found CNB achieved penetration in all moderate-income tracts in both AAs. We did not identify any conspicuous gaps of underserved geographies within the AAs.

Inside/Outside Ratio

We calculated this ratio at the bank level. A substantial majority of the bank's primary loan products were originated in its AAs. Refer to the Scope of Evaluation section for additional detail.

Distribution of Loans by Income Level of the Borrower

CNB's distribution of loans by income level is excellent in every product category. CNB exceeded demographics in small businesses and small farm lending and was near to demographics in home mortgage lending. Refer to Tables 8 – 12 in appendix D for the facts and data used to evaluate the borrower distribution of the bank's loan originations and purchases in the full-scope AAs.

Home Mortgage Loans

CNB's distribution of loans to borrowers of different income levels in the Rural Non-MA #1 AA is excellent. Home mortgage lending performance is strongest in home improvement loans, followed by home refinance, then home purchase. Performance is considered excellent given the high poverty rate in this AA of 12%. CNB's strongest market share is in home improvement lending ranking fourth overall and second in lending to low-income borrowers. CNB does not capture a significant market share in either home purchase or home refinance loans.

Small Loans to Businesses

In both AAs, the distribution of loans to businesses of different sizes is excellent. The percentage of loans to businesses with revenues of \$1 million or less is greater than the percentage of small businesses in the AAs. CNB ranks first among all lenders in both overall market share and in market share to businesses with revenues of less than \$1 million. In both AAs more than 90% of the small business loans originated for less than \$100,000. In the Rural Non-MA #1 and #2 AAs, the average loan size was \$40,000 and \$26,000 respectively.

Small Loans to Farms

The distribution of loans to farms of different sizes is excellent in both AAs. The percentage of loans to farms with revenues of \$1 million or less is slightly higher than the percentage of small farms in the AAs. CNB ranks first among all lenders in both overall market share and in market share to farms with revenues of less than \$1 million. In both AAs more than 90% of the small farm loans originated for less than \$100,000. In the Rural Non-MA #1 and #2 AAs, the average loan size was \$33,000 and \$36,000 respectively.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the lending test in the Lawrence, Topeka, and Wichita AAs is weaker than with the bank's overall "High Satisfactory" performance under the lending test in Kansas.

Performance in the limited-scope AAs is considered weaker based the geographic distribution of small business loans in the low- and moderate-income tracts. This performance did not adversely impact the overall evaluation of the lending test.

Refer to the Tables 6, 7, 11, and 12 in the state of Kansas section of appendix D for the facts and data that support these conclusions.

INVESTMENT TEST

Refer to Table 14 in the state of Kansas section of appendix D for the facts and data used to evaluate the bank's level of qualified investments.

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the investment test in Kansas is rated "Low Satisfactory." Based on full-scope reviews, the bank's performance in the Rural Non-MA #1 and #2 AAs is adequate.

CNB provided an adequate level of qualified investments in the Rural Non-MA #1 AA. During the evaluation period, CNB purchased two investments totaling \$164 thousand

in projects targeted to affordable housing initiatives, including low-income housing tax credits and mortgage back securities for low- and moderate-income housing. CNB also provided 18 qualified grants and donations totaling \$57 thousand to organizations that provide community development services to low- and moderate-income individuals.

CNB did not make any qualified investments in the Rural Non-MA #2 AA. However, the bank holds an unfunded commitment on its books for \$427 thousand for additional investments in low-income housing tax credits. We reflected this unfunded commitment in Table 14 as part of the Rural Non-MA #1 AA because a portion of these tax credits have been used for projects in that AA. These tax credits, however, may be used for eligible statewide projects, including, those in the Rural Non-MA #2 AA. According to our community contact, there are few community development opportunities in this market. Municipalities and other government sources primarily fund economic development activity in this AA. Our contacts were not aware of any investment needs in the area that were not being met through county and state agencies.

Given the limited investment opportunities in the full-scope AAs, performance is considered adequate. We did not identify any community development opportunities in our performance context research, community contact work, or in our review of CRA performance evaluations of competing banks. Qualified investment opportunities primarily consist of contributions to organizations with a community development purpose.

Conclusions for Area Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the investment test in the Lawrence, Topeka, and Wichita AA is stronger than the bank's overall "Low Satisfactory" performance under the investment test in Kansas. .

Performance in the limited-scope reviews is considered stronger because the amount of investments in these areas represents a significantly higher percentage of allocated Tier 1 capital. In the Lawrence AA, qualified investments totaled \$212 thousand or 12% of allocated Tier 1 capital; in the Topeka AA, investments totaled \$123 thousand or 6% of allocated Tier 1 capital; and in the Wichita AA, investments totaled \$738 thousand or 10% of allocated Tier 1 capital. This performance difference positively impacted the Investment Test rating in the state of Kansas.

Refer to the Table 14 in the state of Kansas section of appendix D for the facts and data that support these conclusions.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the service test in Kansas is rated "High Satisfactory." Based on full-scope reviews, the bank's performance in the Rural Non-MA #1 and #2 AAs is good. Refer to Table 15 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

CNB's delivery systems are accessible to geographies and individuals of different income levels throughout the AAs. CNB operates 13 offices in the Rural Non-MA #1 AA. Six offices are located in moderate-income tracts (46%), five in middle-income tracts (39%), and two in upper-income tracts (15%). CNB opened two banking offices during the evaluation period; one in Junction City in a moderate-income tract and one in an upper-income tract in Salina. Approximately 17% of the AA's population resides in moderate-, 55% reside in middle-, and 28% reside in upper-income tracts. Geographic distribution of low- and moderate-income families in the AA show 26% in moderate-, 57% in middle-, and 17% in upper-income tracts.

