



# LARGE BANK

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Comptroller of the Currency  
Administrator of National Banks

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Washington, DC 20219

Public Disclosure

April 10, 2006

Community Reinvestment Act  
**Performance Evaluation**

**Sunflower Bank, National Association**  
**Charter Number: 4742**

**2090 South Ohio**  
**Salina, KS 67401**

**Office of the Comptroller of the Currency**

**Kansas City North**  
**7101 College Boulevard**  
**Suite 1600**  
**Overland Park, Kansas 676210-2077**

**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 **Outstanding**.

The following table indicates the performance level of **Sunflower Bank, National Association** with respect to the Lending, Investment, and Service Tests:

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

- Sunflower Bank’s overall lending activity reflects an excellent level of responsiveness in relation to area credit needs and the bank’s deposit/lending market share.
- The bank’s distribution of home mortgage loans by income level of the borrower is good. In addition, the bank’s distribution of small loans to businesses and farms by revenue level of the entity are excellent.
- The bank offers a variety of flexible lending programs to address the credit needs of low- and moderate-income individuals, and that of small business/farms, which has a positive impact on the Lending Test.
- The bank’s level of Community Development (CD) lending is significant, which has a positive impact on the Lending Test.
- Sunflower Bank’s level of qualified investments is good given the limited opportunities in the various AAs.
- Sunflower Bank’s distribution of branches and alternative delivery systems is good and the bank’s performance in providing CD services is excellent.

## Definitions and Common Abbreviations

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

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

**Aggregate Lending:** The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the MA/assessment area.

**Census Tract (CT):** A small subdivision of metropolitan and other densely populated counties. Census tract boundaries do not cross county lines; however, they may cross the boundaries of metropolitan areas. Census tracts usually have between 2,500 and 8,000 persons, and their physical size varies widely depending upon population density. Census tracts are designed to be homogeneous with respect to population characteristics, economic status, and living conditions to allow for statistical comparisons.

**Community Development:** Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of \$1 million or less; or, activities that revitalize or stabilize low- or moderate-income geographies.

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

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

**Family:** Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into 'male householder' (a family with a

male household and no wife present) or 'female householder' (a family with a female householder and no husband present).

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

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

**Home Mortgage Disclosure Act (HMDA):** The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan 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 applications, the amount of loan requested, and the disposition of the application (e.g., approved, denied, and withdrawn). Beginning in 2004, the reports also include data on 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, home improvement and refinancings, as defined in the HMDA regulation. These include loans for multifamily (five or more families) dwellings, manufactured housing and one-to-four family dwellings other than manufactured housing.

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

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

**Low-Income:** Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent, in the case of a geography.

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

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

**Metropolitan Area (MA):** Any metropolitan statistical area or metropolitan division, as defined by the Office of Management and Budget, and any other area designated as such by the appropriate federal financial supervisory agency.

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

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

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

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

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

**Other Products:** Includes any unreported optional category of loans for which the institution collects and maintains data for consideration during a CRA examination. Examples of such activity include consumer loans and other loan data an institution may provide concerning its lending performance.

**Owner-Occupied Units:** Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

**Qualified Investment:** A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

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

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

**Small Loan(s) to Farm(s):** A loan included in 'loans to small farms' as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report).

These loans have original amounts of \$500,000 or less and are either secured by farmland, or are classified as loans to finance agricultural production and other loans to farmers.

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

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

## Description of Institution

Sunflower Bank is a \$1.3 billion interstate bank headquartered in Salina, Kansas. Sunflower is a wholly owned subsidiary of Sunflower Banks, Inc., a \$1.3 billion one-bank holding company also headquartered in Salina, Kansas. Sunflower has 34 branches located in 20 communities across central and western Kansas and southern Colorado. Many of the branches are in rural non-MSA areas with the exception of four branches located in the Wichita, KS, MSA; three in the Pueblo, CO, MSA and one in the Lawrence, KS, MSA.

Historically, the bank expanded into new markets through acquisition of banks. In the past three years, Sunflower Bank opened de novo branches in Salida, Colorado, Lawrence, Kansas, and Salina, Kansas, and acquired Citizens State Bank in Liberal, Kansas, and the First National Bank-Colorado of Pueblo, Colorado.

Sunflower is a full service institution offering various loan and deposit products. Sunflower has 13 assessment areas AAs within the state of Kansas and four within the state of Colorado. For evaluation purposes, examiners combined non-MA AAs within each state.

During the lending evaluation period of January 1, 2003 thru December 31, 2005, home mortgage loans, small loans to businesses, and small loans to farms represented 54 percent, 30 percent, and 16 percent of reported loan originations and purchases by number, respectively. By dollar volume, the distribution was 55 percent, 35 percent, and 10 percent respectively. This is consistent with the bank's business focus and community credit needs.

Based on loan volumes outstanding as of December 31, 2005, net loans as a percentage of total assets are 60 percent. Of the total dollar amount of loans outstanding, real estate, commercial, consumer, and agriculture loans represent 76 percent, 15 percent, 5 percent, and 4 percent, respectively. Lease financing and other miscellaneous loans represent less than 1 percent. Tier 1 capital is \$90 million, which is 7 percent of total assets.

Sunflower has no legal, financial, or other factors that impede its ability to help meet the credit needs of its AAs. Sunflower's performance was rated "Outstanding" at its last CRA evaluation dated September 9, 2002.



## Scope of the Evaluation

The evaluation period for the Lending Test (except CD loans) is January 1, 2003 thru December 31, 2005. For the Lending Test, we evaluated home mortgage loans, small loans to businesses and small loans to farms originated and purchased during the evaluation period. The evaluation period for CD loans, the Investment Test, and the Service Test is September 10, 2002 to April 10, 2006.

We used deposit information reported to the Federal Deposit Insurance Corporation (FDIC) annually to determine the bank's deposit market share and market presence within its AAs. The most recent deposit information available is as of June 30, 2005.

### Inside/Outside Ratio

For the geographic distribution analysis under the Lending Test, we performed an inside/outside ratio analysis at the bank level. Both by number and dollar, the majority of the bank's loans are extended to businesses and agricultural customers. By number, combining mortgage loans with small business and small farm loans, the bank's inside/outside ratio is 79 percent by number and 77 percent by dollar within the bank's AAs. We viewed this as a positive characteristic in our evaluation of the bank's lending performance.

### Data Integrity

To assess the accuracy of the data, we conducted an independent test of reported data for home mortgage, small loans to businesses, and small loans to farms. We initially identified material errors in the data for home mortgage and small loans to businesses. These errors occurred due to the bank's misunderstanding of the some regulatory requirements. Bank personnel did not know how to correctly account for business purpose loans secured by home mortgages or how to record revenue information when it is not used in the credit decision. The bank corrected the errors and implemented enhanced procedures to ensure future compliance. The enhanced procedures include periodic audit reviews. We conducted a second review and were able to validate the accuracy of the data and use it without exception in this evaluation.

We reviewed 100 percent of the bank's information regarding CD loans, investments, and services during this examination. Only those activities that have a CD purpose are presented and included in this evaluation.

## Selection of Areas for Full-Scope Review

The AAs for Sunflower Bank expanded from 11 at the previous examination to 17 and now cover portions of two states. The new AAs for the bank are as follows: the Lawrence MA in the state of Kansas, the Pueblo MA in the state of Colorado, and the following Colorado nonMA counties: Chaffee, Fremont, and Rio Grande. We combined the following nonMA counties for evaluation purposes:

Name of AA	Combined nonMA AA(s)
<b>State of Kansas</b>	
Central	Saline, McPherson
Eastern	Geary, Pottawattamie/Riley
Southwest	Barton, Ford, Seward
Western1	Ellis, Osborne, Russell
Western2	Thomas
<b>State of Colorado</b>	
Colorado nonMA	Chaffee, Fremont, Rio Grande

We performed a full-scope review of the Central and Western1 AAs for the state of Kansas and the Colorado nonMA AAs for the state of Colorado. The Central and Western1 AAs represent 53 percent of the bank's loans by number and 51 percent of deposits for the state of Kansas. The Colorado nonMA represents 76 percent of loans by number and 73 percent of deposits for the state of Colorado. We performed a limited-scope review of the Eastern, Southwest, and Western2, Lawrence, and Wichita AAs in the state of Kansas and the Pueblo AA in the state of Colorado.

Refer to Appendix A for a description of the bank's full-scope AAs.

## Rating

The bank's overall rating is based primarily on those areas that received full-scope reviews.

By state, more weight is given to the state of Kansas, where loan originations/purchases during the lending evaluation period represent 89 percent by number and 88 percent by dollar.

By product, more weight is given to home mortgage loans followed by small business loans. Home mortgage loans represent 53 percent by number and 54 percent by dollar amount of the loans originated/purchased during the evaluation period. More weight is given to the Central AA based on the higher volume of loans by both number and dollar. The primary home mortgage product in the Central AA is refinanced loans followed by home purchase loans. For the Western1 AA, the primary home mortgage product is home purchase loans followed by home improvement loans. However, for small loans to businesses and small loans to farms, more weight is given to the Western1 AA.

## **Other**

During this evaluation, we conducted two community contacts with government agencies - one in the Central AA in the state of Kansas and one in the Colorado nonMA AA in the state of Colorado. Community contacts identified small business and affordable housing as primary credit needs.

## Fair Lending Review

We found no evidence of discriminatory or other illegal credit practices inconsistent with helping to meet community credit needs.

