



PUBLIC DISCLOSURE

February 27, 2023

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

First National Bank of Kansas
Charter Number: 6101

600 N 4th Street
Burlington, KS 66839

Office of the Comptroller of the Currency

7101 College Blvd., Suite 1600
Overland Park, KS 66210

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

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Overall CRA Rating

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

The lending test is rated: Satisfactory.

The major factors that support this rating include:

- The bank’s loan-to-deposit (LTD) ratio is reasonable.
- The majority of the bank’s loans are inside the assessment areas (AAs).
- Loans to farms with revenues of less than \$1 million is reasonable.
- Loans to consumer borrowers of different income levels is excellent.

Loan-to-Deposit Ratio

Considering the bank’s size, financial condition, and credit needs of the AAs, the bank’s LTD ratio is reasonable.

First National Bank of Kansas’ (FNBK) quarterly average LTD ratio is reasonable at 30.88 percent. Primary factors driving the relatively low LTD are strong competition, limited loan demand, and stagnant or declining populations within the AAs. FNBK ranks third out of four in deposit market share in Coffey County and seventh out of seven in Osage County. The bank faces strong competition from local banks, as well as, from Farm Credit Services, who provides agricultural loans. FNBK’s current customer base uses the bank for holding deposits and generally are not active borrowers. The bank holds a significant amount of public funds deposits, which further compresses their LTD ratio. In addition, FNBK originates 1-4 family residential real estate loans, which are sold via the Mortgage Partnership Finance (MPF) program through the Federal Home Loan Bank (FHLB). FNBK provides borrowers access to lower interest rate mortgages through the MPF program; however, since these loans are sold into the secondary market, they are not retained on the balance sheet.

Lending in Assessment Area

A majority of the bank’s loans are inside its AAs.

The bank originated and purchased 71.4 percent of its total loans inside the bank’s AAs during the evaluation period. This analysis is performed at the bank, rather than the AA level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria.

Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Consumer	33	73.3	12	26.7	45	546	67.3	265	32.7	811
Agricultural	32	69.6	14	30.4	46	2,595	59.8	1,741	40.2	4,336
Total	65	71.4	26	28.6	91	3,141	61.0	2,006	39.0	5,147

Description of Institution

The First National Bank of Kansas (FNBK) is a single-state financial institution with total assets of \$93.7 million as of December 31, 2021. The bank is a wholly-owned subsidiary of Meader Insurance Agency, Inc. FNBK is headquartered in Burlington, Kansas, with two additional full-service branches in Waverly, Kansas, and Osage City, Kansas. Each location has a drive-through facility and a non-deposit automated teller machine (ATM). FNBK offers the additional service of internet banking and two offsite, non-deposit ATMs in Coffey County. The bank did not open or close any branches during the evaluation period.

As of December 31, 2021, the net loan portfolio totaled \$21.2 million, or 22.6 percent of total assets with deposits totaling \$76.2 million. FNBK's loan portfolio composition by dollar amount is 56.1 percent real estate loans, 20.8 percent commercial loans, 17.0 percent agriculture loans, and 8.0 percent consumer loans. Tier 1 capital is \$7.7 million. FNBK participates in a loan program with the Coffey County Hospital. The bank funds loans made by the hospital to patients who are unable to pay their medical bills. The bank provides this as a service to allow patients in need to make regular payments for receipt of medical care.

FNBK has two AAs within the State of Kansas. The AAs are Coffey County and Osage County. Osage County is included in the Topeka Metropolitan Statistical Area (MSA). According to the FDIC Deposit Market Share Report, FNBK ranks third out of the four institutions in the Coffey County AA, with a market share of 20.1 percent. The top three banks in the AA have a combined market share of 88.9 percent. The primary competitors in the AA are community banks, including The Farmers State Bank of Aliceville, The Citizens State Bank, and Central National Bank. FNBK ranks seventh out of seven institutions in the Osage County AA, with a market share of 2.6 percent. The primary competitors in the AA are community banks, including Flint Hills Bank, The Lyndon State Bank, The Kansas State Bank, First Security Bank, and Landmark National Bank.

There are no legal, financial, or other factors impeding FNBK's ability to meet the credit needs of its AA. FNBK received a "Satisfactory" rating at the previous CRA examination dated June 30, 2018.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The OCC used small bank examination procedures to evaluate FNBK's record of meeting the credit needs of its community through its lending activities. The lending test review period is January 1, 2019, through December 31, 2021. The bank has two AAs: the non-MSA Coffey County AA and the Osage County AA (part of the Topeka, KS MSA). Conclusions were based on the bank's consumer lending as the primary product by number and agricultural lending as the primary product by dollar in Coffey County AA. The Osage County AA did not have sufficient loans to perform a meaningful lending analysis. Examiners sampled 45 consumer loans and 46 agricultural originated in FNBK's AA during the review period to assess the bank's performance under the Lending Test.

