



PUBLIC DISCLOSURE

June 27, 2013

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

INTRUST Bank, National Association
Charter Number: **2782**

105 N. Main
Wichita, KS 67202

Office of the Comptroller of the Currency

2959 N. Rock Road
Suite 510
Wichita, KS 67226

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

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Overall CRA Rating

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

The following table indicates the performance level of **INTRUST Bank, National Association** with respect to the lending, investment, and service tests:

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

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

The major factors that support this rating include:

- INTRUST demonstrated good responsiveness to community credit needs based on the volume of lending. The overall geographic distribution of loans by income level of the geography is adequate. The overall distribution of loans to borrowers of different income levels is adequate for residential real estate loan products. Distribution of loans to small businesses is poor.
- INTRUST’s level of qualified community development investments and grants exhibits adequate responsiveness to community development needs.
- INTRUST’s delivery systems are accessible to essentially all portions of the institution’s assessment areas. The bank’s services and hours are generally consistent throughout all locations. The institution provides an adequate level of community development services.

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 statistical 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.

Effective September 1, 2005, the Board of Governors of the Federal Reserve System, Office of the Comptroller of the Currency, and the Federal Deposit Insurance Corporation have adopted the following additional language as part of the revitalize or stabilize definition of community development.

Activities that revitalize or stabilize:

- (i) Low-or moderate-income geographies;
- (ii) Designated disaster areas; or
- (iii) Distressed or underserved nonmetropolitan middle-income geographies designated by the Board, Federal Deposit Insurance Corporation, and Office of the Comptroller of the Currency, based on:

Rates of poverty, unemployment, and population loss; or Population size, density, and dispersion.

Activities that revitalize and stabilize geographies designated based on population size, density, and dispersion if they help to meet essential community needs, including needs of low- and moderate-income individuals.

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 householder 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, 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 at least 120 percent of the area median income, or a median family income that is at least 120 percent, in the case of a geography.

Description of Institution

INTRUST Bank, National Association (INTRUST) is a \$4 billion interstate financial institution headquartered in Wichita, Kansas. The bank is a wholly owned subsidiary of INTRUST Financial Corporation (IFC), Wichita, Kansas, a holding company with \$390 million in assets. The bank has a community development subsidiary, INTRUST Community Development Corporation, which merged into the bank from the holding company in 2005. The bank has no affiliates requiring consideration for CRA activities.

INTRUST is a full-service banking institution that offers a broad range of commercial, real estate, and consumer credit products; however, the bank's primary lending activities focus on commercial operating and commercial real estate loan products. On March 31, 2013, net loans and leases represent 54 percent of the bank's total assets. The bank's \$2.2 billion loan portfolio consisted of 46 percent commercial loans; 32 percent real estate loans; 8 percent consumer loans; 6 percent agriculture loans; and 8 percent other. Tier One Capital totaled \$348.4 million.

INTRUST has seven assessment areas (AAs) in Kansas, Oklahoma, and Arkansas. The Kansas AAs consist of Sedgwick and Butler Counties of the Wichita MA #48620, Johnson County of the Kansas City MA #28140, Douglas County of the Lawrence MA #29940, Riley and Geary Counties of the Manhattan MA #31740, and Shawnee County of the Topeka MA #45820. The bank's Oklahoma AA is comprised of portions of Canadian, Cleveland, and Oklahoma Counties of the Oklahoma City MA #36420. The Arkansas AA was acquired in 2009 and consists of Benton County in the Fayetteville-Springdale-Rogers MA #22220. INTRUST has a total of 46 branches and 108 automated teller machines (ATMs). Thirty-nine branches and 101 ATMs are in the state of Kansas, six branches and six ATMs are in the state of Oklahoma, and one branch and one ATM is in the state of Arkansas.

There are no legal, financial, or other factors impeding the bank's ability to help meet the credit needs of its AAs. The Office of the Comptroller of Currency last evaluated INTRUST's CRA performance on December 31, 2008. The bank received an overall rating of "Satisfactory".

Refer to Appendix C Market Profiles for Full-Scope Areas to review the demographic data for the bank's AA.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The evaluation period for loans originated was January 1, 2010 through December 31, 2012. The evaluation period for CD loans, CD investments, and CD services was January 1, 2009 through December 31, 2012.

With the exception of CD services, the bank's activities are evaluated in two separate analyses, one for the period covering the years 2009 through 2011, and one for the year 2012. The need for two evaluation periods was prompted by the release of data gathered during the 2010 U.S. Census. Based on the findings of the 2010 U.S. Census, there were various census tracts which changed income levels, most notably in metropolitan areas. The bank's activities during 2012 are considered one evaluation period and will be measured against demographic data from the recent census (2010 U.S. Census). The remaining years, 2009 through 2011, are considered a different evaluation period and will be measured

against demographic data from the 2000 U.S. Census. The period from 2009 through 2011 will receive the most weight when considering the bank's CRA performance.

The evaluation of lending products included small business loans, home mortgage loans, and community development loans. Bank-wide, small businesses loans represented 51 percent of loans originated. Loans for home mortgages represented 48 percent. Small farm loans represented only 1 percent of loans originated during the evaluation period and will not be included in the lending analysis. Each AA was evaluated based on its primary lending product(s).

Data Integrity

The bank reported data is accurate. Prior to this evaluation, we selected a judgmental sample of 60 small business/small farm loans and 60 home mortgage loans originated during 2010, 2011, and 2012 to test the accuracy of the data reported by the bank. There have not been any changes to systems and controls. The bank's internal testing indicates that controls are maintained effectively.

Selection of Areas for Full-Scope Review

An assessment area within each state where the bank has an office was selected for a full-scope review. Refer to the "Scope" section under each state rating for details regarding how the areas were selected and why they are representative.

Ratings

The bank's overall rating is a blend of the state ratings. Performance in the state of Kansas received the most weight in the overall rating. The Federal Deposit Insurance Corporation's (FDIC) Summary of Deposits dated June 30, 2012, reflects that Kansas accounts for 95 percent of INTRUST's deposits and 85 percent of the offices. Ninety-five percent of lending within all AAs during the evaluation periods occurred within the Kansas AAs.

The state ratings are based primarily on those areas that received full-scope reviews. Refer to the "Scope" section under each state rating for details regarding how the areas were weighted in arriving at the overall state rating.

Fair Lending or Other Illegal Credit Practices Review

Pursuant to 12 C.F.R. 25.28(c), or 12 C.F.R. 195.28(c), in determining a national bank's (bank) or Federal savings association's (FSA) CRA rating, respectively, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank or FSA, or in any AA by an affiliate whose loans have been considered as part of the bank's or FSA's lending performance.

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:	Satisfactory
The lending test is rated:	Low Satisfactory
The investment test is rated:	Low Satisfactory
The service test is rated:	High Satisfactory

The major factors that support this rating include:

- INTRUST demonstrated adequate responsiveness to community credit needs. The overall distribution of loans by income level of the geography is excellent. The distribution of loans to borrowers of different income levels and businesses of different sizes is adequate. The volume and type of loans with a community development purpose had a positive impact on the bank's lending test.
- INTRUST demonstrated adequate responsiveness to community development investment needs. INTRUST provided \$4.2 million in qualified investments and donations to provide for affordable housing, community services for Low- and Moderate-Income (LMI) individuals and geographies, and for revitalization of LMI areas. The bank received credit for another \$2.2 million in current and prior period investments that has the potential for statewide benefit.
- INTRUST delivery systems for products and services are accessible to essentially all individuals and geographies in the assessment areas. The institution provides a relatively high level of community development services.

Description of Institution's Operations in Kansas

As of December 31, 2012, INTRUST operates 39 branches and 108 ATMs within five AAs in the State of Kansas. The Kansas AAs consist of Sedgwick and Butler Counties of the Wichita MA #48620, Johnson County of the Kansas City MA #28140, Douglas County of the Lawrence MA #29940, Riley and Geary Counties of the Manhattan MA #31740, and Shawnee County of the Topeka MA #45820. The Sedgwick/Butler County AA is the bank's largest AA in the state of Kansas.

INTRUST ranks second in deposit market share in the Sedgwick/Butler AA with 23 percent of all deposits. Bank of America, N. A. is ranked first with 24 percent and Fidelity Bank is ranked third with 9 percent of the deposit market. Within the Sedgwick/Butler AA, there are 43 other FDIC insured financial institutions with 173 offices. Based on deposit market share, INTRUST's primary competition in the AA is Bank of America, N.A., Fidelity Bank, Emprise Bank, and Commerce Bank, N.A.

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

Scope of Evaluation in Kansas

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

We performed a full-scope review of the Sedgwick/Butler County AA. This AA held 89 percent of INTRUST's deposits in Kansas and originated 82 percent of Kansas loans. In addition, 72 percent of INTRUST's Kansas branches and 85 percent of its Kansas ATMs are located in the Sedgwick/Butler County AA. We gave equal weight to small business lending and home mortgage lending when performing the full-scope review for the Sedgwick/Butler AA. Small business loans represented 50 percent of the loans originated in the AA while home mortgage loans represented 49 percent. An analysis of INTRUST's small farm loans for the Sedgwick/Butler AA is not meaningful since this loan type represented only 1 percent of the bank's originations in the AA.

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

During this examination, examiners reviewed contacts made with community and/or business organizations over the course of the evaluation period. The community contacts indicated that the primary credit needs for the Sedgwick/Butler County AA were financing for affordable housing and financing for small businesses. It was the opinions of the contacts local banks were supporting most of these needs.

LENDING TEST

The bank's performance under the lending test in Kansas is rated "Low Satisfactory".

Conclusions for Areas Receiving Full-Scope Reviews

Based on a full-scope review, performance in the Sedgwick/Butler AA is good.

Lending Activity

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

Lending levels reflect excellent responsiveness to businesses and individuals in the AA in relation to area credit needs and the bank's deposit market share. As of June 30, 2012, INTRUST ranked 2nd in the Sedgwick/Butler AA with a deposit share of 23 percent. As discussed below, INTRUST's market share of loans in the AA exceeded the bank's deposit market share.

Business lending activity in the AA is excellent. The most recent market share data (2011) for lending to small businesses reflects that INTRUST was ranked 2nd in the market with 27 percent of the total

dollar volume in the AA during 2011 and 16 percent of the number of loans. The institution originated 3,593 loans totaling \$356 million to small businesses between January 1, 2010 and December 31, 2012.

Home mortgage lending activity volumes are excellent. The institution originated 3,845 loans totaling \$356 million to borrowers in the AA during the evaluation periods. Home improvement loans are the bank's primary HMDA product in the Sedgwick/Butler AA. The lending level for home improvement loans reflects excellent responsiveness to credit needs in the AA.

Distribution of Loans by Income Level of the Geography

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

Home Mortgage Loans

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

INTRUST's overall geographic distribution of home mortgage loans in the Sedgwick/Butler AA for the 2010-2011 evaluation period is good.

Loan distribution into the low-income geographies reflects adequate performance. The lending tables indicate the bank's percentage of home purchase, home improvement, and home refinance loans is lower than or significantly lower than the demographics in the low-income geographies. However, INTRUST has achieved a strong market share in low-income geographies for home refinance loans, 14.29 percent, while its overall market share is only 3.74 percent for home refinance loans.

The 2010-2011 lending data indicate performance in moderate-income geographies is adequate. While the bank's percentage of home purchase, home improvement, and refinance loans in the moderate-income tracts is below demographics, the bank achieved good market share in those census tracts. The bank's market share for home refinance loans overall in the AA is 3.74 percent, but INTRUST has achieved a 4.45 percent market share in moderate-income tracts. INTRUST's market share for all mortgage products in moderate-income tracts substantially meets or significantly exceeds the bank's overall market share for the AA.

The 2010-2011 lending data indicate the bank's geographic distribution of multi-family loans in the Sedgwick/Butler AA is excellent. INTRUST extended eight multi-family loans in the AA. The lending tables indicate the bank's percentage of multi-family loans significantly exceeds the census demographics in low- and moderate-income tracts. Additionally, INTRUST's market share for low- and moderate-income tracts significantly exceeds the bank's overall market share for the AA.

For the evaluation period of 2012, INTRUST's geographic distribution of home mortgage loans in the Sedgwick/Butler AA is good.

The 2012 lending tables indicate adequate performance for one-to-four family residential loans. The bank's percentage of mortgage loans in low- and moderate-income tracts is lower than the census demographics. The bank originated mortgage loans in all LMI tracts except one low-income and two moderate-income tracts in its AA. Housing in two of the census tracts is primarily rental properties, with rental percentages of 74 percent for the low-income tract and 90 percent for one moderate-income tract. One of the moderate-income tracts contains a moderate-sized shopping mall. The other moderate-

income tract consists of an Air Force base. Peer HMDA data for market share analysis is not available for 2012.

The bank's geographic distribution of multi-family loans in the Sedgwick/Butler AA during 2012 is excellent. INTRUST extended four multi-family loans in the Sedgwick/Butler AA. The lending tables indicate the bank's percentage of multi-family loans significantly exceeds the census demographics in low- and moderate-income tracts.

Small Loans to Businesses

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

During the two evaluation periods, 2010-2011 and the year 2012, INTRUST achieved excellent geographic distribution of small loans to businesses located in low- and moderate-income geographies.

INTRUST's geographic distribution of loans to businesses located in both low- and moderate-income tracts significantly exceeds the percentage of businesses located in those tracts. Additionally, the bank's 2011 market share in the low- and moderate-income tracts significantly exceeds the bank's overall market share for the AA. Peer small business data for market share analysis is not available for 2012.

