



PUBLIC DISCLOSURE

October 31, 2016

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

INTRUST Bank, National Association
Charter Number: 2782

105 North Main
Wichita, KS 67202

Office of the Comptroller of the Currency

Wichita, KS Field Office
2959 North 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 following table indicates the performance level of **INTRUST Bank, National Association** with respect to the Lending, Investment, and Service Tests:

Performance Levels	INTRUST Bank, N. A. Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding			
High Satisfactory	X		X
Low Satisfactory		X	
Needs to Improve			
Substantial Noncompliance			

* The lending Test is weighted more heavily than the investment and service tests when arriving at an overall rating.

The major factors that support this rating include:

- The bank originates a majority of loans inside its assessment areas (AA).
- The bank's level of lending activity is good.
- The bank's overall geographic distribution of loans is good, as evidenced by overall excellent small loans to businesses performance and good home mortgage loan performance.
- The bank's overall borrower income distribution of loans is good, as evidenced by overall good distribution of home mortgage loans by income level of borrower. The distribution of loans to businesses with different revenue sizes is adequate.
- Community development (CD lending) had an overall positive impact on the Lending Test in Kansas, Oklahoma, and Arkansas.
- The bank has an overall adequate level of qualified CD investments that are responsive to community needs, including regional investments. When considering all investments in the full- and limited- scope areas including the regional investments, the total dollar amount of \$9.8 million represented 2.34 percent of the allocated Tier One Capital for the bank. This includes a recent commitment of \$4 million in a regional syndicator for low-income housing tax credits to build and/or rehabilitate affordable housing for low- to moderate-income individuals.

- Bank branches are accessible to people and geographies of different income levels. Hours are generally good with no significant differences between branches located in different income levels. The bank offers an adequate level of services through alternate delivery systems. The record of opening or closing offices has not adversely impacted access to banking services to low- and moderate-income individuals.
- INTRUST provided a good level of CD services that were responsive to community needs.

Definitions and Common Abbreviations

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

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

Block Numbering Area (BNA) - Statistical subdivisions of counties in which census tracts have not been established. The U.S. Census Bureau has established BNAs in conjunction with state agencies.

Census Tract (CT) - Small, locally defined statistical areas within metropolitan statistical areas. These areas are determined by the U.S. Census Bureau in an attempt to group homogenous populations. A CT has defined boundaries per ten- year census and an average population of 4,000.

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; activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas; or loans, investments, and services that support, enable or facilitate projects or activities under HUD Neighborhood Stabilization Program criteria that benefit low-, moderate-, and middle-income individuals and geographies in the bank's assessment area(s) or outside the assessment area(s) provided the bank has adequately addressed the community development needs of its assessment area(s).

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

Full-Scope Review - Performance under the lending, investment, and service tests is analyzed considering fully understood performance context, quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, branch distribution) and qualitative factors (e.g., innovation, complexity).

Geography - A census tract or a block numbering area delineated by the U.S. Census Bureau 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, loan pricing, the lien status of the collateral, any requests for preapproval, and loans for manufactured housing).

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

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, branch distribution).

Low-Income - Income levels that are less than 50 percent of the median family income.

Median Family Income (MFI) - The median income determined by the U.S. Census Bureau every ten years and used to determine the income level category of geographies. Also, the median income determined by the Department of Housing and Urban Development annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above it and half below it.

Metropolitan Statistical Area (MSA) - Area defined by the director of the U.S. Office of Management and Budget. MSAs consist of one or more counties, including large population centers and nearby communities that have a high degree of interaction.

Middle-Income - Income levels that are at least 80 percent and less than 120 percent of the MFI.

Moderate-Income - Income levels that are at least 50 percent and less than 80 percent of the MFI.

Small Loans to Businesses - Loans with original amounts of \$1 million or less that are: (1) secured by non-farm nonresidential properties; or (2) commercial and industrial loans to U.S. addresses.

Small Loans to Farms - Loans with original amounts of \$500,000 or less that are: (1) secured by farmland; or (2) 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 - Income levels that are 120 percent or more of the MFI.

Description of Institution

INTRUST Bank, National Association (INTRUST or bank) is a \$4.2 billion interstate financial institution headquartered in Wichita, Kansas. The bank is a wholly owned subsidiary of INTRUST Financial Corporation (IFC), Wichita, Kansas, a holding company with \$441 million in assets. The bank has a community development subsidiary, INTRUST Community Development Corporation, which merged into the bank from the holding company in 2005. The bank has no affiliates requiring consideration for CRA activities.

INTRUST is a full-service financial institution that offers a broad range of banking services, including trust, services to commercial enterprises of all sizes as well as to individual customers. INTRUST offers commercial, real estate, and consumer credit products, with the bank's primary lending activities focusing on commercial operating and commercial real estate loan products. The bank is a Small Business Administration (SBA) Preferred Lender and Express Lender. In 2015, the bank was ranked first in SBA lending in the number and dollar of loans within the Wichita, Kansas district. On June 30, 2016, net loans and leases represent 63 percent of the bank's total assets. The bank's \$2.7 billion loan portfolio consisted of 39 percent real estate loans; 38 percent commercial loans; eight percent consumer loans; four percent agriculture loans; and 11 percent other. Tier One Capital totaled \$402.3 million. The bank operates in Kansas, Oklahoma, and Arkansas.

There has been no merger or acquisition activity impacting the bank's CRA performance since the last evaluation. There are no known legal, financial, or other factors impeding the bank's ability to help meet the credit needs in its communities. The bank received a Satisfactory rating in its previous CRA evaluation dated June 27, 2013.

Scope of the Evaluation

Evaluation Period/Products Evaluated

We analyzed home purchase, home improvement, and home refinance mortgage loans the bank reported under the Home Mortgage Disclosure Act (HMDA) and small loans to businesses and farms reported under the Community Reinvestment Act (CRA), for the period of January 1, 2013 through December 31, 2015. Multifamily loans are not a primary loan product; therefore, we did not evaluate this product separately. However, we did consider multifamily loans meeting the CD definition as part of the evaluation of CD lending. In our evaluation under the Lending Test, we performed a separate analysis on 2014 through 2015 data due to changes instituted by the 2014 Office of Management and Budget (OMB) MA geographic boundary revisions. Refer to the "Description" section under each State Rating section for details on those areas impacted by the 2014 OMB changes. Performance Tables 1 through 12 in Appendix D include data covered by the analysis period 2013 through 2015 for those areas not impacted by the OMB changes. For those areas impacted by the 2014 OMB changes, the Performance Tables 1 through 12 in Appendix D will include data on 2013 analysis period, and 2014 through 2015 for all other AAs. Data for the entire evaluation period is discussed in the applicable narrative sections of the evaluation. The evaluation period for CD loans, the Investment Test, and the Service Test was January 1, 2013 through October 24, 2016.

Data Integrity

Bank reported data is accurate. We tested the accuracy of the bank's HMDA and CRA lending data

for loans originated in 2013, 2014, and 2015. Our testing indicated no substantive inaccuracies in the data.

Selection of Areas for Full-Scope Review

An assessment area within each state where the bank has an office was selected for a full-scope review. Refer to the “Scope” section under each State Rating section for details regarding how the areas were selected.

Ratings

The bank’s overall rating is a blend of state ratings. The state ratings are based primarily on those areas that received full-scope reviews. Refer to the “Scope” section under each State Rating section for details regarding how the areas were weighted in arriving at the respective ratings. The state of Kansas carried the greatest weight in our conclusions because it represented the bank’s most significant market in terms of deposit concentrations, branch distribution, and reportable loans. The state of Kansas accounted for 95 percent of the bank’s total deposits, 84 percent of the branch network, and 95 percent of all loans originated during the evaluation period.

In our analysis of the bank’s performance under the Lending Test geographic distribution and borrower income distribution criteria, we placed more weight on the bank’s performance in 2014 and 2015 than to its performance in 2013 to reach our conclusions. This was due to the 2014 through 2015 time period containing a majority of the bank’s performance along with being more reflective of its current performance.

Inside/Outside Ratio

This ratio is the bank-wide calculation and is not calculated by individual AAs. The analysis is limited to bank origination and purchases and does not include any affiliate data. For the combined three year evaluation period, INTRUST originated a majority of all loan products inside the bank’s AAs (86.73 percent). The percentage in number of loans made inside the AAs by loan type are as follows: home refinance loans (91.81 percent), home purchase loans (90.53 percent), home improvement loans (92.89 percent), small loans to businesses (83.35 percent), and small loans to farms (70.15 percent).

Other Performance Data – Investment Test

In addition to qualified CD investments made within the bank’s AAs and broader statewide areas, INTRUST made investments in the broader regional area. These investments were made to organizations or used for activities with a purpose/mandate/function (P/M/F) to serve one or more of the bank’s AAs, and were considered in the analysis of the bank’s overall Investment Test performance for the bank. During the evaluation period, INTRUST entered into four commitments to invest \$4 million in low-income housing tax credits with a syndicator that invest in states in the bank’s broader regional area.

Fair Lending Review

Pursuant to 12 C.F.R. 25.28(c) and 195.28(c), in determining a national bank's (bank) or federal savings association's (FSA) CRA rating, respectively, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank or FSA, or in any assessment area by an affiliate whose loans have been considered as part of the bank's or FSA'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 (HUD), and the Consumer Financial Protection Bureau (CFPB).

The OCC did not identify evidence of discriminatory or other illegal credit practices with respect to this institution.

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

State Rating

State of Kansas

CRA Rating for Kansas:	Satisfactory
The lending test is rated:	High Satisfactory
The investment test is rated:	Low Satisfactory
The service test is rated:	High Satisfactory

- INTRUST has an excellent level of lending for home mortgage loans and small loans to businesses.
- INTRUST demonstrated good responsiveness to community credit needs. The overall distribution of home mortgage loans by geography is good and the distribution of loans by income level is good. The overall geographic distribution of small loans to businesses is excellent while the distribution by income level is adequate.
- CD lending had a positive impact on the bank's lending performance in Kansas. CD lending was significantly positive in the Sedgwick/Butler County AA, and all limited scope AA with two exceptions. The impact was neutral in the limited scope AA of Riley County in the 2014 through 2015 evaluation period, and Shawnee County for the entire evaluation period.
- INTRUST demonstrated adequate investment performance, when considering performance in all Kansas AAs and the broader statewide area.
- INTRUST delivery systems for products and services are accessible to essentially all individuals and geographies in the assessment areas.
- The bank provides a good level of CD services that were responsive to community needs.

Description of Institution's Operations in Kansas

As of January 1, 2016, INTRUST operates 37 branches and 93 ATMs in the State of Kansas. The Kansas AAs consist of Sedgwick and Butler (Sedgwick/Butler) Counties which are part of the Wichita MA #48620, Johnson County which is part of the Kansas City MA #28140, Douglas County of the Lawrence MA #29940, Riley County which is part of the Manhattan MA #31740, Geary County which is a non-MSA, and Shawnee County which is part of the Topeka MA #45820. The Sedgwick/Butler County AA is the bank's largest AA in the state of Kansas. During 2013, both Geary and Riley Counties were part of MA #31740 (Geary/Riley). According to the 2014 OMB changes, Riley and Geary Counties were adjusted as noted above.

INTRUST ranks second in deposit market share in the Sedgwick/Butler County AA with 21 percent of all deposits. Bank of America, N.A. is ranked first with 27 percent and Fidelity Bank is ranked third with 8 percent of the deposit market. Within the Sedgwick/Butler County AA, there are 44 other FDIC insured financial institutions with 169 offices. Based on deposit market share, INTRUST's primary competition in the AA is Bank of America, N.A., Fidelity Bank, Emprise Bank, and Commerce Bank.

Refer to the Market Profiles for the State of Kansas in Appendix C for detailed demographics and

other performance context information for assessment areas that received full-scope reviews.

Scope of Evaluation in Kansas

INTRUST's five AAs located in the State of Kansas held 95 percent of the bank's total deposits and originated 95 percent of all loans during the evaluation period. Therefore, the State of Kansas will receive the most weight in the overall CRA rating.

We performed a full-scope review of the Sedgwick/Butler County AA. This AA held 84 percent of INTRUST's deposits in Kansas and originated 82 percent of Kansas loans. In addition, 73 percent of INTRUST's Kansas branches and 87 percent of its Kansas ATMs are located in the Sedgwick/Butler Counties AA. Ratings are based primarily on the results of the full-scope review.

We performed a limited-scope review of the Douglas County AA, Johnson County AA, Shawnee County AA, Geary County and Riley County AAs. We did not identify any significant variances in the bank's performance in the limited scope AAs to warrant expanding our review in these areas. Refer to the table in Appendix A for additional information.

During this examination, the examiners reviewed contacts made with community and/or business organizations. The community contacts indicated that the primary credit needs for the Sedgwick/Butler County AA are mortgage lending, home improvement loans, and financing for small businesses which includes startup business opportunities. The contacts noted the market is very competitive with some banks playing a more active role in supporting most of these needs.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Lending Test in Kansas is rated High Satisfactory. Based on a full-scope review, performance in the Sedgwick/Butler County AA is good. In performing our analysis, we gave equal weight to small business lending and home mortgage lending when performing the full-scope review for the Sedgwick/Butler County AA. Small business loans represented 50 percent of the loans originated in the AA while home mortgage loans represented 49 percent. An analysis of INTRUST's small farm loans for the Sedgwick/Butler County AA is not meaningful since this loan type represented only one percent of the bank's originations in the AA. Additionally, for the geographic distribution and borrower income distribution analysis, we placed greater weight on the bank's performance in 2014 and 2015.

Lending Activity

Refer to the State of Kansas section of Appendix D for the facts and data used to evaluate the bank's lending activity.

Lending levels reflect excellent responsiveness to businesses and individuals in the AA in relation to area credit needs and the bank's deposit market share. As of June 30, 2015, INTRUST ranked 2nd in the Sedgwick/Butler County AA with a deposit share of 21 percent. As discussed below, INTRUST's market share of loans in the AA exceeded the bank's deposit market share.

Business lending activity in the AA is excellent. The most recent market share data (2015) for

lending to small businesses reflects that INTRUST was ranked 1st in the market with 27.63 percent of the total dollar volume in the AA during 2015 and 14.67 percent of the number of loans. The institution originated 3,444 loans totaling \$343 million to small businesses between January 1, 2013 and December 31, 2015.

Home mortgage lending activity volumes are excellent. The bank originated 3,116 loans totaling \$256 million to borrowers in the AA during the evaluation periods. Home improvement loans are the bank's primary HMDA product in the Sedgwick/Butler County AA. The lending level for home improvement loans reflects excellent responsiveness to credit needs in the AA.

