



PUBLIC DISCLOSURE

November 27, 2018

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

First National Bank of Spearville
Charter Number 10161

401 North Main
Spearville, KS 67876

Office of the Comptroller of the Currency

Wichita Field Office
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: This institution is rated Satisfactory.

The Lending Test is rated: Satisfactory.

- The First National Bank of Spearville's (FNB) loan-to-deposit ratio (LTD) is reasonable. FNB's average quarterly LTD ratio is 75 percent compared with 63 percent for the four primary competitors in the assessment area (AA).
- A substantial majority of FNB's agriculture loans were granted in the AA. Bank management granted 93 percent of the number and 98 percent of the dollar volume of loans in the AA.
- FNB achieved reasonable penetration in lending to small farms with revenues less than or equal to \$1 million. The 2015-2016 sample revealed 70 percent of the number of agricultural loans were granted to small farms in the AA. The 2017 sample revealed 95 percent of the number of agricultural loans were granted to small farms in the AA.
- FNB achieved reasonable dispersion of loans to farms located in moderate-income tracts.

Definitions and Common Abbreviations

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

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

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

Census Tract (CT): A small subdivision of metropolitan and other densely populated counties. Census tract boundaries do not cross county lines; however, they may cross the boundaries of metropolitan areas. Census tracts generally have a population between 1,200 and 8,000 people, with an optimal size of 4,000 people. 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 Small Business Administration Development Company or Small Business Investment Company programs size eligibility standards or have gross annual revenues of \$1 million or less; activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas; or loans, investments, and services that support, enable or facilitate projects or activities under HUD Neighborhood Stabilization Program criteria that benefit low-, moderate-, and middle-income individuals and geographies in the bank's assessment area(s) or outside the assessment area(s) provided the bank has adequately addressed the community development needs of its assessment area(s).

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

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

Home Mortgage Loans: Such loans include home purchase, 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 five years and used to determine the income level category of geographies. Also, the median income determined by the Federal Financial Institutions Examination Council (FFIEC) annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above 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 Core Based Statistical Area that contains an urbanized population of at least 2.5 million. A Metropolitan Division consists of one or more main/secondary counties that represent an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

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

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

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

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

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) 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

First National Bank of Spearville (FNB) is a single-state bank located in Spearville, KS, with total assets of \$36 million. Spearville is located 20 miles northeast of Dodge City in Ford County. Spearville Bancshares, Inc., a one-bank holding company with \$6 million in total assets, owns 100 percent of FNB. FNB has one bank location and a cash-dispensing only automated teller machine (ATM) located inside the local grocery store.

FNB has one assessment area (AA) that consists of Ford, Edwards, and Hodgeman Counties. Competition for financial services in the AA stems primarily from four financial institutions: two are similar in size to FNB, while the other two are larger institutions with local branches. As of the June 30, 2017, FDIC Market Share Report, FNB ranks 11th in deposit market share with four percent of the deposits in the AA. The 12 institutions with locations in the AA range vastly in size from \$36 million to nearly \$80 billion, with FNB being the smallest.

FNB is primarily an agricultural lender. As of December 31, 2017, net loans represent 59 percent of total assets. The \$22 million loan portfolio had the following composition: agricultural 74 percent; commercial 21 percent; and consumer five percent. FNB's tier 1 capital totaled \$5 million.

The bank is not subject to any pending litigation or other factors impeding the bank's ability to meet the credit needs in its AA. We assigned a "Satisfactory" rating at the August 29, 2013 Community Reinvestment Act (CRA) examination.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The evaluation period for the Lending Test ranges from January 1, 2015, through December 31, 2017. The performance years will be evaluated using data from the 2010 U.S. Census and the 2015 ACS U.S. Census.

The AA was evaluated based on FNB's primary lending product. The primary lending product originated during the evaluation period was agricultural loans. We randomly selected a sample of 20 agricultural loans originated from January 1, 2015, through December 31, 2016, and 20 agricultural loans originated from January 1, 2017, through December 31, 2017.

Data Integrity

We did not perform a data integrity review as the bank is not a CRA or Home Mortgage Data Act reporter.

Selection of Areas for Full-Scope Review

FNB has one AA. Therefore, the AA received a full-scope review. Refer to the table in Appendix A for more information.

Ratings

FNB's CRA rating is based on the bank's performance in the Spearville AA. More consideration will be given to the 2015-2016 testing results, due to higher lending volumes over a 24-month period.