## State Rating

### State of Kansas

#### CRA Rating for Kansas: Outstanding

The Lending Test is rated: Outstanding

The Investment Test is rated: High Satisfactory

The Service Test is rated: High Satisfactory

The major factors that support this rating are listed below:

- Sunflower Bank's overall lending activity reflects an excellent level of responsiveness in relation to area credit needs and the bank's deposit/lending market share.
- The bank's distribution of home mortgage loans by income level of the borrower is good. The bank's distribution of small loans to businesses and farms by revenue level of the entity are excellent.
- The bank offers a variety of flexible lending programs to address the credit needs of low- and moderate-income individuals and those of small businesses/farms. The volume of loans made under these programs has a positive impact on the Lending Test.
- The bank's level of CD lending is significant, which has a positive impact on the Lending Test.
- Sunflower Bank's level of qualified investments is good given the limited opportunities in the some of its AAs.
- Sunflower Bank's distribution of branches and alternative delivery systems is good and the bank's performance in providing CD services is excellent.

## Description of Institution's Operations in Kansas

Sunflower Bank operates 25 branches and 65 ATMs in the central and southwest areas of the state of Kansas. This represents 74 percent of the bank's branches and 86 percent of the ATMs. The bank has designated 13 AAs within the state of Kansas. The Kansas AAs account for 79 percent of the bank's deposits and 89 percent by number and 88 percent by dollar amount of loan originations/purchases. Sunflower Bank's business focus is diverse depending on the primary credit needs of the various communities that it serves. In the full-scope areas, the bank's primary loan product is home mortgage loans in the Central AA and agricultural loans in the Western1 AA.

Refer to the market profiles for the state in Appendix D for detailed demographics and other performance context information for AAs that received full-scope reviews.

## Scope of Evaluation in Kansas

We evaluated the bank's performance in the state of Kansas by performing full-scope reviews in the Central and Western1 AAs, and limited-scope reviews in the Eastern, Lawrence MA, Southwest, Western2, and Wichita MA AAs. We selected the full-scope AAs based on loan volume originated/purchased during the evaluation period. We primarily focused on the bank's home mortgage loans followed by small loans to businesses for the Lending Test.

We performed one community contact with a city official representative. The primary credit needs identified were small business loans and affordable housing.

Refer to the Market Profiles located in Appendix D for more information

## LENDING TEST

### Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Lending Test for the state of Kansas is rated "Outstanding." Based on full-scope reviews, the bank's performance in the Central and Western 1 AAs is excellent. The bank's CD lending activity and availability of flexible loan programs had a positive impact on the bank's Lending Test rating.

We primarily focused on the bank's home mortgage activity followed by small business and small farm lending based upon loan volume information for the evaluation period, the bank's lending focus and area credit needs. Home mortgage loans represent 56 percent of the bank's loans by number and 58 percent by dollar of loans originated/purchased during the evaluation period. We did not perform an analysis of multi-family loans. An analysis would not be meaningful due to the limited number of originations/purchases. Small business and small farm loans represent 28 and 16 percent by number and 33 and 9 percent by dollar of the loans originated/purchased by the bank during the evaluation period, respectively.

More weight is given to the Central AA based on the higher volume of loans by both dollar and number for home mortgage activity. The primary home mortgage product for both the Central and Western1 AAs is home refinance loans followed by home purchase and home improvement loans. For small business and small farm loans, more weight is given to the Western1 AA.

### Lending Activity

Refer to Table 1 Lending Volume for the state of Kansas in Appendix D for the facts and data used to evaluate the bank's lending activity. The Table shows loan data for years 2004 and 2005 combined since the 2000 Census data was the source of demographic information for both years. Loan data for year 2003 are not shown in the Table because the source of demographic information was the 1990 Census data. Even though the 2003 data are not presented in the tables, we analyzed the data and included them in all subsequent discussions of lending data.

The bank's overall lending activity reflects an excellent level of responsiveness in relation to area credit needs and the bank's deposit/lending market share in the full-scope AAs. Market share information is presented in the analysis for informational purposes only since the majority of the institutions in the AAs are not subject to HMDA and small business/small farm data collection requirements.

Sunflower Bank is ranked third in deposits within the Central AA with 12 percent of the market share. For year 2004 home refinance loans, the bank ranked first with 9 percent of the lending market share. For home purchase and home improvement loans, the bank ranked second with 7 percent and 20 percent of the market share, respectively. For small business and small farm loans, Sunflower Bank ranked third with 13 percent and 18 percent of the market share, respectively.

Sunflower Bank ranked first in deposits within the Western1 AA with 19 percent of the market share. For home refinance and purchase loans in 2004, the bank ranked second with 11 percent of the lending market share for each product. For home improvement loans, the bank ranked first with 46 percent of the market share. For small business and small farm loans, Sunflower Bank ranked first with 22 percent and 26 percent of the market share, respectively.

## Distribution of Loans by Income Level of the Borrower

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

### *Home Mortgage Loans*

Refer to Tables 8, 9, and 10 in Appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

The bank's overall distribution of home purchase loans by income level of the borrower is good. In the Central AA, Sunflower Bank demonstrates adequate performance to low-income individuals for home purchase loans when considering 5 percent of the families have incomes below the poverty level. The bank's lending levels were below area demographic data for each year. The bank's performance for lending to moderate-income individuals is good and exceeded area demographic data for years 2003 and 2004. The bank's level was below area demographics in 2005. Even though the percentage of bank loans to low-income individuals in the Western 1 AA was significantly below area demographics, the bank's performance is considered adequate when considering 7 percent of the families have incomes below the poverty level. The bank's lending performance to moderate-income individuals exceeded area demographic data in 2004. It was below area demographic data in 2003 but only slightly below in 2005.

The bank's overall distribution of home improvement loans by income level of the borrower is good. In the Central AA, Sunflower Bank demonstrates adequate performance to low-income individuals for home improvement loans when considering the percentage of families with incomes below the poverty level. The bank's lending levels were below area demographic data for each year. The bank's performance for lending to moderate-income individuals is good. The bank's levels were below area demographic data in 2003 but increased and exceeded area demographic data for years 2004 and 2005. For the Western 1 AA, the bank's lending performance to low-income individuals is adequate when considering the percentage of families with incomes below the poverty level. The bank's lending levels were below area demographic data for each year. The bank's performance to moderate-income individuals is good. The bank's level was slightly below area demographic data for 2003 and 2004 but exceeded the level in 2005.

The bank's overall distribution of refinanced loans by income level of the borrower is adequate. For the Central AA, the bank's performance for lending to low-income individuals is significantly below area demographic data for years 2003, 2004, and 2005. The bank's performance for lending to moderate-income individuals is higher than its level to low-income individuals but still below area demographic data for all three years. Although the bank's lending levels for both is below area demographic data, the bank's performance is adequate when considering the percentage of families with income below the poverty level which limits home borrowing opportunities.

For the Western 1 AA, the bank's performance for lending to low-income individuals was below area demographic data for years 2004 and 2005, but represented an increase from the bank's 2003 level which was significantly below area demographic data. The bank's performance for lending to moderate-income individuals was significantly below area demographic data for 2003. The bank's performance level for 2004 however increased and was only slightly below area demographic data. The bank's level in 2005 was below area demographic data. Although the bank's lending levels for both is below area demographic data, the bank's performance is adequate when considering the percentage of families with income below the poverty level which limits home borrowing opportunities.



### *Small Business Loans*

Refer to Table 11 in Appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to businesses.

The overall distribution of small loans to businesses of different sizes is good. The bank's performance in its Western1 AA received more weight than the Central AA since the volume of loan originations/purchases in the Western1 AA is approximately 25 percent higher by number than in the Central AA. For the Western1 AA, the bank's lending performance is excellent and exceeded or met area demographics for all three evaluation years. For the Central AA, the bank's lending performance was good. The percentage of bank loans to businesses with revenues of \$1 million or less exceeded area demographic data for year 2004 but was below area demographic data for years 2003 and 2005.

### *Small Loans to Farms*

Refer to Table 12 in Appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to businesses.

The overall distribution of small loans to farms of different sizes is excellent. The bank's volume of loan originations/purchases in the Western1 AA is approximately 75 percent higher by number than the bank's level in the Central AA. For the Western1 AA, the bank's lending performance is excellent and consistently exceeded area demographics for all three evaluation years. For the Central AA, the bank's lending performance is excellent. The percentage of bank loans to farms with revenues of \$1 million or less consistently exceeded area demographic data for all three years of the evaluation period.

## **Distribution of Loans by Income Level of the Geography**

Geographic distribution did not carry substantial weight in the Lending Test analysis. A geographic analysis of home mortgage and small farm loans for the state of Kansas is not meaningful. The Western1 AA (the agricultural portion of the bank's AAs) consists of 8 census tracts. None are designated as low- or moderate-income census tracts. Of the 19 census tracts in the Central AA none are designated as low-income with only one designated as a moderate-income tract. The one moderate-income tract is part of the downtown business district of Salina where home mortgage loan demand is low and there is no demand for farm loans. The percent of owner-occupied housing is nominal at two percent.

For small loans to business refer to Table 6 in Appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases. The geographic distribution of small loans to businesses is excellent. For the Central AA, the bank's performance lending to businesses in the moderate-income tract is excellent. Sunflower Bank's lending performance significantly exceeded area demographic data for all three years of the evaluation period.

### *Lending Gap Analysis*

Maps and reports were reviewed to identify any gaps in the geographic distribution of home mortgage loans, small loans to businesses, and small loans to farms. We did not identify any unexplained or conspicuous gaps.

### *Inside/Outside Ratio*

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

### *Community Development Lending*

Refer to Table 1 Lending Volume in 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.

CD Lending performance is excellent and had a positive impact on the Lending Test conclusions. During the evaluation period, the bank originated 16 CD loans totaling \$50 million in the state of Kansas.

In the Central AA, Sunflower Bank originated two CD loans totaling \$11 million. In the Western1 AA, Sunflower Bank originated two CD loans totaling \$6 million. In the limited-scope AAs, Sunflower originated one loan totaling \$2 million in the Southwest AA, three loans totaling \$18 million in the Lawrence MA, and eight loans totaling \$13 million in the Wichita MA. The CD loans were for amounts over \$1 million and primarily promoted economic development and small business financing.