Selection of Areas for Full-Scope Review

In each state where the bank has an office, one or more of AAs within that state was selected for a full-scope review. For purposes of this evaluation, bank delineated assessment areas located within the same metropolitan statistical area (MSA), multistate metropolitan statistical area (MMSA), or combined statistical area (CSA) are combined and evaluated as a single AA. Similarly, bank delineated non-MSA AAs within the same state are combined and evaluated as a single area. These combined AAs may be evaluated as full- or limited-scope. Refer to the “Scope” section under each State Rating for details regarding how full-scope AAs were selected. Refer to appendix A, Scope of Examination, for a list of full- and limited-scope AAs.

Ratings

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

The bank is located only in Kansas, with two AAs in the state. All the weight for the rating is placed on the Coffey County AA. Coffey County AA is where the bank is headquartered and has two of the three full-service branch locations, with 89.1 percent of the bank’s deposits and a substantial majority of the bank’s lending. The Osage County AA did not have sufficient loans to perform a lending test analysis.

The MMSA rating and state ratings are based on performance in all bank AAs. Refer to the “Scope” section under each state and MMSA Rating section for details regarding how the areas were weighted in arriving at the respective ratings.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c) or 195.28(c), respectively, in determining a national bank’s or federal savings association’s (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any AA by an affiliate whose loans have been considered as part of the bank’s lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Bureau of Consumer Financial Protection, as applicable.

The OCC has not identified that this institution (or any affiliate whose loans have been considered as part of the institution’s lending performance) has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

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

State Rating

State of Kansas

CRA rating for the State of Kansas¹: Satisfactory

The Lending Test is rated: Satisfactory

The major factors that support this rating include:

- The distribution of small loans to farms is reasonable.
- Lending to consumer borrowers of different incomes is excellent.

Description of Institution's Operations in Kansas

Coffey County AA

The Coffey County AA consists of three census tracts (CT) in Coffey County, Kansas. The AA includes the whole county with one middle-income tract (9663) and two upper-income tracts (9662 and 9661). There are no underserved or distressed middle-income tracts. Coffey County is in a non-MSA area of Kansas. The town of Burlington, KS, where FNBK is headquartered, is situated in the middle of the county. There is a second bank location in Waverly, KS, located in the northeast corner of Coffey County, just south of the Osage County AA of the bank, serving both Coffey and Osage Counties. Both locations have outside non-deposit taking ATMs and drive-through service.

The Coffey County AA is very rural with a population of 8,458. The census shows the median family income (MFI) of \$57,229 and household income of \$57,601. The AA has 9.8 percent of households below the poverty level and 5.3 percent of families below the poverty level. Unemployment data reports for Coffey County from December 2021, show an unemployment rate in the AA of 2.3 percent, increasing to 3.3 percent as of December 2022. The state of Kansas unemployment rate was 2.6 percent for December 2021, and 2.9 percent for December 2022, and the national unemployment rate was 3.9 percent for December 2021, and 3.5 percent for December 2022.

Primary businesses within the AA are agriculture, electric services, healthcare, and government. The larger employees include the Wolf Creek nuclear power plant, Coffey Health System, EMP Shields, Forte, Countertop Trends, individual farms operations, local schools, and city and county government.

Competition within the AA is strong. There are four total financial institutions in the FNBK market area. As of June 30, 2021, FNBK ranked third in deposit market share, accounting for 20.1 percent of the market. Primary competitors include local banks with multiple offices and smaller banks, including The Farmers State Bank of Aliceville, The Citizens State Bank, and Central National Bank. Banking competition also includes a credit union with the County's largest employer, the Wolf

¹ This rating reflects performance within the state. The statewide evaluations do not reflect performance in the parts of those states contained within a MMSA.

Creek Nuclear Generating Station, and lending competition with the Farm Credit Services for agricultural loans.

The OCC performed one community contact in relation to this examination made during the evaluation period. The contact indicated the primary credit needs of the community are being met and the local banks are willing to participate in loan programs for start-ups. The contact noted the area’s economy is struggling due to a limited population base and the loss of some businesses. The contact mentioned FNBK, by name, as an institution that stands out and is active in the community.