Distribution of Loans by Income Level of the Geography

The overall geographic distribution of loans by income level of the geography is good.

Home Mortgage Loans

Refer to Tables 2, 3, 4, and 5 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/purchases.

The geographic distribution of home mortgage loans is adequate. In evaluating the geographic distribution of home loans in Sedgwick/Butler County AA, it is important to note that, according to the 2010 U.S. Census data, low-income census tracts contained 3.28 percent (4,795 units) of the total owner-occupied housing units in the AA. Of the total housing units in low-income geographies, rental and vacant units account for 52.11 percent and 20.43 percent respectively. Based on these statistics, the bank has limited opportunities for home mortgage lending in low-income census tracts. As such greater emphasis was placed on the bank's performance in moderate-income geographies when determining the overall geographic distribution conclusion for home mortgage loans.

INTRUST's geographic distribution of home purchase loans in the Sedgwick/Butler County AA is adequate. For the 2013 evaluation period, performance is good. The bank's geographic distribution of home purchase loans during 2014 through 2015 was adequate. For 2013, the percentage of loans in low- and moderate-income geographies was near to the percentage of owner-occupied units in these geographies. The bank's market share for low- and moderate-income census tracts significantly exceeds the overall market share for home purchase loans. The bank's performance in 2014 through 2015 was weaker than the performance for 2013, and is adequate. The bank's percentage of loans in the low-income tracts was lower than demographics, while the market share significantly exceeds the overall market share. The bank's percentage of loans in the moderate-income tracts was somewhat lower than the demographics. INTRUST's market share in the moderate-income census tracts substantially meets the overall market share for home purchase loans.

The geographic distribution of home improvement loans is adequate. The bank's geographic distribution of home improvement loans during 2013 was adequate. The percentage of loans in low- and moderate-income geographies was somewhat lower than the percentage of owner-occupied units in those tracts. INTRUST's market share in low-income census tracts was below its overall market share for home improvement loans for 2013. The bank's market share in moderate-income census tracts substantially met the overall market share for this loan type. Performance in the 2014 through 2015 evaluation period was not inconsistent with 2013 performance.

The geographic distribution of home refinance loans is adequate. The bank's geographic distribution of home refinance loans for 2013 was adequate. The percentage of loans in low-income geographies was lower than the percentage of owner-occupied units in these tracts. The percentage of loans in moderate-income geographies was somewhat lower than the percentage of owner-occupied units in these tracts. INTRUST's market share in low- and moderate-income tracts significantly exceeds its overall market share for home refinance loans during this period. The bank's performance in 2014 through 2015 is adequate. The percentage of loans in low-income geographies was significantly lower than the percentage of owner-occupied units in these tracts. The percentage of loans in moderate-income geographies was somewhat lower than the percentage of owner-occupied units in these areas. The bank's market share in low-income geographies significantly exceeds its overall market share for home refinance loans. The bank's market share in moderate-income geographies exceeds its overall market share for home refinance loans.

Small Loans to Businesses

Overall, the geographic distribution of small loans to businesses is excellent.

Refer to Table 6 in the State of Kansas section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to businesses.

The geographic distribution of small loans to businesses is excellent. The bank's geographic distribution of small loans to businesses in 2013 was excellent. The percentage of loans made in low- and moderate-income geographies significantly exceeded the percentage of businesses in those geographies. The bank's market share in low-income geographies significantly exceeded its overall market share for small loans to businesses. The bank's market share in moderate-income geographies exceeded the overall market share for small loans to businesses. The bank's performance in 2014 through 2015 was also excellent. The percentage of loans made in low-income geographies significantly exceeded the percentage of businesses in those geographies. The percentage of loans made in moderate-income geographies exceeded the percentage of businesses in those geographies. The bank's market share in low-income geographies significantly exceeded the overall market share for small loans to businesses. INTRUST's market share in moderate-income geographies substantially meets its overall market share for small loans to businesses.

Lending Gap Analysis

Our geographic distribution analysis included a review for any unexplained lending gaps in the Sedgwick/Butler County AA. INTRUST achieved adequate penetration in low- and moderate-income tracts.

Distribution of Loans by Income Level of the Borrower

INTRUST's distribution of loans to borrowers of different income levels and businesses of different sizes is good. Good performance was evidenced in overall home mortgage loans. Small loans to businesses was adequate

Home Mortgage Loans

The overall borrower distribution of home mortgage loans is good. In performing our analysis, we considered the level of families below the poverty level, as well as the general affordability of housing to low- to moderate-income borrowers.

Refer to Tables 8, 9, and 10 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.

The borrower distribution of home mortgage loans is adequate. In evaluating the borrower distribution of home loans in the Sedgwick/Butler County AA, we noted that 12.16 percent of the families in the AA (2010 U.S. Census) are below the poverty level. In addition, we considered the average age of the housing inventory and the median housing value in the AA. According to the 2010 U.S. Census, the average age of the housing inventory was 52 years, with a median housing value of \$133,148. It should be noted that older housing often has higher maintenance costs compared to new housing inventory and frequently requires significant repairs to bring the dwelling up to code requirements. These older houses are often less energy efficient, resulting in higher utility costs, which can increase homeownership costs. These additional factors and costs can affect the ability of low- and moderate-income individuals to qualify for mortgage loans.

The bank's distribution of home purchase loans is adequate. The bank's borrower distribution of home purchase loans during 2013 was adequate. The percentage of loans to low-income borrowers was lower than the percentage of low-income families. The percentage of loans made to moderate-income borrowers significantly exceeded the percentage of moderate-income families and was excellent. The bank's market share of loans to low-income borrowers significantly exceeded its overall market share of home purchase loans. The bank's market share of loans to moderate-income borrowers was below its overall market share of home purchase loans. The bank's performance in 2014 through 2015 was adequate. The percentage of loans to low-income borrowers was significantly lower than the percentage of low-income families. The percentage of loans to moderate-income borrowers was near to the percentage of moderate-income families. The bank's market share to low- and moderate-income borrowers was significantly below its overall market share.

The borrower distribution of home improvement loans is good. The bank's borrower distribution of home improvement loans during 2013 is adequate. The percentage of loans to low-income borrowers was significantly lower than the percentage of low-income families. The percentage of loans made to moderate-income borrowers was near to the percentage of moderate-income families. The bank's market share of loans to both low- and moderate-income borrowers substantially met its overall market share of home improvement loans. The bank's performance in 2014 through 2015 was good. The percentage of loans to low-income borrowers was lower than the percentage of low-income families. The percentage of loans to moderate-income borrowers was near to the percentage of moderate-income families. The bank's market share of loans to low-income borrowers substantially meets its overall market share of home improvement loans. The bank's market share of loans to moderate-income borrowers exceeded its overall market share of home improvement loans.

The borrower distribution of home refinance loans is good. The bank's borrower distribution of home refinance loans during 2013 was adequate. The percentage of loans to low-income borrowers was significantly lower than the percentage of low-income families. The percentage of loans to

moderate-income borrowers exceeded the percentage of moderate-income families. The bank's market share of loans to low-income borrowers was significantly below its overall market share of refinance loans. The bank's market share of loans to moderate-income borrowers significantly exceeded the overall market share of refinance loans. The bank's performance in 2014 through 2015 was stronger. The percentage of low-income borrowers was lower than the percentage of low-income families. The percentage of loans to moderate-income borrowers exceeded the percentage of moderate-income families. The bank's market share of loans to low-income borrowers significantly exceeded the overall market share of refinance loans. The bank's market share of loans to moderate-income borrowers substantially met the overall market share of refinance loans.

Small Loans to Businesses

The overall borrower distribution of small loans to businesses is adequate.

Refer to Table 11 in the state of Kansas section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

The borrower distribution of small loans to businesses is adequate. The bank's borrower distribution of small loans to businesses in 2013 was adequate. The percentage of small businesses was lower than the demographics. The bank's market share of loans to small businesses was below its overall market share of loans to small businesses. The bank's performance in 2014 through 2015 was below demographics. Market share was also below overall market share.

Community Development Lending

Refer to Table 1 Lending Volume in the state of Kansas section of Appendix D for the facts and data used to evaluate the bank's level of CD lending. This table includes all CD loans, including multifamily loans that also qualify as CD loans. In addition, Table 5 includes geographic lending data on all multifamily loans, including those that also qualify as CD loans. Table 5 does not separately list CD loans.

CD lending had a significant, positive impact on lending performance in the Sedgwick/Butler County AA. During the 2013 evaluation period, INTRUST originated 17 CD loans totaling \$97 million or 31.26 percent of Tier One Capital allocated to the Sedgwick/Butler County AA. During the 2014 through 2015 period, INTRUST originated 35 CD loans totaling \$110.7 million or 31.26 percent of Tier One Capital allocated to the Sedgwick/Butler County AA.

Specific examples of CD loans originated during both evaluation periods include:

- Four loans totaling \$2.1 million addressed identified needs in the AA of community services, reflecting good responsiveness.
- Three loans totaling \$1.1 million addressed affordable housing needs on three multifamily properties that serve low-income individuals and is located in a targeted revitalization zone.
- Six loans totaling \$11.8 million were made using the Small Business Administration's 504 loan program. These loans were made to small businesses that helped create and retain jobs for low- to moderate-income individuals.
- Twenty five loans totaling \$160 million were for economic development and were loans to assist small businesses with operations and for equipment that helped to retain jobs for low to moderate-income individuals.

- Six loans provided revitalization and stabilization in three different redevelopment plans in the city of Wichita totaling over \$14 million.

Product Innovation and Flexibility

INTRUST did not provide any information regarding innovative or flexible loan products. Flexible and innovative loan programs had a neutral impact on the bank's lending performance.

Conclusions for Areas Receiving Limited-Scope Reviews

CD lending had a positive impact on the Lending Test for the Kansas limited-scope reviews. For the 2013 evaluation period, the bank made two CD loans totaling \$4.05 million, and five CD loans totaling \$18.3 during the 2014 through 2015 evaluation period in these AA's. INTRUST also made ten CD loans totaling \$29.8 million outside the AA's with no impact to the AA's.

Based on limited-scope reviews, the bank's performance under the lending test for Johnson County AA, Douglas County AA, and Geary County AA is not inconsistent with the bank's overall High Satisfactory in Kansas. For the evaluation periods, the lending performance in the Riley County AA and Shawnee County AA is weaker than the bank's overall performance in the state, and had no Community Development loans. Performance in the limited-scope AA did not have an impact on the overall Lending Test rating for the state. Refer to the Tables 1 through 12 in the state of Kansas section of Appendix D for facts and data that support these conclusions.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

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

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

Based on a full-scope review, INTRUST'S performance in the Sedgwick/Butler County AA is rated Low Satisfactory. The bank provided an adequate level of qualified community development investments and grants in the AA given the high level of opportunities.

During the community development period of January 1, 2013 through October 24, 2016, (CD evaluation period), INTRUST provided the AA with 116 qualified current investments and grants totaling \$4,688 million. Investments made during prior CRA evaluation periods also qualify with prior period balances totaling \$2,449 million. The combined amounts total \$7,137 million and represent 2.26 percent of the AA's allocated June 30, 2016, tier one capital. Additionally, INTRUST was contractually obligated for unfunded commitments of \$1,025 million for future community development projects. The bank's investments are targeted primarily to affordable housing; however, numerous grants provide community services for low- and moderate-income individuals.

Examples of qualified investments and grants occurring within the AA during the CD evaluation period are listed below:

- Grants totaling \$111 thousand to various organizations to provide health care and special needs services for LMI individuals.
- Grants totaling \$313 thousand to a wide variety of organizations providing community service needs to LMI children. Services include advocacy, parenting, shelter, nutrition, transportation, education, and mentoring.
- Investments of \$1 million in a venture capital group that supports economic development.
- Investments of \$1.6 million in low-income housing tax credits (LIHTC) that benefit a statewide area that includes the Sedgwick/Butler County AA.
- Investments of \$3.8 million in LIHTCs that benefit a multi-state area that includes the state of Kansas.

The LIHTC investments are placed with a non-profit tax credit syndicator that restricts investments to either the state of Kansas (statewide) or to a fixed group of states that includes Kansas (multi-state). The entity has a purpose, mandate, or function that includes serving the bank's AAs. Unfunded commitments for investments in LIHTC funds that are unconditional, legally binding, and committed to during the current evaluation period are considered as current period investments. Investments in LIHTCs demonstrate responsiveness by the bank as these investments are not routinely provided by private investors. Multi-state investments have been allocated among states where the bank has assessment areas.

Conclusions for Area Receiving Limited-Scope Reviews

Based on the limited-scope reviews, the bank's performance under the Investment Test in the Johnson County AA, Douglas County AA, Geary County AA, and Shawnee County AA is not

inconsistent with the bank's overall performance under the Investment Test for Kansas. Performance in the Riley County AA is weaker than the bank's performance under the Investment Test for Kansas. Investments in the Riley County AA totaled nine thousand dollars, or 0.12 percent of allocated tier one capital. Weaker performance in the Riley County AA did not impact the bank's overall rating under the Investment Test for Kansas.

Refer to Table 14 in the state of Kansas section of Appendix D for the facts and data that supports this conclusion.

SERVICE TEST

The bank's performance under the Service Test in Kansas is rated High Satisfactory. Based on a full-scope review, the bank's performance in the Sedgwick/Butler County AA is good.

Retail Banking Services

Refer to Table 15 in the State of Kansas section of Appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

INTRUST's branch distribution in the AA is good. Branches are readily accessible to geographies and individuals of different income levels. The bank has a branch in two low-income geographies in the AA. The percentage of branches in the low-income geographies exceed the percentage of population living in these geographies. The bank has ten branches in moderate-income geographies. The percentage of branches in moderate-income geographies exceed the percentage of population living in the geographies.

The bank did not construct any new branches in the Sedgwick/Butler County AA during the evaluation periods. The bank closed one branch located in an upper-income tract. Delivery systems for low- and moderate-income census tracts have not been impacted as no branches were opened or closed in these tracts.

INTRUST's hours and services offered throughout the AA do not vary in a way that inconvenience portions of the AA, particularly low- to moderate-income geographies or individuals. Services offered and hours of operation are comparable among locations regardless of the income level of the geography. Further accessibility is provided at two retirement communities. INTRUST offers services at Larksfield Place and Georgetown Village on a regular basis with reduced business hours.