CNB operates five offices in the Rural Non-MA #2 AA. CNB acquired all five offices during the evaluation period as a result of the purchase of FSB, Inc. in 1999. One office, (20%), is located in a moderate-income tract and the remainder, (80%), are located in middle-income tracts. There is no low- and one moderate-income tract in this AA. Nine percent of the AA population resides in the moderate-, and 91% in the middle-income tracts. Fifteen percent of low- and moderate-income families live in the moderate-income tract and 85% live in middle-income tracts.

Business hours and services offered are reasonable and do not vary in a way that inconveniences the AAs. In the Rural Non-MA #1 AA, all offices are open five days a week. The Durham office is open half days due to staffing and limited needs within the small community. Most of the offices maintain Saturday hours until noon (except Durham, White City, Gypsum, and Salina's Ohio office). Three of the Junction City branches are limited to teller operations due to the close locality of the main bank and Wal-Mart branch. The Wal-Mart branches in Junction City and Salina do not offer commercial lending but can provide a referral to another local office. Drive-up service is available six days a week at most locations (except the Junction City Main office, Junction City Wal-Mart, Durham, Hillsboro, Marion, and the Salina Wal-Mart).

Offices in the Rural Non-MA #2 AA are open five days a week with extended lobby hours on Friday at the Mankato, Tipton, and Beloit offices. Drive-up service is available five days a week at three of the offices. An internal analysis determined there was no demand for Saturday drive-up or lobby hours based on the lack of usage when these hours were provided. There has been no adverse community response to this decision. There is only one financial institution in the area that offers Saturday hours.

Deposit services and loan product information can be obtained at each branch or through the bank's Internet site. Recognizing a growing Hispanic population in some markets, CNB offers brochures in both English and Spanish in all of their offices. Product and service availability does not vary widely among the bank's AAs. CNB offers two types of free, no minimum balance checking account products; one product is available to all customers and the other is targeted to customers over fifty. CNB also offers three other types of free checking account products with varying minimum balance requirements; one product is focused on Internet banking customers, another is available to all customers, and the third is targeted to customers over fifty. Each office is permitted to set certain ancillary fees to remain competitive in local markets. One office in the Rural Non-MA #1 AA, and all offices in the Rural Non-MA #2 AA charge fees for certain services that are somewhat lower than fees charged in other locations in the state of Kansas.

CNB operates twenty-five ATMs throughout the Rural Non-MA #1 AA. Eight branches have 24-hour ATMs, five of which accept deposits. CNB operates an additional 17 ATMS in this AA, six with 24-hour access and two that accept deposits. Forty eight percent of all ATMs in this AA are located in moderate-, 32% in middle-, and 20% in upper-income tracts. All deposit taking ATMs in this AA are located in moderate-income tracts. CNB operates two ATMS in the Rural Non-MA #2 AA, both of which are located in middle-income tracts. One ATM is located at the branch office in Mankato and is available 24-hours and accepts deposits. The other is in a local convenience store. CNB customers can also access their accounts with the STAR ATM network.

Other alternative delivery systems include a 24-hour telephone service and Internet banking. The telephone banking service allows customers to check balances, review account history, transfer funds, and check deposit products and loan rates. The Internet banking service offers similar features in addition to accepting loan payments, online loan applications, and processing bill payment requests.

Alternate delivery systems did not influence service test performance, as the bank could not demonstrate the impact of these systems in low- and moderate-income geographies or the use of these systems by low- and moderate-income individuals.

Community Development Services

CNB provided an adequate level of community development services in the Rural Non-MA #1 AA and a limited level of services in the Rural Non-MA #2 AA. Bank officers participate in a variety of organizations that primarily benefit low- and moderate-income individuals or promote economic development. Officers provided their financial expertise to five different community development organizations in the Rural Non-MA #1 AA and two in Rural Non-MA #2 AA. These activities involved economic development corporations, housing authorities, and a low-income housing grant board whose primary focus is small business development and affordable housing programs; a retirement home that primarily provides service to low- to moderate-income individuals; and charitable organizations serving low- and moderate-income individuals and families.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the service test in the Lawrence MA and Topeka MA is not inconsistent with the bank's overall "High Satisfactory" performance under the service test in Kansas. In the Wichita AA the bank's performance is weaker than the bank's overall performance in the state.

The weaker performance is based on the distribution of branches in this AA. All of the branches are located in middle-income tracts and, with the exception of one branch office, are not in close proximity to the low- and moderate-income geographies in the AA. Further, 25% of the population in this AA lives in low- and moderate-income tracts. This performance did not adversely impact the overall conclusions reached for the service test in the state of Kansas.

Refer to Table 15 in the state of Kansas section of appendix D for the facts and data that support these conclusions.

State Rating

State of Nebraska

CRA Rating for Nebraska²: Satisfactory

The lending test is rated: High Satisfactory

The investment test is rated: Needs Improvement

The service test is rated: Low Satisfactory

The major factors that support this rating include:

- CNB demonstrates good responsiveness to credit needs of its AA. The bank ranks first in deposit market share among area institutions.
- Borrower distribution of business and farm loans is good. CNB met AA demographics for both loan types.
- CNB made a limited number of qualified investments in this AA. We identified several community development opportunities in this AA in which the bank can participate.
- CNB's delivery systems are reasonably accessible to individuals of different income levels. Bank personnel provide a limited level of community development services.

Description of Institution's Operations in Nebraska

CNB operates one branch and one ATM in the state of Nebraska. This represents 3% of the bank's branches and 2% of the bank's ATMs. The Nebraska AA accounts for 9% of the bank's deposits and 6% of loan originations (by number). CNB's primary business focus in the state of Nebraska is agricultural lending.

CNB also operates its LPO and loan-servicing center in Nebraska. The LPO is located in Omaha, Nebraska, outside of the bank's AA, and the servicing center operates in the branch office in Superior, Nebraska.

