



PUBLIC DISCLOSURE

November 08, 2021

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Central National Bank
Charter Number 4284

802 N. Washington
Junction City, KS 66441

Office of the Comptroller of the Currency

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

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

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Overall CRA Rating

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

The Lending Test is rated: Satisfactory

The Community Development Test is rated: Outstanding

The major factors that support this rating include:

- Central National Bank's (Central) loan to deposit (LTD) ratio is reasonable with a quarterly average of 61.6 percent.
- The majority of the bank's loans are inside its assessment areas (AA).
- The Lending Test rating is based on combined ratings of the Kansas and Nebraska rating areas with Kansas carrying the majority of the weight. The majority of deposits, branches, services, and loans are in the Kansas rating area.
- The Community Development (CD) Test rating is based on combined ratings of the Kansas and Nebraska rating areas with Kansas carrying the majority of the weight for the reasons noted in the third bullet point.

Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and the credit needs of the AAs, the bank's loan-to-deposit (LTD) ratio is reasonable. Central's quarterly LTD ratio averaged 61.6 percent over the 12-quarter period ending December 31, 2020. We compared the bank to nine similarly situated institutions in the AAs. The comparable banks' LTD ratios averaged 77.7 percent, ranging from a low average of 40.7 percent to a high average of 95.0 percent. We identified two banks that have both a higher LTD ratio and a significantly larger asset size. When these two institutions are eliminated, the average LTD ratio declines to 73.3 percent. Central has been trying to improve their loan to deposit ratio and has increased loans by approximately \$104 million, but deposit balances also increased over the evaluation period. The LTD ratio is calculated on a bank-wide basis.

Lending in Assessment Area

A majority of the bank's loans are inside its AAs. The bank originated and purchased 68.8 percent of its total loans inside the bank's AAs during the evaluation period. This analysis is performed at the bank level, rather than the AA level.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	1,466	47.0	1,650	53.0	3,116	248,235	44.2	313,996	55.8	562,231
Small Business	1,685	85.5	285	14.5	1,970	161,656	77.3	47,560	22.7	209,216
Small Farm	1,686	86.6	260	13.4	1,946	177,222	82.8	36,885	17.2	214,107
Total	4,837	68.8	2,195	31.2	7,032	587,113	59.6	398,441	40.4	985,554

Source: Home mortgage loan sample includes all HMDA and CRA Loan application register (LAR) reportable loan originations between January 1, 2018 to December 31, 2020.

Description of Institution

Central is an interstate \$1.1 billion financial institution headquartered in Junction City, KS. The bank is a wholly owned subsidiary of Central of Kansas, Inc., a one-bank holding company also located in Junction City, KS. The holding company has \$145.5 million in assets as of December 31, 2020. The bank does not have any affiliates requiring consideration in this evaluation.

Central is a full-service banking institution that offers a broad range of commercial, real estate, and consumer credit products. Depending on the geographical location, the bank's primary lending activities focus on residential real estate, agricultural operating and real estate, and commercial operating and real estate loan products. As of December 31, 2021, net loans and leases represented 55.0 percent of the bank's total assets. The bank's \$640.2 million gross loan portfolio was primarily comprised of commercial loans (55.2 percent), agricultural loans (25.9 percent), and residential real estate loans (12.6 percent). Tier 1 capital totaled \$117.3 million.

Central offers mortgage lending programs designed to promote low- to moderate-income (LMI) home ownership. Programs include the Freddie Mac Home Possible mortgage and the FHLB Homeownership Set-aside Program.

In an effort to assist small businesses and farms in the community with financial issues related to the COVID-19 pandemic, the bank extended SBA Paycheck Protection Program (PPP) loans. In 2020, the bank made \$71.3 million in PPP loans to 740 small businesses. In 2021, the bank made \$29.6 million to 848 small businesses.

Central has two rating areas that include six AAs in Kansas and one AA in Nebraska. The Kansas AAs are comprised of two full metropolitan statistical areas (MSA), three partial MSAs, and one non-MSA. The Nebraska AA is in a non-MSA. Central has a total of 33 branches and 68 automated teller machines (ATMs); thirty-two branches and 66 ATMs are in the state of Kansas, and one branch and two ATMs are in the state of Nebraska.

There are no legal, financial, or other factors impeding the bank's ability to help meet the credit needs of its AAs. The Office of the Comptroller of Currency last evaluated Central's CRA performance on October 30, 2018. The bank received a "Satisfactory" overall CRA rating.

Scope of the Evaluation

Evaluation Period/Products Evaluated

We evaluated Central under the Intermediate Small Bank (ISB) examination procedures. We analyzed home mortgage loans that the bank reported under the Home Mortgage Disclosure Act (HMDA), small loans to businesses, and small loans to farms. We also reviewed CD loans, qualified investments, and the extent of CD services.

The evaluation period was from January 1, 2018 through December 31, 2020. We analyzed 2018 separately from 2019 and 2020 in the non-MSA AA and the Manhattan MSA AA for the state of Kansas due to a change that the Office of Management and Budget (OMB) introduced in 2018. The change increased the size of the Manhattan MSA to include the adjacent Geary County.

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 AAs located within the same MSA 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 of Kansas and Nebraska ratings. Examiners placed the most weight on the state of Kansas as it represented a significant majority of the bank's deposits, loan originations, and branch offices during the evaluation period. Kansas represented 92.1 percent of the bank's total deposits and 97.0 percent of branch offices (all but one).

The state ratings are based on performance in all bank AAs. Refer to the "Scope" section under each state 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 has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

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

State Rating

State of Kansas

CRA rating for the State of Kansas: Satisfactory

The Lending Test is rated: Satisfactory

The Community Development Test is rated: Outstanding

The major factors that support this rating include:

- The bank exhibits reasonable geographic distribution of loans in the state.
- The bank makes a satisfactory volume of loans to individuals of different income levels and businesses and farms of different sizes.
- Central exhibits outstanding responsiveness to CD needs in the state.
- Central originated an excellent level of CD loans in the Non-MSA AA and the Wichita MSA AA (partial). The limited scope AAs also reflect a good level of CD lending.
- Central's level of qualified CD investments is outstanding. The bank invests an adequate volume in both the Non-MSA and Manhattan MSA AAs. The volume in the Wichita and limited scope AAs is excellent. Investments in CD that benefit the state-wide area further support the bank's AAs and positively affect performance.

Description of Institution's Operations in Kansas

Central's Kansas operations mirror that of the organization as a whole. Central offers a broad range of loan products. In Kansas, the bank's primary lending activities are small business, residential mortgage loans, and small farm loans.

The bank has 32 branches and 66 ATMs spread across six AAs located in Kansas. The AAs in Kansas cover 19 counties. The largest AA is comprised of 11 non-metropolitan counties located in the northern and central part of the state. The other five AAs are comprised of the Wichita, Manhattan, Topeka, and Lawrence MSAs, as well as a portion of the Johnson County. MSA, which includes the city of Gardner, Kansas.

Jewell and Republic counties, in the Non-MSA AA described below, are distressed due to population loss for each of the years in the evaluation period. Both counties, as well as Mitchell county, have underserved middle-income tracts for the same period.

According to the June 30, 2020 FDIC Summary of Deposits reports, Central's AAs in Kansas total 92.1 percent of the bank's deposits. Branch offices comprise 97.0 percent of the total (all but one). Due to these factors, the state of Kansas will receive the most weight in the overall CRA rating.

Examiners used existing community contacts to assess the credit needs and opportunities in the Kansas AAs.

Central faces competition primarily from local and regional institutions in the state of Kansas. According to the FDIC Deposit Market Share Report as of June 30, 2020, Central's market share in the larger and more populated MSAs is lower as they face more competition. Central's market share ranges from .04 percent in Gardner, where there are 62 other institutions in the market, to Lawrence, where Central holds 2.0 percent of the market, where and there are 22 other competing institutions. We stated the Non-MSA AA market share numbers as a range given variances that primarily occur in the Ellis and Barton markets, as these markets are newer to Central.

AA	Central's Market Share as of June 30, 2020	Number of Institutions in the Market
Manhattan MSA	7.3%	21
Wichita MSA (partial)	0.7 %	41
Gardner MSA (partial)	0.04%	62
Lawrence MSA	2.0%	22
Topeka MSA (partial)	0.8%	19
Non-MSA AA	6.1%	52

Non-MSA AA

The Non-MSA AA is comprised of eleven counties for the 2019-2020 evaluation period. The counties included were Barton, Cloud, Coffey, Dickinson, Ellis, Jewell, Marion, Mitchell, Morris, Republic, and Saline. For 2018, the AA also included Geary county. The bank operated 17 branches and 40 ATMs in 2018 and 13 branches and 23 ATMs during the 2019-2020 evaluation period. The AA consists primarily of rural areas. The June 2021 Moody's Analytics economic analysis for the state of Kansas shows the business cycle is in a recovery mode. Manufacturing and agriculture were relatively resilient throughout the pandemic. Moody's anticipates Kansas' recovery will strengthen over the coming year.

According to the Bureau of Labor Statistics, the unemployment rate for the state of Kansas was 4.7 percent as of December 31, 2020.

The following two tables show pertinent demographic information about the AA for year 2018 and years 2019-2020. We performed two evaluations in this AA given changes in the designation of Geary County as part of the Manhattan MSA starting in 2019. We will give the most weight to the 2019-2020 evaluation period since it represents a longer period of time.