Management compliments its traditional service delivery methods with certain alternative delivery processes, including online banking, mobile banking, ATMs, and telephone banking. These delivery methods provide increased access to banking services throughout all areas in the AA. We did not place significant weight on these alternative delivery systems, as the bank did not maintain metrics to determine their effectiveness in helping to meet the service and credit needs of the LMI individuals.

Community Development Services

INTRUST's performance in providing CD services in the Sedgwick/Butler County AA is adequate. The bank's efforts demonstrated adequate responsiveness and a commitment to community needs by providing technical assistance on financial and banking related matters to community groups, low- and moderate-income persons and families, and small businesses. INTRUST provided expertise from 25 employees to 29 different organizations during the evaluation periods.

- City of Wichita – Bank employee served as a member on an executive review committee. This committee provides review of the community development block grant program for the City of Wichita which allocates most funding for affordable housing serving low- to moderate-income individuals.
- Kansas Venture Capital/Konza Valley Capital, Inc. – Bank employee served as a board member. This entity is an SBIC and provides equity capital to make investments primarily in Midwestern-based companies.
- RMI – Bank employee serves on loan committee and provides financial expertise to organization. This entity is Certified Development Company (CDC) and focuses on SBA 504 loans to small businesses.

The bank did not capture the number of hours the employees allocated to provide community services. These metrics are helpful to substantiate the responsiveness of services provided to the community.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Service Test in the Johnson and Geary County AA was weaker than the bank's overall "High Satisfactory" performance under the Service Test in Kansas. The weaker performance was due to branch distribution. The bank's performance in Douglas County AA, Shawnee County AA, and Riley County AA is not inconsistent with the "High Satisfactory" rating. Performance in the limited-scope areas did not have an impact on the Service Test rating in the state. Refer to the Table 15 in the state of Kansas section of Appendix D for the facts and data that support these conclusions.

State Rating

State of Oklahoma

CRA Rating for Oklahoma:	Satisfactory
The lending test is rated:	High Satisfactory
The investment test is rated:	High Satisfactory
The service test is rated:	Low Satisfactory

- INTRUST demonstrated good responsiveness to community credit needs. The overall distribution of loans by income level of the geography is good. The geographic distribution of small loans to businesses is excellent. The distribution of loans to borrowers of different income levels is good.
- CD lending had a positive impact on the bank's lending performance in Oklahoma. CD lending was significantly positive in the Cleveland, Canadian, Oklahoma County (CCOK) AA.
- INTRUST demonstrated good investment performance, when considering performance in the Oklahoma AA and the broader statewide area.
- INTRUST delivery systems for products and services are reasonably accessible to all individuals and geographies in the assessment areas. The institution provides an adequate level of community development services.
- INTRUST demonstrated an adequate level of CD services that were responsive to community needs.

Description of Institution's Operations in Oklahoma

INTRUST operates six branches and six ATMs within the state of Oklahoma. The bank's AA in Oklahoma consists of portions of Canadian, Cleveland, and Oklahoma Counties (CCOK), which are located within the Oklahoma City MSA (#36420). Specifically, 21 CTs in Canadian County, 36 CTs in Cleveland County, and 163 CTs in Oklahoma County comprise the AA.

INTRUST ranks thirty-first in deposit market share in this AA with 0.70 percent of all deposits. Competition is strong with 63 FDIC insured financial institutions having 345 locations within the AA. The top three competitors retain 41 percent of deposits in the AA.

Refer to the Market Profiles for the State of Oklahoma in Appendix C for detailed demographics and other performance context information for assessment areas that received full-scope reviews.

Scope of Evaluation in Oklahoma

The State of Oklahoma represents 5.6 percent of the bank's total deposits and four percent of all HMDA reportable loans during the evaluation period. In addition, only 13 percent of INTRUST's branches and 6 percent of its ATMs are located in the CCOK AA. Therefore, the State of Oklahoma will receive minimal weight in the overall CRA rating.

We performed a full-scope review of the CCOK AA.

During this examination, examiners reviewed a recent community contact performed by another regulator. The community contact indicated the banks are meeting the credit needs of the community.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Lending Test in Oklahoma is rated High Satisfactory. Based on a full-scope review, performance in the CCOK AA is good. We gave equal weight to small business lending and home mortgage lending when performing the full-scope review. Small business loans represented 55 percent of the dollar volume of loans originated in the AA while home mortgage loans represented 45 percent.

Lending Activity

Refer to the State of Oklahoma section and the applicable evaluation period of Table 1 Lending Volume in Appendix D for the facts and data used to evaluate the bank's lending activity.

Lending levels reflect good responsiveness to businesses and individuals in the AA in relation to area credit needs and the bank's deposit market share.

Business lending activity is good when compared to the bank's market share of deposits ranked at 31st among 64 institutions in the market. The most recent market share data for lending to small businesses reflects that INTRUST was ranked 34th among 96 lenders in the market. During the 2013-2015 evaluation period, the bank achieved 1.04 percent of the total dollar volume in the AA and 0.27 percent of the number of loans. The institution originated 134 loans totaling \$21 million to small businesses between January 1, 2013 and December 31, 2015.

Home mortgage lending activity volumes are also good. The institution originated 223 loans totaling nearly \$18 million to borrowers in the AA during the evaluation periods. Home improvement loans were the bank's primary HMDA product in the CCOK AA. Lending levels for this product reflect good responsiveness to credit needs in the AA.

Distribution of Loans by Income Level of the Geography

The overall geographic distribution of loans by income level of the geography is good.

Home Mortgage Loans

Refer to Tables 2, 3, 4, and 5 in the State of Oklahoma section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations/purchases.

INTRUST's overall geographic distribution of home mortgage loans in the CCOK AA for the 2013-2015 evaluation period is adequate. In evaluating the geographic distribution of home loans in

the CCOK AA, it is important to note that, according to the 2010 Census data, low-income census tracts contained 2.73 (4,954 units) of the total owner-occupied housing units in the AA. Of the total housing units in low-income geographies, rental and vacant units account for 46.92 percent and 17.45 percent respectively. Based on these statistics, the bank had limited opportunities for home mortgage lending in low-income census tracts. As such, greater emphasis was placed on the bank's performance in moderate-income geographies when determining the overall geographic distribution conclusion for home mortgage loans.

The bank's geographic distribution of home purchase loans is adequate. The percentage of loans in the low-income geographies was lower than the percentage of owner occupied units in these geographies. The portion of loans made in moderate-income geographies was somewhat lower than the percentage of owner-occupied units in these geographies. The bank's market share in the low-income census tracts was significantly below its overall market share for geographies. The bank's market share in moderate-income census tracts exceeds its overall market share for home purchase loans.

The geographic distribution of home improvement loans is adequate. The bank's percentage of home improvement loans are somewhat lower than the census demographics in the low-income geographies. INTRUST has achieved a strong market share in low-income geographies for home improvement loans. Low-income geographies market share represents 1.47 percent, while the bank's overall market share for home improvement loans in the AA is 1.25 percent. The bank's performance in moderate-income tracts is adequate. The bank's percentage of home improvement loans in the moderate-income tracts was somewhat lower than the census demographics. Market share for home improvement loans in the moderate-income tracts exceeded the bank's overall market share of home improvement loans in the AA.

The geographic distribution of home refinance loans is adequate. INTRUST had no loans in the low-income tract so performance in the low-income geographies was very poor, including the bank's market share. The percentage of loans in moderate-income geographies was somewhat lower than the percentage of owner-occupied units in these geographies. The bank's market share in moderate-income census tracts significantly exceeded the overall market share for home refinance loans.

INTRUST had no HMDA reportable multi-family loans in the CCOK AA during the evaluation period. This did not negatively impact the bank's lending conclusion.

Small Loans to Businesses

Overall, the geographic distribution of small loans to businesses is excellent.

Refer to Table 6 in the State of Oklahoma section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to businesses.

During the evaluation period, INTRUST's geographic distribution of loans to businesses located in moderate-income tracts significantly exceeds the percentage of businesses located in those tracts and is excellent. The bank's lending performance in low-income tracts was near to census demographics for the evaluation period and is considered good. Regarding market share, the bank's market share in low-income tracts was lower than the demographics and significantly exceeded demographics in moderate-income tracts.

Lending Gap Analysis

Our geographic distribution analysis included a review for any unexplained lending gaps in the CCOK AA. INTRUST extended mortgage loans in only 23 of the 59 (39 percent) moderate-income tracts and four of 17 (24 percent) low-income tracts in the AA during the 2013-2015 evaluation period.

Opportunities are limited for a majority of low- and moderate-income tracts in the bank's AA since they are located in the core inner-city portion of Oklahoma City, Oklahoma. INTRUST has one branch in a moderate-income tract on the west side of the city's core. This branch cannot be expected to serve the large geographical area comprising the core of the city. Additionally, census data for the period reflects that of the 36 moderate-income tracts where no mortgage lending occurred, 20 of the tracts, or 56 percent, contained housing units where 50 percent or more of the units were rental properties and in low-income tracts, 6 of the tracts, or 46 percent, contained housing units where 50 percent or more of the units were rental properties. A high volume of rental properties would limit the number of opportunities for mortgage lending. The lending gaps in the CCOK AA did not materially affect the mortgage lending rating.

Distribution of Loans by Income Level of the Borrower

INTRUST's overall distribution of loans by income level of the borrower during the evaluation period is good.

Home Mortgage Loans

The overall distribution of home mortgage loans is good.

Refer to Tables 8, 9, and 10 in the State of Oklahoma 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.

In evaluating the borrower distribution of home loans in the CCOK AA, we noted 12.16 percent of the families in the AA (2010 U.S. Census) are below the poverty level. In addition, we considered the average age of the housing inventory and the median housing value in the AA. According to the 2010 U.S. Census, the average age of the housing inventory was 52 years, with a median housing value of \$133,148. Older housing often has higher maintenance costs compared to new housing inventory and frequently requires significant repairs to bring the dwelling up to code requirements. These older houses are often less energy efficient, resulting in higher utility costs, which can increase homeownership costs. These additional factors and costs can affect the ability of low- and moderate-income individuals to qualify for mortgage loans.

The bank's borrower distribution of home purchase loans is good. The percentage of loans to low-income borrowers is significantly lower than the percentage of low-income families and is poor. The percentage of loans made to moderate-income borrowers significantly exceeds the percentage of moderate-income families and is excellent. The bank's market share of loans to low-income borrowers significantly exceeds its overall market share of home purchase loans. The bank's market share of loans to moderate-income borrowers substantially meets its overall market share of home loans.

The borrower distribution of home improvement loans is good. The percentage of loans to low-income borrowers was significantly lower than the percentage of low-income families and is considered poor. The percentage of loans made to moderate-income borrowers significantly exceeded the percentage of moderate-income families and is considered excellent. The bank's market share of loans to low-income borrowers significantly exceeded its overall market share of home improvement loans. The bank's market share of loans to moderate-income borrowers substantially met its overall market share of home improvement loans.

The bank's borrower distribution of home refinance loans during the evaluation period was good. The percentage of loans to low-income borrowers was significantly lower than the percentage of low-income families and is poor. The percentage of loans to moderate-income borrowers significantly exceeds the percentage of moderate-income families and is excellent. The bank's market share of loans to low- and moderate-income borrowers significantly exceeds the overall market share of refinance loans.

Small Loans to Businesses

Refer to Table 11 in the State of Oklahoma section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

INTRUST's lending to businesses of different sizes reflects adequate penetration during the evaluation period.

The bank's percentage of loans to businesses with revenues of \$1 million or less is lower than the percentage of small businesses as reflected in the census demographics. The bank's market share of small loans to businesses was near to the bank's overall market share for business lending.

Community Development Lending

Refer to Table 1 Lending Volume in the State of Oklahoma section of Appendix D for the facts and data used to evaluate the bank's level of community development lending. This table includes all CD loans, including multifamily loans that also qualify as CD loans.

During the evaluation period, community development lending had a significant, positive impact on the lending test. INTRUST originated ten community development loans totaling \$23.3 million or 122.50 percent of Tier One Capital allocated to the in the in the CCOK AA.

- Four loans totaling \$13.2 million were for economic development and were loans to assist small businesses with operations or for equipment that helped to retain jobs for low to moderate-income individuals.
- Four loans totaling \$6.2 million were to Central Oklahoma American Indian Health Clinic to provide health services to LMI persons.
- One loan totaling \$2.3 million to a business that finances the revitalization or stabilization of low- or moderate-income geographies located in an Enterprise Zone.

Product Innovation and Flexibility

INTRUST did not provide any information regarding innovative or flexible loan products. Flexible and innovative loan programs had a neutral impact on the bank's lending performance.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Investment Test in Oklahoma is rated High Satisfactory. Refer to Table 14 in the State of Oklahoma section of Appendix D for the facts and data used to evaluate the bank's level of qualified investments for the periods 2013-2016.

Based on a full-scope review, INTRUST'S performance in the Oklahoma AA is rated High Satisfactory. The bank provided a good level of qualified community development investments and grants in the AA given the high level of opportunities.

During the CD evaluation period, INTRUST provided the AA with 21 qualified current investments and grants totaling \$829 thousand. Investments made during prior CRA evaluation periods also qualify with prior period balances totaling \$660 thousand million. The combined amounts total \$1.5 million and represent 7.67 percent of the AA's allocated June 30, 2016 tier one capital. The bank's donations targeted organizations that provide community services for LMI individuals, while investments support primarily affordable housing and medical care. Examples qualified investments and grants occurring within the AA during the CD evaluation period are listed below:

- Grants totaling \$37 thousand to organizations providing shelter, nutrition, and education services to LMI individuals.
- Investments of \$692 thousand in a central Oklahoma health clinic.
- Investments of \$54 thousand in a venture capital group that supports economic development.
- Investments of \$500 thousand in LIHTCs that benefit a statewide area that includes the Oklahoma AA.
- Investments of \$206 thousand in LIHTCs that benefit a multi-state area that includes the state of Oklahoma.

The LIHTC investments are placed with a non-profit tax credit syndicator that restricts investments to either the state of Oklahoma (statewide) or to a fixed group of states that includes Oklahoma (multi-state). The entity has a purpose, mandate, or function that includes serving the bank's AA. Unfunded commitments for investments in LIHTC funds that are unconditional, legally binding, and committed to during the current evaluation period are considered as current period investments. Investments in LIHTCs demonstrate responsiveness by the bank as these investments are not routinely provided by private investors. Multi-state investments have been allocated among states where the bank has assessment areas.

SERVICE TEST

Based on a full-scope review, INTRUST's service performance in the Oklahoma AA is rated Low Satisfactory. Based on a full-scope review, the bank's performance in the CCOK AA is adequate.