Table A – Demographic Information of the Assessment Area

Assessment Area: Coffey County 2019-2021

Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	3	0.0	0.0	33.3	66.7	0.0
Population by Geography	8,458	0.0	0.0	34.0	66.0	0.0
Housing Units by Geography	3,999	0.0	0.0	35.3	64.7	0.0
Owner-Occupied Units by Geography	2,707	0.0	0.0	29.8	70.2	0.0
Occupied Rental Units by Geography	862	0.0	0.0	48.5	51.5	0.0
Vacant Units by Geography	430	0.0	0.0	44.0	56.0	0.0
Businesses by Geography	627	0.0	0.0	39.6	60.4	0.0
Farms by Geography	105	0.0	0.0	16.2	83.8	0.0
Family Distribution by Income Level	2,433	11.0	15.2	24.6	49.2	0.0
Household Distribution by Income Level	3,569	18.7	12.3	16.4	52.6	0.0
Median Family Income Non-MSAs - KS	\$57,229		Median Housing Value			\$103,406
Median Household Income: \$57,601			Median Gross Rent			\$595
Household Poverty Level: 9.8%			Families Below Poverty Level			5.3%

Source: 2015 ACS and 2021 D&B Data

Due to rounding, totals may not equal 100.0%

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

Osage County AA

The Osage County AA consists of five CTs in Osage County, Kansas. The AA includes the whole county with five middle-income tracts (101, 102, 103, 104, 105). There are no underserved or distressed middle-income tracts. Osage County is a part of the Topeka, KS MSA. The bank has one location in Osage County and is located in Osage City, KS, with a drive-through and an outside non-deposit taking ATM.

The Osage County AA is primarily rural with a population of 16,080. The census shows the median family income (MFI) of \$64,984 and household income of \$49,693. The AA has 12.1 percent of households below the poverty level and 8.1 percent of families below the poverty level. Unemployment data reports for Osage County from December 2021, show an unemployment rate in the AA of 2.0 percent, increasing to 2.7 percent as of December 2022. The state of Kansas unemployment rate was 2.6 percent for December 2021, and 2.9 percent for December 2022, and the national unemployment rate was 3.9 percent for December 2021, and 3.5 percent for December 2022.

Primary businesses within the AA are agriculture and related services, electric services, healthcare, educational, and government. Many county residents travel to nearby larger cities for work, including Emporia, KS, or the state capitol, Topeka, KS. The larger employees include healthcare, individual farms operations, local schools, and city and county government.

Competition within the AA is very strong. There are seven total financial institutions in the FNBK market area in Osage County. As of June 30, 2021, FNBK ranked seventh in deposit market share, accounting for 2.6 percent of the market. Primary competitors include local banks with multiple offices and smaller banks, including Flint Hills Bank, The Lyndon State Bank, The Kansas State Bank of Overbrook, and The First Security Bank. Banking competition also includes lending competition with the Farm Credit Services for agricultural loans.

The OCC performed one community contact in relation to this examination made during the evaluation period. The contact indicated the primary credit needs of the community are agricultural, home mortgage, and small business loans. The contact noted the economy in the area is improving. The contact mentioned the local banking institutions are all active in the community.

Table A – Demographic Information of the Assessment Area

Assessment Area: Osage County 2019-2021

Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	5	0.0	0.0	100.0	0.0	0.0
Population by Geography	16,080	0.0	0.0	100.0	0.0	0.0
Housing Units by Geography	7,501	0.0	0.0	100.0	0.0	0.0
Owner-Occupied Units by Geography	4,910	0.0	0.0	100.0	0.0	0.0
Occupied Rental Units by Geography	1,595	0.0	0.0	100.0	0.0	0.0
Vacant Units by Geography	996	0.0	0.0	100.0	0.0	0.0
Businesses by Geography	939	0.0	0.0	100.0	0.0	0.0
Farms by Geography	127	0.0	0.0	100.0	0.0	0.0
Family Distribution by Income Level	4,436	20.8	18.3	25.4	35.4	0.0
Household Distribution by Income Level	6,505	24.6	16.2	20.3	38.9	0.0
Median Family Income MSA - 45820 Topeka, KS MSA	\$64,984	Median Housing Value			\$101,006	
Household Median Income: \$49,693	Median Gross Rent			\$623		
Household Poverty Level: 12.1%	Families Below Poverty Level			8.1%		
<i>Source: 2015 ACS and 2021 D&B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

Scope of Evaluation in Kansas

The lending test review period is January 1, 2019, through December 31, 2021. The bank has two AAs: the non-MSA Coffey County AA and the Osage County AA (part of the Topeka, KS MSA). Conclusions were based on the bank’s consumer lending as the primary product by number and agricultural lending as the primary product by dollar in Coffey County AA. The Osage County AA did

not have sufficient loans to perform a meaningful lending analysis. Examiners sampled 45 consumer loans and 46 agricultural originated in FNBK's AA during the review period to assess the bank's performance under the Lending Test.