2018

There are no low-income tracts in the AA. Moderate-income tracts comprise 16.7 percent of the total tracts. The demographic data reflects a moderate level of home ownership in moderate-income geographies in 2018. Of the 16,673 housing units in moderate-income tracts, 6,283 or 37.7 percent, are owner occupied. Vacant homes account for 2,471 units, or 14.8 percent, in the moderate-income tract with the remaining being rental properties.

Table A – Demographic Information of the Assessment Area						
Assessment Area: Non-MSA - 2018						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	60	0.0	16.7	65.0	18.3	0.0
Population by Geography	218,407	0.0	17.9	58.5	23.6	0.0
Housing Units by Geography	99,836	0.0	16.7	60.9	22.3	0.0
Owner-Occupied Units by Geography	57,121	0.0	11.0	62.2	26.8	0.0
Occupied Rental Units by Geography	30,109	0.0	26.5	56.2	17.3	0.0
Vacant Units by Geography	12,606	0.0	19.6	66.5	13.9	0.0
Businesses by Geography	12,769	0.0	18.6	60.3	21.1	0.0
Farms by Geography	1,691	0.0	3.1	78.5	18.3	0.0
Family Distribution by Income Level	55,953	17.9	19.7	21.4	40.9	0.0
Household Distribution by Income Level	87,230	21.9	17.1	19.5	41.6	0.0
Median Family Income Non-MSAs - KS		\$56,877	Median Housing Value			\$105,989
			Median Gross Rent			\$733
			Families Below Poverty Level			9.4%
<i>Source: 2015 ACS and 2018 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>						

2019-2020

The second evaluation period for this AA reflects the change after Geary county was moved to the Manhattan MSA. There are no low-income tracts in the AA. Moderate-income tracts comprise 13.5 percent of the total tracts. The demographic data reflects a moderate level of home ownership in moderate-income geographies in 2019-2020. Of the 14,336 housing units in moderate-income tracts, 6,150, or 42.9 percent, are owner occupied. Vacant homes account for 1,723 units, or 12.0 percent, in the moderate-income tract with the remaining being rental properties.

Table A – Demographic Information of the Assessment Area						
Assessment Area: Non-MSA - 2019-2020						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	52	0.0	13.5	67.3	19.2	0.0
Population by Geography	181,620	0.0	16.9	58.7	24.5	0.0
Housing Units by Geography	84,827	0.0	16.6	60.3	23.1	0.0
Owner-Occupied Units by Geography	51,679	0.0	11.9	61.2	27.0	0.0
Occupied Rental Units by Geography	22,828	0.0	27.4	54.4	18.2	0.0

Vacant Units by Geography	10,320	0.0	16.7	68.7	14.6	0.0
Businesses by Geography	11,737	0.0	18.9	59.2	22.0	0.0
Farms by Geography	1,512	0.0	3.8	78.6	17.5	0.0
Family Distribution by Income Level	47,130	18.0	17.8	21.7	42.5	0.0
Household Distribution by Income Level	74,507	22.7	16.8	18.1	42.4	0.0
Median Family Income Non-MSAs - KS		\$57,229	Median Housing Value			\$104,714
			Median Gross Rent			\$637
			Families Below Poverty Level			9.2%
<i>Source: 2015 ACS and 2020 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>						

Information from 13 community contacts during the evaluation period identified the following needs in the KS Non-MSA AA:

- CD opportunities related to commercial lending.
- Revitalization projects for the downtown/business districts.
- Strong demand for start-up business loans to local entrepreneurs.
- Various affordable housing projects.
- Lending for first-time home buyers.
- Assistance for young farmers to obtain loans.
- Cash flow management training for local area businesses.

Contacts included city and county administrators and representatives from economic development corporations, the USDA, FSA, real estate agencies, and an insurance agency.

Manhattan MSA AA

The Manhattan AA is in central KS and includes all counties in the Manhattan MSA. Within the MSA is the city of Manhattan which includes Kansas State University (KSU), Junction City, and the adjacent Fort Riley Military Base.

The June 2021 Moody’s Analytics economic analysis for the Manhattan MSA shows the business cycle is in recovery mode. The presence of KSU and defense spending are the main economic drivers. The analysis notes the stabilizing presence of Fort Riley and KSU, an abundance of skilled labor, high quality of life, and the low costs of living and doing business are strength for the AA. Fort Riley and KSU are the top employers. Moody’s notes the lack of a dynamic private sector driver, high concentration of low-wage services, and below average per capita income as weaknesses.

According to the Bureau of Labor Statistics, the unemployment rate for the Manhattan MSA was 3.8 percent as of December 31, 2020. The unemployment rate recovered from an April 2020 high of 8.8 percent but remains above the pre-pandemic rate of 2.3 percent as of December 31, 2019. The Manhattan MSA’s unemployment rate is below the December 2020 state of Kansas rate of

4.7 percent. Moody’s anticipates Manhattan’s recovery will lag the nation’s and additional COVID cases are a significant downside risk.

We performed two evaluations in this AA given changes in the designation of Geary County as part of the Manhattan MSA. The bank operated three branches and seven ATMs in 2018 and seven branches and 24 ATMs during the 2019-2020 evaluation period. There are no low-income tracts in the AA in either timeframe. Moderate-income tracts comprise 16.7 percent and 30.8 percent of total tracts, respectively, for the two evaluation periods.

The following two tables (Table A:2018 and Table A:2019-2020) show pertinent demographic information about the AA for the two evaluation periods.

2018

The demographic data reflects a low level of home ownership in moderate-income geographies in 2018. Of the 5,194 housing units in moderate-income tracts, 645, or 12.4 percent, are owner occupied. Vacant homes account for 2,471 units, or 14.8 percent, and rental properties total 3,959, or 76.2 percent, of the housing in moderate-income tracts.

Table A – Demographic Information of the Assessment Area						
Assessment Area: Manhattan MSA - 2018						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	18	0.0	16.7	61.1	11.1	11.1
Population by Geography	97,647	0.0	16.9	67.5	12.8	2.8
Housing Units by Geography	38,475	0.0	13.5	71.3	13.9	1.4
Owner-Occupied Units by Geography	17,445	0.0	3.7	79.8	16.1	0.4
Occupied Rental Units by Geography	17,214	0.0	23.0	63.0	11.7	2.3
Vacant Units by Geography	3,816	0.0	15.2	69.9	13.8	1.2
Businesses by Geography	4,710	0.0	13.3	73.9	12.0	0.7
Farms by Geography	346	0.0	2.3	93.1	4.6	0.0
Family Distribution by Income Level	20,034	20.5	17.8	21.2	40.5	0.0
Household Distribution by Income Level	34,659	23.7	17.3	17.3	41.7	0.0
Median Family Income MSA - 31740 Manhattan, KS MSA		\$67,332	Median Housing Value			\$165,100
			Median Gross Rent			\$868
			Families Below Poverty Level			6.7%
<i>Source: 2015 ACS and 2018 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>						

2019-2020

The second evaluation period for this AA reflects Geary county as part of the Manhattan MSA. There are no low-income tracts. The demographic data continues to reflect a low level of home ownership in moderate-income geographies in 2019-2020 but the opportunities increase with the expansion of the MSA. Of the 13,104 housing units in moderate-income tracts, 3,387, or 25.9 percent, are owner occupied (up from 12.4 percent in the 2018 data set for this AA). Vacant homes account for 2,083 units, or 15.6 percent. The percentage of rental properties is down from 76.2 percent from the 2018 data set to 58.5 percent, or 7,667 units.

Table A – Demographic Information of the Assessment Area						
Assessment Area: Manhattan MSA - 2019-2020						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	26	0.0	30.8	38.5	23.1	7.7
Population by Geography	134,434	0.0	26.5	41.1	30.4	2.0
Housing Units by Geography	53,484	0.0	24.5	44.1	30.5	1.0
Owner-Occupied Units by Geography	22,887	0.0	14.8	45.4	39.5	0.3
Occupied Rental Units by Geography	24,495	0.0	31.3	43.9	23.1	1.6
Vacant Units by Geography	6,102	0.0	33.4	39.6	26.2	0.8
Businesses by Geography	6,549	0.0	25.2	40.6	33.5	0.7
Farms by Geography	412	0.0	13.6	41.7	44.7	0.0
Family Distribution by Income Level	28,857	19.5	21.6	20.9	38.0	0.0
Household Distribution by Income Level	47,382	21.8	17.7	20.0	40.5	0.0
Median Family Income MSA - 31740 Manhattan, KS MSA		\$61,327	Median Housing Value			\$150,534
			Median Gross Rent			\$912
			Families Below Poverty Level			7.9%
<i>Source: 2015 ACS and 2020 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>						

Information from four community contacts during the evaluation period identified the following needs in the Manhattan MSA:

- Funding for small business development entrepreneurship.
- Development programs geared towards start-up businesses.
- Moderate- to middle-income housing developments.

Contacts included representatives from government and economic development organizations.

Wichita MSA AA

The Wichita MSA AA consists of Harvey and Sedgwick Counties. These counties are two of the five counties that comprise the Wichita MSA. The Wichita AA is located in South-central Kansas. The bank operated four branches and four ATMs in the AA during the evaluation period.