### *Product Flexibility*

Sunflower Bank offers a variety of flexible lending programs to address the credit needs of low- and moderate-income individuals, and that of small businesses/farms, which have a positive impact on the Lending Test. Some examples of flexible loan products the bank participates in are as follows:

#### Home Mortgage Programs

*0-3% Down Home Loan:* This is a flexible loan program that enables low- and moderate-income individuals to obtain home loans with zero or a minimal down payment at closing. This is an in-house program that has been available since 1997. During the lending evaluation period, Sunflower Bank originated 198 loans totaling \$19 million.

*Affordable Housing Loan Program:* This is a flexible loan program that assists low-and moderate-income first-time homebuyers with financing up to 100% of the purchase price of \$60 thousand or less. This loan product offers reduced and waived closing costs with a fixed rate for up to 25 years. During the lending evaluation period, Sunflower Bank originated nine loans totaling \$384 thousand.

*State of Kansas First-Time Home Buyers Program:* This is a flexible loan program that enables a first-time homebuyer to obtain a personal residence and have up to 30% of the down payment forgiven. During the lending evaluation period, Sunflower Bank originated 16 loans totaling \$214 thousand to low- and moderate-income individuals.

## Small Loans to Businesses

Small Business Administration Loans: This flexible loan program provides assistance for developing businesses. During the lending evaluation period, Sunflower Bank originated 33 loans totaling \$6 million.

## Small Loans to Farms

Beginning Farmer Loans – Kansas Development Finance Authority: This is a flexible loan program designed for beginning farmers. Sunflower Bank receives the interest from the loan tax-free and passes the savings on to the customer. This allows the customer to pay a lower rate at the beginning stages of developing the farming operation. The bank does not track loan origination performance for this product.

Beginning Farmer Loans – Farmers Home Administration: This is a flexible loan program designed for beginning farmers to purchase farm real estate with a down payment of only 10%. The interest rate is subsidized by the FHA with 30% of the purchase price at interest rate of 4%. This program may be combined with the Kansas Development Finance Authority program. The bank does not track loan origination performance for this product.

FmHA Guaranteed Loan Program: This flexible loan program enables farmers who may have insufficient collateral or show marginal debt service ability to obtain financing. The bank does not track loan origination performance for this product.

## Other Programs

During fourth quarter 2005, to further assist with meeting affordable housing needs, the bank became a participant in the Federal Home Loan (FHL) Bank Community Housing Program (CHP). The CHP is a special advance program authorized by the Finance Board's Community Investment Cash Advance (CICA) regulations. This program provides members with wholesale loans (advances) priced below FHL Bank's regular advance rates to help finance owner- and renter-occupied housing in their communities. This favorable pricing, coupled with the availability of funds in terms of four months to 30 years, helps lenders extend long-term, fixed rate credit for housing.

## Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Lending Test in the Southwest and Western2 AAs is not inconsistent with its overall "Outstanding" lending rating for the state of Kansas. The bank's performance in the Eastern, Lawrence, and Wichita AAs is not consistent with the bank's overall lending performance in the full scope AAs because the home mortgage borrower distribution is only adequate in these markets. The bank's borrower distribution of small loans to businesses and farms in these markets is consistent with the performance in the full scope AAs except for performance in the Lawrence market which is adequate. Minimal weight was given to lending results in these AAs due to the bank's limited deposit and loan market share. During the lending evaluation period, CD loans totaled \$2 million in the Southwest AA, \$18 million in the Lawrence AA and \$13 million in the Wichita AA.

Refer to Tables 1 through 13 in the state of Kansas section of Appendix D for the facts and data that support these conclusions.

## INVESTMENT TEST

### Conclusions for Areas Receiving Full-Scope Reviews

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

The bank's performance under the investment test in Kansas is rated "High Satisfactory." The bank's investments and donations in the Kansas AAs equal \$45 million representing 8.5% of Tier One Capital. Since the last examination, the bank made significant efforts to address relatively low levels of investments in its AAs. The bank increased the total dollar volume of qualified investments in the state of Kansas from \$833 thousand to \$49 million, which includes \$220 thousand in donations. All the investments and donations provided services to low- and moderate-income persons, served to stabilize moderate income areas, or contributed to economic development.

Based on full scope reviews, investment performance in those AAs is adequate. There are limited opportunities for investments in many of the bank's AAs in Kansas. Over 90 percent of the bank's deposits are in non-metropolitan areas.

### Conclusions for Areas Receiving Limited-Scope Reviews

The bank's investment performance in the limited scope AAs within the state of Kansas was stronger than in the full scope areas. The bank took advantage of some significant projects that became available in some of these areas. A significant portion of the \$49 million was in the limited scope areas. The bank made an additional \$5.1 million in investments in areas (within its AAs) that became designated as Middle Income, Non-Metropolitan Distressed and/or Underserved Geographies late in 2005. If the bank had made these investments after the effective date of September 1, 2005, they would have qualified for consideration in this evaluation. Even though these investments do not count toward overall investment numbers at this evaluation, it is an indication of the increased efforts the bank is making to meet CD objectives in areas of need within its AAs.

The limited-scope AAs represent 39% of total deposits and 49% of the bank's deposits in Kansas. Therefore, the excellent performance in the limited scope areas positively impacted the overall investment test rating in Kansas.

Refer to Table 14 in Appendix D for the facts and data that support these conclusions.

## SERVICE TEST

### Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Service Test is rated "High Satisfactory" for the state of Kansas. Based on full-scope reviews, the bank's performance in the Central and Western1 AAs is good.

#### *Retail Banking Services*

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

Sunflower has a good distribution of branches in the Central and Western AAs. Previously, the bank's main location in Salina was in a census tract designated as moderate-income. Based on the updated 2000 Census data, that census tract is now designated as middle-income. There is now only one census tract designated as moderate-income in the Central AA and none in the Western1 AA. The branches are still in close proximity to the remaining moderate-income tract. The bank opened one additional branch in the Central AA during the evaluation period. The branch is in an upper-income tract.

The hours of operation and services in branches located in the moderate-income geography do not vary in any way that would disadvantage low- and moderate-income people. Two of the bank's limited AAs (Southwest and Wichita) have branches in moderate-income tracts equaling 40 and 50 percent of the branches in the respective AAs. The distribution of the branches in moderate-income census tracts exceeds area population demographics at 22 and 24 percent, respectively.

Hours of operation are flexible and based on customer needs. In the Central AA, three branches have extended Monday-Friday lobby hours of 8:00 a.m. to 8:00 p.m. Two have hours ranging from 8:00 a.m. to 5:00 p.m. The bank's Eagle office has special hours of 12:00 p.m. to 4:00 p.m. Tuesdays only. Three locations have extended hours on Saturdays of 8:00 a.m. to 4:00 p.m. Extended drive-up hours are also available to customers. On Monday-Friday, drive-up hours range from 7:30 a.m. to 5:30 p.m. at most locations; one branch has drive-up hours from 7:30 a.m. to 8:00 p.m.

In the Western1 AA, lobby hours on Monday-Friday range from 9:00 a.m. to 5:30 p.m. at most locations. On Saturdays one office is open and offers lobby hours of 8:00 a.m. to 12:00 p.m. Drive-up hours are available at each location Monday-Friday ranging from 7:30 a.m. to 5:30 p.m. Saturday drive-up hours are available at each location also ranging from 8:00 a.m. to 12:00 pm.

Sunflower's ATM network is an effective alternative delivery system for providing retail banking services to low- and moderate-income geographies and individuals. In the Central AA, 18 percent of the ATMs (two of eleven) are located in moderate-income geographies. This percentage exceeds area demographics, which indicates three percent of the population is within the moderate-income geographies. All of the tracts in the Western1 AA are in middle-income geographies.

Sunflower offers a free checking account with no minimum balance requirements and no service charges for civic and nonprofit organizations. Individuals have unlimited check writing privileges, and receive an ATM and debit card. Sunflower also offers a Small Business Checking account for new or small businesses. A \$5.00 monthly

maintenance fee is charged. At the end of 2005, Sunflower Bank introduced Deposit Express. This service gives businesses the ability to make electronic deposits directly from their offices instead of driving to the bank.

Sunflower has a 24-hour telephone banking system available to all customers. This system is available in both English and Spanish. Customers are able to access their accounts, check balances, make loan payments, and transfer money. Sunflower also offers online Internet banking. Customers can access their accounts, transfer money, and pay bills online at no charge. A small fee is charged for online bill payment services. These services do not impact the service test performance. Sunflower does not measure the impact of these systems in low- and moderate-income geographies or the use of these systems by low- and moderate-income individuals.

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

### ***Community Development Services***

Sunflower Bank's performance in providing CD services in its Kansas AAs is excellent.

In the full scope AAs, Sunflower provides numerous CD services and its performance is considered excellent. The bank's employees use their financial expertise to provide financial services. The services they provided include financial advice, budgeting, financial analysis, and homebuyer education. These services were provided in conjunction with organizations offering services benefiting low- and moderate-income individuals (including emergency assistance for food, utility bills, etc. as well as through organizations like the United Way), economic development organizations that provide low-interest loans to start-up and small businesses, low-income housing, and downtown revitalization.

### **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank's performance in providing CD services is not inconsistent with the bank's excellent performance in the full-scope AAs. The bank provides a wide range of qualified CD services spread widely through the different AAs. Examples of services include serving as advisors to revolving loan funds, providing financial education, and providing financial advice through micro business loan programs.

Refer to Table 15 in Appendix D for the facts and data that support these conclusions.