Lending Gap Analysis

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

Inside/Outside Ratio

For the geographic distribution analysis under the lending test, we performed an inside/outside analysis at the bank level. The information includes bank originations and purchases only and does not include extensions of credit by affiliates that are being considered under the other performance criteria.

A majority of the bank's loans, or 88 percent, were extended to borrowers within the bank's AAs. By loan type, 88 percent of small business loans, 89 percent of home purchase, 89 percent of home improvement, and 91 percent of refinance loans were granted within the AAs. We viewed this as a positive characteristic in our assessment of lending.

Distribution of Loans by Income Level of the Borrower

INTRUST's distribution of loans to borrowers of different income levels and businesses of different sizes is adequate.

Home Mortgage Loans

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

INTRUST's overall mortgage lending performance for the 2010-2011 evaluation period and the 2012 evaluation period is adequate.

During the 2010-2011 evaluation period, INTRUST's lending to low-income borrowers is adequate. The bank's distribution of home mortgage loans to low-income borrowers is significantly lower than the demographics. However, INTRUST's market share of loans to low-income borrowers for home improvement and refinance meets and significantly exceeds, respectively, the bank's market share of those mortgage products to all borrowers in the AA.

For moderate-income borrowers, INTRUST's distribution of loans is near to the census demographics and is considered adequate. In lending to moderate-income borrowers, the bank's market share of home improvement and refinance loans again exceeds the bank's overall market share for those products in the AA.

During the 2012 evaluation period, INTRUST's distribution of home mortgage loans to borrowers of different income levels in the Sedgwick/Butler AA is adequate. Lending to low-income borrowers for home purchase, improvement, and refinance is poor. The bank's distribution of mortgage loans to those borrowers is significantly below the census demographics. Distribution of mortgage loans to moderate-income borrowers reflects adequate performance as borrower distribution mirrors the census demographics. Peer HMDA data for market share analysis is not available for 2012.

Small Loans to Businesses

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

INTRUST's business lending activities during both evaluation periods reflects poor penetration to businesses of different sizes.

During both evaluation periods, the bank's percentage of loans to businesses with revenues of \$1 million or less is lower than the percentage of small businesses reported in the census demographics. Reflecting favorably on the bank is that approximately 77 percent of all business loans were \$100 thousand or less.

Community Development Lending

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

During the evaluation period of 2009-2011, community development lending had a positive impact on the lending test. INTRUST originated 34 community development loans totaling \$133 million in the Sedgwick/Butler AA. This level of community development lending represents 46 percent of the AA's allocated December 31, 2011 Tier One Capital.

For the 2012 evaluation period, community development lending also provided a positive impact on the lending test. INTRUST originated ten community development loans totaling \$75 million in the AA. This level of community development lending represents 26 percent of the AA's December 31, 2012

allocated Tier One Capital. During both evaluation periods, most of the loans were to organizations or businesses that finance redevelopment of central business districts or that revitalize or stabilize low- or moderate-income geographies.

INTRUST's commitment to community development activities within its Kansas AAs is further evidenced by the volume of CD purpose loans already reported as small business or HMDA loans. INTRUST identified 1,764 loans totaling \$145 million originated from January 2009 through December 31, 2012 that had a community development purpose. These loans were originated in designated economic empowerment or enterprise zones, or in non-metropolitan middle-income tracts designated as distressed or underserved.

Product Innovation and Flexibility

INTRUST did not provide any information regarding innovative or flexible loan products.

Conclusions for Areas Receiving Limited-Scope Reviews

Refer to Tables 1 through 11 in the State of Kansas section Appendix D for the facts and data that support these conclusions.

Based on limited-scope reviews, the bank's performance under the lending test in other AAs is not consistent with the bank's overall "Low Satisfactory" performance under the lending test in Kansas.

For both evaluation periods, the lending performance in the Johnson, Douglas, Riley/Geary, and Shawnee AAs is weaker than the bank's overall performance in the state. With respect to community development loans, INTRUST demonstrated outstanding performance in the Riley/Geary AA. The bank originated community development loans representing 454 percent of the AAs allocated December 31, 2011 Tier One Capital. Minimal weight was assigned to the results of the lending tests for these limited-scope AAs given the bank's minor market share of deposits and loans in these AAs.

INVESTMENT TEST

The bank's performance under the investment test in Kansas is rated "Low Satisfactory".

Refer to Table 14 in the State of Kansas section in Appendix D for the facts and data used to evaluate the bank's level of qualified investments for the periods 2009-2011 and for 2012.

Conclusions for Areas Receiving Full-Scope Reviews

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

For the evaluation period of 2009-2011, INTRUST demonstrated adequate responsiveness to community development investment needs in the Sedgwick/Butler AA, given the high level of opportunities. During this period, INTRUST provided the Sedgwick/Butler AA \$3.5 million in qualified investments and donations. This level of investments represents 1.20 percent of the AA's allocated December 31, 2011 Tier One Capital. Additionally, INTRUST was contractually obligated for unfunded commitments

of \$110 thousand for future community development needs. The bank's investments address community development needs, including affordable housing and community services for LMI individuals, and the revitalization of LMI areas.

Significant qualified investments occurring within the AA during the 2009-2011 evaluation period are listed below:

- Donations totaling \$607 thousand to the United Way of the Plains to provide community services for LMI families and individuals.
- Investments or donations of approximately \$1 million to the United Methodist Open Door Program to provide emergency food assistance to LMI families and individuals.
- Donations totaling \$100 thousand to construct a community facility located in a LMI area of Wichita.

For the evaluation period of 2012, INTRUST also demonstrated adequate responsiveness to community development investment needs in the Sedgwick/Butler AA, given the high level of opportunities. INTRUST provided \$435 thousand in qualified investments and donations. This level of investments represents 0.15 percent of the AA's allocated December 31, 2012 Tier One Capital. During this evaluation period, INTRUST was contractually obligated for unfunded commitments of \$60 thousand for future community development needs within the AA.

INTRUST also receives consideration for its current and prior period investments that benefit one or more AAs throughout Kansas. INTRUST made a \$1 million investment in an equity fund that raises capital to construct affordable housing throughout Kansas and receives credit for a \$1 million investment outstanding from the prior evaluation period. INTRUST's investments address community development needs, including affordable housing and community services for LMI individuals, and the revitalization of LMI areas.

Significant qualified investments occurring within the AA during the evaluation period are listed below:

- Donation of \$270 thousand to the United Way of the Plains to provide community services for LMI families and individuals.
- Donation of \$20 thousand to construct a youth-oriented neighborhood complex in a LMI area of Wichita.
- Donation of \$20 thousand to an organization that combines employment opportunities with rehabilitation services and public education targeted to LMI individuals.

Conclusions for Area Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the investment test in the Johnson, Douglas, Riley/Geary, and Shawnee AAs is not inconsistent with the bank's overall "Low Satisfactory" performance under the investment test in Kansas.

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

SERVICE TEST

The bank's performance under the Service Test in Kansas is rated "High Satisfactory". INTRUST's delivery systems are accessible to essentially all portions of the institution's AAs.

Conclusions for Areas Receiving Full-Scope Reviews

Based on full-scope reviews, the bank's performance in the Sedgwick/Butler AA is good.

Retail Banking Services

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

INTRUST's delivery systems are accessible to essentially all LMI geographies and individuals of different income levels throughout the Sedgwick/Butler AA. The bank has maintained 28 branch locations in this full-scope AA for both assessment periods. ATMs increased from 84 to 86 during the evaluation period. Further accessibility is provided at two retirement communities. INTRUST offers services at Larksfield Place and Georgetown Village on a regular basis with reduced business hours.

The geographic distribution of branches and ATMs in low-income census tracts accurately reflects the demographics of the Sedgwick/Butler County AA for the 2010-2011 assessment period. Two percent of the AA population resides in low-income tracts. Low-income census tracts contain 11 percent of the branches and 2 percent of the ATMs (dispense only).

The geographic distribution for branches in the moderate-income census tracts of the Sedgwick/Butler County AA does not reflect the demographics. Eleven percent of the branches are in moderate-income tracts while demographics reflect that 26 percent of the population resides in these tracts. While the branch count is low, the number of ATMs helps make banking accessible in the moderate-income tracts. These tracts contain 35 percent of the bank's ATMs in the AA. Three of these ATMs accept deposits, while the rest are cash dispensing only.

For the 2012 assessment period, seven percent of the AA population resides in low-income tracts. The branch and ATM distribution in these tracts is 4 percent and 20 percent, respectively. The bank has one location, the main office, located in a low-income tract. There are 15 ATMs in low-income tracts, one of which accepts deposits while the others are cash dispensing only.

The geographic distribution of branches and ATMs in moderate-income census tracts accurately reflects the demographics of the Sedgwick/Butler AA for the 2012 assessment period. Twenty-nine percent of the population resides in moderate-income tracts. The branch and ATM distribution in the moderate-income census tracts is 29 percent and 37 percent, respectively. The bank has eight branches and 32 ATMs located in moderate-income tracts, with eight of these ATMs accepting deposits.

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

Management states that bank products and services are delivered to individuals residing in low- and moderate-income tracts through grocery store branches located in neighboring tracts. For the 2010-2011

assessment period, the bank had three branches located in moderate-income tracts with an additional eight branches located in middle-income tracts that are reasonably accessible to a low- or moderate-income tract. For 2012, branches in moderate-income tracts increased to eight with an additional four branches located in neighboring middle-income tracts. The grocery store locations provide a good distribution point for bank services.

INTRUST offers convenient and consistent business hours. The in-grocery store locations provide extended hours and are open on several national holidays, when most financial institutions are closed. There are no significant differences in the hours of operations or services offered in banks situated in LMI tracts compared to those situated in middle- or upper-income tracts. While not all branches have resident loan officers, all branch locations accept loan applications. Loan officers make themselves available at all locations to assist loan applicants, when needed.

Other delivery services include automated 24-hour telephone banking, 24-hour Internet banking, and payroll cards. The telephone banking service includes obtaining information on existing accounts, applying for loans, paying bills, and ordering checks. The telephone service offers TDD access for the hearing impaired. The bank also utilizes a telephone information service that offers multiple language options. The Internet online banking service includes accessing existing accounts, opening deposit accounts, applying for loans, and tax preparation software. The payroll card service provides persons who do not have a checking account access to their earned wages without paying check-cashing fees. We did not place any significant weight on these alternative delivery systems, as there was no information available to show whether these services are effective in reaching LMI individuals and geographies.

Community Development (CD) Services

INTRUST provided a relatively high level of community development services during both evaluation periods.

During both evaluation periods, the bank supported approximately 24 community service organizations that have various mission statements. Senior officers from INTRUST provided financial knowledge and services to community organizations that have community development purposes. The following are examples that demonstrate how bank associates used their financial expertise to assist these organizations:

- Bank employee serves on committee that reviews federal grant applications for community development organization.
- Bank employees serve various roles in an organization that facilitates economic development throughout Wichita.
- Bank employee gave presentations and provided educational opportunities relating to homeownership to LMI individuals.
- Numerous bank employees provided financial education to youths from LMI families.
- Bank employee serves on Board that promotes affordable housing opportunities to LMI individuals.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the service test in the Johnson County, Douglas County, Geary/Riley County, and Shawnee County AAs is not inconsistent with the bank's overall "High Satisfactory" performance under the service test in Kansas.

State of Oklahoma

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

The major factors that support this rating include:

- INTRUST demonstrated adequate responsiveness to community credit needs. The overall distribution of loans by income level of the geography is excellent. The distribution of loans to borrowers of different income levels and businesses of different sizes is adequate. The volume and type of loans with a community development purpose had a positive impact on the bank's lending test.
- INTRUST demonstrated adequate responsiveness to community development investment needs. INTRUST provided \$306 thousand in qualified investments and donations to provide for affordable housing, community services for LMI individuals and geographies, and for revitalization of LMI areas. The bank received credit for another \$768 thousand for prior period investments that have the potential for statewide benefit.
- INTRUST delivery systems for products and services are reasonably accessible to all individuals and geographies in the assessment areas. The institution provides an adequate level of community development services.

Description of Institution's Operations in Oklahoma

As of December 31, 2012, INTRUST operates six branches and six ATMs within the state of Oklahoma. The bank's AA in Oklahoma (OKC Tri-County AA) consists of portions of Canadian, Cleveland, and Oklahoma Counties, which are located within the Oklahoma City MA # 36420.

INTRUST ranks twenty-fourth in deposit market share in the OKC Tri-County AA with 0.75 percent of all deposits. Competition is strong with 62 FDIC insured financial institutions having 355 locations within the AA. The top three competitors retain 42 percent of deposits in the AA.

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

Scope of Evaluation in Oklahoma

The State of Oklahoma held 5 percent of the bank's total deposits and originated 5 percent of all loans during the evaluation period. In addition, only 13 percent of INTRUST's branches and 3 percent of its ATMs are located in the OKC Tri-County AA. Therefore, the State of Oklahoma will receive minimal weight in the overall CRA rating.

We performed a full-scope review of the OKC Tri-County AA. We gave equal weight to small business lending and home mortgage lending when performing the full-scope review. Small business loans

represented 55 percent of the dollar volume of loans originated in the AA while home mortgage loans represented 45 percent.