The bank has designated Nuckolls County as its AA in Nebraska. Nuckolls County is located in south central Nebraska on the state line and is adjacent to the Rural Non-MA #2 AA in the state of Kansas. The bank acquired its operations in Nebraska as a result of the FSB, Inc. purchase in 1999.

² For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation does not reflect performance in the parts of this state contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

This AA is primarily rural with an agricultural base. CNB ranks first among five financial institutions with 34% of the deposit market share. Competition in this AA includes one large institution and three community banks. CNB is the second largest bank (by asset size) operating in this AA.

Refer to the market profiles for the state of Nebraska in appendix C for detailed demographics and other performance context information for this assessment area.

Scope of Evaluation in Nebraska

We evaluated the bank's performance in the state of Nebraska by performing a full-scope review in the Nuckolls County AA. This is the only AA in this state.

In the Lending Test, we gave the most weight to farm loans, followed by business loans. In this market, farm lending represent 76% by number and 90% by dollar of loans and business lending represents 23% by number and 10% by dollar. We did not include home mortgage lending in this evaluation. Residential loans are not a primary product in this market and accounted for less than 1% of the total number and dollars of originations. The evaluation period for lending activity in Nebraska is January 1, 2000 through December 31, 2001. As previously stated, this AA represents a new market for the bank and performance does not cover the entire CRA evaluation period.

We did not perform a geographic distribution of loans because this AA does not contain any low- or moderate-income geographies.

We performed one community contact in this AA. Credit needs include lending for small business and agriculture-related operations.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the lending test in Nebraska is rated "High Satisfactory." Based on full-scope reviews, the bank's performance in Nuckolls County is good. Refer to Table 1 in the state of Nebraska section of appendix D for the facts and data used to evaluate the bank's lending activity.

Lending Activity

Lending levels reflect a good responsiveness in relation to area credit needs and the bank's deposit market share. Agriculture loans are essential to the local economy, followed by small businesses needs. CNB has \$40 million in deposits ranking first among five financial institutions in this AA.

Farm and business lending is good. CNB reported 500 loans totaling \$25 million during the evaluation period. CNB originated 89% of all 2000 reported farm loans in this AA, ranking first among five lenders and 57% of all 2000 report business loans ranking first among 14 lenders. Market share information is presented in this analysis however its impact is limited in the bank's overall performance. Only one other lender in this market reports CRA data.

Distribution of Loans by Income Level of the Geography

The AA in this state consists of one county with two middle-income tracts. A geographic distribution analysis would not be meaningful.

Inside/Outside Ratio

We calculated this ratio at the bank level. A substantial majority of the bank's primary loan products were originated in its AAs. Refer to the Scope of Evaluation section for additional details.

Distribution of Loans by Income Level of the Borrower

The distribution of loans by borrower income level is good. For both business and farm loans, the percentage of loans to borrowers with revenues of less than \$1 million equals the AA demographics. Refer to Tables 11 and 12 in the state of Nebraska section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

Small Loans to Businesses

The distribution of loans to businesses of different sizes is good. The percentage of loans to businesses with revenues of \$1 million is equal to the percentage of small businesses in the AA. CNB ranks first in overall market share and in market share to businesses with revenues of \$1 million or less. Approximately 97% of reported business loans originated in amounts of \$100,000 or less. The average size of its small business loans is \$11,000.

Small Loans to Farms

The distribution of loans to farms of different sizes is good. The percentage of loans to farms with revenues of \$1 million or less is equal to the percentage of small farms in the AA. CNB ranks first in overall market share and in market share to farms with revenues of \$1 million or less. Approximately 81% of the reported small farm loans originated in amounts of \$100,000 or less. The average size of its small farm loans is \$42,000.

INVESTMENT TEST

Refer to Table 14 in the state of Nebraska section of appendix D for the facts and data used to evaluate the bank's level of qualified investments.

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the investment test in Nebraska is "Needs Improvement." Based on a full-scope review, the bank's performance in the Nuckolls County AA is poor.

CNB made a limited number of qualified investments in this AA. Qualified investments consisted of two contributions totaling \$2 thousand to an organization that provides subsidized legal assistance to low-income individuals.

A community contact made in this AA along with our performance context research identified community development opportunities in this AA in which the bank could participate. Opportunities include participating in a revolving loan fund operated by the Economic Development Council of the Superior Chamber of Commerce to assist economic development and small business needs, particularly in the industrial park development area; and contributing to social service organizations in Nuckolls County that offer community services targeted to low- and moderate-income individuals.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the service test in Nebraska is rated "Low Satisfactory". Based on a full-scope review, the bank's performance in the Nuckolls County AA is adequate. Refer to Table 15 in the state of Nebraska 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

CNB's delivery systems are reasonably accessible to individuals of different income levels throughout the Nuckolls County AA. CNB operates one office in the AA, which

was acquired during the evaluation period through the purchase of FSB, Inc. in 1999. Forty-two percent of the families in the AA are low- or moderate-income.

Business hours and services are reasonable and do not vary in a way that inconveniences its AA. The lobby is open five days a week with extended hours on Thursday evenings. The drive-up is open six days a week with Saturday service until noon.

Deposit services and loan product information can be obtained at the branch or through the bank's Internet site. Brochures are available in English or Spanish. CNB offers two types of free, no minimum balance checking account products; one product is available to all customers and the other is targeted to customers over fifty. CNB also offers three other types of free checking account products with varying minimum balance requirements; one product is focused on Internet banking customers, another is available to all customers, and the third is targeted to customers over fifty. Ancillary fees in the Nebraska market are lower than fees in the Kansas markets.

CNB operates one ATM in the AA. The ATM is located at the branch office and is available 24-hours a day; however, it does not accept deposits. The night deposit is available at the same location. An analysis determined it was not cost effective for the bank to operate a deposit taking ATM at this location. Customers can also access their accounts with the STAR network of ATMs.