LENDING TEST

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

Conclusions for Areas Receiving Full-Scope Reviews

Based on a full-scope review, the bank's performance in the Coffey County full-scope AA is good.

Distribution of Loans by Income Level of the Geography

There are no low- or moderate-income CTs in either of the bank's AAs; therefore, no meaningful analysis could be performed.

Coffey County AA

No meaningful analysis could be performed as the AA consists of only middle- and upper-income CTs. There are no low- or moderate-income CTs in the AA.

Osage County AA

No meaningful analysis could be performed as the AA consists of only middle-income CTs. There are no low- or moderate-income CTs in the AA.

Distribution of Loans by Income Level of the Borrower

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

Coffey County AA

Small Loans to Farms

Refer to Table T in the state of Kansas section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to farms.

The overall distribution of loans to farms with gross revenues under \$1 million is reasonable at 78.1 percent when compared to demographics of 98.1 percent; however, significantly exceeds aggregate lending of other institutions at 20.0 percent. FNBK actively makes loans to agriculture borrowers in the AA.

Consumer Loans

Refer to Table V in the state of Kansas section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's consumer loan originations and purchases.

Overall lending to consumer borrowers of different incomes is excellent. Lending to low-income borrowers is excellent at 30.3 percent compared to demographics of 18.7 percent. Lending to moderate-income borrowers is excellent at 27.3 percent compared to demographics of 12.3 percent.

Osage County AA

No meaningful analysis of the borrower distribution of loan by income level could be performed, as there were an insufficient number of loans originated for the evaluation period to form a statistically significant sample.

Responses to Complaints

FNBK has not received any CRA or related complaints during the evaluation period.

Appendix A: Scope of Examination

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

Time Period Reviewed:	01/01/2019 to 12/31/21	
Bank Products Reviewed:	Consumer and small farm.	
Affiliate(s)	Affiliate Relationship	Products Reviewed
N/A	N/A	N/A
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
Kansas	Small Bank	

Appendix B: Summary of MMSA and State Ratings

RATINGS	(BANK NAME)
Overall Bank:	Lending Test Rating
First National Bank of Kansas	Satisfactory
MMSA or State:	
Kansas	Satisfactory

Appendix C: Definitions and Common Abbreviations

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Low-Income Individual: Individual income that is less than 50 percent of the area median income.

Low Income Geography: A census tract with a median family income that is less than 50 percent.

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

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

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

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

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

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

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

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.

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

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

Small Loan(s) to Farm(s): A loan included in 'loans to small farms' as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland, or are classified as loans to finance agricultural production and other loans to farmers.

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

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

Appendix D: Tables of Performance Data

Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan statistical areas, if applicable, are presented in one set of tables. References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the Lending Test tables, the following are applicable: (1) purchased are treated as originations; and (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA or CRA-reporting lenders in the MMSA/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 T. Assessment Area Distribution of Loans to Farms by Gross Annual Revenues -** Compares the percentage distribution of the number of small loans (loans less than or equal to \$500 thousand) originated and purchased by the bank to farms with revenues of \$1 million or less to: 1) the percentage distribution of farms with revenues of greater than \$1 million; and, 2) the percentage distribution of farms for which revenues are not available. The table also presents aggregate peer small farm data for the years the data is available.
- Table V. Assessment Area Distribution of Consumer Loans by Income Category of the Borrower -** Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of households by income level in each MMSA/assessment area.

Table T: Assessment Area Distribution of Loans to Farms by Gross Annual Revenues												2019-21	
Assessment Area:	Total Loans to Farms				Farms with Revenues <= 1MM			Farms with Revenues > 1MM		Farms with Revenues Not Available			
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	% Farms	% Bank Loans		
Coffey County AA	46	4,336	100.0	25	98.1	78.1	20.0	1.9	0.0	0.0	21.9		
Total	46	4,336	100.0	25	98.1	78.1	20.0	1.9	0.0	0.0	21.9		

*Source: 2021 D&B Data; 01/01/2019 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%
First National Bank of Kansas (10000006101) excluded from Aggregate*

Table V - Assessment Area Distribution of Consumer Loans by Income Category of the Borrower														2019-21	
Assessment Area:	Total Consumer Loans			Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers			
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans		
Coffey County AA	45	811	100.0	18.7	30.3	12.3	27.3	16.4	21.2	52.6	21.2	0.0	0.0		
Total	45	811	100.0	18.7	30.3	12.3	27.3	16.4	21.2	52.6	21.2	0.0	0.0		

*Source: 2015 ACS; 01/01/2019 - 12/31/2021 Bank Data.
Due to rounding, totals may not equal 100.0%*