During this examination, examiners reviewed a community contact performed by an OCC Community Development Officer during the course of the evaluation period. The community contact indicated that the primary credit needs for the Oklahoma City area were financing for affordable housing, small business loans, and financial literacy programs. Banks are generally meeting the credit needs of the community; however, the contact states a barrier for banks is the difficulty for banks to participate in a small dollar loan program.

LENDING TEST

The bank's performance under the lending test in Oklahoma is rated "Low Satisfactory".

Lending Activity

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

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

Business lending activity is excellent when compared to the bank's market share of deposits ranked at 24th. The most recent market share data for lending to small businesses reflects that INTRUST was ranked 22nd in the market during 2011 with 0.89 percent of the total dollar volume in the AA and 0.40 percent of the number of loans. The institution originated 227 loans totaling \$26 million to small businesses between January 1, 2010 and December 31, 2012.

Home mortgage lending activity volumes are also excellent. The institution originated 255 loans totaling \$21 million to borrowers in the AA during the evaluation periods. Home improvement loans were the bank's primary HMDA product in the OKC Tri-County AA. Lending levels for this product reflect excellent responsiveness to credit needs in the AA.

Distribution of Loans by Income Level of the Geography

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

Home Mortgage Loans

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

INTRUST's overall geographic distribution of home mortgage loans in the OKC Tri-County AA for the 2010-2011 and the 2012 evaluation periods is adequate.

INTRUST's geographic distribution for the 2010-2011 period is good. Performance in the low-income geographies is excellent. The lending table indicates the bank's percentage of home improvement loans exceeds the census demographics in the low-income geographies. INTRUST has also achieved a strong

market share in low-income geographies for home improvement loans, 4.35 percent, while the bank's overall market share for home improvement loans in the AA is only 1.5 percent. The bank did not originate any home purchase or refinance loans in low-income census tracts.

The 2010-2011 lending data indicates performance in moderate-income tracts is good. The bank's percentage of home improvement loans in the moderate-income tracts exceeds the census demographics. Market share for home improvement loans in the moderate-income tracts was consistent with the bank's overall market share of home improvement loans in the AA. INTRUST's distribution of refinance loans was somewhat lower than census demographics; however, the bank achieved twice the market share in the moderate-income tracts when compared to the bank's AA market share for refinance loans.

For the evaluation period of 2012, INTRUST's geographic distribution of home mortgage loans in the OKC Tri-County AA is poor. Mortgage lending in both the low- and moderate-income tracts is poor. INTRUST did not originate any purchase, home improvement, or refinance loans in low-income tracts during 2012. For moderate-income tracts, the lending tables indicate the bank's percentage of 2012 mortgage loans is lower than the census demographics. INTRUST extended mortgage loans in only 11 of the 59 moderate-income tracts in the AA, coverage of 19 percent. Peer HMDA data for market share analysis is not available for 2012.

INTRUST had no HMDA reportable multi-family loans in the OKC Tri-County AA during the two evaluation periods. This did not negatively impact the bank's lending conclusion.

Small Loans to Businesses

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

During the two evaluation periods, 2010-2011 and the year 2012, INTRUST achieved excellent geographic distribution of small loans to businesses located in low- and moderate-income geographies.

During both evaluation periods, INTRUST's geographic distribution of loans to businesses located in moderate-income tracts significantly exceeds the percentage of businesses located in those tracts. The bank's lending performance in low-income tracts significantly exceeds the census demographics for the evaluation period of 2010-2011, but is significantly below the census demographics for 2012. Regarding market share, the bank's 2011 market share in both low- and moderate-income tracts significantly exceeds the bank's overall market share for the AA. Peer small business data for market share analysis is not available for 2012.

Lending Gap Analysis

Our geographic distribution analysis included a review for any unexplained lending gaps in the OKC Tri-County AA. INTRUST extended mortgage loans in only 11 of the 59 (19 percent) moderate-income tracts in the AA during the 2012 evaluation period. Management was not able to provide an analysis regarding the gaps.

The majority of low- and moderate-income tracts are located in the core inner-city portion of Oklahoma City. INTRUST has one branch in a moderate-income tract on the west side of the city's core. This branch cannot be expected to serve the large geographical area comprising the core of the city. Additionally, census data for the period reflects that of the 48 moderate-income tracts where no

mortgage lending occurred, 26 of the tracts, or 54 percent, contained housing units where 50 percent or more of the units were rental properties. A high volume of rental properties would limit the number of opportunities for mortgage lending. The lending gaps in the OKC Tri-County AA did not materially affect the mortgage lending rating.

Inside/Outside Ratio

For the geographic distribution analysis under the lending test, we performed an inside/outside analysis at the bank level. The information includes bank originations and purchases only and does not include extensions of credit by affiliates that are being considered under the other performance criteria. A majority of the bank's loans, or 88 percent, were extended to borrowers within the bank's AAs. By loan type, 88 percent of small business loans, 89 percent of home purchase, 89 percent of home improvement, and 91 percent of refinance loans were granted within the AAs. We viewed this as a positive characteristic in our assessment of lending.

Distribution of Loans by Income Level of the Borrower

INTRUST's overall distribution of loans by income level of the borrower during the two evaluation periods is adequate.

Home Mortgage Loans

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

INTRUST'S overall mortgage lending performance for the 2010-2011 and the 2012 evaluation periods is good.

During the 2010-2011 evaluation period, INTRUST's lending to low-income borrowers is good. The bank's distribution of home improvement and refinance loans to low-income borrowers is lower than the demographics reflecting adequate performance; however, INTRUST's market share of loans to low-income borrowers for home improvement and refinance is near to or exceeds, respectively, the bank's overall market share for these products in the AA.

For moderate-income borrowers, INTRUST's distribution of loans is near to the census demographics and is considered good. In lending to moderate-income borrowers, the bank's market shares of home improvement and refinance loans both significantly exceed the bank's overall market share for those products in the AA.

During the 2012 evaluation period, INTRUST's performance reflects good distribution of home mortgage loans to borrowers of different income levels in the OKC Tri-County AA. Lending to low-income borrowers is lower than the census demographics for home improvement loans but significantly higher than demographics for refinance loans. For moderate-income borrowers, the bank's home improvement loans significantly exceed the demographics, while refinance loans are above the demographics. INTRUST did not extend any home purchase loans during 2012.

Small Loans to Businesses

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

INTRUST's lending to businesses of different sizes reflects poor penetration during both evaluation periods.

The bank's percentage of loans to businesses with revenues of \$1 million or less is below the percentage of small businesses as reflected in the census demographics. Reflecting favorably on the bank's business lending is that approximately 69 percent of all business loans were \$100 thousand or less during the 2010-2011 period, which improved to 74 percent during 2012.

Community Development Lending

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

During the 2009-2011 evaluation period, community development lending had a positive impact on the lending test. INTRUST originated nine community development loans totaling \$22.4 million in the OKC-Tri County AA. This level of community development lending represents 116 percent of the AA's allocated December 31, 2011 Tier One Capital.

For the 2012 evaluation period, community development lending had a neutral impact on the lending test. INTRUST originated one community development loan totaling \$1.1 million in the OKC Tri-County AA. This level of community development lending represents 6 percent of the AA's allocated December 31, 2012 Tier One Capital. During both evaluation periods, a majority of the loans were to organizations or businesses that finance redevelopment of central business districts or that revitalize or stabilize low- or moderate-income geographies.

INTRUST's commitment to community development activities within the OKC Tri-County AA is further evidenced by the volume of CD purpose loans already reported as small business or HMDA loans. INTRUST identified 165 loans totaling \$14 million originated from January 2009 through July 2013 that had a community development purpose. These loans were originated in areas designated as economic empowerment or enterprise zones.

Product Innovation and Flexibility

INTRUST did not provide any information regarding innovative or flexible loan products.

INVESTMENT TEST

Based on a full-scope review, INTRUST's investment performance in the OKC Tri-County AA is rated "Low Satisfactory".

Refer to Table 14 in the State of Oklahoma section of Appendix D for the facts and data used to evaluate the bank's level of qualified investments for the periods 2009-2011 and for 2012.

For the evaluation period of 2009-2011, INTRUST demonstrated adequate responsiveness to community development investment needs in the OKC Tri-County AA, given the high level of opportunities. During this period, INTRUST provided the AA \$298 thousand in qualified investments and donations. This level of investments represents 1.55 percent of the AA's allocated December 31, 2011 Tier One Capital. The bank's investments address community development needs, including affordable housing and community services for LMI individuals, and the revitalization of LMI areas.

Significant qualified investments occurring within the AA during the evaluation period are listed below:

- Investment of \$250 thousand in the Central Oklahoma American Indian Health Clinic to provide health services to LMI persons.
- Donations totaling \$23 thousand to the United Way of Central Oklahoma to provide community services to LMI families and individuals.
- Donations totaling \$12 thousand to the Central Oklahoma Habitat for Humanity to provide affordable housing opportunities to LMI persons.

During the evaluation period of 2012, INTRUST demonstrated adequate responsiveness to community development investment needs in the OKC Tri-County AA, given the high level of opportunities. During this period, INTRUST provided the AA \$8 thousand in qualified investments and donations. This level of investments represents 0.04 percent of the AA's allocated December 31, 2012 Tier One Capital; however, INTRUST receives consideration for its prior period investment of \$768 thousand that benefits one or more AAs throughout Oklahoma. Together, the current and prior period investments represent 4.11 percent of the AA's allocated Tier One Capital. INTRUST's investments address community development needs, including affordable housing and community services for LMI individuals, and the revitalization of LMI areas.

Below is an example of a qualified investments occurring within the AA during the 2012 evaluation period:

- Donations totaling nearly \$5 thousand to the Central Oklahoma Habitat for Humanity to provide affordable housing opportunities to LMI individuals.

SERVICE TEST

Based on a full-scope review, INTRUST's service performance in the OKC Tri-County AA is rated "Low Satisfactory".

Retail Banking Services

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

INTRUST's delivery systems are reasonably accessible to individuals of different income levels throughout the OKC Tri-County AA; however, physical access to branches and ATMs is limited in low-income geographies. The bank has maintained six locations, including one main office and five branches for both assessment periods. The AA has six ATMs.

The geographic distribution of branches and ATMs in low-income census tracts is below the demographics of the OKC Tri-County AA. The bank does not have any branches or ATMs in low-income census tracts. The low-income tracts contain three percent and five percent of the AA population for the 2010-11 and 2012 time-periods, respectively. These tracts are sparsely populated, as they are located along the north and south sides of the Oklahoma River in the livestock trade area of Oklahoma City. A branch and ATM in an adjacent moderate-income tract located west of the low-income tracts can provide some physical accessibility to bank services. Individuals residing in the low-income tracts could utilize electronic options for banking.

Branch and ATM distribution in the OKC Tri-County AA moderate-income census tracts exceeds demographics for the 2010-2011 assessment period. The moderate-income tracts contained 24 percent of the AA population, while 33 percent of bank branches were located within these tracts. The bank had two branches and two ATMs in moderate-income census tracts during this period.

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

Services do not vary in a way that inconveniences any portion of the OKC Tri-County AA or any group of individuals, including LMI geographies and LMI individuals. The Oklahoma branches offer the same full line of deposit and loan services as the Wichita branches. All products are offered at each of the branches. Personal loan officers are also available at all branch locations while the main Oklahoma and Edmond branches have full time commercial loan officers. A commercial loan officer is available by appointment to assist customers at the other branches.

INTRUST offers convenient and consistent business hours at all of the OKC Tri-County AA branches. All bank locations have a drive-through facility. Service hours begin at 7:30 A.M. for two of the branches, one of which is located in a moderate-income tract, and 8:00 A.M. for the remaining four branches. All facilities offer drive-through services until 6:30 P.M. Monday through Friday and noon on Saturdays.

Alternative delivery systems are the same as the Sedgwick/Butler AA. Please refer to the Sedgwick/Butler AA evaluation for details. We did not place any significant weight on these alternative

delivery systems, as there was no information available to show whether these services are effective in reaching LMI individuals and geographies.

Community Development Services

INTRUST provided an adequate level of community development services during both evaluation periods.

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

- Bank officer serves on Board of organization that promotes homeownership among LMI individuals.
- Several bank employees serve in organization that promotes economic development in LMI area in Oklahoma City.
- Bank officer serves on Board and provides financial guidance to organization that advocates educational and wellness opportunities to children from LMI families.

State of Arkansas

CRA Rating for Arkansas:	Needs to Improve
The lending test is rated:	Not Rated
The investment test is rated:	Needs to Improve
The service test is rated:	Needs to Improve

The major factors that support this rating include:

- INTRUST demonstrated poor responsiveness to community development investment needs. INTRUST provided \$12 thousand in qualified investments and donations to provide for community services for LMI individuals.
- INTRUST delivery systems for products and services are accessible to a limited portion of the institution's assessment area. The institution provided no community development services.

Description of Institution's Operations in Arkansas

As of December 31, 2012, INTRUST operates one branch and one ATM within the state of Arkansas. The bank's AA in Arkansas consists of Benton County, which is located within the Fayetteville-Springdale-Rogers MA #22220. INTRUST ranks twenty-sixth in deposit market share in the Benton County AA with 0.15 percent of all deposits. Competition is strong with 26 other FDIC insured financial institutions having 96 locations within the AA. Arvest Bank, at number one, has captured 64 percent of the deposits in the AA. The bank ranking second has a 4 percent market share.