The June 2021 Moody's Analytics economic analysis for Wichita shows the business cycle is considered to be in a recovery mode. Manufacturing and defense are the economic drivers. The analysis notes the low cost of doing business and relatively affordable housing, combined with manufacturing that serves the global market, as strengths. The leading industry is Aerospace product and parts manufacturing. Spirit AeroSystems Inc., Textron Aviation, and McConnell Air Force Base are the top employers. Moody's identifies weaknesses in below-average earnings in every industry except manufacturing and low employment diversity and above-average volatility.

According to the Bureau of Labor Statistics, the unemployment rate for the Wichita MSA was 5.2 percent as of December 31, 2020. The unemployment rate recovered from an April 2020 high of 19.0 percent, but remains well above the pre-pandemic rate of 3.0 percent. Moody's anticipates that Wichita's economic growth will track that of Kansas and lag that of the U.S. in the short term.

The following Table A shows pertinent demographic information about the AA for the years 2018-2020. The table reflects a moderate level of LMI census tracts, which total 40.0 percent of the AA. The data reflects a relatively low percentage of home ownership in low-income geographies with 32.5 percent of the 22,145 housing units in low-income census tracts being owner occupied. Rental housing units represent a significant level of units in low- and moderate-income census tracts at 50.4 percent and 43.5 percent, respectively.

Table A – Demographic Information of the Assessment Area						
Assessment Area: Wichita MSA - 2018-2020						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	130	11.5	28.5	29.2	30.8	0.0
Population by Geography	541,364	8.7	24.2	31.0	36.0	0.0
Housing Units by Geography	228,302	9.7	26.0	31.9	32.4	0.0
Owner-Occupied Units by Geography	133,110	5.4	18.9	31.9	43.9	0.0
Occupied Rental Units by Geography	73,432	15.2	35.2	33.7	16.0	0.0
Vacant Units by Geography	21,760	17.8	38.3	26.5	17.3	0.0
Businesses by Geography	30,756	5.7	27.3	29.7	37.3	0.0
Farms by Geography	1,087	3.5	13.4	28.0	55.1	0.0
Family Distribution by Income Level	134,008	21.4	17.9	21.1	39.6	0.0
Household Distribution by Income Level	206,542	24.2	16.7	18.4	40.7	0.0
Median Family Income MSA - 48620 Wichita, KS MSA		\$64,331	Median Housing Value			\$123,274

	Median Gross Rent	\$742
	Families Below Poverty Level	10.8%
<i>Source: 2015 ACS and 2020 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>		

Information from four community contacts during the evaluation period identified the following needs in the KS Wichita MSA:

- CD opportunities related to commercial lending.
- Revitalization projects for the downtown/business districts.
- Strong demand for start-up business loans to local entrepreneurs.
- Various affordable housing projects.
- Lending for first-time home buyers.
- Assistance for young farmers to obtain loans.
- Cash flow management training for local area businesses.

Contacts included representatives from economic development corporations, the City of Wichita Housing and Community Services, and city governments.

Gardner MSA AA

The Gardner MSA AA comprises a portion of Johnson County that includes the City of Gardner. The AA is part of the larger Kansas City MSA which is comprised of fourteen counties, eight counties in Missouri and six counties in Kansas. The bank operates two branches and four ATMs in the AA. The school district, Epic Landscape Company, and Walmart are the largest employers in Gardner according to the City of Gardner Community Development Department.

The following Table A shows pertinent demographic information about the AA for the years 2018-2020. There are no LMI census tracts in the AA. The majority of housing is owner occupied at 67.4 percent and the poverty level is low at 2.7 percent.

Table A – Demographic Information of the Assessment Area						
Assessment Area: MSA-City of Gardner - 2018-2020						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	6	0.0	0.0	66.7	33.3	0.0
Population by Geography	24,800	0.0	0.0	67.7	32.3	0.0
Housing Units by Geography	8,913	0.0	0.0	67.9	32.1	0.0
Owner-Occupied Units by Geography	6,004	0.0	0.0	66.7	33.3	0.0
Occupied Rental Units by Geography	2,355	0.0	0.0	77.1	22.9	0.0
Vacant Units by Geography	554	0.0	0.0	41.5	58.5	0.0
Businesses by Geography	1,158	0.0	0.0	57.2	42.8	0.0
Farms by Geography	47	0.0	0.0	51.1	48.9	0.0

Family Distribution by Income Level	6,567	9.8	23.5	23.9	42.8	0.0
Household Distribution by Income Level	8,359	11.7	15.7	21.9	50.7	0.0
Median Family Income MSA - 28140 Kansas City, MO-KS MSA	\$72,623		Median Housing Value			\$181,467
			Median Gross Rent			\$920
			Families Below Poverty Level			2.7%
<i>Source: 2015 ACS and 2020 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>						

Information from two community contacts during the evaluation period identified the following needs in the Gardner MSA AA:

- Affordable housing for home ownership.
- Affordable housing related to rental properties.
- Funding opportunities for additional redevelopment projects in the near future.

Contacts included representatives from Johnson County Housing Services and the Overland Park Economic Development Council.

Scope of Evaluation in Kansas

Central has six AAs in Kansas with 32 branches and 66 ATMs. The Kansas Non-MSA AA is the largest AA consisting of eleven counties in Central Kansas. We selected the full-scope areas based on the volume of deposit and lending activity. We will complete full-scope reviews for the Non-MSA, Manhattan MSA, partial Wichita MSA and the partial Gardner MSA AAs. Examiners conducted a limited-scope review of the Gardner MSA AA during the 2018 CRA evaluation, so a full-scope review will occur as part of this evaluation despite the AAs 1.29 percent share of deposits in Kansas. We will complete limited-scope reviews for the Lawrence MSA and the partial Topeka MSA AAs given their small volume of deposits at 6.4 and 3.7 percent, respectively, of the bank's total deposits over the three-year evaluation period. Refer to Appendix A, Scope of Examination, for a list of full- and limited-scope AAs.

Bank dedicated AAs located within the state of Kansas that are not part of an MSA are combined, analyzed, and presented as one AA titled Non-MSA for purposes of this evaluation.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN KANSAS

LENDING TEST

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

Conclusions for Areas Receiving Full-Scope Reviews

Based on **full- and limited-scope reviews**, the bank's lending performance in the state of **Kansas** is **reasonable**.

Distribution of Loans by Income Level of the Geography

The bank exhibits **reasonable** geographic distribution of loans in Kansas.

We did not review the partial Gardner MSA for geographic distribution as it does not include any low- or moderate-income tracts.

Home Mortgage Loans

Refer to Table O in the state of **Kansas** section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

Central's geographic distribution of home mortgage loans generally exceeds the demographics.

Non-MSA AA

2018

Central originated 129 home mortgage loans totaling \$15.2 million in 2018. Demographics reflect that there are no low-income tracts in the AA. The percent of owner-occupied housing units in moderate-income tracts equals 11.0 percent. The volume of bank loans, at 14.0 percent, exceeds the demographics.

2019-2020

Central originated 284 home mortgage loans totaling \$35.6 million in 2019-2020. Demographics reflect that there are no low-income tracts in the AA. The percent of owner-occupied housing units in moderate-income tracts equals 11.9 percent. The volume of bank loans, at 9.5 percent, is below the demographics but is comparable to the aggregate level of 9.8 percent.

Manhattan MSA AA – Primary Product

2018

Central originated 53 home mortgage loans totaling \$9.9 million in 2018. Demographics reflect that there are no low-income tracts in the AA. The percent of owner-occupied housing units in moderate-income tracts equals 3.7 percent. The volume of bank loans, at 9.4 percent, exceeds the demographics.

2019-2020

Central originated 304 home mortgage loans totaling \$54.3 million in 2019-2020. Demographics reflect that there are no low-income tracts in the AA. The percent of owner-occupied housing units in moderate-income tracts equals 14.8 percent. The volume of bank loans, at 19.1 percent, exceeds the demographics.

Wichita MSA AA

Central originated 149 home mortgage loans totaling \$22.7 million during the evaluation period. Demographics reflect that LMI tracts have 5.4 percent and 18.9 percent of owner-occupied housing units, respectively. The volume of bank loans, at 4.0 percent in the low-income tracts and 18.8 percent in moderate-income tracts, is comparable to the demographic data and exceeds the aggregate level of 2.2 percent and 13.5 percent, respectively.

Small Loans to Businesses

Refer to Table Q in the state of **Kansas** section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

Central's geographic distribution of small business loans exceeds the demographics.

Non-MSA AA

2018

Central originated 229 loans to small businesses totaling \$16.4 million in 2018. Demographics reflect that there are no low-income tracts in the AA. The percent of businesses in the moderate-income tracts equals 18.6 percent. The volume of bank loans, at 21.4 percent, exceeds the aggregate level of 14.4 percent.

2019-2020

The bank originated 518 loans to small businesses totaling \$34.5 million in 2019-2020. Demographics reflect that there are no low-income tracts in the AA. The percent of businesses in the moderate-income tracts equals 18.9 percent. The volume of bank loans, at 15.1 percent, is comparable but less than the aggregate level of 17.8 percent.

Manhattan MSA AA

2018

Central originated 27 loans to small businesses totaling \$2.4 million in 2018. Demographics reflect that there are no low-income tracts in the AA. The percent of businesses in the moderate-income tracts equals 13.3 percent and the aggregate level is 13.5 percent. The volume of bank loans, at 7.4 percent, is less than the demographics and the aggregate level. Due to the change in composition of the MSA, we did not place much reliance on the 2018 timeframe as the 2019-2020 period covers a greater period of the evaluation.