Retail Banking Services

Refer to Table 15 in the State of Oklahoma section of Appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

INTRUST's delivery systems are reasonably accessible to individuals of different income levels throughout the CCOK AA; however, physical access to branches and ATMs is limited in low-income geographies. The bank has maintained six branches and six ATMs.

The geographic distribution of branches and ATMs in low-income geography is below the demographics of the CCOK AA. The bank does not have any branches or ATMs in low-income census tracts. The low-income tracts contain 5.08 percent of the AA population for the assessment period. These tracts are sparsely populated, as they are located along the north and south sides of the Oklahoma River in the livestock trade area of Oklahoma City, Oklahoma. A branch and ATM in an adjacent moderate-income tract located west of the low-income tracts can provide some physical accessibility to bank services. Individuals residing in the low-income tracts could utilize electronic options for banking.

Branch and ATM distribution in the CCOK AA moderate-income census tracts exceeds demographics for the assessment period. The moderate-income tracts contained 25.30 percent of the AA population, while 50 percent of bank branches were located within these tracts. The bank had three branches and three ATMs in moderate-income census tracts during this period.

The bank did not construct any new branches in the CCOK AA during the evaluation period. Delivery systems for low- and moderate-income census tracts have not been impacted, as no branches were opened or closed in these tracts.

INTRUST's hours and services offered throughout the AA do not vary in a way that inconvenience portions of the AA, particularly LMI geographies or individuals. Services offered and hours of operation are comparable among locations regardless of the income level of the geography.

Management compliments its traditional service delivery methods with certain alternative delivery processes, including online banking, ATMs, and telephone banking. These delivery methods provide increased access to banking services throughout all areas in the AA. We did not place any significant weight on these alternative delivery systems, as the bank did not maintain metrics to determine their effectiveness in helping to meet the service and credit needs of the low- to moderate-income individuals.

Community Development Services

INTRUST's performance in providing CD services in the CCOK AA is adequate. During the evaluation period, the bank supported three community service organizations that have various mission statements. Senior officers from INTRUST provided financial knowledge and services to community organizations that have community development purposes. The following are examples that demonstrate how bank associates used their financial expertise to assist these organizations:

- Bank officer serves on Board of organization that promotes homeownership among low- to moderate-income individuals.
- Two bank employees serve an organization that promotes affordable housing in low- to moderate-income areas in Oklahoma City.

The bank did not maintain metrics for employee hours which aids in determining the efforts on delivering community development services. These metrics are helpful to substantiate the responsiveness of services provided to the community.

State Rating

State of Arkansas

CRA Rating for Arkansas:	Satisfactory
The lending test is rated:	Low Satisfactory
The investment test is rated:	High Satisfactory
The service test is rated:	Low Satisfactory

- INTRUST demonstrated adequate responsiveness to community credit needs. INTRUST achieved poor geographic distribution of small loans to businesses. The overall borrower distribution of small loans to businesses is poor. Community Development Lending had a positive impact on the Lending Test.
- INTRUST demonstrated excellent responsiveness to community development investment needs. INTRUST provided \$51 thousand in qualified investments and donations to provide for community services for low- to moderate-income individuals.
- INTRUST delivery systems for products and services are accessible to a limited portion of the institution's assessment area, and provide an adequate level of community development services in the Benton County AA.

Description of Institution's Operations in Arkansas

INTRUST operates one branch and one ATM within the state of Arkansas. The bank's AA in Arkansas consists of twenty-two CTs in Benton County, which is located within the Fayetteville-Springdale-Rogers MA #22220. INTRUST ranks twenty-seventh in deposit market share in the Benton County AA with 0.03 percent of all deposits.

Competition is strong with 26 other FDIC insured financial institutions having 89 locations within the AA. Arvest Bank, at number one, has captured 62 percent of the deposits in the AA. The bank ranking second has a three percent market share.

Refer to the Market Profiles for the State of Arkansas in Appendix C for detailed demographics and other performance context information for assessment areas that received full-scope reviews.

Scope of Evaluation in Arkansas

The bank held 0.04 percent of the Arkansas's total deposits and originated 0.62 percent of all loans during the evaluation period. In addition, there is only one branch and one ATM in Arkansas. Therefore, the State of Arkansas will receive only nominal weight in the overall CRA rating. We performed a full-scope review of the Benton County AA. Our lending review was focused on loans to small businesses. Small business loans represented 95 percent of the dollar volume of loans originated in the AA. During the evaluation period, the bank originated one home mortgage loan for \$270 thousand, and 67 small loans to businesses totaling \$4.7 million.

During this examination, examiners reviewed a recent community contact performed by an OCC Community Development Officer. The community contact indicated that credit needs were being

met in the area and local banks are very active in the community. The contact's concerns were a need for greater infrastructure development, availability of commercial real estate, and a skilled workforce.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the lending test in Arkansas is rated Low Satisfactory. Based on a full-scope review, performance in the Benton County AA is adequate. We placed all the weight on small business lending when performing the full-scope review. Home mortgage lending was nominal and not considered a primary product. CD lending improved the overall performance to adequate.

Lending Activity

Refer to the State of Arkansas section and the applicable evaluation period of Tables 1 Lending Volume in Appendix D for the facts and data used to evaluate the bank's lending activity.

As of June 30, 2015, INTRUST ranked 27th out of 27 institutions in the Benton County AA with a deposit share of 0.03 percent. The level of lending activity remains low with 67 business loans and only one home mortgage loan in the evaluation period. The bank's primary focus is international banking services so lending performance is poor.

Distribution of Loans by Income Level of the Geography

The bank's geographic distribution of small loans to businesses located in low- and moderate income geographies was adequate

Small Loans to Businesses

Refer to Table 6 in the State of Arkansas section of Appendix D for the facts and data used to evaluate the geographic distribution of the Small Loans to Businesses.

The percentage in low-income geographies was somewhat lower than the percentage of businesses in those geographies and was adequate. The percentage of loans made in moderate-income geographies was significantly below the percentage of businesses in those geographies and was poor. While the comparison to demographics in the moderate tracts reflects poor performance, this did not impact our final analysis. Given the bank's proximity to the low- and moderate income tracts, the lack of development in significant portions of those tracts, and the bank's single location and low market share the bank's ability to lend in these tracts are reduced. The bank's market share in low- and moderate-income geographies was significantly lower than its overall market share for small loans to businesses.

Lending Gap Analysis

We reviewed summary reports and maps and analyzed INTRUST's small business lending activity over the evaluation period to identify any gaps in the geographic distribution of loans. INTRUST originated loans to 20 of the 22 census tracts, and 3 of the 5 low- to moderate-income census tracts.

We did not identify any unexplained conspicuous gaps.

Distribution of Loans by Income Level of the Borrower

The overall rating distribution of loans to small businesses is poor.

Small Loans to Businesses

Refer to Table 11 in the State of Arkansas section of Appendix D for the facts and data used to evaluate the borrower distribution of the Small Loans to Businesses.

The percentage of loans to small businesses is significantly below demographics. During the evaluation period, management has focused on international business lending and is preparing a business plan for 2017 to improve lending to small businesses in this AA. The bank's market share of loans to small businesses was significantly below its overall market share of loans to small businesses

Community Development Lending

Refer to Table 1 Lending Volume in the State of Arkansas section of Appendix D for the facts and data used to evaluate the bank's level of community development lending. This table includes all CD loans, including multifamily loans that also qualify as CD loans.

During the evaluation period, community development lending had a significant, positive impact on the lending test. INTRUST originated three community development loans totaling \$8.6 million. This volume of CD loans represents 5,738 percent of allocated Tier One Capital. All three loans were for economic development and were loans to assist small businesses with operations for equipment that helped to retain jobs for low to moderate-income individuals.

Product Innovation and Flexibility

INTRUST did not provide any information regarding innovative or flexible loan products. Flexible and innovative loan programs had a neutral impact on the bank's lending performance.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the investment test in Arkansas is rated High Satisfactory.

Refer to Table 14 in the State of Arkansas section of Appendix D for the facts and data used to evaluate the bank's level of qualified investments.

Based on a full-scope review, INTRUST'S performance in the Arkansas AA is rated High Satisfactory. The bank provided a good level of qualified community development investments and grants in the AA given the high level of opportunities.

During the CD evaluation period, INTRUST provided the AA with 16 qualified current investments and grants totaling \$53 thousand. This amount represents 34.84 percent AA's allocated June 30, 2016, tier one capital. The bank's donations targeted organizations that provide community services for LMI individuals, while investments support primarily affordable housing and medical care.

Examples qualified investments and grants occurring within the AA during the CD evaluation period are listed below:

- Grants totaling \$26 thousand to organizations providing shelter, nutrition, and education services to LMI individuals.
- Investments of \$25 thousand in a community development corporation that supports economic development.
- Investments of \$2 thousand in LIHTCs that benefit a multi-state area that includes the state of Arkansas.

The LIHTC investments are placed with a non-profit tax credit syndicator that restricts investments to a fixed group of states that includes Arkansas (multi-state). The entity has a purpose, mandate, or function that includes serving the bank's AA. Unfunded commitments for investments in LIHTC funds that are unconditional, legally binding, and committed to during the current evaluation period are considered as current period investments. Investments in LIHTCs demonstrate responsiveness by the bank as these investments are not routinely provided by private investors. Multi-state investments have been allocated among states where the bank has assessment areas.

SERVICE TEST

The bank's performance under the service test in Arkansas is rated Low Satisfactory.

Retail Banking Services

Refer to Table 15 in the State of Arkansas section of Appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system, including branch openings and closings.

INTRUST's delivery systems are accessible to limited portions of the institution's assessment area. The bank has one office located in Rogers, Arkansas. This branch is located in an upper-income tract. There is a cash dispensing ATM at this location. Products and services at this branch are limited to deposits, loans, Treasury Management, and international services.

The geographic distribution of branches and ATMs in low-income census tracts is below the demographics of the AA. There is one low-income tract which contains 3.95 percent of the AA population. There are four moderate-income tracts in the AA which contains 17.15 percent of the population. The bank has no branches or ATM locations in these moderate-income census tracts.

The low- to moderate-income census tracts in Benton County AA are located on the northeast side of the area of bank has delineated as its AA. The bank's single branch is located on the western side of the AA. Given the competition in the AA, there are many banking opportunities available between the INTRUST location and the location of low- to moderate-income census tracts. The bank did not construct any new branches in the AA during the evaluation period and no branches were opened or closed in low- to moderate-income tracts.

Branch hours and services do not differ in a way that inconveniences any portion of the AA, or any group of individuals, including low- to moderate-income geographies and individuals. This location offers hours from 8:00 A.M. to 5:00 P.M. Monday through Friday, or by appointment. There is no drive-up at this location. Management did move the bank to street level access during this evaluation period.

As previously noted, the services currently offered at the branch vary slightly from the full range of products offered at the Kansas and Oklahoma locations; however, all of INTRUST's prospective customers and current customers would have access to alternative delivery systems, such as telephone and online banking, regardless of their location. Again, we did not place any significant weight on these alternative delivery systems, as there was no information available to show whether these services are effective in reaching low- to moderate-income individuals and geographies.

Community Development Services

INTRUST provided an adequate level of community development services in the Benton County AA during the evaluation period.

During the evaluation period, the bank supported four community service organizations that have various mission statements. Senior officers from INTRUST provided financial knowledge and services to community organizations that have community development purposes. The following are examples that demonstrate how bank associates used their financial expertise to assist these organizations:

- Two bank employees serve an organization that provide youth programs to children from low- to moderate-income families.
- One employee serves on the board of a homeless shelter.
- One employee serves on a local small business council committee that provides services to entrepreneurs and small businesses and small farms.

The bank did not maintain metrics for employee hours which aids in determining the efforts on delivering community development services.

Appendix A: Scope of Examination

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

Time Period Reviewed	Lending Test (excludes CD loans): 1/1/2013 to 12/31/2015 Investment and Service Tests and CD Loans: 1/1/2013 to 10/26/2016	
Financial Institution	Products Reviewed	
INTRUST Bank, N.A. Wichita, KS	Commercial and Home Mortgage Loans, Community Development Loans, Qualified Investments, and Services	
Affiliate(s)	Affiliate Relationship	Products Reviewed
Not Applicable		
List of Assessment Areas and Type of Examination		
Assessment Area	Type of Exam	Other Information
State of Kansas Sedgwick/Butler Counties part of MA #48620	Full-Scope	Part of MA #48620
Douglas County MA #29940	Limited-Scope	Entire MA
Johnson County MA #28140	Limited-Scope	Part of MA #28140
*Riley/Geary Counties part of MA #31740 for 2013	Limited-Scope	Part of MA #31740 for 2013 Geary County non MSA
*Geary County non MSA 2014	Limited-Scope	Part of MA #45820
*Riley County part of MA #31740 2014	Limited-Scope	Part of MA #36420 with 220 CTs
Shawnee County part of MA #45820	Limited-Scope	Part of MA #22220 with 22 CTs
State of Oklahoma Canadian, Cleveland, and Oklahoma Counties part of MA #36420	Full-Scope	
State of Arkansas Benton County part of MA #22220	Full-Scope	
		*Moved Geary County, KS to non MSA per OMB changes effective 1/1/2014.

Appendix B: Summary of Multistate Metropolitan Area and State Ratings

RATINGS INTRUST Bank, N.A.				
Overall Bank:	Lending Test Rating*	Investment Test Rating	Service Test Rating	Overall Bank/State/Multistate Rating
INTRUST Bank, N.A.	High Satisfactory	Low Satisfactory	High Satisfactory	Satisfactory
Multistate Metropolitan Area or State:				
KANSAS	High Satisfactory	Low Satisfactory	High Satisfactory	Satisfactory
OKLAHOMA	High Satisfactory	High Satisfactory	Low Satisfactory	Satisfactory
ARKANSAS	Low Satisfactory	High Satisfactory	Low Satisfactory	Satisfactory

(*) The lending test is weighted more heavily than the investment and service tests in the overall rating.

Appendix C: Market Profiles for Full-Scope Areas

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Market Profiles for Areas Receiving Full-Scope Reviews

Kansas.....	C-2
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Arkansas:.....	C-4

State of Kansas Full-Scope Area

The Sedgwick/Butler Counties AA contains the entire county of Sedgwick and Butler, which is part of the Wichita MA #48620.