Other alternative delivery systems include a 24-hour telephone service and Internet banking. The telephone banking service allows customers to check balances, review account history, transfer funds, and check deposit products and loan rates. The Internet banking service offers similar features in addition to accepting loan payments, online loan applications, and processing bill payment requests.

Alternate delivery systems did not influence service test performance, as the bank could not demonstrate the impact of these systems in low- and moderate-income geographies or the use of these systems by low- and moderate-income individuals.

Community Development Services

CNB provided a limited level of community development services in the Nuckolls County AA. The Senior Lender provides his financial expertise to an organization that promotes affordable housing and small business development opportunities in the local community. Few opportunities to participate in community development services exist in the AA.

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: 01/01/1999 to 12/31/2001 Investment and Service Tests: 03/29/1999 to 05/13/2002	
Financial Institution		Products Reviewed
Central National Bank (CNB) Junction City, Kansas		Small Business, Small Farm, and Home Mortgage Loans; and Qualified Investments
Affiliate(s)	Affiliate Relationship	Products Reviewed
Central Charities	Subsidiary of Holding Company	Qualified Investments
Loan Production Office	Affiliate of bank	Home Mortgage Loans
List of Assessment Areas and Type of Examination		
Assessment Area	Type of Exam	Other Information
State of Kansas Rural Non-MA #1 Rural Non-MA #2 Lawrence MA #4150 Topeka MA #8440 Wichita AA	Full-Scope Full-Scope Limited-Scope Limited-Scope Limited-Scope	
State of Nebraska Nuckolls County	Full-Scope	

Appendix B: Summary of State Ratings

RATINGS		CENTRAL NATIONAL BANK		
Overall Bank:	Lending Test Rating*	Investment Test Rating	Service Test Rating	Overall Bank/State/Multistate Rating
Central National Bank	High Satisfactory	Low Satisfactory	High Satisfactory	Satisfactory
State Rating:				
Kansas	High Satisfactory	Low Satisfactory	High Satisfactory	Satisfactory
Nebraska	High Satisfactory	Needs Improvement	Low Satisfactory	Satisfactory

(*) 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

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Market Profiles for Areas Receiving Full-Scope Reviews

<i>Rural Non-MA #1, Kansas</i>	C-2
<i>Rural Non-MA #2, Kansas</i>	C-4
<i>Nuckolls County, Nebraska</i>	C-6

State of Kansas

Rural Non-MA #1

Demographic Information for Full-Scope Area: Rural Non-MA #1						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	39	NA	15.38	58.97	25.64	NA
Population by Geography	145,066	NA	17.27	54.98	27.75	NA
Owner-Occupied Housing by Geography	36,949	NA	11.47	56.78	31.75	NA
Businesses by Geography	7,089	NA	26.92	50.90	22.18	NA
Farms by Geography	1,418	NA	2.82	71.23	25.95	NA
Family Distribution by Income Level	40,278	16.37	19.21	23.97	40.46	NA
Distribution of Low- and Moderate-Income Families throughout AA Geographies	14,328	NA	26.44	56.96	16.60	NA
Median Family Income HUD Adjusted Median Family Income for 2002 Households Below the Poverty Level	= \$28,067 = \$44,200 = 12.21%	Median Housing Value Unemployment Rate (March 2002)		= \$42,025 = 3.20%		

(*) The NA category consists of geographies that have not been assigned an income classification.
Source: 1990 U.S. Census, 2002 HUD updated MFI, and Bureau of Labor Statistics.

The Rural Non-MA #1 AA consists of six counties: Dickinson, Geary, McPherson, Marion, Morris, and Saline counties. There are no low-income and six moderate-income tracts in this AA. Three of the six moderate-income tracts are located in the business district of Junction City in Dickinson County with one of the tracts being adjacent to Interstate 70. Three other moderate-income tracts are located in the northern section of the City of Salina. The AA complies with the regulation and does not arbitrarily exclude any low- or moderate-income areas.

CNB has 13 branches and operates 25 ATMs within the AA. Five branches are in Junction City, two in Salina, and one in each of the cities of Herington, Durham, Hillsboro, Marion, White City and Gypsum. There are seven ATM's that accept deposits. Six are located in Junction City, and one in Salina.

The AA is rural with an agricultural and military basis. Fort Riley Military Base, home to an infantry division, is adjacent to Junction City. The military base is an important economic stimulus to the area. Grains and cattle are the primary agricultural products. Area farms are decreasing in number as the mid size farmers are unable to compete with the efficiency of automation provided by the larger farm operations.

Economic conditions in the AA are stable. However, agriculture is stressed due to low grain prices in recent years. Cattle prices have been satisfactory and land values have

remained strong. Growth and development plans vary across the AA. In most areas the plans are limited. Large employers include Ft. Riley Military Base, Union Pacific Railroad, School districts, Agriculture, and manufacturing such as Tony's Pizza and Exide in Salina and Russell Stover in Abilene. Two of the larger cities in the AA, Junction City and Salina, are also centers for retail trade, health care, and services. The March 2001 area unemployment rate of 3.20% is lower than the state rate of 4.4% and the national rate of 5.7% for the same period.

We performed a community contact with the Executive Director of the Economic Development Corporation in Junction City. The contact cited small business lending, affordable housing, and job training opportunities for individuals with less education as primary community needs.

Competition is strong with 39 other financial institutions operating in the AA. CNB ranks second in the area's deposit market share at 10.5%. Primary competition includes UMB National Bank of America, Sunflower Bank N.A., Capital Federal Savings Bank, Security Savings Bank F.S.B., and Bank of America N.A., which have deposit market shares of 11%, 9%, 7%, 6% and 6%, respectively.