2019-2020

Central originated 270 loans to small businesses totaling \$18.9 million from 2019-2020. Demographics reflect that there are no low-income tracts in the AA. The percent of businesses in the moderate-income tracts equal 25.2 percent. The volume of bank loans, at 42.6 percent, significantly exceeds the demographics.

Wichita MSA AA – Primary Product

Central originated 334 loans to small businesses totaling \$58.0 million during the evaluation period. Demographics reflect that 5.7 percent of businesses are in low-income tracts and

27.3 percent are in moderate-income tracts. The volume of bank loans is satisfactory, with 6.3 percent of loans in low-income tracts, and 27.8 percent of loans in moderate-income tracts.

Small Loans to Farms

Refer to Table S in the state of **Kansas** section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to farms.

Central's geographic distribution of farm loans is generally adequate.

Non-MSA AA – Primary Product

2018

Central originated 483 loans to farms totaling \$45.4 million in 2018. Demographics reflect that there are no low-income tracts in the AA. The percent of loans to farms in moderate-income tracts equals 3.1 percent. The volume of bank loans is low at 0.4 percent but is comparable to the aggregate level of 0.7 percent.

2019-2020

Central originated 1,194 loans to farms totaling \$80.1 million in 2019-2020. Demographics reflect that there are no low-income tracts in the AA. The percent of farm loans in moderate-income tracts equal 3.8 percent. The volume of bank loans is lower at 0.3 percent and also less than the aggregate level of 1.2 percent.

Manhattan MSA AA

2018

Central originated 11 loans to farms totaling \$1.1 million in 2018. Demographics reflect that there are no low-income tracts in the AA. The percent of farm loans in moderate-income tracts equal 2.3 percent. The bank's performance is less than satisfactory as no loans were made in the moderate-income tracts. The aggregate level exceeds the demographics at 4.8 percent.

2019-2020

Central originated 198 loans to farms totaling \$9.6 million in 2019-2020. Demographics reflect that there are no low-income tracts in the AA. The percent of farms in moderate-income tracts equal 13.6 percent. The volume of bank loans, at 43.4 percent, significantly exceeds the aggregate level of 24.1 percent.

Wichita MSA AA

Central originated 125 loans to farms totaling \$10.0 million during the evaluation period. Demographics reflect that 3.5 percent of farms are in low-income tracts and 13.4 percent of farms are in moderate-income tracts. The volume of bank loans, at 0.8 percent in both low- and moderate-income tracts, is below the demographics. The volume is also below the aggregate levels of 1.3 percent and 3.0 percent, respectively. Central's performance is comparable to aggregate values in the low-income tract, but low compared to aggregate values in the moderate-income tracts.

Distribution of Loans by Income Level of the Borrower

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

Home Mortgage Loans

Refer to Table P in the state of **Kansas** 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.

Non-MSA AA

2018

Central originated 129 loans totaling \$15.2 million in 2018. Demographics reflect that 17.9 and 19.7 percent of families are low- and moderate-income, respectively. The volume of bank loans to low- and moderate-income borrowers equal 5.4 percent and 27.9 percent, respectively. While Central's HMDA lending to low-income families is below the demographic data, it is more comparable to the aggregate value of 7.4 percent. The level of families living below the poverty level of 9.4 percent also offsets the lack of volume to low-income borrowers. The bank's volume of loans to moderate-income families is good and exceeds the percent of families in this category by 8.2 percent. We placed greater reliance on the 2019-2020 evaluation period.

2019-2020

Central originated 284 home mortgage loans totaling \$35.6 million from 2019-2020. Demographics reflect 18.0 percent and 17.8 percent of families are low- and moderate-income, respectively. The bank's volume of home mortgage lending to low-income families, at 8.1 percent, is below the demographics but exceeds the aggregate level of 5.6 percent. The MSA also has a moderate volume of families living below the poverty level at 9.2 percent. The volume of bank loans to moderate-income families, at 20.1 percent, exceeds the demographics.

Manhattan MSA AA – Primary Product

2018

Central originated 53 loans totaling \$9.9 million in 2018. Demographics reflect that 20.5 and 17.9 percent of families are low- and moderate-income, respectively. The volume of bank loans to low- and moderate-income families equal 5.7 percent and 15.1 percent, respectively. While Central's HMDA lending to low-and moderate-income families is below the demographic data, it exceeds the aggregate of 5.2 percent and is almost equal to the aggregate value of 15.2 percent for moderate-income families. Families living below the poverty level are moderate at 6.7 percent. Additionally, 6.7 percent of the families are living below the poverty level. We placed greater reliance on the 2019-2020 evaluation period.

2019-2020

Central originated 304 home mortgage loans totaling \$54.3 million in 2019-2020. Demographics reflect 19.5 and 21.6 percent of the families are low- and moderate-income, respectively. Central's home mortgage lending to borrowers is below demographic data that shows the bank originated 2.3 percent and 15.5 percent, respectively, of loans to low and moderate-income borrowers. Lending to low-income borrowers is comparable but below the aggregate value of

2.7 percent; however, lending exceeds the aggregate value of 12.3 percent to moderate-income families. Additionally, 7.9 percent of families are living below the poverty level.

Wichita MSA AA

Central originated 149 home mortgage loans totaling \$22.7 million during the evaluation period. Demographics for the evaluation period reflect 21.4 percent and 17.9 percent of the families are low- and moderate-income, respectively. The volume of bank loans to low- and moderate-income families equal 7.3 percent and 16.8 percent, respectively. While Central's HMDA lending to low-income families is below the demographic data, it exceeds the aggregate of 6.0 percent of families. Lending to moderate-income borrowers is comparable, but lower than the aggregate value of 17.4 percent. The MSA has 10.8 percent of families below the poverty level.

Gardner MSA AA – Primary Product

Central originated 115 home mortgage loans totaling \$25.8 million during the evaluation period. Demographics for the evaluation period reflect 9.8 percent and 23.5 percent of families are low- and moderate-income borrowers, respectively. Central's home mortgage lending to low- and moderate-income borrowers is comparable with 8.9 percent and 28.7 percent, respectively, of the bank's loans in these categories.

Small Loans to Businesses

Refer to Table R 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 businesses.

Non-MSA AA

2018

Central originated 229 small business loans totaling \$16.4 million in 2018. Demographics reflect that 74.8 percent of the businesses have revenues of less than or equal to \$1 million. The bank's CRA data shows the bank's borrowers have a lower distribution to small businesses at 46.3 percent. The bank's performance is comparable to the aggregate value of 42.9 percent.

2019-2020

Central originated 518 small business loans totaling \$34.5 million from 2019-2020. Demographics reflect that 74.8 percent of the businesses have revenues of less than or equal to \$1 million. The bank's CRA data shows the bank's borrowers have a lower distribution to small businesses at 26.3 percent. The bank's performance is also below the aggregate of 41.9 percent.

Manhattan MSA AA

2018

Central originated 27 small business loans totaling \$2.4 million in 2018. Demographics reflect that 76.6 percent of the businesses have revenues of less than or equal to \$1 million. The bank's CRA data shows the bank's borrowers have a lower distribution to small businesses at 63.0 percent. However, the bank's performance exceeds the aggregate level of 43.1 percent.

2019-2020

Central originated 270 small business loans totaling \$18.9 million from 2019-2020. Demographics reflect that 77.3 percent of the businesses have revenues of less than or equal to \$1 million. The bank's CRA data shows the bank's borrowers have a lower distribution to small businesses at 34.4 percent. The bank's performance is also below the aggregate value of 46.2 percent.

Wichita MSA AA - Primary Product

Central originated 334 small business loans totaling \$58.0 million during the evaluation period. Demographics reflect that 79.8 percent of the businesses have revenues of less than or equal to \$1 million. The bank's CRA data shows the bank's borrowers have a lower distribution to small businesses at 32.0 percent. The bank's performance is also below the aggregate value of 40.4 percent, although it is more comparable.

Gardner MSA AA

Central originated 13 loans to small businesses during the evaluation period. There is not sufficient data for a meaningful analysis.

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.

Non-MSA AA – Primary Product

2018

Central originated 483 loans totaling \$45.4 million in 2018. Demographics reflect that 97.8 percent of the farms have gross revenues of less than or equal to \$1 million. The bank's CRA data shows the bank's borrowers have a lower distribution to small farms at 58.4 percent. However, the bank's performance exceeds the aggregate value of 49.6 percent.

2019-2020

Central originated 773 loans to farms totaling \$80.1 million in from 2019-2020. Demographics reflect that 97.4 percent of the farms have gross revenues of less than or equal to \$1 million. The bank's CRA data shows the bank's borrowers have a lower distribution to small farms at 72.7 percent. However, the bank's performance significantly exceeds the aggregate value of 46.9 percent.

Manhattan MSA AA

2018

Central originated 11 loans to farms with revenues less than \$1 million in 2018. There is not sufficient data for a meaningful analysis.

2019-2020

Central originated 127 loans to farms totaling \$9.6 million in 2019-2020. Demographics reflect that 95.1 percent of the farms have gross revenues of less than or equal to \$1 million. The bank's

CRA data shows the bank's borrowers have a lower distribution to small farms at 44.9 percent. However, the bank's performance is more comparable to the aggregate value of 47.1 percent.