Demographic Information for Full Scope Area: 2013-2015 Sedgwick/Butler County AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	137	9.49	32.85	28.47	29.20	0.00
Population by Geography	564,245	7.01	29.13	31.27	32.60	0.00
Owner-Occupied Housing by Geography	146,380	3.50	25.00	33.40	38.10	0.00
Business by Geography	42,557	9.95	23.21	30.75	36.10	0.00
Farms by Geography	1,719	1.80	10.24	42.47	45.49	0.00
Family Distribution by Income Level	142,955	20.64	18.42	21.08	39.85	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	55,849	11.03	43.52	28.24	17.22	0.00
Median Family Income FFIEC Adjusted Median Family Income for 2013 Households Below Poverty Level		61,850 63,200 12%	Median Housing Value Unemployment Rate (2010 US Census)	116,801 3.82%		

(*) The NA category consists of geographies that have not been assigned an income classification.
Source: 2010 US Census and 2013 FFIEC updated MFI

Manufacturing is the leading employment industry in Wichita. Manufacturing accounts for 18 percent of total employment, twice the national average. Specifically, the aviation industry continues to drive the Wichita economy. The manufacturing of aerospace products and parts accounts for the majority of manufacturing employment. Major aviation companies include Spirit Aerosystems, Textron Aviation (Cessna, Beechcraft, and Hawker jets), and Bombardier Aerospace. Other key employment industries include educational and health services, government, and retail. These industries account for 15 percent, 14 percent, and 11 percent of total employment, respectively.

The area's economy is improving as evidenced by the declining trend in unemployment. The Wichita MA unemployment rate peaked in July 2009 at 10.6 percent, its highest level in ten years. The unemployment rate as of June 2016 is 4.9 percent. However, more than half of all jobs in Wichita are in low-wage industries, compared with about 30 percent nationwide. Wichita's housing market continues to improve with increased home sales in 2015 over 2014 and 2013. In addition, the median sales price of new and existing homes has risen over this horizon.

State of Oklahoma Full-Scope Area

The Canadian, Cleveland, and Oklahoma Counties AA contains portions of three counties in the Oklahoma City MA #36420. The AA comprises parts of eastern Canadian County, northern Cleveland County and western Oklahoma County consisting of 220 CTs. Specifically, the AA consists of 21 CTs in Canadian County, 36 CTs in Cleveland County, and 163 CTs in Oklahoma County.

Demographic Information for Full Scope 2013-2015 Canadian, Cleveland, and Oklahoma AA (CCOK)						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	220	7.73	26.82	32.73	31.36	1.36
Population by Geography	730,640	5.08	25.30	33.35	36.14	0.13
Owner-Occupied Housing by Geography	181,605	2.73	18.96	35.54	42.76	0.01
Business by Geography	62,028	4.97	19.68	31.33	42.28	1.73
Farms by Geography	1,442	2.84	16.16	26.98	53.74	0.28
Family Distribution by Income Level	180,217	19.17	17.11	20.36	43.36	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	65,388	8.69	38.92	33.95	18.43	0.00
Median Family Income		58,775	Median Housing Value		133,148	
FFIEC Adjusted Median Family Income for 2015		64,500	Unemployment Rate (2010 US Census)		2.78%	
Households Below Poverty Level		12%				

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

Source: 2010 US Census and 2015 FFIEC updated MFI

The Oklahoma City MA relies heavily on public sector employment. There are a significant number of state, federal, and local government employees in the area. Government employment represents approximately 20 percent of total employment, compared with 15.5 percent nationally. Education and healthcare industries and the professional and business services sector account for 14 percent and 13 percent, respectively, of employment in the Oklahoma City MA. The largest employers in this area are Tinker Air Force Base and the University of Oklahoma.

The Oklahoma City economy is expanding but at a slower pace than at any time in the last five years. Housing permits fell in 2015 over 2014, but housing prices have increased 12 percent in the past five years. The June 2016 Oklahoma City unemployment rate of 4 percent is below state (4.8 percent) and national (4.9 percent) rates.

State of Arkansas Full-Scope Area

The Benton county AA contains twenty-two CTs in Benton County, which is located within the Fayetteville-Springdale-Rogers MA #22220.

Demographic Information for Full Scope Area: 2013-2015 Benton County						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	22	4.55	18.18	40.91	36.36	0.00
Population by Geography	96,962	3.95	17.15	43.51	35.39	0.00
Owner-Occupied Housing by Geography	21,611	2.78	15.15	41.27	40.80	0.00
Business by Geography	7,006	3.81	16.49	42.38	37.33	0.00
Farms by Geography	187	4.28	11.23	36.90	47.59	0.00
Family Distribution by Income Level	24,178	18.79	17.21	20.25	43.74	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	8,706	8.98	26.95	43.90	20.17	0.00
Median Family Income		54,186	Median Housing Value		172,645	
FFIEC Adjusted Median Family Income for 2015		58,700	Unemployment Rate (2010		2.53%	
Households Below Poverty Level		12%	US Census)			

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

Source: 2010 US Census and 2015 FFIEC updated MFI

The economy of the Fayetteville-Springdale-Rogers MA is strong. Wal-Mart Stores, Inc. is the largest employer and numerous Walmart vendors and service companies continue to grow their presence in the MA. Other significant employers are J.B. Hunt (transportation) and the University of Arkansas. Professional and business services are 20 percent of employment, well above the national average of 14 percent, and have been growing at double digit pace. Government and manufacturing sectors employ 14 percent and 11.5 percent of the local workforce.

Home prices have risen in the MA, which evidences an improved economy. Unemployment in the MA hit its ten year peak at eight percent in October of 2010, where it remained until August 2011. The trend is strongly downward with June 2016 unemployment rate of 2.7 percent, pushing home prices to pre-recession highs. Population growth in the MA was 2.3 percent in 2015, more than twice the national average.

Appendix D: Tables of Performance Data

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Content of Standardized Tables D-2

Tables of Performance Data

 Kansas..... D-5

 Oklahoma D-36

 Arkansas:..... D-36

Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan areas are presented in one set of tables. References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to Appendix A: Scope of the Examination). For purposes of reviewing the lending test tables, the following are applicable: purchased loans are treated as originations/purchases and market share is the number of loans originated and purchased by the bank as a percentage of the aggregate number of reportable loans originated and purchased by all lenders in the MSA/assessment area.

The following is a listing and brief description of the tables included in each set:

- Table 1. Lending Volume** - Presents the number and dollar amount of reportable loans originated and purchased by the bank over the evaluation period by MSA/assessment area.
- Table 2. Geographic Distribution of Home Purchase Loans** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents market share information based on the most recent aggregate market data available.
- Table 3. Geographic Distribution of Home Improvement Loans** - See Table 2.
- Table 4. Geographic Distribution of Refinance Loans** - See Table 2.
- Table 5. Geographic Distribution of Small Loans to Businesses** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) throughout those geographies. The table also presents market share information based on the most recent aggregate market data available.
- Table 6. Geographic Distribution of Small Loans to Farms** - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. The table also presents market share information based on the most recent aggregate market data available.
- Table 7. Borrower Distribution of Home Purchase Loans** - Compares the

percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MSA/assessment area. The table also presents market share information based on the most recent aggregate market data available.

Table 8. Borrower Distribution of Home Improvement Loans - See Table 7.

Table 9. Borrower Distribution of Refinance Loans - See Table 7.

Table 10. Borrower Distribution of Small Loans to Businesses - Compares the percentage distribution of the number of small loans (less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to the percentage distribution of businesses with revenues of \$1 million or less. In addition, the table presents the percentage distribution of the number of loans originated and purchased by the bank by loan size, regardless of the revenue size of the business. Market share information is presented based on the most recent aggregate market data available.

Table 11. Borrower Distribution of Small Loans to Farms - Compares the percentage distribution of the number of small loans (less than or equal to \$500,000) originated and purchased by the bank to farms with revenues of \$1 million or less to the percentage distribution of farms with revenues of \$1 million or less. In addition, the table presents the percentage distribution of the number of loans originated and purchased by the bank by loan size, regardless of the revenue size of the farm. Market share information is presented based on the most recent aggregate market data available.

Table 12. Qualified Investments - Presents the number and dollar amount of qualified investments made by the bank in each MSA/AA. The table separately presents investments made during prior evaluation periods that are still outstanding and investments made during the current evaluation period. Prior-period investments are reflected at their book value as of the end of the evaluation period. Current period investments are reflected at their original investment amount even if that amount is greater than the current book value of the investment. The table also presents the number and dollar amount of unfunded qualified investment commitments. In order to be included, an unfunded commitment must have been reported on schedule RC-L of the call reports as an off- balance-sheet item.

Table 13. Distribution of Branch Delivery System and Branch Openings/Closings - Compares the percentage distribution of the number of the bank's branches in low-, moderate-, middle-, and upper-income geographies to the percentage of the population within each geography in each MSA/AA. The table also presents data on branch openings and closings in each MSA/AA.

Table 14. Geographic and Borrower Distribution of Consumer Loans (OPTIONAL)

- For geographic distribution, the table compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of households within each geography. For borrower distribution, the table compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage of households by income level in each MSA/assessment area.

Table 1. Lending Volume

LENDING VOLUME													Geography: KANSAS 2013		Evaluation Period: JANUARY 1, 2013 TO DECEMBER 31, 2013	
Assessment Area (2013):	% of Rated Area Loans (#) in MA/AA *	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans **		Total Reported Loans		% of Rated Area Deposits in MA/AA ***				
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)					
Full Review:																
Sedgwick/Butler County AA	87.38	1,154	97,074	1,155	119,821	51	3,621	17	97,009	2,360	220,516	87.84				
Limited Review:																
Johnson County AA	5.04	56	9,815	80	11,804	0	0	0	0	136	21,619	5.34				
Douglas County AA	2.89	41	5,356	36	5,824	1	270	0	0	78	11,450	3.09				
Shawnee County AA	2.18	7	492	52	9,809	0	0	2	4,051	59	10,301	1.69				
Riley-Geary County AA	2.52	38	4,248	30	4,358	0	0	0	0	68	8,606	2.04				

* Loan Data as of December 31, 2013. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from January 01, 2013 to October 24, 2016, with table reflecting 2013 data.

*** Deposit Data as of June 30, 2013. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME		Geography: KANSAS 2013						Evaluation Period: JANUARY 1, 2013 TO DECEMBER 31, 2013						
Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans**		Small Business Real Estate Secured**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full Review:														
Sedgwick/Butler County AA	0.00	0	0	0	0	0	0	0	0	0	0	0	0	87.84
Limited Review:														
Johnson County AA	0.00	0	0	0	0	0	0	0	0	0	0	0	0	5.34
Douglas County AA	0.00	0	0	0	0	0	0	0	0	0	0	0	0	3.09
Shawnee County AA	0.00	0	0	0	0	0	0	0	0	0	0	0	0	1.69
Riley-Geary County AA	0.00	0	0	0	0	0	0	0	0	0	0	0	0	2.04

* Loan Data as of December 31, 2013. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Optional Product Line(s) is from January 01, 2013 to October 24, 2016 with table reflecting 2013 data.

*** Deposit Data as of June 30, 2013. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME		Geography: KANSAS 2013		Evaluation Period: JANUARY 1, 2013 TO DECEMBER 31, 2013	
Assessment Area:	Other Unsecured Consumer Loans *		Other Optional Loans*		
	#	\$ (000's)	#	\$ (000's)	
Full Review:					
Sedgwick/Butler County AA	0	0	0	0	
Limited Review:					
Johnson County AA	0	0	0	0	
Douglas County AA	0	0	0	0	
Shawnee County AA	0	0	0	0	
Riley-Geary County AA	0	0	0	0	

* The evaluation period for Optional Product Line(s) is from January 01, 2013 to December 31, 2013.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: KANSAS 2013					Evaluation Period: JANUARY 1, 2013 TO DECEMBER 31, 2013					Market Share (%) by Geography*				
Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*					
	#	% of Total**	% Owner Occ Units***	% BANK Loans**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overa ll	Low	Mod	Mid	Upp	
Full Review:																
Sedgwick/Butler County AA	261	85.29	3.50	3.07	25.00	23.75	33.40	31.03	38.10	42.15	2.62	5.10	3.19	2.52	2.36	
Limited Review:																
Johnson County AA	17	5.56	0.28	0.00	7.54	5.88	28.75	35.29	63.43	58.82	0.13	0.00	0.13	0.16	0.11	
Douglas County AA	8	2.61	2.25	0.00	16.14	12.50	50.96	25.00	30.65	62.50	0.47	0.00	0.38	0.23	0.98	
Shawnee County AA	3	0.98	5.35	0.00	19.69	66.67	38.32	0.00	36.64	33.33	0.12	0.00	0.51	0.00	0.10	
Riley-Geary County AA	17	5.56	0.00	0.00	12.66	5.88	65.99	70.59	21.34	23.53	0.98	0.00	0.58	1.25	0.68	

* Based on 2013 Peer Mortgage Data -- US and PR

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

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: KANSAS 2013								Evaluation Period: JANUARY 1, 2013 TO DECEMBER 31, 2013					
Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Sedgwick/Butler County AA	470	92.34	3.50	2.77	25.00	18.94	33.40	37.02	38.10	41.28	35.36	26.53	32.84	37.58	35.53
Limited Review:															
Johnson County AA	12	2.36	0.28	0.00	7.54	8.33	28.75	8.33	63.43	83.33	1.24	0.00	2.22	0.46	1.42
Douglas County AA	13	2.55	2.25	0.00	16.14	7.69	50.96	38.46	30.65	53.85	8.39	0.00	4.55	6.41	13.21
Shawnee County AA	4	0.79	5.35	0.00	19.69	25.00	38.32	0.00	36.64	75.00	1.60	0.00	1.92	0.00	3.03
Riley-Geary County AA	10	1.96	0.00	0.00	12.66	0.00	65.99	80.00	21.34	20.00	6.62	0.00	0.00	8.25	4.76

* Based on 2013 Peer Mortgage Data -- US and PR

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

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE		Geography: KANSAS 2013						Evaluation Period: JANUARY 1, 2013 TO DECEMBER 31, 2013							
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% BANK Loans**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Sedgwick/Butler County AA	421	88.26	3.50	2.38	25.00	19.95	33.40	38.00	38.10	39.67	4.24	6.49	4.68	4.95	3.52
Limited Review:															
Johnson County AA	26	5.45	0.28	0.00	7.54	3.85	28.75	15.38	63.43	80.77	0.15	0.00	0.10	0.09	0.18
Douglas County AA	19	3.98	2.25	0.00	16.14	10.53	50.96	31.58	30.65	57.89	0.80	0.00	0.59	0.49	1.50
Shawnee County AA	0	0.00	5.35	0.00	19.69	0.00	38.32	0.00	36.64	0.00	0.00	0.00	0.00	0.00	0.00
Riley-Geary County AA	11	2.31	0.00	0.00	12.66	18.18	65.99	63.64	21.34	18.18	0.65	0.00	1.23	0.70	0.38

* Based on 2013 Peer Mortgage Data -- US and PR

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

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: KANSAS 2013						Evaluation Period: JANUARY 1, 2013 TO DECEMBER 31, 2013							
Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% MF Units***	% BANK Loans****	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Sedgwick/Butler County AA	2	50.00	13.60	0.00	37.02	50.00	33.73	0.00	15.65	50.00	3.08	0.00	3.13	0.00	14.29
Limited Review:															
Johnson County AA	1	25.00	0.70	0.00	19.50	100.00	36.25	0.00	43.55	0.00	3.33	0.00	7.69	0.00	0.00
Douglas County AA	1	25.00	19.69	0.00	18.15	100.00	42.99	0.00	19.17	0.00	3.23	0.00	8.33	0.00	0.00
Shawnee County AA	0	0.00	20.75	0.00	29.03	0.00	37.52	0.00	12.70	0.00	0.00	0.00	0.00	0.00	0.00
Riley-Geary County AA	0	0.00	0.00	0.00	19.00	0.00	64.98	0.00	16.02	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2013 Peer Mortgage Data -- US and PR

** Multi-family loans originated and purchased in the MA/AA as a percentage of all multi-family loans originated and purchased in the rated area.