Discriminatory or Other Illegal Credit Practices Review

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

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

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

Conclusions with Respect to Performance Tests

LENDING TEST

FNB's performance under the lending test is rated "Satisfactory".

Loan-to-Deposit Ratio

FNB's average quarterly LTD ratio of 75 percent is reasonable. The bank's LTD ratio ranged between 66 percent and 86 percent during the evaluation period. The LTD ratio is calculated on a bank-wide basis. Four banks located in the AA represent FNB's primary competition. The average LTD ratio for the peer banks totaled 62 percent and ranged from 53 percent to 73 percent during the evaluation period.

Lending in Assessment Area

FNB's lending within its AA is outstanding as the bank extends a substantial majority of its primary loan product in the AA. The bank made 93 percent of the number of loans and 98 percent by dollar volume of loans within the AA. The proportion of lending inside versus outside the bank's AA is calculated on a bank-wide basis.

Lending to Borrowers of Different Incomes and to Businesses of Different Sizes

The level of lending to farms of different sizes is satisfactory. Examiners selected a sample of 20 agriculture loans originated in 2015-2016 and 20 agriculture loans originated in 2017.

FNB demonstrated reasonable penetration for loans to small farms. The 2015-2016 sample indicates 70 percent of the number of agricultural loans were granted to farms with revenues less than or equal to \$1 million, which is less than the demographic data that reveals 94 percent of farms in the AA have revenues less than or equal to \$1 million. However, 25 percent of the bank files sampled did not have revenue information available. This performance significantly exceeded the aggregate data of 25 percent. The 2017 sample indicates 95 percent of the number of agricultural loans were granted to farms with revenues less than or equal to \$1 million, which is slightly above the demographic data of 94 percent.

Refer to Table T in Appendix C for the facts and data used to evaluate the borrower distribution of the bank's loan originations and purchases.

Geographic Distribution of Loans

The distribution of loans to farms located in moderate-income tracts is satisfactory. Examiners selected a sample of 40 agricultural loans: 20 originated in 2015-2016 and 20 originated in 2017.

FNB achieved reasonable dispersion of loans to farms located in moderate-income tracts. The 2015-2016 sample indicates that no loans were made to farms in moderate-income tracts, which is below the demographic indicator that reveals ten percent of farms in the AA are located in moderate-income tracts. During 2015-2016, the Spearville AA contained three moderate-income tracts consisting of 26 farms. Two of these census tracts are located near downtown Dodge City, where very few farms would be located. In addition, there are several other institutions located closer to the moderate-income tracts giving the bank less opportunity to lend. The third census tract is located in Edwards County near Kinsley, KS. There are other institutions closer to this tract than FNB giving the bank less opportunity to lend. The 2017 sample also indicates that no loans were made to farms in moderate-income tracts, which is just below the demographic indicator that reveals two percent of farms in the AA are located in moderate-income tracts. During 2017, the Spearville AA contained one moderate-income tract consisting of six farms. This tract is located near downtown Dodge City.

Refer to Table S in Appendix C for the facts and data used to evaluate the geographic distribution of the bank's loan originations and purchases.

Responses to Complaints

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

Appendix A: Scope of Examination

The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the 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 (excludes CD loans): 01/01/2015 to 12/31/2017	
Financial Institution		Products Reviewed
First National Bank of Spearville (FNB) Spearville, Kansas		Agricultural Loans
Affiliate(s)	Affiliate Relationship	Products Reviewed
None	N/A	N/A
List of Assessment Areas and Type of Examination		
Assessment Area	Type of Exam	Other Information
Spearville AA	Full-Scope	

Appendix B: Community Profiles for Full-Scope Areas

Table A – Demographic Information of the Assessment Area						
Assessment Area: Spearville AA 2017						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	10	0.0	10.0	70.0	20.0	0.0
Population by Geography	39,644	0.0	11.6	78.4	10.0	0.0
Housing Units by Geography	14,745	0.0	10.4	76.8	12.8	0.0
Owner-Occupied Units by Geography	8,416	0.0	7.6	77.9	14.6	0.0
Occupied Rental Units by Geography	4,874	0.0	15.5	76.9	7.7	0.0
Vacant Units by Geography	1,455	0.0	9.5	70.4	20.1	0.0
Businesses by Geography	1,884	0.0	19.6	67.9	12.4	0.0
Farms by Geography	358	0.0	1.7	54.5	43.9	0.0
Family Distribution by Income Level	9,675	23.5	16.7	19.1	40.7	0.0
Household Distribution by Income Level	13,290	19.4	16.5	17.3	46.8	0.0
Median Family Income Non-MSAs - KS	\$56,877	Median Housing Value				\$98,726
		Median Gross Rent				\$622
		Families Below Poverty Level				13.4%
<i>Source: 2015 ACS Census and 2017 D&B Data</i> <i>Due to rounding, totals may not equal 100.0</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