Wichita MSA AA

Central originated 89 loans to farms totaling \$10.0 million during the evaluation period. Demographics reflect that 97.1 percent of the farms have revenues of less than or equal to \$1 million. The bank's CRA data shows the bank's borrowers have a lower distribution to small farms at 69.7 percent. However, the bank's performance significantly exceeds the aggregate value of 48.1 percent.

Gardner MSA AA

Central did not originate any loans to farms in the Gardner MSA during the evaluation period.

Responses to Complaints

Central did not receive any CRA-related complaints during the evaluation period.

Conclusions for Areas Receiving Limited Scope Reviews

Based on **limited-scope reviews**, the bank's performance under the Lending Test in the **Lawrence MSA** and **Topeka MSA (partial)** AAs is consistent with the bank's overall performance under the Lending Test in the full scope areas. The bank did not originate any small farm loans in the Lawrence MSA and they did not complete a sufficient number in the Topeka MSA to make an analysis meaningful for that loan type.

COMMUNITY DEVELOPMENT TEST

The bank's performance under the CD Test in the state of **Kansas** is rated **Outstanding**.

Conclusions for Areas Receiving Full-Scope Reviews

Based on **full-scope the reviews**, the bank exhibits **excellent** responsiveness to CD needs in the state through CD loans, qualified investments, and CD services, as appropriate, considering the bank's capacity and the need and availability of such opportunities for CD in the bank's AAs.

Number and Amount of Community Development Loans

The Community Development Loans Table, shown below, sets forth the information and data used to evaluate the bank's level of CD lending. The table includes all CD loans, including multifamily loans that also qualify as CD loans.

Community Development Loans				
Assessment Area	Total			
	#	% of Total #	\$(000's)	% of Total \$
Full-Scope Reviews				
Non-MSA*	24	17.3	8,924	34.0
Manhattan MSA*	18	12.9	482	1.8
Wichita MSA (partial)	39	28.1	26,233	27.2
Gardner MSA (partial)	0	0	0	0
Limited-Scope Reviews				
Lawrence MSA	13	9.4	4,043	15.4
Topeka MSA (partial)	45	32.4	5,638	21.5

*We did not conduct separate reviews of the Non-MSA and the Manhattan MSA AAs as part of this evaluation as the Central did not originate loans in the County during 2018 that created the need to complete separate analysis for 2018 and 2019-2020, respectively.

Non-MSA AA

Central's level of CD loans demonstrated excellent responsiveness to CD needs and opportunities in the AA. Management originated 24 CD loans totaling \$8.9 million. The loans support revitalization and stabilization in the AA. CD loans are primarily comprised of PPP loans and a loan to an employer of LMI individuals in Mitchell County, which is designated as an underserved geography.

Manhattan AA

Central's level of CD loans demonstrated adequate responsiveness to CD needs and opportunities in the AA. Management originated 18 CD loans totaling \$482,000. The loans support revitalization and stabilization in the AA with the majority of loans supporting jobs in low- to moderate-income tracts. CD loans were originated in 2020 and were primarily PPP loans.

Wichita AA

Central's level of CD loans demonstrated excellent responsiveness to CD needs and opportunities in the AA. Management originated 39 CD loans totaling \$26.2 million. Two of the loans support revitalization and stabilization in the AA with the rest supporting jobs in a LMI tracts through the PPP.

Gardner AA

Central's level of CD lending was poor. Management did not make any CD loans in the AA. The poor performance did not adversely affect the CD test for Kansas given the bank's small market share combined with total deposits comprising 1.2 percent of the bank's deposits in Kansas. Additionally, there are no low to moderate-income geographic tracts and the poverty rate is low at 2.7 percent.

Statewide

The bank did not make any loans directly applicable to the statewide area. Statewide lending did not have an impact on Central's overall lending performance.

Number and Amount of Qualified Investments

The Qualified Investment Table detailed below recaps the information and data used to evaluate the bank's level of qualified CD investments. This tables includes all CD investments, including prior period investments that remain outstanding as of the examination date.

Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
Full-Scope Reviews										
<i>Non-MSA (2018)</i>	4	1,386	0	0	4	***	1,386	***	0	0
Non-MSA (2019-2020)	3	561	0	0	3	13.6	561	6.7	0	0
<i>Manhattan (2018)</i>	1	58	0	0	1	***	58	***	0	0
Manhattan (2019-2020)	2	883	0	0	2	9.1	883	10.6	0	0
Wichita MSA (partial)	1	132	2	643	3	13.6	775	9.3	0	0
Gardner MSA (partial)	0	0	0	0	0	0.0	0	0.0	0	0
Limited-Scope Reviews										
Lawrence	1	400	2	1,363	3	13.6	1,763	21.1	0	0
Topeka (partial)	2	1,004	0	0	2	9.1	1,004	12.0	0	0
Statewide	4	1,201	5	2,165	9	40.9	3,366	40.3	0	0

* 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.

***We placed reliance on the 2019-2020 evaluation periods for the Non-MSA and the Manhattan MSA AAs given that they represent a longer period of time. Those periods were used for the calculations. The 2018 positions are detailed in the table to provide additional information and perspective.

Non-MSA AA

Central has an adequate level of CD investments in relation to the CD needs and opportunities in the AA. Management did not make any new investments during the evaluation period. The bank received consideration for three prior period investments totaling \$561,000. We placed the emphasis of our analysis on the 2019-2020 evaluation period. An investment made in June of 2016 specifically benefits an area with underserved middle-income nonmetropolitan tracts.

* 'Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.

Manhattan AA

Central has an adequate level of qualified CD investments. Management did not make any new investments during the evaluation period. The bank did receive consideration for two prior period investments totaling \$883,000. Investments included funding for school and free and reduced lunches, as well as affordable housing.

Wichita AA

Central has an excellent level of qualified CD investments in the Wichita MSA AA. Management made two new investments during the evaluation period totaling \$643,000. The bank also received consideration for the one prior period investment totaling \$132,000. Combined, the AA total is three qualified CD investments totaling \$775,000. The CD investments provide affordable housing and benefit LMI children.

Gardner

Central has a poor level of qualified CD investments in the Gardner MSA. Management did not make any new investments or receive consideration for any prior period investments in the AA. The lack of CD investments in the Gardner AA did not have a significant impact on the CD test rating for Kansas for the reasons noted above in the section on CD loans.

Statewide

The bank's investments in the statewide area had a positive impact on the CD Test rating. The bank made five new investments in the statewide area totaling \$2.2 million and also received consideration for four prior period investments totaling \$1.2 million. The CD investments that benefited the state of the KS benefit LMI children in distressed and underserved communities and provide free and reduced lunches. The investments also serve LMI populations and help revitalize and stabilize areas that serve distressed or underserved non-metropolitan middle-income properties.

Extent to Which the Bank Provides Community Development Services

Central provided a satisfactory level of CD services in the Kansas AAs.

Non-MSA AA

Central's record of providing CD services in the AA is adequate. Five employees provided over 346 hours to 10 qualified CD organizations during the evaluation period. Examples of services provided by bank staff include:

- Board member for an organization that provides early childhood initiatives, including in-home services for at-risk families and preschool scholarships, plus community and parent services that improve family outcomes for LMI individuals.
- Site Council Member for an organization that promotes community involvement in an LMI school, specifically regarding before and after school programming, community partnerships, and program sustainability.

Manhattan MSA

Central's record of providing CD services in the AA is excellent. Ten employees provided 343 hours to six qualified CD organizations during the evaluation period. Examples of services provided by bank staff include:

- Vice Chair for an organization with a purpose to help improve the health, education, and financial stability of LMI people and children.
- Board member for an organization that focuses on growing all businesses including small businesses with revenues of \$1 million or less.
- Commissioner for an organization that provides affordable housing. Public assistance is limited to LMI individuals and families.
- Board member for a coalition that provides medical services, knowledge, and services to improve family outcomes for LMI individuals.
- Member of an action plan organization that focuses on raising people out of poverty.

Wichita MSA

Central's record of providing CD services in the AA is adequate. One employee provided 19 hours to one qualified CD organization during the evaluation period. Service provided by bank staff include:

- Board member for an organization that helps improve the health, education, and financial stability of LMI people and children.

Gardner MSA

- Central's record of providing CD services in the AA is less than satisfactory. The bank did not report any hours.

Conclusions for Areas Receiving Limited Scope Reviews

Based on **limited-scope reviews**, the bank's performance under the CD Test in the **Lawrence** and **Topeka MSAs** is **consistent with** the bank's overall performance under the CD Test in the full scope areas. CD loans in both the Lawrence and the Topeka AAs are comparable to the bank's performance in other areas. Qualified investments in the Lawrence AA exceeded the performance of all full-scope AAs as they comprised 21.1 percent of total qualified investments. Please refer to the tables above. CD services in the limited-scope areas are weaker than those in the full-scope areas but they remain satisfactory.

State Rating

State of Nebraska

CRA rating for the State of Nebraska: Satisfactory

The Lending Test is rated: Outstanding

The Community Development Test is rated: Satisfactory

The major factors that support this rating include:

- Central exhibits good distribution of loans to individuals of different income levels and businesses and farms of different sizes.
- Central demonstrated excellent responsiveness to CD lending needs and opportunities. Management originated 24 CD loans totaling \$3.8 million in the AA during the evaluation period.
- Central has an adequate level of qualified CD investments in the Nuckolls County AA. The bank did not make any new investments during the evaluation period; however, Central receives credit for one prior period investment totaling \$48,000.
- Central's record of providing CD services in the AA is adequate. Three employees provided 43 hours to two qualified CD organizations.