Rural Non-MA #2

Demographic Information for Full-Scope Area: Rural Non-MA #2						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	7	NA	14.29	85.71	NA	NA
Population by Geography	17,936	NA	9.24	90.76	NA	NA
Owner-Occupied Housing by Geography	5,697	NA	9.94	90.06	NA	NA
Businesses by Geography	1000	NA	4.90	95.10	NA	NA
Farms by Geography	617	NA	9.89	90.11	NA	NA
Family Distribution by Income Level	5098	18.75	23.46	27.91	29.87	NA
Distribution of Low- and Moderate-Income Families throughout AA Geographies	2152	NA	14.55	85.45	NA	NA
Median Family Income HUD Adjusted Median Family Income for 2002 Households Below the Poverty Level	= \$28,067 = \$44,200 = 14.08%	Median Housing Value Unemployment Rate (March 2002)		= \$21,909 = 2.19%		

(*) The NA category consists of geographies that have not been assigned an income classification.
Source: 1990 U.S. Census, 2002 HUD updated MFI, and the Bureau of Labor Statistics.

The Rural Non-MA #2 AA consists of Jewell, Mitchell, and Republic Counties in Kansas. It is to the north and east of Rural Non-MA #1. There are no low-income and one moderate-income geography in the AA. The AA complies with the regulation and does not arbitrarily exclude any low- or moderate-income areas.

CNB has 5 branches and two ATMs within the AA. Branches are located in Formoso, Mankato, Beloit, Glen Elder, and Tipton, Kansas. The ATM in Mankato accepts deposits.

We performed a community contact with the Executive Director of the North Central Planning Commission. The contact identified start-up capital for small businesses as a primary credit need. Lending opportunities have been somewhat limited due to the aging population.

The AA is rural and agriculturally based. Grains and cattle are the primary products. Area farms are decreasing in number as the mid size farmers are unable to compete with the efficiency of automation provided by the larger farm operations.

Economic conditions in the AA are stable. However, agriculture is stressed due to low grain prices and significant drought conditions over the last couple of years. Cattle prices have been satisfactory and land values have remained strong. Growth and development plans are limited. Major employment industries include agriculture, school

districts, and some manufacturing. The March 2002 unemployment rate of 2.2% is lower than the state rate of 4.4% and the national rate of 5.7% for the same time period.

CNB ranks second in deposit market share among 17 financial institutions in this AA with 14% of the market share. Competition includes Guaranty State Bank and Trust Company, First National Bank in Belleville, First National Bank of Beloit, Citizens National Bank, and Mid America Bank which have deposit market shares of 14%, 11%, 11%, 8% and 7%, respectively.

State of Nebraska

Nuckolls County

Demographic Information for Full-Scope Area: Nuckolls County						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	2	NA	NA	100.00	NA	NA
Population by Geography	5,786	NA	NA	100.00	NA	NA
Owner-Occupied Housing by Geography	1,856	NA	NA	100.00	NA	NA
Businesses by Geography	317	NA	NA	100.00	NA	NA
Farms by Geography	156	NA	NA	100.00	NA	NA
Family Distribution by Income Level	1,628	19.23	22.73	29.55	28.50	NA
Distribution of Low- and Moderate-Income Families throughout AA Geographies	683	NA	NA	100.00	NA	NA
Median Family Income HUD Adjusted Median Family Income for 2002 Households Below the Poverty Level	= \$27,623 = \$45,800 = 17.84%	Median Housing Value Unemployment Rate (March 2002)				= \$21,054 = 3.41%

(*) The NA category consists of geographies that have not been assigned an income classification.
Source: 1990 U.S. Census, 2002 HUD updated MFI, and the Bureau of Labor Statistics.

The Nuckolls County AA in Nebraska is north of Rural Non-MA #2. There are no low- or moderate-income geographies in the AA. The AA complies with the regulation and does not arbitrarily exclude any low- or moderate-income areas.

CNB has one branch and one ATM within the AA. The branch and ATM is located in the town of Superior. A residential mortgage service center is headquartered at the Superior office's facility.

The Nuckolls County AA is rural and largely influenced by agriculture. Small grains and row crops are primary products. Area farms are decreasing in number but increasing in size with the efficiency of automation. Superior is the county seat of Nuckolls County, NE and serves as the regional center for commerce and health care.

Economic conditions in the AA are stable, but population is declining. Plans for growth and development include the renovation of and an addition to the Hospital, which will be a \$5 million project. Main Street is full with well-established businesses. Agriculture has been stressed in past years due to low hog prices, and drought over the past five years. Farmers have a heavy reliance in the area on government payments. Major

employment industries include agriculture, health care, banks, and the school system. The March 2002 unemployment rate of 3.41% is lower than both the state rate of 3.7% and the national rate of 5.7% for the same period.

CNB ranks first in deposit market share among five financial institutions in the AA, with 34% of the market. Competition includes Farmers and Merchants Bank and Commercial Bank, which have deposit market shares of 25% and 16%, respectively.

Appendix D: Tables of Performance Data

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<u>CONTENT OF STANDARDIZED TABLES</u>	D-2
<u>TABLES OF PERFORMANCE DATA</u>	D-4

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: 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. 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 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, if applicable, 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 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 AA. The table also presents data on branch openings and closings in each AA.

Tables of Performance Data

Table 1. Lending Volume

LENDING VOLUME												
Geography: KANSAS & NEBRASKA						Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 2001						
Assessment Area:	% of Rated Area Loans (#) in AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
State of Kansas												
Rural Non-MA #1 (FS)	64.70	377	19,547	1,849	72,139	3,115	108,374	0	0	5,341	200,060	64.29
Rural Non-MA #2 (FS)	17.38	30	1,210	196	5,258	1,187	43,217	0	0	1,413	49,685	13.23
Lawrence MA (LS)	2.83	39	10,348	160	16,064	27	2,638	0	0	226	29,050	3.54
Topeka MA (LS)	4.84	140	9,333	240	18,336	12	329	0	0	392	27,998	3.96
Wichita AA (LS)	10.25	141	9,546	452	37,313	238	15,754	0	0	831	62,613	14.98
State of Nebraska												
Nuckolls County (FS)	100.00	4	112	117	2,459	379	22,166	0	0	500	24,737	100.00

(FS: Full-Scope; LS: Limited-Scope)

* Loan Data as of December 31, 2001. Rated area refers to either the state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from March 29, 1999 to May 13, 2002.