*** Percentage of Multi Family Units is the number of Multi Family units in a particular geography divided by the number of multifamily housing units in the area based on 2010 Census information.

**** Multifamily loan distribution includes Home Purchases, Home Improvement and Refinances.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES 31, 2013												Geography: KANSAS 2013				Evaluation Period: JANUARY 1, 2013 TO DECEMBER				
Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*									
	#	% of Total**	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	Overall	Low	Mod	Mid	Upp					
Full Review:																				
Sedgwick/Butler County AA	1,155	88.10	9.95	15.84	23.21	26.23	30.75	31.52	36.10	26.41	15.98	21.45	17.23	17.87	12.15					
Limited Review:																				
Johnson County AA	38	2.90	0.57	0.00	8.78	15.79	24.25	26.32	63.58	57.89	0.74	0.00	0.62	0.41	0.32					
Douglas County AA	36	2.75	6.59	2.78	22.84	13.89	43.11	52.78	27.46	30.56	2.51	2.08	1.60	2.87	2.85					
Shawnee County AA	52	3.97	18.39	19.23	16.82	32.69	36.48	46.15	28.31	1.92	2.92	3.52	5.33	3.30	0.23					
Riley-Geary County AA	30	2.29	0.00	0.00	26.50	26.67	57.67	33.33	15.76	40.00	2.66	0.00	3.69	1.48	5.48					

* Based on 2013 Peer Small Business Data -- US and PR

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

*** Source Data - Dun and Bradstreet (2013).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS															Geography: KANSAS 2013					Evaluation Period: JANUARY 1, 2013 TO DECEMBER 31, 2013				
Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*													
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	Overall	Low	Mod	Mid	Upp									
Full Review:																								
Sedgwick/Butler County AA	51	98.08	1.80	0.00	10.24	0.00	42.47	90.20	45.49	9.80	20.65	0.00	0.00	27.22	6.94									
Limited Review:																								
Johnson County AA	0	0.00	0.08	0.00	7.78	0.00	29.92	0.00	61.59	0.00	0.00	0.00	0.00	0.00	0.00									
Douglas County AA	1	1.92	1.89	0.00	11.08	0.00	44.59	0.00	42.43	100.00	2.22	0.00	0.00	0.00	3.45									
Shawnee County AA	0	0.00	2.83	0.00	7.43	0.00	33.63	0.00	56.11	0.00	0.00	0.00	0.00	0.00	0.00									
Riley-Geary County AA	0	0.00	0.00	0.00	4.87	0.00	75.13	0.00	20.00	0.00	0.00	0.00	0.00	0.00	0.00									

* Based on 2013 Peer Small Business Data -- US and PR

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

*** Source Data - Dun and Bradstreet (2013).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE															Geography: KANSAS 2013					Evaluation Period: JANUARY 1, 2013 TO DECEMBER 31, 2013				
Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share [*]													
	#	% of Total ^{**}	% Families ^{***}	% BANK Loans ^{****}	% Families ¹	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	Overall	Low	Mod	Mid	Upp									
Full Review:																								
Sedgwick/Butler County AA	261	85.29	20.64	12.61	18.42	20.43	21.08	19.57	39.85	47.39	2.73	3.05	2.17	1.97	3.60									
Limited Review:																								
Johnson County AA	17	5.56	10.86	11.76	13.18	5.88	20.26	29.41	55.70	52.94	0.14	0.32	0.04	0.16	0.15									
Douglas County AA	8	2.61	21.60	0.00	16.23	28.57	21.87	28.57	40.30	42.86	0.46	0.00	0.50	0.54	0.47									
Shawnee County AA	3	0.98	21.95	0.00	16.53	33.33	22.24	33.33	39.28	33.33	0.15	0.00	0.18	0.19	0.13									
Riley-Geary County AA	17	5.56	19.50	6.25	20.45	6.25	22.04	25.00	38.01	62.50	1.08	1.92	0.39	0.86	1.40									

^{*} Based on 2013 Peer Mortgage Data -- US and PR

^{**} Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

^{***} Percentage of Families is based on the 2010 Census information.

^{****} As a percentage of loans with borrower income information available. No information was available for 10.8% of loans originated and purchased by bank.

¹ Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: KANSAS 2013						Evaluation Period: JANUARY 1, 2013 TO DECEMBER 31, 2013							
Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families***	% BANK Loans****	% Families ²	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
Full Review:															
Sedgwick/Butler County AA	470	92.34	20.64	9.31	18.42	15.58	21.08	27.71	39.85	47.40	36.15	34.40	33.18	37.76	36.68
Limited Review:															
Johnson County AA	12	2.36	10.86	0.00	13.18	8.33	20.26	25.00	55.70	66.67	1.32	0.00	0.90	1.53	1.40
Douglas County AA	13	2.55	21.60	8.33	16.23	16.67	21.87	16.67	40.30	58.33	8.39	9.09	9.52	5.71	9.21
Shawnee County AA	4	0.79	21.95	0.00	16.53	25.00	22.24	25.00	39.28	50.00	1.66	0.00	2.04	1.45	2.02
Riley-Geary County AA	10	1.96	19.50	44.44	20.45	11.11	22.04	22.22	38.01	22.22	7.20	33.33	5.56	6.45	3.13

* Based on 2013 Peer Mortgage Data -- US and PR

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

*** Percentage of Families is based on the 2010 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 2.0% of loans originated and purchased by bank.

² Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE															Geography: KANSAS 2013					Evaluation Period: JANUARY 1, 2013 TO DECEMBER 31, 2013				
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*													
	#	% of Total**	% Families***	% BANK Loans****	% Families ³	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp									
Full Review:																								
Sedgwick/Butler County AA	421	88.26	20.64	5.61	18.42	20.15	21.08	26.79	39.85	47.45	5.00	3.18	5.52	4.99	5.15									
Limited Review:																								
Johnson County AA	26	5.45	10.86	0.00	13.18	16.67	20.26	12.50	55.70	70.83	0.17	0.00	0.19	0.09	0.21									
Douglas County AA	19	3.98	21.60	22.22	16.23	22.22	21.87	16.67	40.30	38.89	0.89	2.23	1.01	0.57	0.76									
Shawnee County AA	0	0.00	21.95	0.00	16.53	0.00	22.24	0.00	39.28	0.00	0.00	0.00	0.00	0.00	0.00									
Riley-Geary County AA	11	2.31	19.50	9.09	20.45	9.09	22.04	45.45	38.01	36.36	0.94	1.85	0.62	1.81	0.59									

* Based on 2013 Peer Mortgage Data -- US and PR

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

*** Percentage of Families is based on the 2010 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 6.7% of loans originated and purchased by bank.

³ Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES									
				Geography: KANSAS 2013		Evaluation Period: JANUARY 1, 2013 TO DECEMBER 31, 2013			
Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 Million or Less
Full Review:									
Sedgwick/Butler County AA	1,155	85.37	69.79	35.58	75.93	11.43	12.64	15.98	13.68
Limited Review:									
Johnson County AA	80	5.91	70.72	16.25	65.00	12.50	22.50	0.74	0.27
Douglas County AA	36	2.66	73.33	44.44	58.33	11.11	30.56	2.51	2.24
Shawnee County AA	52	3.84	70.61	11.54	71.15	3.85	25.00	2.92	0.88
Riley-Geary County AA	30	2.22	71.56	66.67	66.67	10.00	23.33	2.66	3.66

* Based on 2013 Peer Small Business Data -- US and PR

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

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2013).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 11.60% of small loans to businesses originated and purchased by the bank.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS DECEMBER 31, 2013		Geography: KANSAS 2013			Evaluation Period: JANUARY 1, 2013 TO				
Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev \$1 Million or Less
Full Review:									
Sedgwick/Butler County AA	51	98.08	98.25	88.24	84.31	5.88	9.80	20.65	24.73
Limited Review:									
Johnson County AA	0	0.00	95.63	0.00	0.00	0.00	0.00	0.00	0.00
Douglas County AA	1	1.92	98.11	100.00	0.00	0.00	100.00	2.22	3.70
Shawnee County AA	0	0.00	98.76	0.00	0.00	0.00	0.00	0.00	0.00
Riley-Geary County AA	0	0.00	96.15	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2013 Peer Small Business Data -- US and PR

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

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2013).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 0.00% of small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
Geography: KANSAS									
Evaluation Period: JANUARY 1, 2013 TO October 24, 2016									
Assessment Area:	Prior Period Investments *		Current Period Investments		Total Investments			Unfunded Commitments **	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Sedgwick/Butler County AA	1	127	106	586	107	713	9.83	1	75
Statewide Investment with Potential Benefit to One or More AA	4	2,322	5	4,102	9	6,424	88.60	3	950
Limited Review:									
Johnson County AA	0	0	14	36	14	36	.50	0	0
Douglas County AA	0	0	23	47	28	47	.65	0	0
Shawnee County AA	0	0	10	22	10	22	.30	0	0
Riley-Geary County AA	0	0	10	9	10	9	.12	0	0

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

** 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS Geography: KANSAS Evaluation Period: JANUARY 1, 2013 TO DECEMBER 31, 2013																	
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population			
	% of Rated Area Deposits in AA	# of BANK Branch-es	% of Rated Area Branch-es in AA	Location of Branches by Income of Geographies (%)				# of Branch Open-ings	# of Branch Clos-ings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Full Review:																	
Sedgwick/Butler County AA	87.84	28	71.80	7.14	35.71	17.86	39.29	0	0	0	0	0	0	7.01	29.13	31.27	32.60
Limited Review:																	
Johnson County AA	5.34	4	10.26	0.00	0.00	0.00	100.0	0	0	0	0	0	0	0.68	10.13	29.28	59.90
Douglas County AA	3.09	3	7.69	0.00	33.33	0.00	66.67	0	0	0	0	0	0	8.96	20.19	48.38	22.46
Shawnee County AA	1.69	1	2.56	100.0	0.00	0.00	0.00	0	0	0	0	0	0	10.67	22.77	35.97	30.59
Riley-Geary County AA	2.04	3	7.69	0.00	33.33	66.67	0.00	0	0	0	0	0	0	0.00	25.05	59.02	15.92

Table 1. Lending Volume

LENDING VOLUME													Geography: KANSAS 2014-2015		Evaluation Period: JANUARY 1, 2014 TO DECEMBER 31, 2015	
Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***				
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)					
Full Review:																
Sedgwick/Butler County AA	86.17	1,962	158,608	2,289	222,903	86	6,098	35	110,718	4,337	387,609	88.66				
Limited Review:																
Johnson County AA	5.48	90	15,072	186	27,005	0	0	2	6,748	276	42,077	5.19				
Douglas County AA	2.86	58	11,558	86	17,215	0	0	2	10,439	144	28,773	2.63				
Shawnee County AA	3.14	21	1,688	137	15,636	0	0	0	0	158	17,324	1.59				
Riley County AA	1.21	30	4,532	31	4,804	0	0	0	0	61	9,336	0.83				
Geary County AA	1.13	24	2,641	31	3,842	2	80	1	1,180	57	6,563	1.10				

* Loan Data as of December 31, 2015. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from January 01, 2014 to October 26, 2016.

*** Deposit Data as of June 30, 2015. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME														Geography: KANSAS 2014-2015		Evaluation Period: JANUARY 1, 2014 TO DECEMBER 31, 2015	
Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans**		Small Business Real Estate Secured**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in AA***			
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$(000's)				
Full Review:																	
Sedgwick/Butler County AA	0.00	0	0	0	0	0	0	0	0	0	0	0	0	88.66			
Limited Review:																	
Johnson County AA	0.00	0	0	0	0	0	0	0	0	0	0	0	0	5.19			
Douglas County AA	0.00	0	0	0	0	0	0	0	0	0	0	0	0	2.63			
Shawnee County AA	0.00	0	0	0	0	0	0	0	0	0	0	0	0	1.59			
Riley County AA	0.00	0	0	0	0	0	0	0	0	0	0	0	0	0.83			
Geary County AA	0.00	0	0	0	0	0	0	0	0	0	0	0	0	1.10			

* Loan Data as of December 31, 2015. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Optional Product Line(s) is from January 01, 2014 to December 31, 2015.