Description of Institution's Operations in Nebraska

The bank has one AA in Nebraska in Nuckolls County. The AA is in the south-central part of the state. Nuckolls County is a distressed and underserved county. The bank has one branch and 2 ATMs (3 percent by number) located in the AA in Nebraska. According to the June 30, 2020 FDIC report, Nuckolls County deposits total 7.9 percent of the bank's deposits.

Nuckolls County AA

The largest town in Nuckolls County is Superior with a population of less than 2,500. The bank's branch and both ATMs are located in Superior. According to Data USA, the primary industries in Nuckolls County are agriculture, health care and social assistance, and retail trade. Both tracts in the Nuckolls County AA are designated as distressed and underserved. According to the FDIC Deposit Market Share Report as of June 30, 2020, Central has the highest percent of deposits in the market at 40.7 percent. There are four other regional and local banks holding smaller shares. Farmers and Merchants Bank in Milford, NE is a competitor with two branches in the Nuckolls AA and 20.8 percent of the deposit market share.

The following table shows pertinent demographic information about the AA for the years 2018-2020. There are no LMI census tracts in the AA. The majority of housing is owner occupied at 62.6 percent.

Table A – Demographic Information of the Assessment Area						
Assessment Area: Nuckolls County - 2018-2020						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	2	0.0	0.0	100.0	0.0	0.0
Population by Geography	4,391	0.0	0.0	100.0	0.0	0.0
Housing Units by Geography	2,444	0.0	0.0	100.0	0.0	0.0
Owner-Occupied Units by Geography	1,530	0.0	0.0	100.0	0.0	0.0
Occupied Rental Units by Geography	538	0.0	0.0	100.0	0.0	0.0
Vacant Units by Geography	376	0.0	0.0	100.0	0.0	0.0
Businesses by Geography	438	0.0	0.0	100.0	0.0	0.0
Farms by Geography	108	0.0	0.0	100.0	0.0	0.0
Family Distribution by Income Level	1,293	22.1	20.5	25.1	32.3	0.0
Household Distribution by Income Level	2,068	25.6	22.9	17.5	34.1	0.0
Median Family Income Non-MSAs - NE		\$61,457	Median Housing Value			\$55,040
			Median Gross Rent			\$509
			Families Below Poverty Level			7.4%
<i>Source: 2015 ACS and 2020 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>						

According to the US Bureau of Labor Statistics, Nuckolls County unemployment is low at 1.1 percent, compared to the state of Nebraska unemployment of 3.4 percent, as of December 31, 2020. The unemployment rate recovered from a June 2020 high of 3.5 percent. Information from two community contacts during the evaluation period identified the following needs in the NE Nuckolls County AA:

- Additional housing due to shortages for purchases and rentals.
- Funding opportunities for city construction projects.

Contacts included representatives from the local COOP and city government.

Scope of Evaluation in Nebraska

We are completing a full-scope review of the Nuckolls County AA. It is the bank's only AA in the state of Nebraska. The bank does not have any AAs in an MSA or CSA in the state of Nebraska. Refer to the table in Appendix A for a list of all AAs under review. We placed the most weight on loans to small farms as the total number and volume of farm loans exceeds other loan types of loans at 195 and \$29.5 million, respectively.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN NEBRASKA

LENDING TEST

The bank's performance under the Lending Test in **Nebraska** is rated **Outstanding**.

Conclusions for Areas Receiving Full-Scope Reviews

Based on a **full-scope review**, the bank's lending performance in the state of **Nebraska** is **excellent**.

Distribution of Loans by Income Level of the Geography

We did not review the distribution of loans by income level of the geography as the bank does not have any low- or moderate-income tracts in the AA.

Distribution of Loans by Income Level of the Borrower

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

Small Loans to Farms – Primary Product

Refer to Table T in the state of **Nebraska** 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 distribution of small loans to farms by Gross Annual Revenues is good. The bank originated 195 Loans to farms totaling \$29.5 million. Demographics reflect farms with less than or equal to \$1.0MM in revenues of 98.1 percent. Central's performance is below the demographic performance at 76.9 percent. However, the bank's originations significantly exceed the aggregate position of 53.5 percent and 11.3 percent of the bank loans did not have revenue available.

Home Mortgage Loans

Refer to Table P 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.

The distribution of home mortgage loans among individuals of different income levels was excellent. Central originated 21 home mortgage loans totaling \$1.5 million. Demographics reflect 22.1 percent and 20.5 percent of families in the AA are LMI, respectively. The volume of bank loans to LMI families equal 33.3 percent and 38.1 percent to respectively, which greatly exceeds demographic data

Small Loans to Businesses

Refer to Table R in the state of **Nebraska** 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 businesses.

The bank originated 66 loans totaling \$5.0 million. Demographics reflect that 78.8 percent of the businesses have revenues of less than or equal to \$1 million. CRA data shows the bank’s borrowers have a significantly less distribution to small businesses at 34.8 percent. The bank’s performance is comparable, but is also below the aggregate level of 38.9 percent. However, the bank originated a low number and volume of loans that make the analysis less valuable. We placed less reliance on the bank’s level of lending to small loans to businesses.

Responses to Complaints

Central did not receive any CRA-related complaints during the evaluation period.

COMMUNITY DEVELOPMENT TEST

The bank’s performance under the CD Test in the state of **Nebraska** is rated **Satisfactory**.

Conclusions for Area Receiving a Full-Scope Review

Based on a **full-scope review**, the bank exhibits **adequate responsiveness** to CD needs in the state through CD loans, qualified investments, and CD services, as appropriate, considering the bank’s capacity and the need and availability of such opportunities for CD in the bank’s AA.

Number and Amount of Community Development Loans

The Community Development Loans Table, shown below, sets forth the information and data used to evaluate the bank’s level of CD lending. The table includes all CD loans, including multifamily loans that also qualify as CD loans.

Community Development Loans				
Assessment Area	Total			
	#	% of Total #	\$(000’s)	% of Total \$
Nuckolls	24	100.0	3,798	100.0

Central’s number and volume of CD loans demonstrated **excellent** responsiveness to CD needs and opportunities in the AA during the evaluation period. Management originated 24 CD loans totaling \$3.8 million. The loans support revitalization and stabilization.

Number and Amount of Qualified Investments

The CD Qualified Investment Table, shown below, sets forth the information and data used to evaluate the bank’s level of qualified investments.

Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
Nuckolls	1	48	0	0	1	100.0	48	100.0	0	0

* 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.

Central has an adequate level of qualified investments in the Nuckolls County AA. The bank did not make any new investments during the evaluation period. The bank received consideration for the one prior period investment totaling \$48,000 to one organization that provides food services in the AA.

Extent to Which the Bank Provides Community Development Services

Central’s record of providing CD services in the AA is adequate. Three employees provided over 43 hours to two qualified CD organizations during the evaluation period. Examples of services provided by bank staff include:

- Member of an organization that supports economic development and the revitalization of a distressed and underserved geography.
- Member of an organization that provides economic development and revitalization, with a focus on business growth and retention.

* 'Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.

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 nonmetropolitan 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:	01/01/2018 to 12/31/2020	
Bank Products Reviewed:	Home mortgage, small business, small farm CD loans, qualified investments CD services	
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
Kansas		
Non-MSA AA	Full-scope	<u>Analysis for 2018:</u> Counties of Barton, Cloud, Coffey, Dickinson, Ellis, Geary, Jewell, Marion, Mitchell, Morris, Saline, and Republic <u>Analysis for 2019-2020:</u> The same counties except for Geary County
Wichita MSA AA (Partial)	Full-scope	Counties of Harvey and Sedgwick County
Gardner MSA AA (Partial)	Full-scope	A portion of Johnson County to include the city of Gardner
Manhattan MSA AA	Full-scope	<u>Analysis for 2018:</u> Counties of Riley and Pottawatomie <u>Analysis for 2019-2020:</u> Counties of Riley, Pottawatomie, and Geary
Lawrence MSA AA	Limited-scope	County of Douglas
Topeka MSA AA (Partial)	Limited-scope	County of Shawnee
Nebraska		
Nuckolls County AA	Full-scope	County of Nuckolls

Appendix B: Summary of MMSA and State Ratings

RATINGS Central National Bank			
Overall Bank:	Lending Test Rating*	CD Test Rating	Overall Bank/State/Multistate Rating
Central National Bank	Satisfactory	Outstanding	Satisfactory
State:			
Kansas	Satisfactory	Outstanding	Satisfactory
Nebraska	Outstanding	Satisfactory	Satisfactory

(*) The Lending Test and Community Development Test carry equal weight in the overall rating.

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

- Table S. Assessment Area Distribution of Loans to Farms by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. The table also presents aggregate peer data for the years the data is available. Because aggregate small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's assessment area.
- Table 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 U. Assessment Area Distribution of Consumer Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of households in those geographies.
- Table 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.