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

Table2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: KANSAS & NEBRASKA					Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 2001					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						
State of Kansas																
Rural Non-MA #1 (FS)	162	42.63	n/a	n/a	11.47	21.60	56.78	51.23	31.75	27.16	6.10	n/a	8.06	5.95	5.49	
Rural Non-MA #2 (FS)	13	3.42	n/a	n/a	9.94	7.69	90.06	92.31	n/a	n/a	4.17	n/a	0.00	4.35	n/a	
Lawrence MA (LS)	17	4.47	0.13	0.00	11.10	17.65	64.74	23.53	24.03	58.82	0.33	0.00	0.44	0.15	0.58	
Topeka MA (LS)	109	28.68	1.71	0.00	20.45	14.68	44.59	57.80	33.25	27.52	2.68	0.00	2.10	4.00	1.52	
Wichita AA (LS)	79	20.80	3.69	0.00	14.99	10.13	56.16	70.89	25.16	18.99	0.39	0.00	0.38	0.54	0.21	
State of Nebraska																
Nuckolls County (FS)	2	100.00	n/a	n/a	n/a	n/a	100.00	100.00	n/a	n/a	25.00	n/a	n/a	25.00	n/a	

(FS: Full-Scope; LS: Limited-Scope)

* Based on 2000 Peer Mortgage Data: Midwest Region.

** Home purchase loans originated and purchased in the 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.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: KANSAS & NEBRASKA						Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 2001							
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
State of Kansas															
Rural Non-MA #1 (FS)	77	66.96	n/a	n/a	11.47	9.09	56.78	71.43	31.75	19.48	6.73	n/a	7.50	10.32	2.27
Rural Non-MA #2 (FS)	6	5.22	n/a	n/a	9.94	16.67	90.06	83.33	n/a	n/a	29.41	n/a	100.00	25.00	n/a
Lawrence MA (LS)	2	1.74	0.13	0.00	11.10	50.00	64.74	0.00	24.03	50.00	0.90	0.00	4.00	0.00	1.75
Topeka MA (LS)	12	10.43	1.71	8.33	20.45	16.67	44.59	66.67	33.25	8.33	0.72	0.00	0.00	1.59	0.00
Wichita AA (LS)	18	15.65	3.69	0.00	14.99	5.56	56.16	94.44	25.16	0.00	0.37	0.00	0.40	0.60	0.00
State of Nebraska															
Nuckolls County	1	100.00	n/a	n/a	n/a	n/a	100.00	100.00	n/a	n/a	0.00	n/a	n/a	0.00	n/a

(FS: Full-Scope; LS: Limited Scope)

* Based on 2000 Peer Mortgage Data: Midwest Region.

** Home improvement loans originated and purchased in the 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: KANSAS & NEBRASKA					Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 2001					Market Share (%) by Geography*				
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies							
	#	% 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	
State of Kansas																
Rural Non-MA #1 (FS)	133	60.45	n/a	n/a	11.47	9.02	56.78	70.68	31.75	20.30	2.21	n/a	2.34	2.18	2.19	
Rural Non-MA #2 (FS)	11	5.00	n/a	n/a	9.94	0.00	90.06	100.00	n/a	n/a	15.63	n/a	0.00	16.13	n/a	
Lawrence MA (LS)	17	7.73	0.13	0.00	11.10	11.76	64.74	47.06	24.03	41.18	0.43	0.00	0.00	0.42	0.59	
Topeka MA (LS)	17	7.73	1.71	0.00	20.45	11.76	44.59	35.29	33.25	52.94	0.43	0.00	0.34	0.14	0.83	
Wichita AA (LS)	42	19.09	3.69	0.00	14.99	7.14	56.16	78.57	25.16	14.29	0.36	0.00	0.31	0.56	0.07	
State of Nebraska																
Nuckolls County (FS)	1	100.00	n/a	n/a	n/a	n/a	100.00	100.00	n/a	n/a	6.67	n/a	n/a	6.67	n/a	

(FS: Full-Scope; LS: Limited-Scope)

* Based on 2000 Peer Mortgage Data: Midwest Region.

** Home mortgage refinance loans originated and purchased in the 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.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: KANSAS & NEBRASKA					Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 2001					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						
State of Kansas																
Rural Non-MA #1 (FS)	5	41.67	n/a	n/a	33.27	60.00	34.84	40.00	31.89	0.00	25.00	n/a	0.00	33.33	0.00	
Rural Non-MA #2 (FS)	0	0.00	n/a	n/a	0.00	0.00	100.00	n/a	n/a	0.00	0.00	n/a	0.00	0.00	n/a	
Lawrence MA (LS)	3	25.00	9.45	0.00	19.47	33.33	44.57	66.67	26.51	0.00	0.00	0.00	0.00	0.00	0.00	
Topeka MA (LS)	2	16.67	6.77	0.00	23.18	0.00	33.62	50.00	36.44	50.00	4.35	0.00	0.00	0.00	10.00	
Wichita AA (LS)	2	16.67	5.16	0.00	20.70	50.00	53.62	50.00	20.52	0.00	4.55	0.00	0.00	14.29	0.00	
State of Nebraska																
Nebraska AA (FS)	0	0.00	n/a	n/a	n/a	n/a	100.00	0.00	n/a	n/a	0.00	n/a	n/a	0.00	n/a	

(FS: Full-Scope; LS: Limited-Scope)

* Based on 2000 Peer Mortgage Data: Midwest Region.