*** Deposit Data as of June 30, 2015. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME		Geography: KANSAS 2014-2015		Evaluation Period: JANUARY 1, 2014 TO DECEMBER 31, 2015	
Assessment Area (2015):	Other Unsecured Consumer Loans*		Other Optional Loans*		
	#	\$ (000's)	#	\$ (000's)	
Full Review:					
Sedgwick/Butler County AA	0	0	0	0	
Limited Review:					
Johnson County AA	0	0	0	0	
Douglas County AA	0	0	0	0	
Shawnee County AA	0	0	0	0	
Riley County AA	0	0	0	0	
Geary County AA	0	0	0	0	

* The evaluation period for Optional Product Line(s) is from January 01, 2014 to December 31, 2015.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE			Geography: KANSAS 2014-2015						Evaluation Period: JANUARY 1, 2014 TO DECEMBER 31, 2015							
Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography [*]					
	#	% of Total ^{**}	% Owner Occ Units ^{***}	% BANK Loans ^{****}	% Owner Occ Units ^{***}	% BANK Loans	% Owner Occ Units ^{***}	% BANK Loans	% Owner Occ Units ^{***}	% BANK Loans	% Owner Occ Units ^{***}	% BANK Loans	Overall	Low	Mod	Mid
Full Review:																
Sedgwick/Butler County AA	598	88.86	3.28	1.67	25.22	18.06	30.83	32.61	40.67	47.66		2.84	3.16	2.50	3.12	2.79
Limited Review:																
Johnson County AA	23	3.42	0.28	0.00	7.54	0.00	27.86	13.04	64.32	86.96		0.06	0.00	0.00	0.02	0.08
Douglas County AA	15	2.23	2.25	6.67	16.14	13.33	50.96	60.00	30.65	20.00		0.22	0.00	0.35	0.32	0.00
Shawnee County AA	15	2.23	5.35	0.00	19.69	40.00	38.32	26.67	36.64	33.33		0.15	0.00	0.24	0.17	0.09
Riley County AA	14	2.08	0.00	0.00	14.49	14.29	65.46	35.71	20.04	50.00		0.34	0.00	0.67	0.18	0.45
Geary County AA	8	1.19	0.00	0.00	14.22	0.00	61.95	87.50	23.83	12.50		0.85	0.00	0.00	1.26	0.48

^{*} Based on 2015 Peer Mortgage Data -- US and PR

^{**} Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

^{***} Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

^{****} Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: KANSAS 2014-2015						Evaluation Period: JANUARY 1, 2014 TO DECEMBER 31, 2015							
Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography [*]				
	#	% of Total ^{**}	% Owner Occ Units ^{***}	% BANK Loans ^{***}	% Owner Occ Units ^{***}	% BANK Loans	% Owner Occ Units ^{***}	% BANK Loans	% Owner Occ Units ^{***}	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Sedgwick/Butler County AA	905	90.23	3.28	2.21	25.22	19.67	30.83	32.38	40.67	45.75	35.93	29.41	31.86	38.89	36.35
Limited Review:															
Johnson County AA	50	4.99	0.28	0.00	7.54	0.00	27.86	6.00	64.32	94.00	2.51	0.00	0.00	0.45	3.29
Douglas County AA	26	2.59	2.25	0.00	16.14	11.54	50.96	53.85	30.65	34.62	9.82	0.00	8.33	10.53	10.20
Shawnee County AA	1	0.10	5.35	0.00	19.69	0.00	38.32	100.00	36.64	0.00	0.42	0.00	0.00	1.06	0.00
Riley County AA	9	0.90	0.00	0.00	14.49	33.33	65.46	44.44	20.04	22.22	5.32	0.00	10.00	4.35	3.57
Geary County AA	12	1.20	0.00	0.00	14.22	8.33	61.95	83.33	23.83	8.33	12.12	0.00	0.00	21.05	0.00

^{*} Based on 2015 Peer Mortgage Data -- US and PR

^{**} Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

^{***} Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

^{****} Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE															
Geography: KANSAS 2014-2015 Evaluation Period: JANUARY 1, 2014 TO DECEMBER 31, 2015															
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
Full Review:															
Sedgwick/Butler County AA	448	90.51	3.28	1.34	25.22	20.54	30.83	36.38	40.67	41.74	4.43	5.26	4.60	5.02	3.98
Limited Review:															
Johnson County AA	16	3.23	0.28	0.00	7.54	0.00	27.86	18.75	64.32	81.25	0.11	0.00	0.00	0.12	0.11
Douglas County AA	16	3.23	2.25	6.25	16.14	6.25	50.96	37.50	30.65	50.00	0.68	2.70	0.52	0.59	0.72
Shawnee County AA	5	1.01	5.35	0.00	19.69	0.00	38.32	40.00	36.64	60.00	0.16	0.00	0.00	0.14	0.24
Riley County AA	6	1.21	0.00	0.00	14.49	50.00	65.46	16.67	20.04	33.33	0.68	0.00	3.90	0.30	0.00
Geary County AA	4	0.81	0.00	0.00	14.22	0.00	61.95	75.00	23.83	25.00	0.70	0.00	0.00	1.28	0.00

* Based on 2015 Peer Mortgage Data -- US and PR

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

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY															Geography: KANSAS 2014-2015					Evaluation Period: JANUARY 1, 2014 TO DECEMBER 31, 2015				
Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*													
	#	% of Total**	% MF Units***	% BANK Loans****	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp									
Full Review:																								
Sedgwick/Butler County AA	11	78.57	13.57	27.27	37.05	54.55	32.87	9.09	16.51	9.09	7.41	12.50	5.00	10.00	0.00									
Limited Review:																								
Johnson County AA	1	7.14	0.70	0.00	19.50	0.00	35.22	100.00	44.58	0.00	0.00	0.00	0.00	0.00	0.00									
Douglas County AA	1	7.14	19.69	0.00	18.15	100.00	42.99	0.00	19.17	0.00	3.13	0.00	8.33	0.00	0.00									
Shawnee County AA	0	0.00	20.75	0.00	29.03	0.00	37.52	0.00	12.70	0.00	0.00	0.00	0.00	0.00	0.00									
Riley County AA	1	7.14	0.00	0.00	29.14	0.00	51.67	100.00	19.19	0.00	0.00	0.00	0.00	0.00	0.00									
Geary County AA	0	0.00	0.00	0.00	35.76	0.00	59.18	0.00	5.06	0.00	0.00	0.00	0.00	0.00	0.00									

* Based on 2015 Peer Mortgage Data -- US and PR

** Multi-family loans originated and purchased in the MA/AA as a percentage of all multi-family loans originated and purchased in the rated area.

*** Percentage of Multi Family Units is the number of Multi Family units in a particular geography divided by the number of multifamily housing units in the area based on 2010 Census information.

**** Multifamily loan distribution includes Home Purchases, Home Improvement and Refinances.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES																
Geography: KANSAS 2014-2015 Evaluation Period: JANUARY 1, 2014 TO DECEMBER 31, 2015																
Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*					
	#	% of Total**	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	Overall	Low	Mod	Mid
Full Review:																
Sedgwick/Butler County AA	2,289	85.54	10.74	19.00	23.39	24.46	28.81	29.53	37.07	27.00	14.67	24.54	14.55	15.60	11.34	
Limited Review:																
Johnson County AA	102	3.81	0.52	0.00	8.94	10.78	23.41	6.86	64.01	82.35	0.71	0.00	0.09	0.20	0.53	
Douglas County AA	86	3.21	7.04	6.98	23.40	24.42	43.19	37.21	26.37	31.40	2.89	2.17	2.93	2.30	4.06	
Shawnee County AA	137	5.12	18.94	13.87	16.60	43.80	37.64	38.69	26.82	3.65	2.98	3.72	6.34	2.95	0.20	
Riley County AA	31	1.16	0.00	0.00	30.77	48.39	52.27	32.26	16.84	19.35	2.21	0.00	3.59	1.49	2.23	
Geary County AA	31	1.16	0.00	0.00	33.20	19.35	53.17	35.48	13.63	45.16	4.21	0.00	1.59	3.18	13.16	

* Based on 2015 Peer Small Business Data -- US and PR

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

*** Source Data - Dun and Bradstreet (2015).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS															Geography: KANSAS 2014-2015					Evaluation Period: JANUARY 1, 2014 TO DECEMBER 31, 2015				
Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*													
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	Overall	Low	Mod	Mid	Upp									
Full Review:																								
Sedgwick/Butler County AA	86	97.73	2.14	0.00	10.23	0.00	40.78	83.72	46.86	16.28	16.44	0.00	0.00	21.74	9.33									
Limited Review:																								
Johnson County AA	0	0.00	0.18	0.00	8.77	0.00	29.52	0.00	61.00	0.00	0.00	0.00	0.00	0.00	0.00									
Douglas County AA	0	0.00	1.89	0.00	9.78	0.00	45.11	0.00	43.22	0.00	0.00	0.00	0.00	0.00	0.00									
Shawnee County AA	0	0.00	1.66	0.00	7.26	0.00	34.44	0.00	56.64	0.00	0.00	0.00	0.00	0.00	0.00									
Riley County AA	0	0.00	0.00	0.00	4.39	0.00	85.09	0.00	10.53	0.00	0.00	0.00	0.00	0.00	0.00									
Geary County AA	2	2.27	0.00	0.00	5.56	0.00	59.26	50.00	35.19	50.00	0.00	0.00	0.00	0.00	0.00									

* Based on 2015 Peer Small Business Data -- US and PR

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

*** Source Data - Dun and Bradstreet (2015).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE		Geography: KANSAS 2014-2015								Evaluation Period: JANUARY 1, 2014 TO DECEMBER 31, 2015					
Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share [*]				
	#	% of Total ^{**}	% Families ^{***}	% BANK Loans ^{****}	% Families ⁴	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{**}	% BANK Loans ^{**}	Overall	Low	Mod	Mid	Upp
Full Review:															
Sedgwick/Butler County AA	598	88.86	20.44	8.67	18.31	18.08	20.95	23.43	40.30	49.82	3.46	2.36	2.39	3.16	4.72
Limited Review:															
Johnson County AA	23	3.42	10.75	0.00	13.05	10.00	20.10	35.00	56.11	55.00	0.06	0.00	0.09	0.09	0.05
Douglas County AA	15	2.23	21.60	15.38	16.23	0.00	21.87	38.46	40.30	46.15	0.13	0.70	0.00	0.00	0.14
Shawnee County AA	15	2.23	21.95	0.00	16.53	7.69	22.24	38.46	39.28	53.85	0.13	0.00	0.00	0.32	0.13
Riley County AA	14	2.08	20.43	8.33	20.54	0.00	21.18	16.67	37.85	75.00	0.43	0.00	0.00	0.00	0.92
Geary County AA	8	1.19	17.79	0.00	19.88	40.00	25.27	20.00	37.06	40.00	0.74	0.00	1.59	0.67	0.56

^{*} Based on 2015 Peer Mortgage Data -- US and PR

^{**} Home purchase loans originated and purchased in the MA/AA as a percentage of all home purchase loans originated and purchased in the rated area.

^{***} Percentage of Families is based on the 2010 Census information.

^{****} As a percentage of loans with borrower income information available. No information was available for 10.1% of loans originated and purchased by bank.

⁴ Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT		Geography: KANSAS 2014-2015								Evaluation Period: JANUARY 1, 2014 TO DECEMBER 31, 2015					
Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share [*]				
	#	% of Total ^{**}	% Families ^{***}	% BANK Loans [*] ***	% Families ⁵	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	Overall	Low	Mod	Mid	Upp
Full Review:															
Sedgwick/Butler County AA	905	90.23	20.44	12.53	18.31	16.93	20.95	22.46	40.30	48.08	37.83	36.50	40.59	31.79	40.69
Limited Review:															
Johnson County AA	50	4.99	10.75	2.00	13.05	12.00	20.10	16.00	56.11	70.00	2.71	0.00	1.79	1.84	3.36
Douglas County AA	26	2.59	21.60	16.00	16.23	16.00	21.87	16.00	40.30	52.00	10.00	20.00	13.04	8.57	7.79
Shawnee County AA	1	0.10	21.95	0.00	16.53	0.00	22.24	0.00	39.28	100.00	0.47	0.00	0.00	0.00	0.95
Riley County AA	9	0.90	20.43	11.11	20.54	11.11	21.18	22.22	37.85	55.56	5.95	8.33	0.00	5.88	6.38
Geary County AA	12	1.20	17.79	0.00	19.88	20.00	25.27	40.00	37.06	40.00	10.00	0.00	11.11	25.00	10.00

^{*} Based on 2015 Peer Mortgage Data -- US and PR

^{**} Home improvement loans originated and purchased in the MA/AA as a percentage of all home improvement loans originated and purchased in the rated area.

^{***} Percentage of Families is based on the 2010 Census information.

^{****} As a percentage of loans with borrower income information available. No information was available for 2.2% of loans originated and purchased by bank.

⁵ Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE															Geography: KANSAS 2014-2015					Evaluation Period: JANUARY 1, 2014 TO DECEMBER 31, 2015				
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share [*]													
	#	% of Total ^{**}	% Families ^{***}	% BANK Loans ^{****}	% Families ⁶	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	% Families ^{***}	% BANK Loans ^{****}	Overall	Low	Mod	Mid	Upp									
Full Review:																								
Sedgwick/Butler County AA	448	90.51	20.44	10.93	18.31	19.71	20.95	23.28	40.30	46.08	5.54	6.87	5.19	4.87	5.86									
Limited Review:																								
Johnson County AA	16	3.23	10.75	6.67	13.05	6.67	20.10	33.33	56.11	53.33	0.13	0.23	0.08	0.15	0.12									
Douglas County AA	16	3.23	21.60	16.67	16.23	16.67	21.87	33.33	40.30	33.33	0.72	2.44	0.47	1.11	0.37									
Shawnee County AA	5	1.01	21.95	0.00	16.53	40.00	22.24	0.00	39.28	60.00	0.21	0.00	0.33	0.00	0.31									
Riley County AA	6	1.21	20.43	33.33	20.54	16.67	21.18	0.00	37.85	50.00	0.93	6.45	1.32	0.00	0.43									
Geary County AA	4	0.81	17.79	0.00	19.88	33.33	25.27	33.33	37.06	33.33	1.42	0.00	3.85	2.22	0.00									

^{*} Based on 2015 Peer Mortgage Data -- US and PR

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

^{***} Percentage of Families is based on the 2010 Census information.

^{****} As a percentage of loans with borrower income information available. No information was available for 6.7% of loans originated and purchased by bank.

⁶ Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES									
Geography: KANSAS 2014-2015					Evaluation Period: JANUARY 1, 2014 TO DECEMBER 31, 2015				
Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share [*]	
	#	% of Total ^{**}	% of Businesses ^{***}	% BANK Loans ^{****}	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 Million or Less
Full Review:									
Sedgwick/Butler County AA	2,289	82.93	76.13	32.15	78.16	9.44	12.41	14.67	11.24
Limited Review:									
Johnson County AA	186	6.74	78.28	17.74	71.51	8.06	20.43	0.71	0.21
Douglas County AA	86	3.12	77.69	59.30	54.65	16.28	29.07	2.89	3.69
Shawnee County AA	137	4.96	73.68	6.57	78.83	5.11	16.06	2.98	0.44
Riley County AA	31	1.12	73.44	51.61	61.29	16.13	22.58	2.21	2.17
Geary County AA	31	1.12	74.16	67.74	64.52	16.13	19.35	4.21	4.20

^{*} Based on 2015 Peer Small Business Data -- US and PR

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

^{***} Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2015).