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

Scope of Evaluation in Arkansas

The State of Arkansas held 0.21 percent of the bank's total deposits and originated 0.28 percent of all loans during the evaluation period. In addition, only 2 percent of INTRUST's branches and 1 percent of its ATMs are located in the OKC Tri-County AA. Therefore, the State of Arkansas will receive only nominal weight in the overall CRA rating. We performed a full-scope review of the Benton County AA. Our lending review was focused on loans to small businesses. Small business loans represented 100 percent of the dollar volume of loans originated in the AA.

During this evaluation, examiners reviewed an economic development community contact obtained during the evaluation period. This organization identified infrastructure development, workforce development, and community development services, such as senior centers and adult day care, as important financing needs in the area. The contact expressed that the organization has had positive relationships with area banks.

LENDING TEST

The bank's performance under the lending test in Arkansas is not rated. The number of loans originated over the evaluation period was too low to allow for a meaningful analysis.

Lending Activity

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

As of June 30, 2012, INTRUST ranked 26th out of 27 institutions in the Benton County AA with a deposit share of 0.15 percent.

Distribution of Loans by Income Level of the Geography

Small Loans to Businesses

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

The census data indicates that these LMI tracts are home to a meaningful number of businesses, specifically moderate-income tracts, which contain 11 percent of all businesses for 2011 and 17 percent for 2012.

Lending Gap Analysis

INTRUST did not extend any loans to businesses located in low- or moderate-income geographies. Data indicates that these LMI tracts are home to a meaningful level of businesses.

Inside/Outside Ratio

For the geographic distribution analysis under the lending test, we performed an inside/outside analysis at the bank level. The information includes bank originations and purchases only and does not include extensions of credit by affiliates that are being considered under the other performance criteria.

A majority of the bank's loans, or 88 percent, were extended to borrowers within the bank's AAs. By loan type, 88 percent of small business loans, 89 percent of home purchase, 89 percent of home improvement, and 91 percent of refinance loans were granted within the AAs. We viewed this as a positive characteristic in our assessment of lending.

Distribution of Loans by Income Level of the Borrower

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

Community Development Lending

INTRUST did not report any community development loans in the Benton County AA for the period 2009-2013. This had had a neutral impact on the lending test.

Product Innovation and Flexibility

INTRUST did not provide any information regarding innovative or flexible loan products.

INVESTMENT TEST

The bank's performance under the investment test in Arkansas is rated "Needs to Improve".

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

For the evaluation period of 2009-2011, INTRUST demonstrated a poor level of responsiveness to community development investment needs in the Benton County AA, given the high level of opportunities. During this period, INTRUST provided \$9 thousand in qualified investment and donations. This level of investment represents 1.25 percent of the AA's December 2011 allocated Tier One Capital.

Below is an example of a qualified investment occurring during the evaluation period:

- Donations totaling \$5 thousand to provide community services to children from LMI families.

For the evaluation period of 2012, INTRUST also demonstrated a poor level of responsiveness to community development investment needs given the level of opportunities. INTRUST provided \$3 thousand in qualified investment and donations. This level of investments and donations represents 0.34 percent of the AA's December 31, 2012 allocated Tier One Capital.

Below is an example of a qualified investment occurring during the evaluation period:

- Donation of \$3 thousand to the Boys and Girls Club of Benton County to provide community services to children from LMI families.

SERVICE TEST

The bank's performance under the service test in Arkansas is rated "Needs to Improve".

Retail Banking Services

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

INTRUST's delivery systems are accessible to limited portions of the institution's assessment area. The bank has one office located in Rogers, Arkansas. This branch is located in an upper-income tract during

both the 2010-2011 and 2012 time-periods. There is also a cash dispensing ATM at this location. Products and services at the branch in Rogers are currently limited to deposits, loans, Treasury Management, and International Services.

The geographic distribution of branches and ATMs in low-income census tracts is below the demographics of the AA. There were no low-income census tracts in the AA for the 2010-2011 assessment period; however, for the 2012 assessment period, there was one low-income tract. The tract contained 4 percent of the AA population. During 2012, the bank did not have any branch or ATM locations within the low-income census tract.

Moderate-income tracts contained 12 percent and 17 percent of the population for the 2010-2011 and 2012 time-periods, respectively. The bank did not have any branch or ATM locations in these moderate-income census tracts during either assessment period.

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

Branch hours and services do not differ in a way that inconveniences any portion of the Benton County AA, or any group of individuals, including LMI geographies and individuals. This location offers hours from 8:00 A.M. to 5:00 P.M. Monday through Friday. There is no drive-up at this location as the office is located inside the Arkansas World Trade Center.

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

Community Development Services

INTRUST did not provide any community development services in the Benton County AA during the two evaluation periods.

Appendix A: Scope of Examination

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

Time Period Reviewed	Lending Test: January 1, 2010 – December 31, 2012 Investment and Service Tests and CD Loans: January 1, 2009 – December 31, 2012	
Financial Institution	Products Reviewed	
INTRUST Bank, N. A.	Commercial and Home Mortgage Loans	
Affiliate(s)	Affiliate Relationship	Products Reviewed
Not Applicable	Not Applicable	Not Applicable
List of Assessment Areas and Type of Examination		
Assessment Area	Type of Exam	Other Information
<u>State of Kansas</u> Sedgwick/Butler Counties (part of MA #48620) Douglas County (MA #29940) Johnson County (MA #28140) Riley/Geary Counties (MA #31740) Shawnee County (MA #45820) <u>State of Oklahoma</u> OKC Tri-County (MA #36420) <u>State of Arkansas</u> Benton County (MA #22220)	Full-scope Limited-scope Limited-scope Limited-scope Limited-scope Full-scope Full-scope	

Appendix B: Summary of State Ratings

INTRUST Bank, N. A.				
Overall Bank:	Lending Test Rating*	Investment Test Rating	Service Test Rating	Overall Bank/State Rating
INTRUST Bank	Low Satisfactory	Low Satisfactory	Low Satisfactory	Satisfactory
State:				
State of Kansas	Low Satisfactory	Low Satisfactory	High Satisfactory	Satisfactory
State of Oklahoma	Low Satisfactory	Low Satisfactory	Low Satisfactory	Satisfactory
State of Arkansas	Not Rated	Needs to Improve	Needs to Improve	Needs to Improve

(*) 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

State of Kansas Full-Scope Area

The Sedgwick/Butler County AA contains all of Sedgwick and Butler Counties, which lie within the Wichita MA. The 2010 U.S. Census identified changes in the number of low- and moderate-income tracts within the bank's Sedgwick/Butler County AA. Since the 2000 U.S. Census, the number of low-income tracts have increased by eight while moderate-income tracts increased by five. Other examples of demographic fluctuations can be identified by comparing the tables below.

Demographic Information for Full Scope Area: Sedgwick/Butler County AA – 2000 Census						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	131	3.82	30.53	39.69	25.95	0.00
Population by Geography	512,351	2.34	26.23	44.99	26.44	0.00
Owner-Occupied Housing by Geography	133,462	1.23	20.24	48.74	29.79	0.00
Business by Geography	51,935	1.74	22.64	43.14	32.48	0.00
Farms by Geography	1,661	0.72	9.21	56.89	33.17	0.00
Family Distribution by Income Level	134,881	17.83	18.88	24.21	39.08	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	49,519	3.98	39.14	44.77	12.10	0.00
Median Family Income HUD Adjusted Median Family Income for 2011 Households Below Poverty Level		51,478 64,100 9%	Median Housing Value Unemployment Rate (2000 US Census)	79,672 2.38%		

(*) The NA category consists of geographies that have not been assigned an income classification.
Source: 2000 US Census and 2011 HUD updated MFI

Demographic Information for Full Scope Area: Sedgwick/Butler County AA – 2010 Census						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	137	9.49	32.85	28.47	29.20	0.00
Population by Geography	564,245	7.01	29.13	31.27	32.60	0.00
Owner-Occupied Housing by Geography	146,380	3.50	25.00	33.40	38.10	0.00
Business by Geography	48,214	10.00	23.28	31.16	35.56	0.00
Farms by Geography	1,638	2.20	11.60	41.94	44.26	0.00
Family Distribution by Income Level	142,955	20.64	18.42	21.08	39.85	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	55,849	11.03	43.52	28.24	17.22	0.00
Median Family Income HUD Adjusted Median Family Income for 2012 Households Below Poverty Level		61,850 65,000 12%	Median Housing Value Unemployment Rate (2010 US Census)	116,801 4.4%		

(*) The NA category consists of geographies that have not been assigned an income classification.
Source: 2010 US Census and 2012 HUD updated MFI

Manufacturing is the leading employment industry in Wichita. Manufacturing accounts for 18 percent of total employment. Specifically, the aviation industry continues to drive the Wichita economy. The manufacturing of aerospace products and parts accounts for 10 percent of total employment and 56 percent of manufacturing employment. Major aviation companies include Boeing (Defense, Space & Security), Bombardier Aerospace Learjet, Cessna Aircraft Company, Hawker Beechcraft, and Spirit Aerosystems, Inc. Other key employment industries include trade, transportation and utilities, educational and health services, and government. These industries account for 17 percent, 15 percent, and 14 percent of total employment, respectively.

The area's economy is improving as evidenced by the declining trend in unemployment. The Wichita MA unemployment rate peaked in July 2009 at 10.6 percent, its highest level in ten years. The unemployment rate as of May 2013 is 6.7 percent. Wichita's housing market has experienced recovery also, with increased home sales in 2013 over 2012 and 2011. In addition, the median sales price of new and existing homes has risen over this horizon.

State of Oklahoma Full-Scope Area

The OKC Tri-County AA contains portions of three counties in the Oklahoma City MA. The AA comprises parts of western Oklahoma County, northern Cleveland County, and eastern Canadian County. The 2010 U.S. Census identified changes in the number of low- and moderate-income tracts within the bank's OKC Tri-County AA. Since the 2000 U.S. Census, the number of low-income tracts have increased by five while moderate-income tracts increased by nine. Other examples of demographic fluctuations can be identified by comparing the tables below.

Demographic Information for Full Scope Area: OKC Tri-County AA – 2000 Census						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	196	6.12	25.51	35.20	31.63	1.53
Population by Geography	624,965	2.86	23.82	34.67	38.57	0.09
Owner-Occupied Housing by Geography	157,960	1.56	16.94	35.57	45.94	0.00
Business by Geography	83,366	2.62	16.65	30.42	48.10	2.22
Farms by Geography	1,766	1.25	10.87	28.82	58.10	0.96
Family Distribution by Income Level	164,843	17.85	16.37	21.06	44.72	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	56,405	5.18	36.11	37.27	21.44	0.00
Median Family Income HUD Adjusted Median Family Income for 2011 Households Below Poverty Level		44,898 60,600 12%	Median Housing Value Unemployment Rate (2000 US Census)		87,372 2.15%	

(*) The NA category consists of geographies that have not been assigned an income classification.
Source: 2000 US Census and 2011 HUD updated MFI

Demographic Information for Full Scope Area: OKC Tri-County AA – 2010 Census						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	220	7.73	26.82	32.73	31.36	1.36
Population by Geography	730,640	5.08	25.30	33.35	36.14	0.13
Owner-Occupied Housing by Geography	181,605	2.73	18.96	35.54	42.76	0.01
Business by Geography	81,275	5.01	19.38	31.70	42.16	1.75
Farms by Geography	1,805	2.66	17.12	28.86	50.86	0.50
Family Distribution by Income Level	180,217	19.17	17.11	20.36	43.36	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	65,388	8.69	38.92	33.95	18.43	0.00
Median Family Income HUD Adjusted Median Family Income for 2012 Households Below Poverty Level		58,775 61,500 12%	Median Housing Value Unemployment Rate (2010 US Census)		133,148 4.0%	

(*) The NA category consists of geographies that have not been assigned an income classification.
Source: 2010 US Census and 2012 HUD updated MFI

The Oklahoma City MA relies heavily on the public sector. There are a significant number of state, federal, and local government employees in the area. Government employment represents approximately 22 percent of total employment. The business, education, and healthcare industries and the agriculture, construction, and manufacturing industries account for approximately 33 percent and 17 percent, respectively of employment in the Oklahoma City MA. The largest employers in this area are the State of Oklahoma, Tinker Air Force Base, and Oklahoma University-Norman Campus, representing approximately 8 percent, 5 percent, and 2 percent of employed persons, respectively.

The Oklahoma City economy is improving as indicated by falling housing inventories. Home prices have increased 8 percent in the past five years. The May 2013 Oklahoma City unemployment rate of 5 percent mirrors the state unemployment rate. As of May 2013, the state unemployment rate had fallen to 5.1 percent from a ten year high of 7.2 percent in December 2009.

State of Arkansas Full-Scope Area

The Benton County AA contains twenty-two census tracts in Benton County, which is located within the Fayetteville-Springdale-Rogers MA. The 2010 U.S. Census identified changes in the number of low- and moderate-income tracts within the bank's Benton County AA. Since the 2000 U.S. Census, the number of low-income tracts have increased by one while moderate-income tracts increased by three. Other examples of demographic fluctuations can be identified by comparing the tables below.