** Multifamily loans originated and purchased in the 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: KANSAS & NEBRASKA						Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 2001							
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
State of Kansas															
Rural Non-MA #1 (FS)	1,849	63.82	n/a	n/a	26.93	19.85	50.90	56.46	22.18	23.69	25.12	n/a	24.64	28.95	20.99
Rural Non-MA #2 (FS)	196	6.77	n/a	n/a	4.90	22.96	95.10	77.04	n/a	n/a	39.16	n/a	80.95	34.16	n/a
Lawrence MA (LS)	160	5.52	2.55	1.25	19.44	10.00	56.04	43.13	21.97	45.63	2.67	0.00	0.52	1.74	5.80
Topeka MA (LS)	240	8.29	12.06	7.08	26.26	14.58	34.52	27.92	26.88	50.42	2.62	2.92	1.41	2.85	3.23
Wichita AA (LS)	452	15.60	7.63	1.11	22.08	7.52	45.73	75.44	24.56	15.93	1.52	0.31	0.37	3.08	0.80
State of Nebraska															
Nuckolls County (FS)	117	100.00	n/a	n/a	n/a	n/a	100.00	100.00	n/a	n/a	57.28	n/a	n/a	62.11	n/a

(FS: Full-Scope; LS: Limited-Scope)

* Based on 2000 Peer Small Business Data: US&PR.

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

*** Source Data - Dun and Bradstreet (2001).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS		Geography: KANSAS & NEBRASKA					Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 2001					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						
State of Kansas																
Rural Non-MA #1 (FS)	3,115	68.03	n/a	n/a	2.82	0.48	71.23	81.54	25.95	17.98	64.85	n/a	50.00	65.61	62.71	
Rural Non-MA #2 (FS)	1,187	25.92	n/a	n/a	9.89	26.37	90.11	73.63	n/a	n/a	95.01	n/a	99.42	93.15	n/a	
Lawrence MA (LS)	27	0.59	0.00	0.00	6.07	3.70	79.35	25.93	14.57	70.37	25.00	0.00	66.67	4.55	60.00	
Topeka MA (LS)	12	0.26	3.41	0.00	9.85	0.00	60.98	75.00	25.76	25.00	13.51	0.00	0.00	14.29	12.50	
Wichita AA (LS)	238	5.20	1.15	0.00	4.59	0.00	71.41	91.18	22.85	8.82	46.24	0.00	10.00	61.48	11.11	
State of Nebraska																
Nuckolls County (FS)	379	100.00	n/a	n/a	n/a	n/a	100.00	100.00	n/a	n/a	89.13	n/a	n/a	89.13	n/a	

(FS: Full-Scope; LS: Limited-Scope)

* Based on 2000 Peer Small Business Data: US&PR.

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

*** Source Data - Dun and Bradstreet (2001).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: KANSAS & NEBRASKA					Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 2001					Market Share*				
Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Overall	Low	Mod	Mid	Upp	
	#	% of Total**	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****						
State of Kansas																
Rural Non-MA #1 (FS)	162	42.63	16.37	8.07	19.21	14.29	23.97	31.68	40.46	45.96	6.92	6.06	5.40	7.52	7.43	
Rural Non-MA #2 (FS)	13	3.42	18.75	15.38	23.46	7.69	27.91	38.46	29.87	38.46	5.26	33.33	7.69	0.00	0.00	
Lawrence MA (LS)	17	4.47	20.06	0.00	16.21	11.76	25.34	23.53	38.39	64.71	0.39	0.00	0.00	0.51	0.53	
Topeka MA (LS)	109	28.68	18.04	20.75	17.91	45.28	26.14	17.92	37.91	16.04	2.96	4.18	5.23	1.77	1.26	
Wichita AA (LS)	79	20.80	18.42	7.59	18.21	25.32	25.59	21.52	37.78	45.57	0.45	0.19	0.45	0.40	0.66	
State of Nebraska																
Nuckolls County (FS)	2	100.00	19.23	50.00	22.73	50.00	29.55	0.00	28.50	0.00	28.57	100.00	100.00	0.00	0.00	

(FS: Full-Scope; LS: Limited-Scope)

* Based on 2000 Peer Mortgage Data: Midwest Region.

** As a percentage of loans with borrower income information available. No information was available for 1.05% of loans originated and purchased by Central National Bank.

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

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

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: KANSAS & NEBRASKA					Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 2001					Market Share*				
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****	Overall	Low	Mod	Mid	Upp	
State of Kansas																
Rural Non-MA #1 (FS)	77	66.96	16.37	16.88	19.21	19.48	23.97	33.77	40.46	29.87	6.94	24.00	2.13	9.52	4.35	
Rural Non-MA #2 (FS)	6	5.22	18.75	0.00	23.46	33.33	27.91	50.00	29.87	16.67	29.41	0.00	33.33	33.33	25.00	
Lawrence MA (LS)	2	1.74	20.06	50.00	16.21	0.00	25.34	50.00	38.39	0.00	0.96	4.35	0.00	1.96	0.00	
Topeka MA (LS)	12	10.43	18.04	33.33	17.91	25.00	26.14	16.67	37.91	25.00	0.75	2.08	0.66	0.53	0.44	
Wichita AA (LS)	18	15.65	18.42	16.67	18.21	22.22	25.59	38.89	37.78	22.22	0.37	0.82	0.19	0.46	0.28	
State of Nebraska																
Nuckolls County (FS)	1	100.00	19.23	0.00	22.73	100.00	29.55	0.00	28.50	0.00	0.00	0.00	0.00	0.00	0.00	

(FS: Full-Scope; LS: Limited-Scope)

* Based on 2000 Peer Mortgage Data: Midwest Region.