^{****} Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 7.79% of small loans to businesses originated and purchased by the bank.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS									
				Geography: KANSAS 2014-2015			Evaluation Period: JANUARY 1, 2014 TO DECEMBER 31, 2015		
Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share [*]	
	#	% of Total ^{**}	% of Farms ^{***}	% BANK Loans ^{****}	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev \$1 Million or Less
Full Review:									
Sedgwick/Butler County AA	86	97.73	97.79	96.51	80.23	13.95	5.81	16.44	24.46
Limited Review:									
Johnson County AA	0	0.00	94.36	0.00	0.00	0.00	0.00	0.00	0.00
Douglas County AA	0	0.00	96.53	0.00	0.00	0.00	0.00	0.00	0.00
Shawnee County AA	0	0.00	98.34	0.00	0.00	0.00	0.00	0.00	0.00
Riley County AA	0	0.00	93.86	0.00	0.00	0.00	0.00	0.00	0.00
Geary County AA	2	2.27	98.15	100.00	100.00	0.00	0.00	0.00	0.00

^{*} Based on 2015 Peer Small Business Data -- US and PR

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

^{***} Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2015).

^{****} Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 0.00% of small loans to farms originated and purchased by the bank.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS TO																	Geography: KANSAS 2014-2015				Evaluation Period: JANUARY 1, 2014 DECEMBER 31, 2015			
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population										
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography										
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp							
Full Review:																								
Sedgwick/Butler County AA	88.66	27	72.97	7.41	37.04	18.52	37.03	0	1	0	0	0	-1	6.55	29.59	29.28	34.59							
Limited Review:																								
Johnson County AA	5.19	4	10.81	0.00	0.00	0.00	100.00	0	0	0	0	0	0	0.68	10.13	28.43	60.75							
Douglas County AA	2.63	2	5.41	0.00	50.00	50.00	0.00	0	1	0	0	0	-1	8.96	20.19	48.38	22.46							
Shawnee County AA	1.59	1	2.70	100.00	0.00	0.00	0.00	0	0	0	0	0	0	10.67	22.77	35.97	30.59							
Riley County AA	0.83	2	5.41	0.00	50.00	50.00	0.00	0	0	0	0	0	0	0.00	30.51	54.35	15.13							
Geary County AA	1.10	1	2.70	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	33.82	48.62	17.56							

Table 1. Lending Volume

LENDING VOLUME		Geography: OKLAHOMA AND ARKANSAS						Evaluation Period: JANUARY 1, 2013 TO DECEMBER 31, 2015				
Assessment Area (2015):	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***
		#	\$(000's)	#	\$(000's)	#	\$(000's)	#	\$(000's)	#	\$(000's)	
State of Oklahoma												
Full Review:												
Canadian, Cleveland, Oklahoma County (COK) AA	100.00	223	17,615	134	21,136	1	11	10	23,340	358	38,762	100.00
State of Arkansas												
Benton County AA	100.00	1	270	67	4,712	0	0	3	8625	68	4,982	100.00

* Loan Data as of December 31, 2015. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from January 01, 2015 to October 24, 2016.

*** Deposit Data as of June 30, 2015. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME		Geography: OKLAHOMA AND ARKANSAS						Evaluation Period: JANUARY 1, 2013 TO DECEMBER 31, 2015						
Assessment Area (2015):	% of Rated Area Loans (#) in MA/AA*	Total Optional Loans**		Small Business Real Estate Secured**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
State of Oklahoma														
Full Review:														
Canadian, Cleveland, Oklahoma County (COK) AA	0.00	0	0	0	0	0	0	0	0	0	0	0	0	100.00
State of Arkansas														
Benton County AA	0.00	0	0	0	0	0	0	0	0	0	0	0	0	100.00

* Loan Data as of December 31, 2015. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Optional Product Line(s) is from January 01, 2013 to December 31, 2015.

*** Deposit Data as of June 30, 2015. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME		Geography: OKLAHOMA AND ARKANSAS		Evaluation Period: JANUARY 1, 2013 TO DECEMBER 31, 2015	
Assessment Area (2015):	Other Unsecured Consumer Loans*		Other Optional Loans*		
	#	\$ (000's)	#	\$ (000's)	
<u>State of Oklahoma</u>					
Full Review:					
Canadian, Cleveland, Oklahoma County (CCOK) AA	0	0	0	0	
<u>State of Arkansas</u>					
Benton County AA	0	0	0	0	

* The evaluation period for Optional Product Line(s) is from January 01, 2013 to December 31, 2015.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: OKLAHOMA AND ARKANSAS								Evaluation Period: JANUARY 1, 2013 TO DECEMBER 31, 2015					
Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% BANK Loans***	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
State of Oklahoma															
Full Review:															
Canadian, Cleveland, Oklahoma County (CCOK) AA	55	100.00	2.73	1.82	18.96	14.55	35.55	25.45	42.76	58.18	0.07	0.00	0.08	0.05	0.07
State of Arkansas															
Benton County AA	1	100.00	2.78	0.00	15.15	0.00	41.27	0.00	40.80	100.00	0.00	0.00	0.00	0.00	0.00

* Based on 2015 Peer Mortgage Data -- US and PR

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

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT		Geography: OKLAHOMA AND ARKANSAS								Evaluation Period: JANUARY 1, 2013 TO DECEMBER 31, 2015					
Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% BANK Loans****	% Owner Occ Units****	% BANK Loans	% Owner Occ Units****	% BANK Loans	% Owner Occ Units****	% BANK Loans	Overall	Low	Mod	Mid	Upp
State of Oklahoma															
Full Review:															
Canadian, Cleveland, Oklahoma County (CCOK) AA	103	100.00	2.73	1.94	18.96	13.59	35.55	54.37	42.76	30.10	1.25	1.47	1.29	1.53	0.99
State of Arkansas															
Benton County AA	0	0.00	2.78	0.00	15.15	0.00	41.27	0.00	40.80	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2015 Peer Mortgage Data -- US and PR

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

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE Geography: OKLAHOMA AND ARKANSAS Evaluation Period: JANUARY 1, 2013 TO DECEMBER 31, 2015															
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% BANK Loans***	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
<u>State of Oklahoma</u>															
Full Review:															
Canadian, Cleveland, Oklahoma County (CCOK) AA	65	100.00	2.73	0.00	18.96	13.85	35.55	38.46	42.76	47.69	0.31	0.00	0.42	0.41	0.22
<u>State of Arkansas</u>															
Benton County AA	0	0.00	2.78	0.00	15.15	0.00	41.27	0.00	40.80	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2015 Peer Mortgage Data -- US and PR

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

*** Percentage of Owner Occupied Units is the number of owner occupied units in a particular geography divided by the number of owner occupied housing units in the area based on 2010 Census information.

**** Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY		Geography: OKLAHOMA AND ARKANSAS						Evaluation Period: JANUARY 1, 2013 TO DECEMBER 31, 2015								
Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*					
	#	% of Total**	% of MF Units***	% BANK Loans****	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Overall	Low	Mod	Mid
State of Oklahoma																
Full Review:																
Canadian, Cleveland, Oklahoma County (CCOK) AA	0	0.00	2.82	0.00	43.26	0.00	32.23	0.00	21.69	0.00	0.00	0.00	0.00	0.00	0.00	0.00
State of Arkansas																
Benton County AA	0	0.00	6.73	0.00	19.74	0.00	47.48	0.00	26.05	0.00	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2015 Peer Mortgage Data -- US and PR

** Multi-family loans originated and purchased in the MA/AA as a percentage of all multi-family loans originated and purchased in the rated area.

*** Percentage of Multi Family Units is the number of Multi Family units in a particular geography divided by the number of multifamily housing units in the area based on 2010 Census information.

**** Multifamily loan distribution includes Home Purchases, Home Improvement and Refinances.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES															Geography: OKLAHOMA AND ARKANSAS					Evaluation Period: JANUARY 1, 2013 TO DECEMBER 31, 2015				
Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*													
	#	% of Total**	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	Overall	Low	Mod	Mid	Upp									
State of Oklahoma																								
Full Review:																								
Canadian, Cleveland, Oklahoma County (COK) AA	134	100.00	4.97	4.48	19.68	32.09	31.33	38.06	42.28	25.37	0.27	0.16	0.40	0.34	0.19									
State of Arkansas																								
Benton County AA	67	100.00	3.81	2.99	16.49	2.99	42.38	11.94	37.33	82.09	0.60	0.00	0.34	0.10	1.45									

* Based on 2015 Peer Small Business Data -- US and PR

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

*** Source Data - Dun and Bradstreet (2015).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS															Geography: OKLAHOMA AND ARKANSAS					Evaluation Period: JANUARY 1, 2013 TO DECEMBER 31, 2015				
Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*													
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	Overall	Low	Mod	Mid	Upp									
State of Oklahoma															Full Review:									
Canadian, Cleveland, Oklahoma County (CCOK) AA	1	100.00	2.84	0.00	16.16	0.00	26.98	0.00	53.74	100.00	0.00	0.00	0.00	0.00	0.00									
State of Arkansas																								
Benton County AA	0	0.00	4.28	0.00	11.23	0.00	36.90	0.00	47.59	0.00	0.00	0.00	0.00	0.00										

* Based on 2015 Peer Small Business Data -- US and PR

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

*** Source Data - Dun and Bradstreet (2015).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE 31, 2015		Geography: OKLAHOMA AND ARKANSAS								Evaluation Period: JANUARY 1, 2013 TO DECEMBER					
Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*				
	#	% of Total**	% Families***	% BANK Loans****	% Families ⁷	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
State of Oklahoma															
Full Review:															
Canadian, Cleveland, Oklahoma County (CCOK) AA	55	100.00	19.17	7.69	17.11	19.23	20.36	23.08	43.36	50.00	0.08	0.10	0.07	0.05	0.11
State of Arkansas															
Benton County AA	1	100.00	18.79	0.00	17.21	0.00	20.25	0.00	43.74	100.00	0.00	0.00	0.00	0.00	0.00

* Based on 2015 Peer Mortgage Data -- US and PR

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

*** Percentage of Families is based on the 2010 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 5.5% of loans originated and purchased by bank.

⁷ Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT																Geography: OKLAHOMA AND ARKANSAS					Evaluation Period: JANUARY 1, 2013 TO DECEMBER 31, 2015				
Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*														
	#	% of Total**	% Families***	% BANK Loans****	% Families ⁸	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp										
State of Oklahoma																									
Full Review:																									
Canadian, Cleveland, Oklahoma County (CCOK) AA	103	100.00	19.17	7.84	17.11	24.51	20.36	32.35	43.36	35.29	1.31	1.70	1.17	1.87	0.98										
State of Arkansas																									
Benton County AA	0	0.00	18.79	0.00	17.21	0.00	20.25	0.00	43.74	0.00	0.00	0.00	0.00	0.00	0.00										

* Based on 2015 Peer Mortgage Data -- US and PR

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

*** Percentage of Families is based on the 2010 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 1.0% of loans originated and purchased by bank.

⁸ Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE															Geography: OKLAHOMA AND ARKANSAS					Evaluation Period: JANUARY 1, 2013 TO DECEMBER 31, 2015				
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*													
	#	% of Total**	% Families ***	% BANK Loans****	% Families ⁹	% BANK Loans****	% Families ***	% BANK Loans****	% Families ***	% BANK Loans****	Overall	Low	Mod	Mid	Upp									
State of Oklahoma																								
Full Review:																								
Canadian, Cleveland, Oklahoma County (CCOK) AA	65	100.00	19.17	6.90	17.11	22.41	20.36	18.97	43.36	51.72	0.37	0.71	0.73	0.27	0.24									
State of Arkansas																								
Benton County AA	0	0.00	18.79	0.00	17.21	0.00	20.25	0.00	43.74	0.00	0.00	0.00	0.00	0.00	0.00									

* Based on 2015 Peer Mortgage Data -- US and PR

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

*** Percentage of Families is based on the 2010 Census information.

**** As a percentage of loans with borrower income information available. No information was available for 10.8% of loans originated and purchased by bank.

⁹ Data shown includes only One to Four-family and manufactured housing. (Property type of 1 or 2)

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES Geography: OKLAHOMA AND ARKANSAS Evaluation Period: JANUARY 1, 2013 TO DECEMBER 31, 2015									
Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses ***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 Million or Less
<u>State of Oklahoma</u>									
Full Review:									
Canadian, Cleveland, Oklahoma County (CCOK) AA	134	100.00	80.12	48.51	66.42	12.69	20.90	0.27	0.25
<u>State of Arkansas</u>									
Benton County AA	67	100.00	71.72	13.43	89.55	4.48	5.97	0.60	0.05

* Based on 2015 Peer Small Business Data -- US and PR

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

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2015).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 9.70% of small loans to businesses originated and purchased by the bank.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS Geography: OKLAHOMA AND ARKANSAS Evaluation Period: JANUARY 1, 2013 TO DECEMBER 31, 2015									
Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev \$1 Million or Less
State of Oklahoma									
Full Review:									
Canadian, Cleveland, Oklahoma County (CCOK) AA	1	100.00	96.32	100.00	100.00	0.00	0.00	0.00	0.00
State of Arkansas									
Benton County AA	0	0.00	94.65	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2015 Peer Small Business Data -- US and PR

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

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2015).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 0.00% of small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS									
Geography: OKLAHOMA AND ARKANSAS									
Evaluation Period: JANUARY 1, 2013 TO October 24, 2016									
Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
State of Oklahoma									
Full Review:									
Canadian, Cleveland, Oklahoma County (CCOK) AA	1	442	14	287	15	729	48.96	0	0
Oklahoma Statewide with P/M/F to serve an AA(s)	2	218	4	542	6	760	51.04	1	1
State of Arkansas									
Benton County AA	0	0	12	51	12	51	100.00	0	0
Arkansas Statewide	0	0	4	2	4	2			

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

** 'Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS Geography: OKLAHOMA AND ARKANSAS																	
Evaluation Period: JANUARY 1, 2013 TO DECEMBER 31, 2015																	
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population			
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
<u>State of Oklahoma</u>																	
Full Review:																	
Canadian, Cleveland, Oklahoma County (CCOK) AA	100.00	6	100.00	0.00	50.00	33.33	16.67	0	0	0	0	0	0	5.08	25.30	33.35	36.14
<u>State of Arkansas</u>																	
Benton County AA	100.00	1	100.00	0.00	0.00	0.00	100.0	0	0	0	0	0	0	3.95	17.15	43.51	35.39