## State Rating

### State of Colorado

CRA Rating for Colorado: Satisfactory

The Lending Test is rated: High Satisfactory

The Investment Test is rated: Low Satisfactory

The Service Test is rated: High Satisfactory

The major factors that support this rating are listed below:

- Sunflower Bank's overall lending activity reflects a good level of responsiveness in relation to area credit needs and the bank's deposit/lending market share.
- The bank's distribution of home mortgage loans by income level of the borrower is adequate. The bank's distribution of small loans to businesses and farms by revenue level is good.
- The bank's level of CD lending is significant, which has a positive impact on the Lending Test.
- Sunflower Bank's level of qualified investments is adequate given the limited CD investment opportunities in the AAs. This is a relatively new market area for the bank.
- Sunflower Bank's distribution of branches and alternative delivery systems is good and the bank's performance in providing CD services is good.

## **Description of Institution's Operations in Colorado**

Sunflower Bank operates 9 branches and 11 ATMs in the southern area of the state of Colorado. This represents 26 percent of the bank's branches and 14 percent of the ATMs. The bank has designated four AAs within the state of Colorado. The Colorado AAs account for 11 percent of the bank's deposits and 11 percent by number and 12 percent by dollar amount of loan originations and purchases. Sunflower Bank's primary lending focus is the origination of small business loans.

Refer to the market profiles for the state of Appendix D for detailed demographics and other performance context information for AAs that received full-scope reviews.

## **Scope of Evaluation in Colorado**

We evaluated the bank's performance in the state of Colorado by performing a full-scope review of the Colorado nonMA AA and a limited-scope review of the Pueblo MA AA. We selected the full-scope AA based on loan volume originated and purchased during the evaluation period. Sunflower acquired the Pueblo offices in April 2005. We primarily focused on the bank's home mortgage loans followed by small loans to businesses for the Lending Test.

We performed one community contact with a city official. The primary credit need identified was small business loans.

Refer to the Market Profiles located in Appendix D for more information



## LENDING TEST

### Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Lending Test in the state of Colorado is rated "High Satisfactory". Based on a full-scope review, the bank's lending performance in the Colorado nonMA overall is good.

### Lending Activity

Refer to Table 1 Lending Volume for the state of Colorado in Appendix D for the facts and data used to evaluate the bank's lending activity. The Table shows loan data for years 2004 and 2005 combined since the 2000 Census data are the source of demographic information for both years. Loan data for year 2003 are not shown in the Table because the source of demographic information for that year was the 1990 Census data. Even though the 2003 data are not presented in the tables, we analyzed the data and included them in all subsequent discussions of lending data.

The bank's overall lending activity reflects a good level of responsiveness in relation to area credit needs and the bank's deposit and lending market shares in the full-scope AA. Sunflower Bank is ranked first within the Colorado nonMA with 14 percent of the deposit market share. For small business loans, Sunflower Bank is ranked 7<sup>th</sup> with seven percent of the market share. For small farm loans, Sunflower Bank is ranked first with 22 percent of the market share. The primary home mortgage product based on loan volume during this evaluation period was refinance loans followed by home improvement and purchase loans. Lending market share information indicates that the bank ranked for home improvement loans first with 13 percent of the market share. Sunflower Bank did not have a ranking position for home purchase loans. We did not perform an analysis of multi-family loans. An analysis of multi-family loans would not be meaningful due to the limited number of originations.

### Distribution of Loans by Income Level of the Borrower

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

#### *Small Loans to Businesses*

Refer to Table 11 in Appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to businesses.

The overall distribution of small loans to businesses of different sizes is good. The bank's performance for lending to businesses with revenues of \$1 million or less in its AA exceeded area demographic data for year 2004 but was below area demographic data for years 2003 and 2005.

#### *Small Loans to Farms*

Refer to Table 12 in Appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to businesses.

The overall distribution of small loans to farms of different sizes is good. The bank's performance for lending to farms with revenues of \$1 million or less in its AA was only slightly below area demographic data for years 2003 and 2004. The bank's lending level declined in 2005, but was considered adequate.

### *Home Mortgage Loans*

Refer to Tables 8, 9, and 10 in Appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

The bank's overall distribution of refinanced loans by income level of the borrower is good when considering that 9 percent of the families have income below the poverty level which limits home borrowing opportunities. The bank's performance for lending to low-income individuals for years 2003 and 2004 is below area demographic data but considered adequate. The bank's level exceeded area demographic data for year 2005. The bank's performance for lending to moderate-income individuals was only slightly below area demographic data for years 2003 and 2004 but exceeded area demographic data for year 2005.

The bank's overall distribution of home improvement loans by income level of the borrower is adequate when considering the percentage of families below the poverty level. The bank's performance for lending to low-income individuals shows an upward trend. The bank's lending levels were significantly below area demographic data for year 2003, slightly below for year 2004, but above area demographic data for year 2005. The bank's performance for lending to moderate-income individuals for each year is below demographic data for year 2003, above demographic data for year 2004, but significantly below demographic data for year 2005.

The bank's overall distribution of home purchase loans by income level of the borrower is adequate when considering the percentage of families below the poverty level. The bank's performance for lending to low income individuals for each year is slightly below demographic data for year 2003, above demographic data for year 2004, and significantly below demographic data for year 2005. The bank's performance for lending to moderate-income individuals shows that the bank's levels were significantly below area demographic data for year 2003. They increased upward but were still below area demographic data for years 2004 and 2005.

### **Distribution of Loans by Income Level of the Geography**

Geographic distribution did not carry substantial weight in the Lending Test analysis. The full-scope Colorado nonMA consists of 21 census tracts. None are low-income tracts and two are moderate-income tracts. Sunflower Bank's overall distribution of loans by geography for the state of Colorado is good.

For small business and small farm loans the geographic distribution is good. For home mortgage loans the geographic distribution is adequate.

### *Small Loans to Businesses*

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

The geographic distribution of small loans to businesses is good given the limited number of moderate-income census tracts in the AA. The bank's lending performance was below area demographics in year 2003 and 2005 but significantly exceeded area demographic data in 2004.

### ***Small Loans to Farms***

Refer to Table 6 in Appendix D for the facts and data used to evaluate the geographic distribution of the bank's small loans to farms.

The geographic distribution of small loans to farms is good given the limited number of moderate-income census tracts in the AA. The bank's lending performance significantly exceeded area demographics data for years 2003 and 2004 although it was below demographics in 2005.

### ***Home Mortgage Loans***

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

The geographic distribution of home mortgage loans is adequate given the limited number of moderate-income census tracts in the AA and overall volume of loans in this AA. The bank's lending performance for the home mortgage products (home purchase, home improvement, and refinancing) during all three years of the evaluation period is below area demographic data except for refinancing in 2005.

### ***Lending Gap Analysis***

Maps and reports were reviewed to identify any gaps in the geographic distribution of home mortgage, small loans to businesses, and small loans to farms. We did not identify any unexplained or conspicuous gaps.

### ***Inside/Outside Ratio***

We calculated this ratio at the bank level. The majority of the bank's primary loan products were originated in its AA(s). *Refer to the Scope of Evaluation section for additional details.*

### ***Community Development Lending***

Refer to Table 1 Lending Volume in 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.

CD Lending performance is excellent and had a positive impact on the Lending Test conclusions. During the evaluation period, the bank originated two CD loans totaling \$6.4 million in the state of Colorado. The loans are located in the bank's full-scope AA and primarily promoted economic development.

### ***Product Innovation and Flexibility***

The bank did not provide us with any information that exhibited product innovation and flexibility in the Colorado AAs.

## **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank's performance under the Lending Test in the Pueblo MA is inconsistent with its overall "High Satisfactory" rating for the state of Colorado. In the Pueblo MA, the distribution of loans by income level of the borrower is adequate. The geographic distribution is, however, stronger and considered good. We did not give this performance much weight due to the bank's relatively recent acquisition of the branches in this AA.

Refer to the Tables in Appendix D for the facts and data that support these conclusions.

## **INVESTMENT TEST**

### **Conclusions for Areas Receiving Full-Scope Reviews**

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

The bank's investment performance in Colorado is rated "Low Satisfactory". The volume of investments and donations in the full-scope AA which includes the non-MA areas of Colorado totaled \$131, 767. This is considered adequate due to the limited opportunities for investments in these rural areas and because this is a relatively new market area for the bank. The bank did not have a presence in Colorado at the time of the last examination.

### **Conclusions for Areas Receiving Limited-Scope Reviews**

The bank's investment performance in the Pueblo MA is adequate. The bank made a \$250,000 qualified investment in this AA which is even newer to the bank than the non-MA areas of Colorado.

Refer to Table 14 in Appendix D for the facts and data that support these conclusions.

## SERVICE TEST

### Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Service Test is rated "High Satisfactory" for the state of Colorado. Based on full-scope reviews, the bank's performance in the Colorado nonMA AA is good.

#### *Retail Banking Services*

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

Sunflower Bank has an excellent distribution of branches in the Colorado nonMA full-scope AA. The percentage of branches in moderate-income geographies is 17 percent. This exceeds area demographic data, which indicates that 11 percent of the AA population lives in moderate-income geographies. The bank also has one ATM in a moderate-income census tract.

Sunflower's ATM network is an effective alternative delivery system for making retail banking services available to low- and moderate-income geographies and individuals. The bank has a total of eight ATMs distributed throughout the AA.

In the Colorado nonMA AA, lobby hours on Monday-Friday range from 8:00 a.m. to 5:00 p.m. at most locations. Sunflower has one supermarket branch with lobby hours from 9:00 a.m. to 7:00 p.m. on Monday-Saturday. Most of the branches are open from 8:00 a.m. to 12:00 p.m. on Saturdays. Two branches offer extended drive-up hours.

Sunflower offers a free checking account with no minimum balance requirements and no service charges for civic and nonprofit organizations. The accounts include unlimited check writing privileges and an ATM and debit card. Sunflower also offers a Small Business Checking account for new or small businesses. A \$5.00 monthly maintenance fee is charged. At the end of 2005, Sunflower Bank introduced Deposit Express. This service gives businesses the ability to make deposits directly from their offices instead of driving to the bank.