Demographic Information for Full Scope Area: Benton County AA – 2000 Census						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	12	0.00	16.67	66.67	16.67	0.00
Population by Geography	67,029	0.00	11.79	66.36	21.85	0.00
Owner-Occupied Housing by Geography	16,194	0.00	8.05	67.40	24.56	0.00
Business by Geography	9,460	0.00	11.33	61.23	27.44	0.00
Farms by Geography	215	0.00	7.44	60.00	32.56	0.00
Family Distribution by Income Level	18,167	15.92	16.90	23.41	43.77	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	5,962	0.00	16.76	67.01	16.24	0.00
Median Family Income HUD Adjusted Median Family Income for 2011 Households Below Poverty Level		42,578 57,500 10%	Median Housing Value Unemployment Rate (2000 US Census)		92,445 1.78%	

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

Source: 2000 US Census and 2011 HUD updated MFI

Demographic Information for Full Scope Area: Benton County AA – 2010 Census						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	22	4.55	18.18	40.91	36.36	0.00
Population by Geography	96,962	3.95	17.15	43.51	35.39	0.00
Owner-Occupied Housing by Geography	21,611	2.78	15.15	41.27	40.80	0.00
Business by Geography	9,234	3.41	17.23	41.50	37.86	0.00
Farms by Geography	227	2.64	9.69	39.21	48.46	0.00
Family Distribution by Income Level	24,178	18.79	17.21	20.25	43.74	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	8,706	8.98	26.95	43.90	20.17	0.00
Median Family Income HUD Adjusted Median Family Income for 2012 Households Below Poverty Level		54,186 58,200 12%	Median Housing Value Unemployment Rate (2010 US Census)		172,645 5.0%	

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

Source: 2010 US Census and 2012 HUD updated MFI

The economy of the Fayetteville-Springdale-Rogers MA benefits significantly from its largest employers: Wal-Mart Stores, Inc., Tyson Foods, Inc., and the University of Arkansas, which together account for nearly one-fourth of the total number of jobs in the MA. J. B. Hunt and Simmons Foods, Inc. are also headquartered in the AA. The trade, transportation and utilities industries account for another 22 percent of total employment.

Home prices have risen in the MA, which evidences an improved economy. Unemployment in the MA hit its ten year peak at 8 percent in October of 2010, where it remained until August 2011. The trend is downward as the MA reported an unemployment rate of 7.4 percent for May 2013. INTRUST's branch is located in Rogers, Arkansas where the 5.4 percent unemployment rate is below the MA rate.

Appendix D: Tables of Performance Data

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: (1) 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; (2) Partially geocoded loans (loans where no census tract is provided) cannot be broken down by income geographies and, therefore, are only reflected in the Total Loans in Core Tables 2 through 7 and part of Table 13; and (3) Partially geocoded loans are included in the Total Loans and % Bank Loans Column in Core Tables 8 through 12 and part of Table 13. 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. See Interagency Q&As __.12 (i) - 5 and - 6 for guidance on when a bank may receive positive CRA consideration for such loans.

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.

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												Evaluation Period: JANUARY 1, 2010 TO DECEMBER 31, 2011	
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)		
State of Kansas													
Full Review:													
Sedgwick/Butler County (part of MA #49620)	88.34	2,397	207,334	2,377	236,894	106	6,649	34	133,273	4,880	450,877	89.67	
Limited Review													
Johnson County (part of MA #28140)	4.16	92	8,885	138	16,135	0	0	0	0	230	25,020	4.53	
Douglas County (part of MA #29940)	2.70	79	31,650	70	16,928	0	0	3	980	149	48,578	2.81	
Geary/Riley County (part of MA #31740)	2.95	99	9,666	63	8,578	1	11	18	39,055	163	18,255	2.07	
Shawnee County (part of MA #45820)	1.85	24	2,143	78	10,177	0	0	7	2,134	102	12,320	0.92	
State of Oklahoma													
Full Review:													
OKC Tri-County (part of MA#36420)	100.00	177	14,430	150	17,195	0	0	9	22,424	327	31,625	100.00	
State of Arkansas													
Full Review:													
Benton County (part of MA#22220)	100.00	0	0	3	1,342	0	0	0	0	3	1,342	100.00	

* Loan Data as of December 31, 2011. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Community Development Loans is from January 01, 2010 to December 31, 2011.

*** Deposit Data as of June 30, 2011. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME														Evaluation Period: JANUARY 1, 2010 TO DECEMBER 31, 2011	
Assessment Area:	% of Rated Area Loans (#) in MA/AA	Total Optional Loans**		Small Business Real Estate Secured**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in AA***	
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)		
State of Kansas															
Full Review:															
Sedgwick/Butler County (part of MA #49620)	0.00	0	0	0	0	0	0	0	0	0	0	0	0	89.67	
Limited Review:															
Johnson County (part of MA #28140)	0.00	0	0	0	0	0	0	0	0	0	0	0	0	4.53	
Douglas County (part of MA #29940)	0.00	0	0	0	0	0	0	0	0	0	0	0	0	2.81	
Geary/Riley County (part of MA #31740)	0.00	0	0	0	0	0	0	0	0	0	0	0	0	2.07	
Shawnee County (part of MA #45820)	0.00	0	0	0	0	0	0	0	0	0	0	0	0	0.92	
State of Oklahoma															
Full Review:															
OKC Tri-County (part of MA #36420)	0.00	0	0	0	0	0	0	0	0	0	0	0	0	100.00	
State of Arkansas															
Full Review:															
Benton County (part of MA #22220)	0.00	0	0	0	0	0	0	0	0	0	0	0	0	100.00	

* Loan Data as of December 31, 2011. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Optional Product Line(s) is from January 01, 2010 to December 31, 2011.

*** Deposit Data as of June 30, 2011. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME		Evaluation Period: JANUARY 1, 2010 TO DECEMBER 31, 2011			
Assessment Area:	Other Unsecured Consumer Loans*		Other Optional Loans*		
	#	\$ (000's)	#	\$ (000's)	
State of Kansas					
Full Review:					
Sedgwick/Butler County (part of MA #49620)	0	0	0	0	
Limited Review:					
Johnson County (part of MA #28140)	0	0	0	0	
Douglas County (part of MA #29940)	0	0	0	0	
Geary/Riley County (part of MA #31740)	0	0	0	0	
Shawnee County (part of MA #45820)	0	0	0	0	
State of Oklahoma					
Full Review:					
OKC Tri-County (part of MA #36420)	0	0	0	0	
State of Arkansas					
Full Review:					
Benton County (part of MA #22220)	0	0	0	0	

* The evaluation period for Optional Product Line(s) is from January 01, 2010 to December 31, 2011.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE												Evaluation Period: JANUARY 1, 2010 TO DECEMBER 31, 2011				
Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*					
	#	% of Total**	% Owner Occ Units***	% BANK Loans***	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp	
State of Kansas																
Full Review:																
Sedgwick/Butler County (part of MA #49620)	462	89.36	1.23	0.22	20.24	15.37	48.74	49.57	29.79	34.85	2.67	2.38	4.05	2.50	2.47	
Limited Review:																
Johnson County (part of MA #28140)	9	1.74	0.00	0.00	0.97	0.00	33.40	22.22	65.63	77.78	0.05	0.00	0.00	0.03	0.06	
Douglas County (part of MA #29940)	15	2.90	0.11	0.00	19.97	6.67	49.84	0.00	30.08	93.33	0.68	0.00	0.00	0.00	1.68	
Geary/Riley County (part of MA #31740)	26	5.03	0.00	0.00	20.08	34.62	46.25	34.62	33.67	30.77	0.84	0.00	1.29	0.51	0.87	
Shawnee County (part of MA #45820)	5	0.97	0.65	0.00	21.77	20.00	41.36	40.00	36.23	40.00	0.14	0.00	0.00	0.21	0.10	
State of Oklahoma																
Full Review:																
OKC Tri-County (part of MA #36420)	0	0.00	1.56	0.00	16.94	0.00	35.57	0.00	45.94	0.00	0.00	0.00	0.00	0.00	0.00	
State of Arkansas																
Full Review:																
Benton County (part of MA #22220)	0	0.00	0.00	0.00	8.05	0.00	67.40	0.00	24.56	0.00	0.00	0.00	0.00	0.00	0.00	

* Based on 2011 Peer Mortgage Data (USPR)

** 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.

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

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT												Evaluation Period: JANUARY 1, 2010 TO DECEMBER 31, 2011				
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***	% BANK Loans****	% Owner Occ***	% BANK Loans	% Owner Occ***	% BANK Loans	% Owner Occ***	% BANK Loans	Overall	Low	Mod	Mid	Upp	
State of Kansas																
Full Review:																
Sedgwick/Butler County (part of MA #49620)	987	91.64	1.23	0.61	20.24	11.75	48.74	51.06	29.79	36.58	37.99	11.54	37.01	39.30	37.95	
Limited Review:																
Johnson County (part of MA #28140)	31	2.88	0.00	0.00	0.97	0.00	33.40	16.13	65.63	83.87	2.05	0.00	0.00	1.61	2.27	
Douglas County (part of MA #29940)	19	1.76	0.11	0.00	19.97	10.53	49.84	26.32	30.08	63.16	5.71	0.00	5.56	2.13	10.00	
Geary/Riley County (part of MA #31740)	33	3.06	0.00	0.00	20.08	30.30	46.25	33.33	33.67	36.36	7.06	0.00	14.29	3.23	6.06	
Shawnee County (part of MA #45820)	7	0.65	0.65	0.00	21.77	28.57	41.36	42.86	36.23	28.57	0.74	0.00	1.96	0.94	0.00	
State of Oklahoma																
Full Review:																
OKC Tri-County (part of MA #36420)	61	100.00	1.56	1.64	16.94	18.03	35.57	34.43	45.94	45.90	1.50	4.35	1.39	1.60	1.39	
State of Arkansas																
Full Review:																
Benton County (part of MA #22220)	0	0.00	0.00	0.00	8.05	0.00	67.40	0.00	24.56	0.00	0.00	0.00	0.00	0.00	0.00	

* Based on 2011 Peer Mortgage Data (USPR)

** 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.

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

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE												Evaluation Period: JANUARY 1, 2010 TO DECEMBER 31, 2011				
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	
State of Kansas																
Full Review:																
Sedgwick/Butler County (part of MA #49620)	940	86.80	1.23	0.43	20.24	8.62	48.74	44.15	29.79	46.81	3.74	14.29	4.45	3.83	3.45	
Limited Review:																
Johnson County (part of MA #28140)	52	4.80	0.00	0.00	0.97	0.00	33.40	11.54	65.63	88.46	0.12	0.00	0.00	0.07	0.13	
Douglas County (part of MA #29940)	39	3.60	0.11	0.00	19.97	7.69	49.84	30.77	30.08	61.54	0.88	0.00	0.56	0.60	1.32	
Geary/Riley County (part of MA #31740)	40	3.69	0.00	0.00	20.08	17.50	46.25	47.50	33.67	35.00	1.04	0.00	1.31	1.35	0.71	
Shawnee County (part of MA #45820)	12	1.11	0.65	0.00	21.77	8.33	41.36	58.33	36.23	33.33	0.13	0.00	0.00	0.18	0.12	
State of Oklahoma																
Full Review:																
OKC Tri-County (part of MA #36420)	79	100.00	1.56	0.00	16.94	12.66	35.57	43.04	45.94	44.30	0.16	0.00	0.33	0.17	0.14	
State of Arkansas																
Full Review:																
Benton County (part of MA #22220)	0	0.00	0.00	0.00	8.05	0.00	67.40	0.00	24.56	0.00	0.00	0.00	0.00	0.00	0.00	

* Based on 2011 Peer Mortgage Data (USPR)

** 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.

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

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY												Evaluation Period: JANUARY 1, 2010 TO DECEMBER 31, 2011				
Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography					
	#	% of Total**	% MF Units***	% BANK Loans****	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp	
State of Kansas																
Full Review:																
Sedgwick/Butler County (part of MA #49620)	8	57.14	4.14	25.00	32.41	37.50	43.01	37.50	20.44	0.00	10.71	33.33	18.75	7.14	0.00	
Limited Review:																
Johnson County (part of MA #28140)	0	0.00	0.00	0.00	3.84	0.00	53.21	0.00	42.95	0.00	0.00	0.00	0.00	0.00	0.00	
Douglas County (part of MA #29940)	6	42.86	10.24	0.00	34.66	16.67	37.90	33.33	17.20	50.00	0.00	0.00	0.00	0.00	0.00	
Geary/Riley County (part of MA #31740)	0	0.00	0.00	0.00	34.18	0.00	45.96	0.00	19.85	0.00	0.00	0.00	0.00	0.00	0.00	
Shawnee County (part of MA #45820)	0	0.00	5.50	0.00	22.25	0.00	52.47	0.00	19.77	0.00	0.00	0.00	0.00	0.00	0.00	
State of Oklahoma																
Full Review:																
OKC Tri-County (part of MA #36420)	0	0.00	2.42	0.00	35.44	0.00	36.61	0.00	25.53	0.00	0.00	0.00	0.00	0.00	0.00	
State of Arkansas																
Full Review:																
Benton County (part of MA #22220)	0	0.00	0.00	0.00	25.17	0.00	56.97	0.00	17.86	0.00	0.00	0.00	0.00	0.00	0.00	

* Based on 2011 Peer Mortgage Data (USPR)