FNB has identified one assessment area (AA) that consists of Ford, Edwards, and Hodgeman Counties. These counties are contiguous and the AA is a non-metropolitan statistical area. The AA contains 10 census tracts. The AA included three moderate-income tracts and seven middle-income tracts in 2015-2016, while in 2017 there was one moderate-income tract, seven middle-income tracts, and two upper-income tracts. The AA complies with regulation and does not arbitrarily exclude any low- or moderate-income tracts.

The U.S. Department of Housing and Urban Development (HUD) has declared Edwards County as a distressed and underserved area. According to the 2015 ACS U.S. Census, in 2017 the population of the Spearville AA is 39,644 and the median family income is \$56,877. Of the 13,290 households in the Spearville AA, approximately 25 percent receive social security, 11 percent are retired, and 13 percent are below the poverty level. Twelve percent of the population is over age 65, and 31 percent of the population consists of civilians not in the workforce. The median housing value is \$98,726 and 57 percent of the housing units are owner-occupied units. The income distribution for families within the AA is 23 percent low-income; 17 percent moderate-income; 19 percent middle-income; and 41 percent upper-income. The October 31, 2018, unemployment rates for Edwards County, Ford County, and Hodgeman County are 2.2, 2.3, and 2.3, respectively. These rates are below the Kansas

unemployment rate of 3.0 percent and the national rate of 3.7 percent for the same time period.

We contacted a local representative in the community to discuss the banks' efforts in meeting the community's banking and credit needs, as well as the banks' level of involvement in the community. The contact identified agriculture as a primary credit need and indicated that the banks are adequately meeting consumers' needs.

Appendix C: Tables of Performance Data

Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan areas are presented in one set of tables. References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of Examination). For purposes of reviewing the lending test tables, the following are applicable: (1) purchased loans are treated as originations/purchases; (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all lenders in the MA/assessment area. Deposit data is compiled by the FDIC and is available as of June 30th of each year. Tables without data are not included in this PE. Tables are identified by both letters and numbers, which results from how they are generated in supervisory analytical systems.

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

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

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

Table S: Assessment Area Distribution of Loans to Farms by Income Category of the Geography **2015-2016**

Assessment Area:	Total Loans to Farms				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate
Spearville AA	20	2,769	100.0	76	0.0	0.0	0.0	9.6	0.0	6.6	90.4	100.0	93.4	0.0	0.0	0.0	0.0	0.0	0.0

Source: 2016 D&B Data; 01/01/2015 - 12/31/2016 Bank Data; 2016 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0

Table S: Assessment Area Distribution of Loans to Farms by Income Category of the Geography **2017**

Assessment Area:	Total Loans to Farms				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate
Spearville AA	20	3,631	100.0	130	0.0	0.0	0.0	1.7	0.0	0.0	54.5	31.6	67.7	43.9	68.4	32.3	0.0	0.0	0.0

Source: 2017 D&B Data; 01/01/2017 - 12/31/2017 Bank Data; 2016 CRA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0

Table T: Assessment Area Distribution of Loans to Farms by Gross Annual Revenues											2015-2016	
Assessment Area:	Total Loans to Farms				Farms with Revenues <= 1MM			Farms with Revenues > 1MM		Farms with Revenues Not Available		
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	% Farms	% Bank Loans	
Spearville AA	20	2,769	100.0	76	93.5	70.0	25.0	5.0	5.0	1.5	25.0	
<i>Source: 2016 D&B Data; 01/01/2015 - 12/31/2016 Bank Data; 2016 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0</i>												

Table T: Assessment Area Distribution of Loans to Farms by Gross Annual Revenues											2017	
Assessment Area:	Total Loans to Farms				Farms with Revenues <= 1MM			Farms with Revenues > 1MM		Farms with Revenues Not Available		
	#	\$	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	% Farms	% Bank Loans	
Spearville AA	20	3,631	100.0	130	93.6	95.0	10.8	4.7	5.0	1.7	0.0	
<i>Source: 2017 D&B Data; 01/01/2017 - 12/31/2017 Bank Data; 2017 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0</i>												