Sunflower has a 24-hour telephone banking system that is available to all customers. This system is also available in both English and Spanish. Customers are able to access their accounts, check balances, make loan payments, and transfer money. Sunflower also offers online Internet banking. Customers can access their accounts, transfer money, and pay bills online at no charge. A small fee is charged for online bill payment services. These services do not impact the service test performance. Sunflower does not measure the impact of these systems in low- and moderate-income geographies or the use of these systems by low- and moderate-income individuals.

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

## *Community Development Services*

### **Conclusions for Areas Receiving Full-Scope Reviews**

Sunflower's performance in providing CD services in its Colorado AAs is good.

In the full scope AA, Sunflower's primary qualified CD service in this low population area consists of financial analysis for an area economic development task force to make decisions about the viability of new businesses. This is considered adequate due to the limited opportunities.

### **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on the limited-scope review, the bank's performance in providing CD services is stronger than the bank's adequate performance in the full-scope AA. The bank provides a good range of qualified CD services in the Pueblo MA. Examples of qualified CD services include providing financial expertise and services to a revolving loan fund, a micro loan program, and to organizations serving LMI individuals – emergency assistance, and Boys and Girls Clubs, for example.

Refer to Table 15 in Appendix D for the facts and data that support these conclusions.

## 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”).

<b>Time Period Reviewed</b>	Lending Test (excludes CD Loans): (01/02/03 to 12/31/05) Investment and Service Tests and CD Loans: (09/10/02 to 04/10/06)	
<b>Financial Institution</b>	<b>Products Reviewed</b>	
Sunflower Bank, National Association (Sunflower) Salina, Kansas	HMDA loans Small loans to businesses Small loans to farms Community Development loans Qualified Investments	
<b>Affiliate(s)</b>	<b>Affiliate Relationship</b>	<b>Products Reviewed</b>
None		
<b>List of Assessment Areas and Type of Examination</b>		
<b>Assessment Area</b>	<b>Type of Exam</b>	<b>Other Information - Counties</b>
State of Kansas  Central Eastern Lawrence MA Southwest Western1 Western2 Wichita MA  State of Colorado  Colorado non MA Pueblo MA	Full-Scope Limited-Scope Limited-Scope Limited-Scope Full-Scope Limited-Scope Limited-Scope   Full-Scope Limited-Scope	Saline and McPherson Counties Geary, Riley, and Pottawatomie Counties Entire MA Barton, Ford, and Seward Counties Ellis, Osborne, and Russell Counties Thomas County Entire MA  Chaffee, Fremont, and Rio Grande Entire MA



## Appendix B: Summary of State Ratings

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RATINGS Sunflower Bank, National Association				
Overall Bank:	Lending Test Rating*	Investment Test Rating	Service Test Rating	Overall Bank/State/ Multi-state Rating
Sunflower Bank	Outstanding	High Satisfactory	High Satisfactory	Outstanding
State Rating:				
Kansas	Outstanding	High Satisfactory	High Satisfactory	Outstanding
Colorado	High Satisfactory	Low Satisfactory	High 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

## Table of Contents

### Market Profiles for Areas Receiving Full-Scope Reviews

Central .....	C-2
Western1 .....	C-3
Colorado nonMA .....	C-4

Central (FS)

Demographic Information for Full Scope Area: Central (FS)						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	19	0.00	5.26	63.16	31.58	0.00
Population by Geography	83,151	0.00	2.99	65.81	31.20	0.00
Owner-Occupied Housing by Geography	23,082	0.00	2.32	62.37	35.31	0.00
Business by Geography	6,272	0.00	5.31	67.78	26.91	0.00
Farms by Geography	622	0.00	0.96	61.58	37.46	0.00
Family Distribution by Income Level	22,359	13.60	16.26	26.53	43.61	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	6,676	0.00	6.80	72.63	20.57	0.00
Median Family Income		41,637	Median Housing Value		60,009	
HUD Adjusted Median Family Income for 2005		47,550	Unemployment Rate as of May 2006		3.2%	
Households Below Poverty Level		9%				

(\*) The NA category consists of geographies that have not been assigned an income classification.  
 Source: 2000 US Census and 2005 HUD updated MFI

Sunflower Bank’s Central AA is located in the central Kansas and consists of Saline and McPherson counties. The AA consists of 19 census tracts with none designated as low-income, five percent designated as moderate-income, 63 percent middle-income, and 32 percent upper-income. This is a change from the 1990 Census, with none designated as low-income, 16 percent moderate-income, 42 percent middle-income, and 42 percent upper-income.

During the lending evaluation period, the Central AA loan volume represented 30 percent of total loan originations/purchases by number and 26 percent of total deposits. Sunflower Bank has six branches and 11 ATMs in this AA, including the main bank.

Several financial institutions provide competition in this AA. Sunflower Bank ranks third in deposit market share with 12 percent of deposits in the AA, first in market share for refinance loans, and second in market share for home purchase and home improvement loans. The bank ranked third for small loans to farms and businesses.

Economic conditions are stable. The May 2006 area unemployment rate of 3.2 percent is lower than the state rate of 4.5 percent, and the national rate of 4.6 percent for the same time period. However, nine percent of the households live below the poverty level. The city of Salina is a regional center for agriculture, commerce, and health services. Major industries in the Central AA consist of services, retail, and agricultural product lines. Based on one recent community contacts, primary credit needs are small business and affordable housing loans.

Western1 (FS)

Demographic Information for Full Scope Area: Western1 (FS)						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	8	0.00	0.00	87.50	12.50	0.00
Population by Geography	39,329	0.00	0.00	81.40	18.60	0.00
Owner-Occupied Housing by Geography	11,021	0.00	0.00	81.19	18.81	0.00
Business by Geography	3,856	0.00	0.00	87.53	12.47	0.00
Farms by Geography	471	0.00	0.00	94.90	5.10	0.00
Family Distribution by Income Level	10,121	17.77	20.31	24.22	37.69	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	3,855	0.00	0.00	86.25	13.75	0.00
Median Family Income		41,637	Median Housing Value		60,009	
HUD Adjusted Median Family Income for 2005		47,550	Unemployment Rate as of May 2006		2.97%	
Households Below Poverty Level		14%				

(\*) The NA category consists of geographies that have not been assigned an income classification.  
 Source: 2000 US Census and 2005 HUD updated MFI

Sunflower Bank’s Western1 AA is located in the western/central area of the state of Kansas and consists of Ellis, Osborne, and Russell counties. The AA consists of eight census tracts with none designated as low- or moderate-income, eighty-eight percent designated middle-income, and 12 percent upper-income. During the previous examination, this AA also included Barton County. We changed the composition of this AA for CRA evaluation purposes.

During the lending evaluation period, the Western1 AA loan volume represented 23 percent of total loan originations/purchases by number and 24 percent of total deposits. Sunflower Bank has five branches and four ATMs in the AA.

Several financial institutions provide competition. Sunflower Bank ranks first in deposit market share with 19 percent of deposits in the AA, first in market share for home improvement loans, and second in market share for home purchase and refinance loans. The bank ranked first for small loans to farms and businesses.

Economic conditions are stable. The May 2006 area unemployment rate of 2.97 percent is lower than the state rate of 4.5 percent, and the national rate of 4.6 percent for the same time period. However, 14 percent of the households live below the poverty level. Services, retail, and agricultural product lines are the major industries in the AA. Based on one recent community contacts, primary credit needs are small business/farm loans.

Colorado nonMA (FS)

Demographic Information for Limited Scope Area: Colorado nonMA (FS)						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	21	0.00	9.52	76.19	4.77	9.52
Population by Geography	74,800	0.00	10.55	81.75	0.85	6.85
Owner-Occupied Housing by Geography	19,721	0.00	10.09	88.74	1.17	0.00
Business by Geography	6,171	0.00	10.86	87.62	1.49	0.03
Farms by Geography	276	0.00	9.06	89.13	1.81	0.00
Family Distribution by Income Level	18,353	21.78	21.14	24.98	32.10	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	7,877	0.00	14.79	84.59	0.62	0.00
Median Family Income		44,319	Median Housing Value		169,795	
HUD Adjusted Median Family Income for 2005		51,900	Unemployment Rate as of May 2006		4.7%	
Households Below Poverty Level		12%				

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

Source: 2000 US Census and 2005 HUD updated MFI

Sunflower Bank’s Colorado nonMA AA is located in the southern area of the state and consists of Chaffee, Fremont, and Rio Grande counties. The AA consists of 21 census tracts with none designated as low-income, 9 percent designated as moderate-income, 76 percent designated middle-income, and 5 percent upper-income.

During the lending evaluation period, the Western1 AA loan volume represented 23 percent of total loan originations/purchases by number and 24 percent of total deposits. Sunflower Bank has six branches and eight ATMs in the AA.

Several financial institutions provide competition. Sunflower Bank ranks first in deposit market share with 14 percent of deposits in the AA and first in market share for home improvement loans and small loans to farms. For small loans to businesses the bank is ranked seventh.

Economic conditions are stable. The May 2006 area unemployment rate of 4.7 percent is slightly higher than the state rate of 4.5 percent, and the national rate of 4.6 percent for the same time period. Approximately 12 percent of the households live below the poverty level. Services, retail, and construction are the major industries in the AA. Based on one recent community contacts, primary credit needs are small business loans.

## Appendix D: Tables of Performance Data

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### Content of Standardized Tables

References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the lending test tables, the following are applicable: purchased loans are treated as originations/purchases and market share is the number of loans originated and purchased by the bank as a percentage of the aggregate number of reportable loans originated and purchased by all lenders in the MA/assessment area. Tables without data are not included in this PE.