State of Kansas

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2018
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
<i>Full-Scope Review</i>																			
Non-MSA AA	129	15,184	100	3,287	0.0	0.0	0.0	11.0	14.0	12.8	62.2	71.3	56.5	26.8	14.7	30.7	0.0	0.0	0.0
Manhattan MSA	53	9,879	100	2,302	0.0	0.0	0.0	3.7	9.4	5.8	79.8	69.8	73.2	16.1	20.8	20.2	0.4	0.0	0.8
<i>Source: 2015 ACS Census; 01/01/2018 - 12/31/2018 Bank Data, 2018 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%</i>																			
<i>CENTRAL NATIONAL BANK (10000004284) excluded from Aggregate</i>																			

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2019-2020
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
<i>Full-Scope Review</i>																			
Non-MSA AA	284	35,598	100.0	3,660	0.0	0.0	0.0	11.9	9.5	9.8	61.2	76.4	55.4	27.0	14.1	34.8	0.0	0.0	0.0
Manhattan MSA	304	54,291	100.0	5,562	0.0	0.0	0.0	14.8	19.1	12.4	45.4	29.3	37.6	39.5	51.6	49.7	0.3	0.0	0.4
<i>Source: 2015 ACS Census; 01/01/2019 - 12/31/2020 Bank Data, 2020 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%</i>																			
<i>CENTRAL NATIONAL BANK (10000004284) excluded from Aggregate</i>																			

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2018-2020	
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	
<i>Full-Scope Review</i>																				
Wichita MSA	149	22,725	100.0	25,592	5.4	4.0	2.2	18.9	18.8	13.5	31.9	34.2	28.3	43.9	43.0	56.0	0.0	0.0	0.0	
Gardner MSA	115	25,771	100.00	2,054	0.0	0.0	0.0	0.0	0.0	0.0	66.7	55.7	55.1	33.3	44.3	44.9	0.0	0.0	0.0	
<i>Limited Scope Review</i>																				
Lawrence MSA	120	35,336	100.0	5,040	1.3	2.5	1.7	25.4	17.5	23.1	36.9	22.5	32.1	36.3	57.5	43.1	0.0	0.0	0.0	
Topeka MSA	291	47,965	100.0	6,842	4.6	0.7	1.3	15.3	7.2	10.3	39.1	35.7	37.9	41.0	56.4	50.5	0.0	0.0	0.0	
Source: 2015 ACS Census; 01/01/2018 - 12/31/2020 Bank Data, 2020 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%																				
CENTRAL NATIONAL BANK (10000004284) excluded from Aggregate																				

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2018	
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers			
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	
<i>Full-Scope Review</i>																				
Non-MSA AA	129	15,184	100.0	3,287	17.9	5.4	7.4	19.7	27.9	18.6	21.4	22.5	23.7	40.9	32.6	30.6	0.0	11.6	19.6	
Manhattan MSA	53	9,879	100.0	2,302	20.5	5.7	5.2	17.9	15.1	15.2	21.2	28.3	20.2	40.5	43.4	38.7	0.0	7.5	20.8	
<p><i>Source: 2015 ACS Census ; 01/01/2018 - 12/31/2018 Bank Data, 2018 HMDA Aggregate Data, "--" data not available.</i> <i>Due to rounding, totals may not equal 100.0%</i></p> <p><i>CENTRAL NATIONAL BANK (10000004284) excluded from Aggregate</i></p>																				

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2019-2020	
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers			
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	
<i>Full-Scope Review</i>																				
Non-MSA AA	284	35,598	100.0	3,660	18.0	8.1	5.6	17.8	20.1	17.7	21.7	22.2	20.8	42.5	43.0	35.3	0.0	6.7	20.7	
Manhattan MSA	304	54,291	100.0	5,562	19.5	2.3	2.7	21.6	15.5	12.3	20.9	23.4	17.8	38.0	46.7	36.5	0.0	12.2	30.7	
<p><i>Source: 2015 ACS Census ; 01/01/2019 - 12/31/2020 Bank Data, 2020 HMDA Aggregate Data, "--" data not available.</i> <i>Due to rounding, totals may not equal 100.0%</i></p> <p><i>CENTRAL NATIONAL BANK (10000004284) excluded from Aggregate</i></p>																				

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2018-2020		
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers				
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate		
<i>Full-Scope Review</i>																					
Wichita MSA	149	22,725	100.0	25,592	21.4	7.3	6.0	17.9	16.8	17.4	21.1	19.5	19.7	39.6	34.9	34.0	0.0	23.5	22.8		
Gardner MSA	115	25,771	100.0	2,054	9.8	8.9	3.9	23.5	28.7	18.7	23.9	23.5	25.2	42.8	37.4	31.4	0.0	7.1	20.8		
<i>Limited Scope Review</i>																					
Lawrence MSA	120	35,336	100.0	5,040	19.1	4.2	7.9	19.6	18.3	19.7	20.6	29.2	20.4	40.7	41.7	37.7	0.0	6.7	14.3		
Topeka MSA	291	47,965	100.0	6,842	20.8	5.2	8.4	17.2	25.8	20.1	21.8	29.9	20.0	40.3	34.7	32.4	0.0	4.5	19.2		
<p><i>Source: 2015 ACS Census ; 01/01/2018 - 12/31/2020 Bank Data, 2020 HMDA Aggregate Data, "--" data not available.</i></p> <p><i>Due to rounding, totals may not equal 100.0%</i></p> <p><i>CENTRAL NATIONAL BANK (10000004284) excluded from Aggregate</i></p>																					

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2018		
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts				
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate		
<i>Full Scope Review</i>																					
Non-MSA	229	16,379	100.0	2,308	0.0	0.0	0.0	18.6	21.4	14.4	60.3	65.5	58.5	21.1	13.1	24.4	0.0	0.0	2.7		
Manhattan MSA	27	2,379	100.00	975	0.0	0.0	0.0	13.3	7.4	13.5	73.9	70.4	69.3	12.0	14.8	15.5	0.7	7.4	1.7		
<i>Source: 2018 D&B Data; 01/01/2018 - 12/31/2018 Bank Data; 2018 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%</i>																					
<i>CENTRAL NATIONAL BANK (10000004284) excluded from Aggregate</i>																					

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2019-2020		
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts				
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate		
<i>Full Scope Review</i>																					
Non-MSA	518	34,514	100.0	2,210	0.0	0.0	0.0	18.9	15.1	17.8	59.2	69.9	53.6	22.0	15.1	24.8	0.0	0.0	3.8		
Manhattan MSA	270	18,902	100.0	1,412	0.0	0.0	0.0	25.2	42.6	19.6	40.6	28.5	38.2	33.5	27.8	39.9	0.7	1.1	2.3		
<i>Source: 2018 D&B Data; 01/01/2019 - 12/31/2020 Bank Data; 2019 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%</i>																					
<i>CENTRAL NATIONAL BANK (10000004284) excluded from Aggregate</i>																					

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																	2018-2020		
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
<i>Full Scope Review</i>																			
Wichita MSA	334	57,978	100.0	8,799	5.7	6.3	5.5	27.3	27.8	26.1	29.7	36.5	27.3	37.3	29.3	39.3	0.0	0.0	1.8
Gardner MSA (partial)	13	1,673	100.0	347	0.0	0.0	0.9	0.0	0.0	8.1	57.2	53.8	24.5	42.8	46.2	62.2	0.0	0.0	4.3
<i>Limited Scope Review</i>																			
Lawrence MSA	139	10,485	100.0	1,974	6.6	5.8	3.7	31.4	39.6	31.9	32.3	24.5	32.9	29.7	30.2	29.7	0.0	0.0	1.9
Topeka MSA	89	14,394	100.0	2,396	16.1	18.0	11.6	18.8	10.1	18.4	40.5	46.1	41.3	24.7	25.8	26.7	0.0	0.0	2.1
<p>Source: 2020 D&B Data; 01/01/2018 - 12/31/2020 Bank Data; 2019 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%</p> <p>CENTRAL NATIONAL BANK (10000004284) excluded from Aggregate</p>																			

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2018
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
<i>Full-Scope Review</i>											
Non-MSA AA	229	16,379	100.0	2,308	74.8	46.3	42.9	6.9	16.6	18.3	37.1
Manhattan MSA	27	2,379	100.0	975	76.6	63.0	43.1	7.0	3.7	16.3	33.3
<i>Source: 2018 D&B Data; 01/01/2018 - 12/31/2018 Bank Data; 2018 CRA Aggregate Data, "--" data not available.</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>CENTRAL NATIONAL BANK (10000004284) excluded from Aggregate</i>											

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2019-2020
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available	
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
<i>Full-Scope Review</i>											
Non-MSA AA	518	34,514	100.0	2,210	74.8	26.3	41.9	7.0	10.8	18.2	62.9
Manhattan MSA	270	18,902	100.0	1,412	77.3	34.4	46.2	5.6	5.6	17.1	60.0
<i>Source: 2020 D&B Data; 01/01/2019 - 12/31/2020 Bank Data; 2019 CRA Aggregate Data, "--" data not available.</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>CENTRAL NATIONAL BANK (10000004284) excluded from Aggregate</i>											

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2018-2020	
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans	
<i>Full-Scope Review</i>												
Wichita MSA	334	57,978	100.0	8,799	79.8	32.0	40.4	7.2	24.9	13.0	43.1	
Gardner MSA	13	1,673	100.0	347	83.5	23.1	46.0	4.6	7.7	11.9	69.2	
<i>Limited Scope Review</i>												
Lawrence MSA	139	10,485	100.0	1,974	81.8	29.5	50.6	5.3	8.6	12.9	61.9	
Topeka MSA	89	14,394	100.0	2,396	77.2	34.8	42.9	7.1	10.1	15.8	55.1	
<p><i>Source: 2020 D&B Data; 01/01/2018 - 12/31/2020 Bank Data; 2019 CRA Aggregate Data, "--" data not available.</i></p> <p><i>Due to rounding, totals may not equal 100.0%</i></p> <p><i>CENTRAL NATIONAL BANK (10000004284) excluded from Aggregate</i></p>												