** 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												Evaluation Period: JANUARY 1, 2010 TO DECEMBER 31, 2011				
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	Over-all	Low	Mod	Mid	Upp	
State of Kansas																
Fu II Review:																
Sedgwick/Butler County (part of MA #49620)	2,377	87.20	1.74	2.27	22.64	32.94	43.14	41.78	32.48	23.01	16.51	22.67	22.58	16.96	11.57	
Limited Review:																
Johnson County (part of MA #28140)	138	5.06	0.00	0.00	1.80	0.00	27.87	26.09	70.33	73.91	0.75	0.00	0.00	0.83	0.76	
Douglas County (part of MA #29940)	70	2.57	2.14	0.00	24.42	14.29	43.29	45.71	30.15	40.00	1.92	0.00	0.80	2.21	2.46	
Geary/Riley County (part of MA #31740)	63	2.31	0.00	0.00	34.63	49.21	38.00	25.40	27.37	25.40	2.22	0.00	3.49	1.30	2.76	
Shawnee County (part of MA #45820)	78	2.86	11.01	14.10	16.69	42.31	38.93	32.05	33.36	11.54	2.64	3.93	5.97	2.19	1.12	
State of Oklahoma																
Fu II Review:																
OKC Tri-County (part of MA #36420)	150	100.00	2.62	6.00	16.65	26.00	30.42	24.67	48.10	43.33	0.55	0.72	0.79	0.36	0.63	
State of Arkansas																
Fu II Review:																
Benton County (part of MA #22220)	3	100.00	0.00	0.00	11.33	0.00	61.23	100.00	27.44	0.00	0.00	0.00	0.00	0.00	0.00	

* Based on 2011 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 (2011).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS											Evaluation Period: JANUARY 1, 2010 TO DECEMBER 31, 2011				
Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geo graphy				
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	Overall	Low	Mod	Mid	Upp
State of Kansas															
Fu II Review:															
Sedgwick/Butler County (part of MA #49620)	106	99.07	0.72	0.00	9.21	0.00	56.89	92.45	33.17	7.55	26.09	0.00	0.00	30.30	10.26
Limited Review:															
Johnson County (part of MA #28140)	0	0.00	0.00	0.00	1.56	0.00	33.98	0.00	64.46	0.00	0.00	0.00	0.00	0.00	0.00
Douglas County (part of MA #29940)	0	0.00	0.28	0.00	13.93	0.00	52.65	0.00	33.15	0.00	0.00	0.00	0.00	0.00	0.00
Geary/Riley County (part of MA #31740)	1	0.93	0.00	0.00	9.83	0.00	38.76	100.00	51.40	0.00	0.66	0.00	0.00	1.01	0.00
Shawnee County (part of MA #45820)	0	0.00	2.68	0.00	7.04	0.00	49.92	0.00	40.37	0.00	0.00	0.00	0.00	0.00	0.00
State of Oklahoma															
Fu II Review:															
OKC Tri-County (part of MA #36420)	0	0.00	1.25	0.00	10.87	0.00	28.82	0.00	58.10	0.00	0.00	0.00	0.00	0.00	0.00
State of Arkansas															
Fu II Review:															
Benton County (part of MA #22220)	0	0.00	0.00	0.00	7.44	0.00	60.00	0.00	32.56	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2011 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 (2011).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE												Evaluation Period: JANUARY 1, 2010 TO DECEMBER 31, 2011				
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	
State of Kansas																
FU II Review:																
Sedgwick/Butler County (part of MA #49620)	462	89.36	17.83	8.37	18.88	17.98	24.21	23.15	39.08	50.49	2.80	1.50	1.43	2.72	4.46	
Limited Review:																
Johnson County (part of MA #28140)	9	1.74	8.46	0.00	12.92	33.33	21.87	22.22	56.75	44.44	0.06	0.00	0.11	0.05	0.05	
Douglas County (part of MA #29940)	15	2.90	18.17	0.00	18.89	30.00	24.70	10.00	38.24	60.00	0.36	0.00	0.38	0.00	0.61	
Geary/Riley County (part of MA #31740)	26	5.03	20.02	11.76	19.59	23.53	21.56	5.88	38.83	58.82	0.49	2.08	0.46	0.00	0.71	
Shawnee County (part of MA #45820)	5	0.97	13.32	0.00	15.07	20.00	21.62	0.00	49.99	80.00	0.17	0.00	0.00	0.00	0.48	
State of Oklahoma																
FU II Review:																
OKC Tri-County (part of MA #36420)	37	100.00	17.85	2.94	16.37	14.71	21.06	14.71	44.72	67.65	0.11	0.00	0.10	0.09	0.15	
State of Arkansas																
FU II Review:																
Benton County (part of MA #22220)	0	0.00	15.92	0.00	16.90	0.00	23.41	0.00	43.77	0.00	0.00	0.00	0.00	0.00	0.00	

* Based on 2011 Peer Mortgage Data (USPR)

** 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.

**** As a percentage of loans with borrower income information available. No information was available for 13.5% of loans originated and purchased by bank.

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

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT												Evaluation Period: JANUARY 1, 2010 TO DECEMBER 31, 2011				
Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share*					
	#	% of Total**	% Families***	% BANK Loans****	% Families ²	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp	
State of Kansas																
FU II Review:																
Sedgwick/Butler County (part of MA #49620)	987	91.64	17.83	8.64	18.88	20.19	24.21	25.70	39.08	45.47	38.92	33.09	38.59	38.14	41.18	
Limited Review:																
Johnson County (part of MA #28140)	31	2.88	8.46	6.45	12.92	9.68	21.87	22.58	56.75	61.29	2.18	0.00	1.14	2.96	2.29	
Douglas County (part of MA #29940)	19	1.76	18.17	5.26	18.89	21.05	24.70	21.05	38.24	52.63	6.06	20.00	5.88	0.00	7.02	
Geary/Riley County (part of MA #31740)	33	3.06	20.02	6.25	19.59	21.88	21.56	31.25	38.83	40.63	8.16	16.67	9.09	14.29	4.05	
Shawnee County (part of MA #45820)	7	0.65	13.32	0.00	15.07	14.29	21.62	42.86	49.99	42.86	0.80	0.00	0.00	1.59	0.93	
State of Oklahoma																
FU II Review:																
OKC Tri-County (part of MA #36420)	61	100.00	17.85	11.86	16.37	28.81	21.06	25.42	44.72	33.90	1.47	1.73	1.86	1.27	1.31	
State of Arkansas																
FU II Review:																
Benton County (part of MA #22220)	0	0.00	15.92	0.00	16.90	0.00	23.41	0.00	43.77	0.00	0.00	0.00	0.00	0.00	0.00	

* Based on 2011 Peer Mortgage Data (USPR)

** 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.

**** As a percentage of loans with borrower income information available. No information was available for 2.5% of loans originated and purchased by bank.

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

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE											Evaluation Period: JANUARY 1, 2010 TO DECEMBER 31, 2011				
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share				
	#	% of Total**	% Families***	% BANK Loans****	% Families ³	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
State of Kansas															
Fu II Review:															
Sedgwick/Butler County (part of MA #49620)	940	86.80	17.83	7.98	18.88	15.17	24.21	19.89	39.08	56.97	4.46	5.78	4.66	2.91	5.00
Limited Review:															
Johnson County (part of MA #28140)	52	4.80	8.46	2.04	12.92	10.20	21.87	26.53	56.75	61.22	0.14	0.00	0.15	0.16	0.15
Douglas County (part of MA #29940)	39	3.60	18.17	0.00	18.89	23.53	24.70	20.59	38.24	55.88	1.02	0.00	1.37	0.57	1.26
Geary/Riley County (part of MA #31740)	40	3.69	20.02	5.56	19.59	8.33	21.56	36.11	38.83	50.00	1.40	1.75	1.08	2.34	1.11
Shawnee County (part of MA #45820)	12	1.11	13.32	8.33	15.07	0.00	21.62	16.67	49.99	75.00	0.15	0.51	0.00	0.15	0.16
State of Oklahoma															
Full Review:															
OKC Tri-County (part of MA #36420)	79	100.00	17.85	8.70	16.37	15.94	21.06	24.64	44.72	50.72	0.17	0.14	0.22	0.15	0.16
State of Arkansas															
Fu II Review:															
Benton County (part of MA #22220)	0	0.00	15.92	0.00	16.90	0.00	23.41	0.00	43.77	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2011 Peer Mortgage Data (USPR)

** 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.

**** As a percentage of loans with borrower income information available. No information was available for 5.7% of loans originated and purchased by bank.

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

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES					Evaluation Period: JANUARY 1, 2010 TO DECEMBER 31, 2011				
Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share*	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
State of Kansas									
Full Review:									
Sedgwick/Butler County (part of MA #49620)	2,377	87.20	66.84	36.05	76.65	11.19	12.16	16.51	15.64
Limited Review:									
Johnson County (part of MA #28140)	138	5.06	65.07	31.88	73.91	10.14	15.94	0.75	0.66
Douglas County (part of MA #29940)	70	2.57	68.75	47.14	42.86	18.57	38.57	1.92	2.05
Geary/Riley County (part of MA #31740)	63	2.31	68.05	68.25	68.25	12.70	19.05	2.22	2.87
Shawnee County (part of MA #45820)	78	2.86	64.92	16.67	75.64	6.41	17.95	2.64	1.39
State of Oklahoma									
Full Review:									
OKC Tri-County (part of MA #36420)	150	100.00	64.74	31.33	69.33	18.00	12.67	0.55	0.40
State of Arkansas									
Full Review:									
Benton County (part of MA #22220)	3	100.00	66.43	33.33	33.33	0.00	66.67	0.00	0.00

* Based on 2011 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 - 2011).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 9.02% of small loans to businesses originated and purchased by the bank.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS					Evaluation Period: JANUARY 1, 2010 TO DECEMBER 31, 2011				
Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share*	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev\$ 1 Million or Less
State of Kansas									
Full Review:									
Sedgwick/Butler County (part of MA #49620)	106	99.07	97.77	96.23	84.91	10.38	4.72	26.09	29.05
Limited Review:									
Johnson County (part of MA #28140)	0	0.00	95.96	0.00	0.00	0.00	0.00	0.00	0.00
Douglas County (part of MA #29940)	0	0.00	98.33	0.00	0.00	0.00	0.00	0.00	0.00
Geary/Riley County (part of MA #31740)	1	0.93	96.35	100.00	100.00	0.00	0.00	0.66	2.08
Shawnee County (part of MA #45820)	0	0.00	98.66	0.00	0.00	0.00	0.00	0.00	0.00
State of Oklahoma									
Full Review:									
OKC Tri-County (part of MA #36420)	0	0.00	97.11	0.00	0.00	0.00	0.00	0.00	0.00
State of Arkansas									
Full Review:									
Benton County (part of MA #22220)	0	0.00	98.14	0.00	0.00	0.00	0.00	0.00	0.00

* Based on 2011 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 - 2011).

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

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Evaluation Period: JANUARY 1, 2009 TO DECEMBER 31, 2011							
Assessment Area:	Prior Period Investments [*]		Current Period Investments		Total Investments			Unfunded Commitments ^{**}	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
State of Kansas									
Full Review:									
Sedgwick/Butler County (part of MA #49620)	0	0	122	3,495	122	3,495	95.85	3	110
Statewide Investment with Potential Benefit to One or More AA	0	0	0	0	0	0	0.00	0	0
Limited Review:									
Johnson County (part of MA #28140)	0	0	10	42	10	42	1.15	0	0
Douglas County (part of MA #29940)	0	0	17	22	17	22	0.61	0	0
Geary/Riley County (part of MA #31740)	0	0	12	33	12	33	0.90	0	0
Shawnee County (part of MA #45820)	0	0	11	55	11	55	1.50	0	0
State of Oklahoma									
Full Review:									
OKC Tri-County (part of MA #36420)	0	0	23	298	23	298	100.00	0	0
Statewide Investment with Potential Benefit to One or More AA	0	0	0	0	0	0	0.00	0	0
State of Arkansas									
Full Review:									
Benton County (part of MA #22220)	0	0	6	9	6	9	100.00	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														Evaluation Period: JANUARY 1, 2010 TO DECEMBER 31, 2011			
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings						Population			
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
State of Kansas																	
Full Review:																	
Sedgwick/Butler County (part of MA #49620)	89.67	28	70.00	10.71	10.71	39.29	39.29	0	0	0	0	0	0	2.34	26.23	44.99	26.44
Limited Review:																	
Johnson County (part of MA #28140)	4.53	4	10.00	0.00	0.00	0.00	100.0	0	0	0	0	0	0	0.00	1.64	37.21	61.15
Douglas County (part of MA #29940)	2.81	3	7.50	0.00	33.33	0.00	66.67	0	0	0	0	0	0	5.95	25.54	46.20	22.31
Geary/Riley County (part of MA #31740)	2.07	4	10.00	0.00	0.00	100.0	0.00	0	1	0	0	-1	0	0.00	37.04	40.91	22.05
Shawnee County (part of MA #45820)	0.92	1	2.50	100.0	0.00	0.00	0.00	0	0	0	0	0	0	1.72	26.54	40.50	31.24
State of Oklahoma																	
Full Review:																	
OKC Tri-County (part of MA #36420)	100.00	6	100.00	0.00	50.00	33.33	16.67	0	0	0	0	0	0	2.86	23.82	34.67	38.57
State of Arkansas																	
Full Review:																	
Benton County (part of MA #22220)	100.00	1	100.00	0.00	0.00	0.00	100.0	0	0	0	0	0	0	0.00	11.79	66.36	21.85