The following is a listing and brief description of the tables:

- Table 1. Lending Volume** - Presents the number and dollar amount of reportable loans originated and purchased by the bank over the evaluation period by MA/assessment area. Community development loans to statewide or regional entities or made outside the bank’s assessment area may receive positive CRA consideration. Refer to Interagency Q&As \_\_.12(i) - 5 and - 6 for guidance on when a bank may receive positive CRA consideration for such loans. When such loans exist, insert a line item with the appropriate caption, such as “Statewide/Regional” or “Out of Assessment Area,” in the MA/Assessment Area column and record the corresponding numbers and amounts in the “Community Development Loans” column.
- Table 1. Other Products** - Presents the number and dollar amount of any unreported category of loans originated and purchased by the bank over the evaluation period by MA/assessment area. Examples include consumer loans or other data that a bank may provide, at its option, concerning its lending performance. This is a two-page table that lists specific categories.
- Table 2. Geographic Distribution of Home Purchase Loans** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents market share information based on the most recent aggregate market data available.
- Table 3. Geographic Distribution of Home Improvement Loans** - See Table 2.
- Table 4. Geographic Distribution of Home Mortgage Refinance Loans** - See Table 2.
- Table 5. Geographic Distribution of Multifamily Loans** - Compares the percentage distribution of the number of multifamily loans originated and

purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of multifamily housing units throughout those geographies. The table also presents market share information based on the most recent aggregate market data available.

- Table 6. Geographic Distribution of Small Loans to Businesses** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) throughout those geographies. The table also presents market share information based on the most recent aggregate market data available. Because small business data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank’s assessment area.
- Table 7. Geographic Distribution of Small Loans to Farms** - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. The table also presents market share information based on the most recent aggregate market data available. Because small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank’s assessment area.
- Table 8. Borrower Distribution of Home Purchase Loans** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MA/assessment area. The table also presents market share information based on the most recent aggregate market data available.
- Table 9. Borrower Distribution of Home Improvement Loans** - See Table 8.
- Table 10. Borrower Distribution of Refinance Loans** - See Table 8.
- Table 11. Borrower Distribution of Small Loans to Businesses** - Compares the percentage distribution of the number of small loans (less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to the percentage distribution of businesses with revenues of \$1 million or less. In addition, the table presents the percentage distribution of the number of loans originated and purchased by the bank by loan size, regardless of the revenue size of the business. Market share information is presented based on the most recent aggregate market data available.

- Table 12. Borrower Distribution of Small Loans to Farms** - Compares the percentage distribution of the number of small loans (less than or equal to \$500,000) originated and purchased by the bank to farms with revenues of \$1 million or less to the percentage distribution of farms with revenues of \$1 million or less. In addition, the table presents the percentage distribution of the number of loans originated and purchased by the bank by loan size, regardless of the revenue size of the farm. Market share information is presented based on the most recent aggregate market data available.
- Table 13. Geographic and Borrower Distribution of Consumer Loans (OPTIONAL)** - For geographic distribution, the table compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of households within each geography. For borrower distribution, the table compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage of households by income level in each MA/assessment area.
- Table 14. Qualified Investments** - Presents the number and dollar amount of qualified investments made by the bank in each MA/AA. The table separately presents investments made during prior evaluation periods that are still outstanding and investments made during the current evaluation period. Prior-period investments are reflected at their book value as of the end of the evaluation period. Current period investments are reflected at their original investment amount even if that amount is greater than the current book value of the investment. The table also presents the number and dollar amount of unfunded qualified investment commitments. In order to be included, an unfunded commitment must be legally binding and tracked and recorded by the bank's financial reporting system.
- A bank may receive positive consideration for qualified investments in statewide/regional entities or made outside of the bank's assessment area. See Interagency Q&As \_\_.12(i) - 5 and - 6 for guidance on when a bank may receive positive CRA consideration for such investments. When such investments exist, insert a line item with the appropriate caption, such as "Statewide/Regional" or "Out of Assessment Area," in the MA/Assessment Area column and record the corresponding numbers and amounts in the "Qualified Investments" column.
- Table 15. Distribution of Branch Delivery System and Branch Openings/Closings** - Compares the percentage distribution of the number of the bank's branches in low-, moderate-, middle-, and upper-income geographies to the percentage of the population within each geography in each MA/AA. The table also presents data on branch openings and closings in each MA/AA.



Table 1. Lending Volume

LENDING VOLUME												
Geography: KANSAS AND COLORADO												
Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005												
MA/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)	
<b>State of Kansas</b>												
Central (FS)	29.75	810	58,247	202	26,526	86	5,988	2	10,850	1,100	151,761	26.26
Eastern	9.98	259	31,659	107	13,667	3	147	0	0	369	45,473	11.33
Lawrence MA	2.52	39	6,717	49	7,871	2	400	3	17,842	93	32,830	1.30
Southwest	19.39	183	10,891	390	24,209	143	9,359	1	2,118	717	46,577	19.89
Western1 (FS)	22.13	288	17,599	252	23,683	276	10,007	2	5,945	818	57,234	24.24
Western2	7.01	62	3,622	56	5,377	141	8,370	0	0	259	17,369	6.06
Wichita MA	9.22	201	38,019	130	25,514	2	90	8	13,034	341	76,657	10.92
<b>State of Colorado</b>												
Colorado nonMA (FS)	63.18	148	11,795	134	17,722	42	5,594	2	6,361	326	41,472	72.56
Pueblo MA	36.82	29	2,568	131	14,280	30	1,620	0	0	190	18,468	27.44

\*Loan Data as of December 31, 2005. Rated area refers to either state or multi-state MA rating area..

\*\*The evaluation period for Community Development Loans is from January 01, 2003 to April 10, 2006.

\*\*\*Deposit Data as of December 31, 2005. Rated Area refers to either the state, multi-state MA, or institution, as appropriate..

Table 1. Other Products

LENDING VOLUME		Geography: KANSAS AND COLORADO				Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005								
MA/Assessment Area (2005):	% 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)	
<b>State of Kansas</b>														
Central (FS)	0.00	0	0	0	0	0	0	0	0	0	0	0	0	0.00
Eastern	0.00	0	0	0	0	0	0	0	0	0	0	0	0	0.00
Lawrence MA	0.00	0	0	0	0	0	0	0	0	0	0	0	0	0.00
Southwest	0.00	0	0	0	0	0	0	0	0	0	0	0	0	0.00
Western1 (FS)	0.00	0	0	0	0	0	0	0	0	0	0	0	0	0.00
Western2	0.00	0	0	0	0	0	0	0	0	0	0	0	0	0.00
Wichita MA	0.00	0	0	0	0	0	0	0	0	0	0	0	0	0.00
<b>State of Colorado</b>														
Colorado nonMA (FS)	0.00	0	0	0	0	0	0	0	0	0	0	0	0	0.00
Pueblo MA	0.00	0	0	0	0	0	0	0	0	0	0	0	0	0.00

\* Loan Data as of December 31, 2005. Rated area refers to either state or multi-state MA rating area.

\*\* The evaluation period for Optional Product Line(s) is from January 01, 2003 to December 31, 2005.

\*\*\* Deposit Data as of December 31, 2005. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME				
Geography: KANSAS AND COLORADO				
Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005				
MA/Assessment Area (2005):	Other Unsecured Consumer Loans*		Other Optional Loans*	
	#	\$ (000's)	#	\$ (000's)
<b>State of Kansas</b>				
Central (FS)	0	0	0	0
Eastern	0	0	0	0
Lawrence MA	0	0	0	0
Southwest	0	0	0	0
Western1 (FS)	0	0	0	0
Western2	0	0	0	0
Wichita MA	0	0	0	0
<b>State of Colorado</b>				
Colorado nonMA (FS)	0	0	0	0
Pueblo MA	0	0	0	0

\* The evaluation period for Optional Product Line(s) is from January 01, 2003 to December 31, 2005.

Table2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE															Geography: KANSAS AND COLORADO															Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005														
MA/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	Upp																											
<b>State of Kansas</b>																																												
Central (FS)	262	32.31	0.00	0.00	2.32	2.29	62.37	48.47	35.31	49.24	7.47	0.00	16.67	6.67	8.63																													
Eastern	157	19.36	0.00	0.00	9.73	14.01	50.47	49.68	39.80	36.31	2.90	0.00	3.49	3.20	2.38																													
Lawrence MA	20	2.47	0.11	5.00	19.97	25.00	49.84	35.00	30.08	35.00	0.18	0.00	0.34	0.08	0.21																													
Southwest	74	9.12	0.00	0.00	18.93	9.46	63.57	75.68	17.50	14.86	2.02	0.00	2.08	2.61	0.68																													
Western1 (FS)	103	12.70	0.00	0.00	0.00	0.00	81.19	86.41	18.81	13.59	11.41	0.00	0.00	12.75	7.22																													
Western2	29	3.58	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	14.10	0.00	0.00	14.10	0.00																													
Wichita MA	115	14.18	1.09	0.00	18.00	18.26	54.42	37.39	26.49	44.35	0.15	0.00	0.12	0.12	0.22																													
<b>State of Colorado</b>																																												
Colorado nonMA FS)	43	5.30	0.00	0.00	10.09	6.98	88.74	83.72	1.17	9.30	1.01	0.00	2.33	0.70	5.19																													
Pueblo MA	8	0.99	0.00	0.00	24.22	25.00	46.83	37.50	28.95	37.50	0.04	0.00	0.00	0.00	0.10																													

\* Based on 2004 Peer Mortgage Data (Western)