Table S - Assessment Area Distribution of Loans to Farms by Income Category of the Geography																				2018
Assessment Area:	Total Loans to Farms				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	
<i>Full Scope Review</i>																				
Non-MSA	483	45,381	100.0	1,217	0.0	0.0	0.0	3.1	0.4	0.7	78.5	90.1	83.4	18.3	9.5	15.6	0.0	0.0	0.3	
Manhattan MSA	11	1,144	100.0	73	0.0	0.0	0.0	2.3	0.0	4.8	93.1	90.9	90.3	4.6	9.1	4.8	0.0	0.0	0.0	
<i>Source: 2018 D&B Data; 01/01/2018 - 12/31/2018 Bank Data; 2018 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%</i>																				
<i>CENTRAL NATIONAL BANK (10000004284) excluded from Aggregate</i>																				

Table S - Assessment Area Distribution of Loans to Farms by Income Category of the Geography																				2019-2020
Assessment Area:	Total Loans to Farms				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	
<i>Full Scope Review</i>																				
Non-MSA	1,194	80,101	100.0	1,123	0.0	0.0	0.0	3.8	0.3	1.2	78.6	61.6	82.1	17.5	2.8	15.9	0.0	0.0	0.8	
Manhattan MSA	198	9,591	100.0	148	0.0	0.0	0.0	13.6	43.4	24.1	41.7	7.1	33.3	44.7	13.6	42.5	0.0	0.0	0.0	
<i>Source: 2020 D&B Data; 01/01/2019 - 12/31/2020 Bank Data; 2019 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%</i>																				
<i>CENTRAL NATIONAL BANK (10000004284) excluded from Aggregate</i>																				

Table S - Assessment Area Distribution of Loans to Farms by Income Category of the Geography																			2018-2020	
Assessment Area:	Total Loans to Farms				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	
<i>Full Scope Review</i>																				
Wichita MSA	125	10,036	100.0	259	3.5	0.8	1.3	13.4	0.8	3.0	28.0	35.2	22.1	55.1	34.4	73.6	0.0	0.0	0.0	
Gardner MSA (partial)	0	0	0.0	5	0.0	0.0	0.0	0.0	0.0	4.9	51.1	0.0	36.6	48.9	0.0	57.7	0.0	0.0	0.8	
<i>Limited Scope Review</i>																				
Lawrence MSA	0	0	0.0	46	0.4	0.0	0.0	21.0	0.0	8.2	56.2	0.0	59.2	22.4	0.0	26.5	0.0	0.0	6.1	
Topeka MSA	12	1,441	100.0	29	4.4	0.0	3.7	9.3	8.3	3.7	25.5	8.3	25.9	60.7	50.0	66.7	0.0	0.0	0.0	
<i>Source: 2020 D&B Data; 01/01/2018 - 12/31/2020 Bank Data; 2019 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%</i>																				
<i>CENTRAL NATIONAL BANK (10000004284) excluded from Aggregate</i>																				

Table T: Assessment Area Distribution of Loans to Farms by Gross Annual Revenues											2018
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
<i>Full-Scope Review</i>											
Non-MSA	483	45,381	100.00	1,217	97.8	58.4	49.6	1.3	9.3	0.9	32.3
Manhattan MSA	11	1,144	100.0	73	94.8	36.4	29.0	2.0	27.3	3.2	36.4
<i>Source: 2018 D&B Data; 01/01/2018 - 12/31/2018 Bank Data; 2018 CRA Aggregate Data, “—” data not available. Due to rounding, totals may not equal 100.0%</i>											
<i>CENTRAL NATIONAL BANK (10000004284) excluded from Aggregate</i>											

Table T: Assessment Area Distribution of Loans to Farms by Gross Annual Revenues											2019-2020
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
<i>Full-Scope Review</i>											
Non-MSA	773	80,101	100.0	1,123	97.4	72.7	46.9	1.7	7.6	0.9	19.7
Manhattan MSA	127	9,591	100.0	148	95.1	44.9	47.1	1.7	0.8	3.2	54.3
<i>Source: 2020 D&B Data; 01/01/2019 - 12/31/2020 Bank Data; 2019 CRA Aggregate Data, “—” data not available. Due to rounding, totals may not equal 100.0</i>											
<i>CENTRAL NATIONAL BANK (10000004284) excluded from Aggregate</i>											

Table T: Assessment Area Distribution of Loans to Farms by Gross Annual Revenues											2018-2020	
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	
<i>Full-Scope Review</i>												
Wichita MSA	89	10,036	100.0	259	97.1	69.7	48.1	1.8	12.4	1.0	18.0	
Gardner MSA (partial)	0.0	0.0	0.0	5	95.7	0.0	65.9	0.0	0.0	4.3	0.0	
<i>Limited Scope Review</i>												
Lawrence MSA	0.0	0.0	0.0	46	96.8	0.0	46.9	2.5	0.0	0.7	0.0	
Topeka MSA	8	1,441	100.0	29	96.9	75.0	48.1	2.5	0.0	0.6	25.0	
<p><i>Source: 2020 D&B Data; 01/01/2018 - 12/31/2020 Bank Data; 2019 CRA Aggregate Data, "--" data not available.</i></p> <p><i>Due to rounding, totals may not equal 100.0%</i></p> <p><i>CENTRAL NATIONAL BANK (10000004284) excluded from Aggregate</i></p>												

State of Nebraska

Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	
Nuckolls County (NE) (2018-2020)	21	1,486	100.0	68	0.0	0.0	0.0	0.0	0.0	0.0	100.0	100.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Total	21	1,486	100.0	68	0.0	0.0	0.0	0.0	0.0	0.0	100.0	100.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Source: 2015 ACS Census; 01/01/2018 - 12/31/2020 Bank Data, 2020 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%

CENTRAL NATIONAL BANK (10000004284) excluded from Aggregate

Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
Nuckolls County (NE) (2018-2020)	21	1,486	100.0	68	22.1	33.3	11.8	20.5	38.1	16.2	25.1	19.0	19.1	32.3	14.3	32.4	0.0	--	20.6
Total	21	1,486	100.0	68	22.1	33.3	11.8	20.5	38.1	16.2	25.1	19.0	19.1	32.3	14.3	32.4	0.0	--	20.6

Source: 2015 ACS Census ; 01/01/2018 - 12/31/2020 Bank Data, 2020 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%

CENTRAL NATIONAL BANK (10000004284) excluded from Aggregate

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2018-2020	
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	
Nuckolls County (NE) (2018-2020)	66	4,952	100.0	101	0.0	0.0	0.0	0.0	0.0	0.0	100.0	100.0	98.9	0.0	0.0	0.0	0.0	0.0	1.1	
Total	66	4,952	100.0	101	0.0	0.0	0.0	0.0	0.0	0.0	100.0	100.0	98.9	0.0	0.0	0.0	0.0	0.0	1.1	

*Source: 2020 D&B Data; 01/01/2018 - 12/31/2020 Bank Data; 2019 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*

CENTRAL NATIONAL BANK (10000004284) excluded from Aggregate

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues												2018-2020	
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available			
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans		
Nuckolls County (NE) (2018-2020)	66	4,952	100.0	101	78.8	34.8	38.9	3.7	3.0	17.6	62.1		
Total	66	4,952	100.0	101	78.8	34.8	38.9	3.7	3.0	17.6	62.1		

*Source: 2020 D&B Data; 01/01/2018 - 12/31/2020 Bank Data; 2019 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*

CENTRAL NATIONAL BANK (10000004284) excluded from Aggregate

Table S: Assessment Area Distribution of Loans to Farms by Income Category of the Geography																			2018-2020		
Assessment Area:	Total Loans to Farms				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts				
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate		
Nuckolls County (NE) (2018-2020)	67	29,528	100.0	166	0.0	0.0	0.0	0.0	0.0	0.0	100.0	291.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0		
Total	67	29,528	100.0	166	0.0	0.0	0.0	0.0	0.0	0.0	100.0	291.0	100.0	0.0	0.0	0.0	0.0	0.0	0.0		

Source: 2020 D&B Data; 01/01/2018 - 12/31/2020 Bank Data; 2019 CRA Aggregate Data, "--" data not available.
 Due to rounding, totals may not equal 100.0%

CENTRAL NATIONAL BANK (10000004284) excluded from Aggregate

Table T: Assessment Area Distribution of Loans to Farms by Gross Annual Revenues												2018-2020	
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		
Nuckolls County (NE) (2018-2020)	195	29,528	100.0	166	98.1	76.9	53.5	0.0	11.8	1.9	11.3		
Total	195	29,528	100.0	166	98.1	76.9	53.5	0.0	11.8	1.9	11.3		

Source: 2020 D&B Data; 01/01/2018 - 12/31/2020 Bank Data; 2019 CRA Aggregate Data, "--" data not available.
 Due to rounding, totals may not equal 100.0%

CENTRAL NATIONAL BANK (10000004284) excluded from Aggregate