Distribution of Branch and ATM Delivery System

Distribution of Branch and ATM Delivery System														Evaluation Period: JANUARY 1, 2010 TO DECEMBER 31, 2011			
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
State of Kansas																	
Full Review:																	
Sedgwick/Butler County (part of MA #49620)	84.58	28	59.57	10.71	10.71	39.29	39.29	84	77.78	2.39	34.52	34.52	28.57	2.34	26.23	44.99	26.44
Limited Review:																	
Johnson County (part of MA #28140)	4.28	4	8.51	0.00	0.00	0.00	100.00	4	3.70	0.00	0.00	0.00	100.0	0.00	1.64	37.21	61.15
Douglas County (part of MA #29940)	2.65	3	6.38	0.00	33.33	0.00	66.67	4	3.70	25.00	25.00	0.00	50.00	5.95	25.54	46.20	22.31
Geary/Riley County (part of MA #31740)	1.95	4	8.51	0.00	0.00	100.0	0.00	9	8.33	0.00	44.44	55.56	0.00	0.00	37.04	40.91	22.05
Shawnee County (part of MA #45820)	0.87	1	2.13	100.00	0.00	0.00	0.00	1	0.93	100.0	0.00	0.00	0.00	1.72	26.54	40.50	31.24
State of Oklahoma																	
Full Review:																	
OKC Tri-County (part of MA #36420)	5.66	6	12.77	0.00	33.33	50.00	16.67	6	5.56	0.00	33.33	50.00	16.67	2.86	23.82	34.67	38.57
State of Arkansas																	
Full Review:																	
Benton County (part of MA #22220)	0.01	1	2.13	0.00	0.00	0.00	100.00	0	0.00	0.00	0.00	0.00	0.00	0.00	11.79	66.36	21.85

Table 1. Lending Volume

LENDING VOLUME												Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2012	
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)		
State of Kansas													
Full Review:													
Sedgwick/Butler County (part of MA #49620)	87.95	1,448	148,345	1,216	119,365	56	2,931	10	74,708	2,720	270,641	89.14	
Limited Review:													
Johnson County (part of MA #28140)	4.75	65	8,120	82	13,943	0	0	0	0	147	22,063	4.80	
Douglas County (part of MA #29940)	3.10	53	7,220	43	8,282	0	0	1	375	96	15,502	2.00	
Geary/Riley County (part of MA #31740)	2.49	40	5,132	36	5,747	1	33	2	2,247	77	10,912	2.63	
Shawnee County (part of MA #45820)	1.71	9	797	44	7,390	0	0	1	375	53	8,187	1.43	
State of Oklahoma													
Full Review:													
OKC Tri-County (part of MA #36420)	100.00	78	6,628	77	8,689	0	0	1	1,100	155	15,317	100.00	
State of Arkansas													
Full Review:													
Benton County (part of MA#22220)	100.00	0	0	7	1,278	0	0	0	0	7	1,278	100.00	

^{*} Loan Data as of December 31, 2012. Rated area refers to either state or multi-state MA rating area.

^{**} The evaluation period for Community Development Loans is from January 01, 2012 to December 31, 2012.

^{***} Deposit Data as of June 30, 2012. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME														Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2012	
Assessment Area:	% of Rated Area Loans (#) in MA/AA	Total Optional Loans**		Small Business Real Estate Secured**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in AA***	
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)		
State of Kansas															
Full Review:															
Sedgwick/Butler County (part of MA #49620)	0.00	0	0	0	0	0	0	0	0	0	0	0	0	89.14	
Limited Review:															
Johnson County (part of MA #28140)	0.00	0	0	0	0	0	0	0	0	0	0	0	0	4.80	
Douglas County (part of MA #29940)	0.00	0	0	0	0	0	0	0	0	0	0	0	0	2.00	
Geary/Riley County (part of MA #31740)	0.00	0	0	0	0	0	0	0	0	0	0	0	0	2.63	
Shawnee County (part of MA #45820)	0.00	0	0	0	0	0	0	0	0	0	0	0	0	1.43	
State of Oklahoma															
Full Review:															
OKC Tri-County (part of MA #36420)	0.00	0	0	0	0	0	0	0	0	0	0	0	0	100.00	
State of Arkansas															
Full Review:															
Benton County (part of MA #22220)	0.00	0	0	0	0	0	0	0	0	0	0	0	0	100.00	

* Loan Data as of December 31, 2012. Rated area refers to either state or multi-state MA rating area.

** The evaluation period for Optional Product Line(s) is from January 01, 2012 to December 31, 2012.

*** Deposit Data as of June 30, 2012. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME		Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2012			
Assessment Area:	Other Unsecured Consumer Loans [*]		Other Optional Loans*		
	#	\$ (000's)	#	\$ (000's)	
<u>State of Kansas</u>					
Full Review:					
Sedgwick/Butler County (part of MA #49620)	0	0	0	0	
Limited Review:					
Johnson County (part of MA #28140)	0	0	0	0	
Douglas County (part of MA #29940)	0	0	0	0	
Geary/Riley County (part of MA #31740)	0	0	0	0	
Shawnee County (part of MA #45820)	0	0	0	0	
<u>State of Oklahoma</u>					
Full Review:					
OKC Tri-County (part of MA #36420)	0	0	0	0	
<u>State of Arkansas</u>					
Full Review:					
Benton County (part of MA #22220)	0	0	0	0	

^{*} The evaluation period for Optional Product Line(s) is from January 01, 2012 to December 31, 2012.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE												Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2012				
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
State of Kansas																
Full Review:																
Sedgwick/Butler County (part of MA #49620)	285	87.42	3.50	3.16	25.00	22.11	33.40	32.28	38.10	42.46	0.00	0.00	0.00	0.00	0.00	
Limited Review:																
Johnson County (part of MA #28140)	14	4.29	0.28	7.14	7.54	7.14	28.75	14.29	63.43	71.43	0.00	0.00	0.00	0.00	0.00	
Douglas County (part of MA #29940)	10	3.07	2.25	0.00	16.14	20.00	50.96	50.00	30.65	30.00	0.00	0.00	0.00	0.00	0.00	
Geary/Riley County (part of MA #31740)	16	4.91	0.00	0.00	12.66	25.00	65.99	56.25	21.34	18.75	0.00	0.00	0.00	0.00	0.00	
Shawnee County (part of MA #45820)	1	0.31	5.35	0.00	19.69	100.00	38.32	0.00	36.64	0.00	0.00	0.00	0.00	0.00	0.00	
State of Oklahoma																
Full Review:																
OKC Tri-County (part of MA #36420)	9	100.00	2.73	0.00	18.96	11.11	35.55	55.56	42.76	33.33	0.00	0.00	0.00	0.00	0.00	
State of Arkansas																
Full Review:																
Benton County (part of MA #22220)	0	0.00	2.78	0.00	15.15	0.00	41.27	0.00	40.80	0.00	0.00	0.00	0.00	0.00	0.00	

* The evaluation period for Optional Product Line(s) is from January 01, 2012 to December 31, 2012.

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

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

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

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT											Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2012				
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***	% BANK Loans****	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp
State of Kansas															
Full Review:															
Sedgwick/Butler County (part of MA #49620)	510	92.06	3.50	2.55	25.00	17.25	33.40	35.88	38.10	44.31	0.00	0.00	0.00	0.00	0.00
Limited Review:															
Johnson County (part of MA #28140)	22	3.97	0.28	0.00	7.54	4.55	28.75	22.73	63.43	72.73	0.00	0.00	0.00	0.00	0.00
Douglas County (part of MA #29940)	15	2.71	2.25	0.00	16.14	13.33	50.96	53.33	30.65	33.33	0.00	0.00	0.00	0.00	0.00
Geary/Riley County (part of MA #31740)	5	0.90	0.00	0.00	12.66	0.00	65.99	100.00	21.34	0.00	0.00	0.00	0.00	0.00	0.00
Shawnee County (part of MA #45820)	2	0.36	5.35	0.00	19.69	50.00	38.32	0.00	36.64	50.00	0.00	0.00	0.00	0.00	0.00
State of Oklahoma															
Full Review:															
OKC Tri-County (part of MA #36420)	29	100.00	2.73	0.00	18.96	13.79	35.55	58.62	42.76	27.59	0.00	0.00	0.00	0.00	0.00
State of Arkansas															
Full Review:															
Benton County (part of MA #22220)	0	0.00	2.78	0.00	15.15	0.00	41.27	0.00	40.80	0.00	0.00	0.00	0.00	0.00	0.00

* The evaluation period for Optional Product Line(s) is from January 01, 2012 to December 31, 2012.

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

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

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

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE											Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2012				
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
State of Kansas															
Full Review:															
Sedgwick/Butler County (part of MA #49620)	649	88.90	3.50	2.16	25.00	17.72	33.40	31.74	38.10	48.38	0.00	0.00	0.00	0.00	0.00
Limited Review:															
Johnson County (part of MA #28140)	29	3.97	0.28	0.00	7.54	3.45	28.75	24.14	63.43	72.41	0.00	0.00	0.00	0.00	0.00
Douglas County (part of MA #29940)	28	3.84	2.25	7.14	16.14	10.71	50.96	32.14	30.65	50.00	0.00	0.00	0.00	0.00	0.00
Geary/Riley County (part of MA #31740)	18	2.47	0.00	0.00	12.66	5.56	65.99	55.56	21.34	38.89	0.00	0.00	0.00	0.00	0.00
Shawnee County (part of MA #45820)	6	0.82	5.35	0.00	19.69	33.33	38.32	33.33	36.64	33.33	0.00	0.00	0.00	0.00	0.00
State of Oklahoma															
Full Review:															
OKC Tri-County (part of MA #36420)	40	100.00	2.73	0.00	18.96	17.50	35.55	40.00	42.76	42.50	0.00	0.00	0.00	0.00	0.00
State of Arkansas															
Full Review:															
Benton County (part of MA #22220)	0	0.00	2.78	0.00	15.15	0.00	41.27	0.00	40.80	0.00	0.00	0.00	0.00	0.00	0.00

* The evaluation period for Optional Product Line(s) is from January 01, 2012 to December 31, 2012.

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

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

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

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY												Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2012				
Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography					
	#	% of Total**	% MF Units***	% BANK Loans****	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Overall	Low	Mod	Mid	Upp	
State of Kansas																
Full Review:																
Sedgwick/Butler County (part of MA #49620)	4	80.00	13.60	25.00	37.02	50.00	33.73	25.00	15.65	0.00	0.00	0.00	0.00	0.00	0.00	
Limited Review:																
Johnson County (part of MA #28140)	0	0.00	0.70	0.00	19.50	0.00	36.25	0.00	43.55	0.00	0.00	0.00	0.00	0.00	0.00	
Douglas County (part of MA #29940)	0	0.00	19.69	0.00	18.15	0.00	42.99	0.00	19.17	0.00	0.00	0.00	0.00	0.00	0.00	
Geary/Riley County (part of MA #31740)	1	20.00	0.00	0.00	19.00	0.00	64.98	100.00	16.02	0.00	0.00	0.00	0.00	0.00	0.00	
Shawnee County (part of MA #45820)	0	0.00	20.75	0.00	29.03	0.00	37.52	0.00	12.70	0.00	0.00	0.00	0.00	0.00	0.00	
State of Oklahoma																
Full Review:																
OKC Tri-County (part of MA #36420)	0	0.00	2.82	0.00	43.26	0.00	32.23	0.00	21.69	0.00	0.00	0.00	0.00	0.00	0.00	
State of Arkansas																
Full Review:																
Benton County (part of MA #22220)	0	0.00	6.73	0.00	19.74	0.00	47.48	0.00	26.05	0.00	0.00	0.00	0.00	0.00	0.00	

* The evaluation period for Optional Product Line(s) is from January 01, 2012 to December 31, 2012.

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

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

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

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES												Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2012				
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	Over-all	Low	Mod	Mid	Upp	
State of Kansas																
Fu II Review:																
Sedgwick/Butler County (part of MA #49620)	1,216	87.86	10.00	17.76	23.28	27.47	31.16	30.76	35.56	24.01	0.00	0.00	0.00	0.00	0.00	
Limited Review:																
Johnson County (part of MA #28140)	45	3.25	0.56	0.00	8.98	13.33	24.51	17.78	63.32	68.89	0.00	0.00	0.00	0.00	0.00	
Douglas County (part of MA #29940)	43	3.11	6.18	2.33	22.30	11.63	44.18	39.53	27.34	46.51	0.00	0.00	0.00	0.00	0.00	
Geary/Riley County (part of MA #31740)	36	2.60	0.00	0.00	24.86	30.56	58.25	38.89	16.79	30.56	0.00	0.00	0.00	0.00	0.00	
Shawnee County (part of MA #45820)	44	3.18	17.30	25.00	16.46	38.64	36.53	29.55	29.71	6.82	0.00	0.00	0.00	0.00	0.00	
State of Oklahoma																
Fu II Review:																
OKC Tri-County (part of MA #36420)	77	100.00	5.01	1.30	19.38	25.97	31.70	46.75	42.16	25.97	0.00	0.00	0.00	0.00	0.00	
State of Arkansas																
Fu II Review:																
Benton County (part of MA #22220)	7	100.00	3.41	0.00	17.23	0.00	41.50	14.29	37.86	85.71	0.00	0.00	0.00	0.00	0.00	

* The evaluation period for Optional Product Line(s) is from January 01, 2012 to December 31, 2012.