\*\* 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 2000 Census information.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT															Geography: KANSAS AND COLORADO															Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005														
MA/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																													
<b>State of Kansas</b>																																												
Central (FS)	194	35.47	0.00	0.00	2.32	1.55	62.37	58.25	35.31	40.21	19.81	0.00	14.29	17.27	27.41																													
Eastern	54	9.87	0.00	0.00	9.73	16.67	50.47	37.04	39.80	46.30	17.37	0.00	17.24	13.25	21.79																													
Lawrence MA	8	1.46	0.11	0.00	19.97	0.00	49.84	62.50	30.08	37.50	2.52	0.00	0.00	2.63	4.11																													
Southwest	58	10.60	0.00	0.00	18.93	17.24	63.57	72.41	17.50	10.34	17.79	0.00	27.27	19.82	3.33																													
Western1 (FS)	99	18.10	0.00	0.00	0.00	0.00	81.19	83.84	18.81	16.16	46.24	0.00	0.00	47.37	41.18																													
Western2	17	3.11	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	46.15	0.00	0.00	46.15	0.00																													
Wichita MA	44	8.04	1.09	0.00	18.00	6.82	54.42	63.64	26.49	29.55	1.72	0.00	2.41	1.68	1.45																													
<b>State of Colorado</b>																																												
Colorado nonMA (FS)	64	11.70	0.00	0.00	10.09	1.56	88.74	90.63	1.17	7.81	12.90	0.00	7.14	12.20	37.50																													
Pueblo MA	9	1.65	0.00	0.00	24.22	33.33	46.83	44.44	28.95	22.22	0.00	0.00	0.00	0.00	0.00																													

\* Based on 2004 Peer Mortgage Data (Western)

\*\* 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 2000 Census information.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE    Geography: KANSAS AND COLORADO    Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005															
MA/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
<b>State of Kansas</b>															
Central (FS)	354	54.13	0.00	0.00	2.32	2.26	62.37	57.06	35.31	40.68	12.42	0.00	5.26	11.48	14.51
Eastern	47	7.19	0.00	0.00	9.73	10.64	50.47	38.30	39.80	51.06	1.38	0.00	1.96	1.31	1.35
Lawrence MA	11	1.68	0.11	0.00	19.97	9.09	49.84	54.55	30.08	36.36	0.17	0.00	0.16	0.12	0.26
Southwest	49	7.49	0.00	0.00	18.93	10.20	63.57	55.10	17.50	34.69	1.45	0.00	1.25	1.55	1.30
Western1 (FS)	86	13.15	0.00	0.00	0.00	0.00	81.19	68.60	18.81	31.40	10.74	0.00	0.00	10.22	12.14
Western2	16	2.45	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	11.46	0.00	0.00	11.46	0.00
Wichita MA	41	6.27	1.09	0.00	18.00	7.32	54.42	29.27	26.49	63.41	0.16	0.00	0.08	0.11	0.29
<b>State of Colorado</b>															
Colorado nonMA (FS)	41	6.27	0.00	0.00	10.09	7.32	88.74	85.37	1.17	7.32	0.83	0.00	0.00	0.77	3.75
Pueblo MA	9	1.38	0.00	0.00	24.22	22.22	46.83	44.44	28.95	33.33	0.00	0.00	0.00	0.00	0.00

\* Based on 2004 Peer Mortgage Data (Western)

\*\* 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 2000 Census information.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY															Geography: KANSAS AND COLORADO															Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005														
MA/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***	% of MF Units****	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp																											
<b>State of Kansas</b>																																												
Central (FS)	0	0.00	0.00	0.00	0.96	0.00	58.02	0.00	41.02	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00																											
Eastern	1	14.29	0.00	0.00	20.21	0.00	59.11	100.00	20.68	0.00	9.09	0.00	0.00	11.11	0.00																													
Lawrence MA	0	0.00	10.24	0.00	34.66	0.00	37.90	0.00	17.20	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00																											
Southwest	2	28.57	0.00	0.00	9.08	0.00	62.23	100.00	28.69	0.00	33.33	0.00	0.00	50.00	0.00																													
Western1 (FS)	0	0.00	0.00	0.00	0.00	0.00	73.74	0.00	26.26	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00																											
Western2	0	0.00	0.00	0.00	0.00	0.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00																											
Wichita MA	1	14.29	3.99	0.00	31.16	0.00	45.20	0.00	19.65	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00																											
<b>State of Colorado</b>																																												
Colorado nonMA (FS)	0	0.00	0.00	0.00	16.23	0.00	83.77	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00																											
Pueblo MA	3	42.86	0.00	0.00	46.91	66.67	48.33	0.00	4.76	33.33	0.00	0.00	0.00	0.00	0.00	0.00	0.00																											

\* Based on 2004 Peer Mortgage Data (Western)

\*\* 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 2000 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 AND COLORADO															Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005														
MA/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																													
<b>State of Kansas</b>																																												
Central (FS)	202	13.92	0.00	0.00	5.31	7.92	67.78	61.88	26.91	30.20	5.53	0.00	6.62	5.28	6.72																													
Eastern	107	7.37	0.00	0.00	23.55	25.23	45.90	44.86	30.55	29.91	2.20	0.00	2.65	1.98	2.45																													
Lawrence MA	49	3.38	2.26	0.00	26.66	40.82	45.94	22.45	25.14	36.73	1.32	0.00	1.17	0.99	2.07																													
Southwest	390	26.88	0.00	0.00	23.37	25.38	59.95	52.31	16.67	22.31	11.62	0.00	13.65	10.38	19.05																													
Western1 (FS)	252	17.37	0.00	0.00	0.00	0.00	87.53	90.87	12.47	9.13	11.08	0.00	0.00	12.95	3.54																													
Western2	56	3.86	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	12.24	0.00	0.00	12.80	0.00																													
Wichita MA	130	8.96	2.33	2.31	27.20	29.23	47.77	29.23	22.70	39.23	0.48	0.00	0.42	0.39	0.77																													
<b>State of Colorado</b>																																												
Colorado nonMA (FS)	134	9.24	0.00	0.00	10.86	21.64	87.62	76.12	1.49	2.24	3.36	0.00	9.52	2.90	14.29																													
Pueblo MA	131	9.03	0.00	0.00	35.28	29.01	36.14	38.17	28.19	32.82	0.41	0.00	0.00	0.24	1.10																													

\* Based on 2004 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 (2005).



Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS      Geography: KANSAS AND COLORADO      Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2005															
MA/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
<b>State of Kansas</b>															
Central (FS)	86	11.86	0.00	0.00	0.96	0.00	61.58	67.44	37.46	32.56	15.14	0.00	0.00	17.26	12.07
Eastern	3	0.41	0.00	0.00	5.88	0.00	47.26	100.00	46.86	0.00	0.63	0.00	0.00	1.02	0.00
Lawrence MA	2	0.28	0.00	0.00	11.66	50.00	53.71	50.00	34.63	0.00	1.89	0.00	14.29	0.00	0.00
Southwest	143	19.72	0.00	0.00	7.49	6.29	74.01	83.22	18.50	10.49	12.75	0.00	6.25	12.90	16.36
Western1 (FS)	276	38.07	0.00	0.00	0.00	0.00	94.90	95.65	5.10	4.35	24.86	0.00	0.00	25.25	18.52
Western2	141	19.45	0.00	0.00	0.00	0.00	100.00	100.00	0.00	0.00	30.46	0.00	0.00	30.77	0.00
Wichita MA	2	0.28	0.49	0.00	7.25	0.00	74.41	0.00	17.85	100.00	0.25	0.00	0.00	0.00	1.45
<b>State of Colorado</b>															
Colorado nonMA (FS)	42	5.79	0.00	0.00	9.06	4.76	89.13	95.24	1.81	0.00	23.40	0.00	20.00	24.42	0.00
Pueblo MA	30	4.14	0.00	0.00	20.39	33.33	42.35	53.33	36.86	13.33	0.00	0.00	0.00	0.00	0.00

\* Based on 2004 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 (2005).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE															Geography: KANSAS AND COLORADO					Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005				
MA/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									
<b>State of Kansas</b>																								
Central (FS)	250	31.89	13.60	6.80	16.26	16.40	26.53	29.20	43.61	47.60	9.09	8.45	9.91	6.08	11.53									
Eastern	156	19.90	18.62	2.56	19.24	12.82	22.28	25.64	39.86	58.97	4.12	1.61	3.05	5.19	4.11									
Lawrence MA	19	2.42	18.17	5.26	18.89	15.79	24.70	15.79	38.24	63.16	0.20	0.00	0.17	0.15	0.30									
Southwest	70	8.93	20.20	7.14	19.50	11.43	24.51	32.86	35.79	48.57	2.31	3.16	0.84	2.31	3.32									
Western1 (FS)	102	13.01	17.77	4.90	20.31	22.55	24.22	17.65	37.69	54.90	12.93	10.34	16.25	10.26	13.04									
Western2	28	3.57	14.27	3.57	18.19	7.14	24.52	46.43	43.03	42.86	16.13	33.33	0.00	23.53	13.89									
Wichita MA	109	13.90	17.88	10.09	19.22	8.26	24.52	19.27	38.38	62.39	0.19	0.11	0.19	0.09	0.31									
<b>State of Colorado</b>																								
Colorado nonMA (FS)	42	5.36	21.78	14.29	21.14	11.90	24.98	19.05	32.10	54.76	1.10	4.39	0.61	0.80	0.93									
Pueblo MA	8	1.02	20.21	0.00	18.34	12.50	21.79	12.50	39.67	75.00	0.05	0.00	0.00	0.00	0.11									

\* Based on 2004 Peer Mortgage Data (Western)

\*\* As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by bank.

\*\*\* Percentage of Families is based on the 2000 Census information.

\*\*\*\* 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 2000 Census information.