** As a percentage of loans with borrower income information available. Income information was available for all loans originated and purchased by Central National Bank.

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

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

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE		Geography: KANSAS & NEBRASKA					Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 2001					Market Share*				
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****	Overall	Low	Mod	Mid	Upp	
State of Kansas																
Rural Non-MA #1 (FS)	133	60.45	16.37	7.52	19.21	18.05	23.97	25.56	40.46	48.87	2.58	1.82	3.36	2.10	2.70	
Rural Non-MA #2 (FS)	11	5.00	18.75	0.00	23.46	18.18	27.91	45.45	29.87	36.36	17.24	0.00	0.00	30.77	20.00	
Lawrence MA (LS)	17	7.73	20.06	0.00	16.21	5.88	25.34	11.76	38.39	82.35	0.50	0.00	0.00	0.35	0.82	
Topeka MA (LS)	17	7.73	18.04	6.67	17.91	13.33	26.14	26.67	37.91	53.33	0.50	0.00	0.28	0.56	0.89	
Wichita AA (LS)	42	19.09	18.42	11.90	18.21	23.81	25.59	28.57	37.78	35.71	0.44	0.48	0.38	0.51	0.40	
State of Nebraska																
Nuckolls County (FS)	1	100.00	19.23	0.00	22.73	0.00	29.55	100.00	28.50	0.00	6.67	0.00	0.00	33.33	0.00	

(FS: Full-Scope; LS: Limited-Scope)

* Based on 2000 Peer Mortgage Data: Midwest Region.

** As a percentage of loans with borrower income information available. No information was available for 0.90% of loans originated and purchased by Central National Bank.

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

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

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES		Geography: KANSAS & NEBRASKA			Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 2001				
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
State of Kansas									
Rural Non-MA #1 (FS)	1,849	63.82	87.97	91.89	92.10	5.46	2.43	25.12	37.27
Rural Non-MA #2 (FS)	196	6.77	89.10	93.37	96.43	2.55	1.02	39.16	59.64
Lawrence MA (LS)	160	5.52	87.89	93.13	75.63	8.75	15.63	2.67	5.02
Topeka MA (LS)	240	8.29	84.07	76.67	79.17	14.17	6.67	2.62	4.94
Wichita AA (LS)	452	15.60	84.73	88.27	79.87	11.95	8.19	1.52	3.79
State of Nebraska									
Nuckolls County (FS)	117	100.00	93.69	94.87	97.44	0.85	1.71	57.28	76.32

(FS: Full-Scope; LS: Limited-Scope)

* Based on 2000 Peer Small Business Data: US&PR.

** Small loans to businesses originated and purchased in the 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 - 2001).

**** 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 0.93% 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 & NEBRASKA			Evaluation Period: JANUARY 1, 1999 TO DECEMBER 31, 2001				
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
State of Kansas									
Rural Non-MA #1 (FS)	3,115	68.03	96.76	97.66	92.71	6.10	1.19	64.85	65.12
Rural Non-MA #2 (FS)	1,187	25.92	97.08	99.75	91.66	7.08	1.26	95.01	96.32
Lawrence MA (LS)	27	0.59	93.93	92.59	70.37	18.52	11.11	25.00	25.71
Topeka MA (LS)	12	0.26	92.42	100.00	100.00	0.00	0.00	13.51	13.89
Wichita AA (LS)	238	5.20	93.34	92.86	84.03	9.66	6.30	46.24	54.74
State of Nebraska									
Nuckolls County (FS)	379	100.00	96.15	96.83	81.27	14.78	3.96	89.13	90.87

(FS: Full-Scope; LS: Limited-Scope)

* Based on 2000 Peer Small Business Data: US&PR.

** Small loans to farms originated and purchased in the 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 - 2001).

**** 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 0.20% of small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: KANSAS & NEBRASKA				Evaluation Period: MARCH 29, 1999 TO MAY 13, 2002			
Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
State of Kansas									
Rural Non-MA #1 (FS)	0	0	18	221	18	221	17.08	1	427
Rural Non-MA #2 (FS)	n/a	n/a	0	0	0	0	0	0	0
Lawrence MA (LS)	0	0	6	212	6	212	16.38	0	0
Topeka MA (LS)	0	0	8	123	8	123	9.51	0	0
Wichita AA (LS)	0	0	9	738	9	738	57.03	0	0
State of Nebraska									
Nebraska AA	n/a	n/a	2	2	2	2	100	0	0

(FS: Full-Scope; LS: Limited-Scope)

* '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: KANSAS & NEBRASKA				Evaluation Period: MARCH 29, 1999 TO MAY 13, 2002			
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							
State of Kansas																								
Rural Non-MA #1 (FS)	64.29	13	46.43	n/a	38.46	46.15	15.39	2	0		+1		+1	n/a	17.27	54.98	27.75							
Rural Non-MA #2 (FS)	13.23	5	17.86	n/a	20.00	80.00	n/a	*5	0		+1	+4		n/a	9.24	90.76	n/a							
Lawrence MA (LS)	3.54	4	14.28	0.00	25.00	50.00	25.00	2	0			+2		5.98	16.47	57.15	20.40							
Topeka MA (LS)	3.96	2	7.14	50.00	0.00	0.00	50.00	0	0					2.53	24.21	42.08	31.14							
Wichita AA (LS)	14.98	4	14.29	0.00	0.00	100.00	0.00	0	0					6.07	18.53	53.09	22.31							
State of Nebraska																								
Nuckolls County (FS)	100.00	1	100.00	n/a	n/a	100.00	n/a	*1	0			+1		n/a	n/a	100.00	n/a							

(FS: Full-Scope; LS: Limited-Scope)

* Branch offices acquired during the evaluation period as a result of the purchase of FSB, Inc. in November 1999.