** 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 (2012).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS											Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2012				
Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geo graphy				
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	Overall	Low	Mod	Mid	Upp
State of Kansas															
Fu II Review:															
Sedgwick/Butler County (part of MA #49620)	56	98.25	2.20	0.00	11.60	0.00	41.94	91.07	44.26	8.93	0.00	0.00	0.00	0.00	0.00
Limited Review:															
Johnson County (part of MA #28140)	0	0.00	0.16	0.00	7.96	0.00	29.51	0.00	61.67	0.00	0.00	0.00	0.00	0.00	0.00
Douglas County (part of MA #29940)	0	0.00	2.25	0.00	12.92	0.00	44.38	0.00	40.45	0.00	0.00	0.00	0.00	0.00	0.00
Geary/Riley County (part of MA #31740)	1	1.75	0.00	0.00	7.45	0.00	73.07	100.00	19.48	0.00	0.00	0.00	0.00	0.00	0.00
Shawnee County (part of MA #45820)	0	0.00	3.60	0.00	8.40	0.00	33.28	0.00	54.72	0.00	0.00	0.00	0.00	0.00	0.00
State of Oklahoma															
Fu II Review:															
OKC Tri-County (part of MA #36420)	0	0.00	2.66	0.00	17.12	0.00	28.86	0.00	50.86	0.00	0.00	0.00	0.00	0.00	0.00
State of Arkansas															
Fu II Review:															
Benton County (part of MA #22220)	0	0.00	2.64	0.00	9.69	0.00	39.21	0.00	48.46	0.00	0.00	0.00	0.00	0.00	0.00

* The evaluation period for Optional Product Line(s) is from January 01, 2012 to December 31, 2012.

** 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 (2012).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE											Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2012				
Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share				
	#	% of Total**	% Families***	% BANK Loans****	% Families ⁴	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
State of Kansas															
FU II Review:															
Sedgwick/Butler County (part of MA #49620)	285	87.42	20.64	12.06	18.42	15.18	21.08	25.68	39.85	47.08	0.00	0.00	0.00	0.00	0.00
Limited Review:															
Johnson County (part of MA #28140)	14	4.29	10.86	0.00	13.18	33.33	20.26	25.00	55.70	41.67	0.00	0.00	0.00	0.00	0.00
Douglas County (part of MA #29940)	10	3.07	21.60	0.00	16.23	11.11	21.87	33.33	40.30	55.56	0.00	0.00	0.00	0.00	0.00
Geary/Riley County (part of MA #31740)	16	4.91	19.50	23.08	20.45	30.77	22.04	15.38	38.01	30.77	0.00	0.00	0.00	0.00	0.00
Shawnee County (part of MA #45820)	1	0.31	21.95	0.00	16.53	0.00	22.24	100.00	39.28	0.00	0.00	0.00	0.00	0.00	0.00
State of Oklahoma															
FU II Review:															
OKC Tri-County (part of MA #36420)	9	100.00	19.17	0.00	17.11	0.00	20.36	50.00	43.36	50.00	0.00	0.00	0.00	0.00	0.00
State of Arkansas															
FU II Review:															
Benton County (part of MA #22220)	0	0.00	18.79	0.00	17.21	0.00	20.25	0.00	43.74	0.00	0.00	0.00	0.00	0.00	0.00

* The evaluation period for Optional Product Line(s) is from January 01, 2012 to December 31, 2012.

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

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

**** As a percentage of loans with borrower income information available. No information was available for 10.4% of loans originated and purchased by bank.

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

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT												Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2012				
Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share					
	#	% of Total**	% Families***	% BANK Loans****	% Families ⁵	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp	
State of Kansas																
FU II Review:																
Sedgwick/Butler County (part of MA #49620)	510	92.06	20.64	10.42	18.42	18.24	21.08	22.44	39.85	48.90	0.00	0.00	0.00	0.00	0.00	
Limited Review:																
Johnson County (part of MA #28140)	22	3.97	10.86	0.00	13.18	9.09	20.26	45.45	55.70	45.45	0.00	0.00	0.00	0.00	0.00	
Douglas County (part of MA #29940)	15	2.71	21.60	7.14	16.23	21.43	21.87	14.29	40.30	57.14	0.00	0.00	0.00	0.00	0.00	
Geary/Riley County (part of MA #31740)	5	0.90	19.50	40.00	20.45	20.00	22.04	20.00	38.01	20.00	0.00	0.00	0.00	0.00	0.00	
Shawnee County (part of MA #45820)	2	0.36	21.95	0.00	16.53	0.00	22.24	50.00	39.28	50.00	0.00	0.00	0.00	0.00	0.00	
State of Oklahoma																
FU II Review:																
OKC Tri-County (part of MA #36420)	29	100.00	19.17	14.29	17.11	25.00	20.36	28.57	43.36	32.14	0.00	0.00	0.00	0.00	0.00	
State of Arkansas																
FU II Review:																
Benton County (part of MA #22220)	0	0.00	18.79	0.00	17.21	0.00	20.25	0.00	43.74	0.00	0.00	0.00	0.00	0.00	0.00	

* The evaluation period for Optional Product Line(s) is from January 01, 2012 to December 31, 2012.

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

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

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

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

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE											Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2012				
Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share				
	#	% of Total**	% Families***	% BANK Loans****	% Families ⁶	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Overall	Low	Mod	Mid	Upp
State of Kansas															
Fu II Review:															
Sedgwick/Butler County (part of MA #49620)	649	88.90	20.64	8.31	18.42	18.40	21.08	21.50	39.85	51.79	0.00	0.00	0.00	0.00	0.00
Limited Review:															
Johnson County (part of MA #28140)	29	3.97	10.86	0.00	13.18	7.14	20.26	25.00	55.70	67.86	0.00	0.00	0.00	0.00	0.00
Douglas County (part of MA #29940)	28	3.84	21.60	3.70	16.23	11.11	21.87	18.52	40.30	66.67	0.00	0.00	0.00	0.00	0.00
Geary/Riley County (part of MA #31740)	18	2.47	19.50	0.00	20.45	29.41	22.04	29.41	38.01	41.18	0.00	0.00	0.00	0.00	0.00
Shawnee County (part of MA #45820)	6	0.82	21.95	0.00	16.53	0.00	22.24	16.67	39.28	83.33	0.00	0.00	0.00	0.00	0.00
State of Oklahoma															
Full Review:															
OKC Tri-County (part of MA #36420)	40	100.00	19.17	21.62	17.11	18.92	20.36	21.62	43.36	37.84	0.00	0.00	0.00	0.00	0.00
State of Arkansas															
Fu II Review:															
Benton County (part of MA #22220)	0	0.00	18.79	0.00	17.21	0.00	20.25	0.00	43.74	0.00	0.00	0.00	0.00	0.00	0.00

* The evaluation period for Optional Product Line(s) is from January 01, 2012 to December 31, 2012.

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

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

**** As a percentage of loans with borrower income information available. No information was available for 5.2% of loans originated and purchased by bank.

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

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2012				
Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev\$ 1 Million or Less
State of Kansas									
Full Review:									
Sedgwick/Butler County (part of MA #49620)	1,216	85.57	71.44	33.31	77.88	10.20	11.92	0.00	0.00
Limited Review:									
Johnson County (part of MA #28140)	82	5.77	71.09	28.05	63.41	14.63	21.95	0.00	0.00
Douglas County (part of MA #29940)	43	3.03	73.12	37.21	53.49	13.95	32.56	0.00	0.00
Geary/Riley County (part of MA #31740)	36	2.53	72.55	75.00	55.56	25.00	19.44	0.00	0.00
Shawnee County (part of MA #45820)	44	3.10	69.60	25.00	68.18	6.82	25.00	0.00	0.00
State of Oklahoma									
Full Review:									
OKC Tri-County (part of MA #36420)	77	100.00	69.60	36.36	74.03	12.99	12.99	0.00	0.00
State of Arkansas									
Full Review:									
Benton County (part of MA #22220)	7	100.00	69.00	42.86	57.14	14.29	28.57	0.00	0.00

* The evaluation period for Optional Product Line(s) is from January 01, 2012 to December 31, 2012.

** 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 - 2012).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 9.99% of small loans to businesses originated and purchased by the bank.

Table 12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS					Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2012				
Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev\$ 1 Million or Less
State of Kansas									
Full Review:									
Sedgwick/Butler County (part of MA #49620)	56	98.25	98.17	98.21	87.50	8.93	3.57	0.00	0.00
Limited Review:									
Johnson County (part of MA #28140)	0	0.00	96.17	0.00	0.00	0.00	0.00	0.00	0.00
Douglas County (part of MA #29940)	0	0.00	98.31	0.00	0.00	0.00	0.00	0.00	0.00
Geary/Riley County (part of MA #31740)	1	1.75	95.99	100.00	100.00	0.00	0.00	0.00	0.00
Shawnee County (part of MA #45820)	0	0.00	98.46	0.00	0.00	0.00	0.00	0.00	0.00
State of Oklahoma									
Full Review:									
OKC Tri-County (part of MA #36420)	0	0.00	97.51	0.00	0.00	0.00	0.00	0.00	0.00
State of Arkansas									
Full Review:									
Benton County (part of MA #22220)	0	0.00	99.12	0.00	0.00	0.00	0.00	0.00	0.00

* The evaluation period for Optional Product Line(s) is from January 01, 2012 to December 31, 2012.

** 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 - 2012).

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

Table 14. Qualified Investments

QUALIFIED INVESTMENTS										Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2012			
Assessment Area:	Prior Period Investments *		Current Period Investments		Total Investments			Unfunded Commitments **					
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)				
State of Kansas													
Full Review:													
Sedgwick/Butler County (part of MA #49620)	0	0	41	435	41	435	16.12	2	60				
Statewide Investment with Potential Benefit to One or More AA	3	1,170	1	1,000	4	2,170	80.36	0	0				
Limited Review:													
Johnson County (part of MA #28140)	1	58	2	3	3	61	2.27	0	0				
Douglas County (part of MA #29940)	0	0	9	11	9	11	0.39	0	0				
Geary/Riley County (part of MA #31740)	0	0	5	4	5	4	0.14	0	0				
Shawnee County (part of MA #45820)	0	0	7	20	7	20	0.72	0	0				
State of Oklahoma													
Full Review:													
OKC Tri-County (part of MA #36420)	0	0	6	8	6	8	1.03	0	0				
Statewide Investment with Potential Benefit to One or More AA	1	768	0	0	1	768	98.97	0	0				
State of Arkansas													
Full Review:													
Benton County (part of MA #22220)	0	0	1	3	1	3	100	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																Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2012			
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population							
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography					
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp		
State of Kansas																			
Full Review:																			
Sedgwick/Butler County (part of MA #49620)	89.14	28	71.80	3.57	28.57	28.57	39.29	0	0	0	0	0	0	7.01	29.13	31.27	32.60		
Limited Review:																			
Johnson County (part of MA #28140)	4.80	4	10.26	0.00	0.00	0.00	100.0	0	0	0	0	0	0	0.68	10.13	29.28	59.90		
Douglas County (part of MA #29940)	2.00	3	7.69	0.00	33.33	0.00	66.67	0	0	0	0	0	0	8.96	20.19	48.38	22.46		
Geary/Riley County (part of MA #31740)	2.63	3	7.69	0.00	0.00	100.00	0.00	0	0	0	0	0	0	0.00	25.05	59.02	15.92		
Shawnee County (part of MA #45820)	1.43	1	2.56	100.00	0.00	0.00	0.00	0	0	0	0	0	0	10.67	22.77	35.97	30.59		
State of Oklahoma																			
Full Review:																			
OKC Tri-County (part of MA #36420)	100.00	6	100.00	0.00	50.00	33.33	16.67	0	0	0	0	0	0	5.08	25.30	33.35	36.14		
State of Arkansas																			
Full Review:																			
Benton County (part of MA #22220)	100.00	1	100.00	0.00	0.00	0.00	100.0	0	0	0	0	0	0	3.95	17.15	43.51	35.39		

Distribution of Branch and ATM Delivery System

Distribution of Branch and ATM Delivery System																	Evaluation Period: JANUARY 1, 2012 TO DECEMBER 31, 2012			
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			
State of Kansas																				
Full Review:																				
Sedgwick/Butler County (part of MA #49620)	84.01	28	60.87	3.57	28.57	28.57	39.29	86	79.62	19.77	37.21	17.44	25.58	7.01	29.13	31.27	32.60			
Limited Review:																				
Johnson County (part of MA #28140)	4.53	4	8.70	0.00	0.00	0.00	100.00	4	3.70	0.00	0.00	0.00	100.00	0.68	10.13	29.28	59.90			
Douglas County (part of MA #29940)	1.89	3	6.52	0.00	33.33	0.00	66.67	4	3.70	25.00	25.00	0.00	50.00	8.96	20.19	48.38	22.46			
Geary/Riley County (part of MA #31740)	2.47	3	6.52	0.00	0.00	100.00	0.00	6	5.56	0.00	0.00	100.00	0.00	0.00	25.05	59.02	15.92			
Shawnee County (part of MA #45820)	1.35	1	2.17	100.00	0.00	0.00	0.00	1	0.93	100.00	0.00	0.00	0.00	10.67	22.77	35.97	30.59			
State of Oklahoma																				
Full Review:																				
OKC Tri-County (part of MA #36420)	5.53	6	13.05	0.00	50.00	33.33	16.67	6	5.56	0.00	50.00	33.33	16.67	5.08	25.30	33.35	36.14			
State of Arkansas																				
Full Review:																				
Benton County (part of MA #22220)	0.22	1	2.17	0.00	0.00	0.00	100.00	1	0.93	0.00	0.00	0.00	100.00	3.95	17.15	43.51	35.39			