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 AND COLORADO Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005																
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*					
	#	% of Total**	% Families**	% BANK Loans***	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid
<b>State of Kansas</b>																
Central (FS)	183	34.53	13.60	7.10	16.26	16.39	26.53	22.95	43.61	53.55	46.51	58.33	42.11	33.33	54.90	
Eastern	53	10.00	18.62	5.66	19.24	5.66	22.28	39.62	39.86	49.06	19.08	27.27	7.41	31.71	15.96	
Lawrence MA	8	1.51	18.17	12.50	18.89	37.50	24.70	25.00	38.24	25.00	2.60	0.00	2.22	2.94	3.03	
Southwest	58	10.94	20.20	12.07	19.50	18.97	24.51	32.76	35.79	36.21	18.71	6.67	13.89	24.00	20.37	
Western1 (FS)	98	18.49	17.77	9.18	20.31	21.43	24.22	26.53	37.69	42.86	50.00	40.00	46.67	50.00	53.85	
Western2	16	3.02	14.27	0.00	18.19	25.00	24.52	31.25	43.03	43.75	46.15	0.00	66.67	50.00	33.33	
Wichita MA	44	8.30	17.88	15.91	19.22	15.91	24.52	18.18	38.38	50.00	1.80	0.60	0.72	1.42	3.45	
<b>State of Colorado</b>																
Colorado nonMA (FS)	62	11.70	21.78	24.19	21.14	17.74	24.98	29.03	32.10	29.03	14.11	15.79	22.22	13.95	9.23	
Pueblo MA	8	1.51	20.21	25.00	18.34	0.00	21.79	25.00	39.67	50.00	0.00	0.00	0.00	0.00	0.00	

\* Based on 2004 Peer Mortgage Data (Western)

\*\* As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by bank.

\*\*\* Percentage of Families is based on the 2000 Census information.

\*\*\*\* 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 2000 Census information.

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE															Geography: KANSAS AND COLORADO															Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005														
MA/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*** 2	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans*** *	Overall	Low	Mod	Mid	Upp																													
<b>State of Kansas</b>																																												
Central (FS)	331	53.39	13.60	2.42	16.26	8.76	26.53	30.82	43.61	58.01	15.44	6.94	7.69	16.23	19.48																													
Eastern	44	7.10	18.62	6.82	19.24	18.18	22.28	25.00	39.86	50.00	2.01	1.69	2.27	2.82	1.59																													
Lawrence MA	10	1.61	18.17	0.00	18.89	0.00	24.70	20.00	38.24	80.00	0.22	0.00	0.00	0.26	0.34																													
Southwest	48	7.74	20.20	8.33	19.50	20.83	24.51	27.08	35.79	43.75	1.83	1.45	1.80	1.52	2.13																													
Western1 (FS)	84	13.55	17.77	10.71	20.31	15.48	24.22	15.48	37.69	58.33	13.00	22.58	11.54	10.00	14.13																													
Western2	16	2.58	14.27	0.00	18.19	18.75	24.52	31.25	43.03	50.00	14.10	0.00	11.76	22.73	12.50																													
Wichita MA	40	6.45	17.88	10.00	19.22	15.00	24.52	17.50	38.38	57.50	0.22	0.30	0.10	0.06	0.39																													
<b>State of Colorado</b>																																												
Colorado nonMA (FS)	38	6.13	21.78	31.58	21.14	23.68	24.98	21.05	32.10	23.68	0.99	2.00	0.83	0.97	0.88																													
Pueblo MA	9	1.45	20.21	11.11	18.34	11.11	21.79	33.33	39.67	44.44	0.00	0.00	0.00	0.00	0.00																													

\* Based on 2004 Peer Mortgage Data (Western)

\*\* As a percentage of loans with borrower income information available. No information was available for 0.0% of loans originated and purchased by bank.

\*\*\* Percentage of Families is based on the 2000 Census information.

\*\*\*\* 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 2000 Census information.

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

Institution ID: Sunflower Bank, National Association

Table11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES									
Geography: KANSAS AND COLORADO Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2005									
MA/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
<b>State of Kansas</b>									
Central (FS)	202	13.92	58.31	44.06	71.78	14.85	13.37	5.53	12.61
Eastern	107	7.37	59.11	44.86	67.29	20.56	12.15	2.20	4.48
Lawrence MA	49	3.38	63.62	24.49	55.10	24.49	20.41	1.32	2.37
Southwest	390	26.88	58.27	62.56	84.62	11.54	3.85	11.62	21.19
Western1 (FS)	252	17.37	58.84	60.71	78.57	12.30	9.13	11.08	22.19
Western2	56	3.86	50.63	64.29	80.36	12.50	7.14	12.24	22.52
Wichita MA	130	8.96	57.51	41.54	59.23	20.00	20.77	0.48	0.81
<b>State of Colorado</b>									
Colorado nonMA (FS)	134	9.24	67.23	46.27	67.16	17.16	15.67	3.36	6.70
Pueblo MA	131	9.03	64.81	51.15	62.60	29.01	8.40	0.41	0.00

\* Based on 2004 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 - 2005).

\*\*\*\* 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 24.33% of small loans to businesses originated and purchased by the bank.

Table12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS									
Geography: KANSAS AND COLORADO Evaluation Period: JANUARY 1, 2004 TO DECEMBER 31, 2005									
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
<b>State of Kansas</b>									
Central (FS)	86	11.86	95.82	100.00	80.23	16.28	3.49	15.14	18.25
Eastern	3	0.41	91.89	100.00	100.00	0.00	0.00	0.63	0.95
Lawrence MA	2	0.28	90.11	100.00	0.00	100.00	0.00	1.89	2.08
Southwest	143	19.72	93.10	97.20	85.31	10.49	4.20	12.75	14.54
Western1 (FS)	276	38.07	95.75	98.91	94.93	2.90	2.17	24.86	25.84
Western2	141	19.45	93.47	98.58	85.82	12.06	2.13	30.46	32.61
Wichita MA	2	0.28	92.50	100.00	100.00	0.00	0.00	0.25	0.29
<b>State of Colorado</b>									
Colorado nonMA (FS)	42	5.79	86.59	76.19	66.67	16.67	16.67	23.40	22.08
Pueblo MA	30	4.14	92.16	96.67	86.67	10.00	3.33	0.00	0.00

\* Based on 2004 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 - 2005).

\*\*\*\* 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 1.52% of small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: KANSAS AND COLORADO				Evaluation Period: JANUARY 1, 2003 TO APRIL 10, 2006			
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
<b>State of Kansas</b>									
Central (FS)	1	90	1	98	2	188	4.14	0	0
Eastern	0	0	1	17	1	17	0.37	0	0
Lawrence MA	0	0	1	32	1	32	0.70	0	0
Southwest	1	700	4	3557	5	4257	93.70	0	0
Western1 (FS)	0	0	1	28	1	28	0.62	0	0
Western2	0	0	1	2	1	2	0.04	0	0
Wichita MA	0	0	1	19	1	19	0.42	0	0
<b>State of Colorado</b>									
Colorado nonMA (FS)	0	0	2	132	2	132	34.55	0	0
Pueblo MA	0	0	1	250	1	250	65.45	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 TO DECEMBER 31, 2005				Geography: KANSAS AND COLORADO				Evaluation Period: JANUARY 1, 2003									
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 Opening	# of Branch Closing	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Lo w	Mod	Mid	Upp	Low	Mod	Mid	Upp
<b>State of Kansas</b>																	
Central (FS)	26.26	6	24.00	0.00	0.00	33.33	67.67	1	0	0	0	0	1	0.00	2.99	65.81	31.20
Eastern	11.33	3	12.00	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	23.63	48.39	27.98
Lawrence MA	1.30	1	4.00	0.00	0.00	0.00	100.00	1	0	0	0	0	1	5.95	25.54	46.20	22.31
Southwest	19.89	5	20.00	0.00	40.00	40.00	20.00	2	1	0	0	-1	0	0.00	22.33	61.16	16.51
Western1 (FS)	24.24	5	20.00	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	0.00	81.40	18.60
Western2	6.06	1	4.00	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	0.00	100.00	0.00
Wichita MA	10.92	4	16.00	0.00	66.67	33.33	0.00	0	0	0	0	0	0	2.10	23.53	50.65	23.72
<b>State of Colorado</b>																	
Colorado nonMA (FS)	72.56	6	67.00	0.00	16.67	83.33	0.00	6	0	0	1	5	0	0.00	10.55	81.75	0.85
Pueblo MA	27.44	3	33.00	0.00	0.00	66.67	33.33	4	1	0	-1	2	1	0.00	30.02	43.31	25.47



Institution ID: Sunflower Bank, National Association

Distribution of Branch and ATM Delivery System

Distribution of Branch and ATM Delivery System																	
Geography: KANSAS AND COLORADO Evaluation Period: JANUARY 1, 2003 TO DECEMBER 31, 2005																	
MA/Assessment Area:	Deposits	Branches						ATMs						Population			
	% of Total Bank Deposits	# of Bank Branches	% of Total Bank Branches	Location of Branches by Income of Geographies (%)				# of Bank ATMs	% of Total Bank ATMs	Location of ATMs by Income of Geographies				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
<b>State of Kansas</b>																	
Central (FS)	26.26	6	24.00	0	0.00	33.00	67.00	11	20.00	0	2	8	2	0.00	2.99	65.81	31.20
Eastern	11.33	3	12.00	0	0.00	100.00	0.00	6	10.91	0	1	4	1	0.00	23.63	48.39	27.98
Lawrence MA	19.89	1	4.00	0	0.00	0.00	100.00	1	1.82	0	0	0	1	5.95	25.54	46.20	22.31
Southwest	24.24	5	20.00	0	40.00	40.00	20.00	8	14.55	0	2	3	3	0.00	22.33	61.16	16.51
Western1 (FS)	6.06	5	20.00	0	0.00	100.00	0.00	4	7.27	0	0	4	0	0.00	0.00	81.40	18.60
Western2	1.30	1	4.00	0	0.00	100.00	0.00	3	5.45	0	0	3	0	0.00	0.00	100.00	0.00
Wichita MA	10.92	4	16.00	0	50.00	25.00	25.00	22	40.00	0	3	16	3	2.10	23.53	50.65	23.72
<b>State of Colorado</b>																	
Colorado nonMA (FS)	72.56	6	67.00	0	16.67	83.33	0.00	8	72.73	0	1	7	0	0.00	10.55	81.75	0.85
Pueblo MA	27.44	3	33.00	0	0.00	66.67	33.33	3	27.27	0	0	2	1	0.00	30.02	43.31	25.47