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## About Farmers Bank & Trust

Farmers Bank & Trust traces its roots back to Farmers State Bank of Albert, which opened in a small farming community in west central Kansas during 1907. The Robbins family purchased the Bank in 1971 and continued to expand its operations to five surrounding communities. In 2001, the Bank further expanded its operations to eastern Kansas and opened a branch in Overland Park. The ninth branch of the Bank opened in 2014 in Olathe at Cedar Lake Village.

Farmers Bank & Trust has built a strong team of financial institution leaders and our Bank is a leader in the industry.

We provide deposits and lending services to a broad range of consumer, retail, manufacturing, agricultural, energy, real estate, and commercial customers. Our community banks provide hometown service, resources, and support for the eight communities we serve in Kansas.

Farmers Bank & Trust's team of highly experienced, tenured employees delivers outstanding customer service across their diverse portfolio markets. We strive to understand our customer's needs and provide solutions with progressive products. No matter how basic or complex your needs, we are sure to have the products, knowledge, and resources necessary for your financial success.

We are committed to the success of our customers and communities. This is where we live. This is where we work. This is where we invest.





## Public Comments & Responses

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The Bank has not received public comments.

# **PUBLIC DISCLOSURE**

February 12, 2024

## **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

Farmers Bank & Trust  
Certificate Number: 17614

1017 Harrison Street  
Great Bend, Kansas 67530

Federal Deposit Insurance Corporation  
Division of Depositor and Consumer Protection  
Kansas City Regional Office

1100 Walnut St, Suite 2100  
Kansas City, Missouri 64106

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, nor should it 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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## INSTITUTION RATING

### INSTITUTION'S CRA RATING: This institution is rated Needs to Improve.

An institution in this group needs to improve its overall record of helping to meet the credit needs of its assessment areas, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

### The Lending Test is rated Satisfactory.

- The loan-to-deposit ratio is reasonable given the institution's size, financial condition, and the credit needs of the assessment areas.
- A substantial majority of loans are outside the institution's assessment areas.
- The geographic distribution of loans reflects reasonable dispersion throughout the assessment areas.
- The distribution of borrowers reflects reasonable penetration among individuals of different income levels, and farms and businesses of different revenue sizes.
- The institution did not receive any Community Reinvestment Act (CRA)-related complaints since the prior evaluation. Therefore, this factor did not affect the Lending Test rating.

### The Community Development Test is rated Needs to Improve.

- The institution demonstrated poor responsiveness to the community development needs of its assessment areas through community development loans, qualified investments, and community development services. Examiners considered the institution's capacity and the need and availability of such opportunities in the assessment areas.

## DESCRIPTION OF INSTITUTION

Farmers Bank & Trust is headquartered in Great Bend in western Kansas. Farmers Enterprises, Inc., a one-bank holding company, owns the institution. The bank received a Satisfactory rating at its previous FDIC Performance Evaluation on January 29, 2021, using Interagency Intermediate Small Institution Examination Procedures.

Farmers Bank & Trust operates nine full-service offices in Kansas. These offices are located in the cities of Albert, Bazine, Great Bend (two offices), Kinsley, Larned, La Crosse, Olathe, and Overland Park. Farmers Bank & Trust has not opened or closed any offices since the previous evaluation.

Farmers Bank & Trust offers construction and land development, commercial, home mortgage, agriculture, and consumer loans. The bank continues to offer loan programs to address the needs of

small farms, small businesses, and low- and moderate-income customers. These include programs offered by the Small Business Administration (SBA), Federal Home Loan Bank, and United States Department of Agriculture. Additionally, the bank participated in the SBA's Paycheck Protection Program (PPP) during 2021 to assist businesses in retaining employees as a result of the Coronavirus Disease 2019 pandemic and government-mandated shutdowns.

The institution offers a variety of deposit services, including checking, savings, money market deposit accounts, and certificates of deposit. The bank also continues to offer trust, insurance, and investment services. Alternative banking services include internet and mobile banking, electronic bill pay, telephone banking, and six ATMs.

According to the December 31, 2023 Reports of Condition and Income (Call Report), Farmers Bank & Trust reported total assets of \$985.2 million, total loans of \$403.6 million, total securities of \$526.9 million, and total deposits of \$755.6 million. As illustrated in the following table, small business loans are the bank's largest credit product equaling 26.8 percent, followed by home mortgage loans at 26.0 percent, and agricultural loans at 21.0 percent. Additionally, the number and dollar volume of home mortgage loans originated by the bank's Mortgage Division increased dramatically in 2021 and 2022. The vast majority of the bank's home mortgage loans are sold into the secondary market shortly after origination, and this lending is not included in the Call Report data.

Loan Portfolio Distribution as of 12/31/2023		
Loan Category	\$ (000s)	%
Construction, Land Development, and Other Land Loans	77,728	19.2
Secured by Farmland	60,585	15.0
Secured by 1-4 Family Residential Properties	83,462	20.7
Secured by Multifamily (5 or more) Residential Properties	21,253	5.3
Secured by Nonfarm Nonresidential Properties	91,473	22.7
<b>Total Real Estate Loans</b>	<b>334,501</b>	<b>82.9</b>
Commercial and Industrial Loans	16,722	4.1
Agricultural Production and Other Loans to Farmers	24,414	6.0
Consumer Loans	2,007	0.5
Obligations of State and Political Subdivisions in the U.S.	6,673	1.7
Other Loans	19,321	4.8
Lease Financing Receivable (net of unearned income)	0	0.0
Less: Unearned Income	0	0.0
<b>Total Loans</b>	<b>403,638</b>	<b>100.0</b>

Source: Reports of Condition and Income

Examiners did not identify any financial, legal, or other impediments that affect the bank's ability to meet the credit needs of the assessment areas

## DESCRIPTION OF ASSESSMENT AREAS

The CRA requires financial institutions to designate one or more assessment areas within which its performance will be evaluated. Farmers Bank & Trust designated two assessment areas, which are referred to as the Western Kansas Assessment Area, and the Johnson County Assessment Area in this performance evaluation. Both assessment areas are located in Kansas, and they are both unchanged from the previous CRA evaluation. The following table details the assessment areas.

Description of Assessment Areas			
Assessment Area	Counties in Assessment Area	# of CTs	# of Offices
Western Kansas	Barton, Edwards, Ness, Pawnee, and Rush	14	7
Johnson County	Johnson	154	2
<i>Source: Bank Data</i>			

The Western Kansas Assessment Area consists of the five entire counties, which are all located in the nonmetropolitan area of Kansas. The Johnson County Assessment Area consists of one county, which is part of the Kansas City, Missouri-Kansas Metropolitan Statistical Area (MSA). Refer to the individual assessment area sections for additional information.

## SCOPE OF EVALUATION

### **General Information**

The evaluation covers the period from the prior evaluation dated January 19, 2021, to the current evaluation dated February 12, 2024. Examiners used Interagency Intermediate Small Institution Examination Procedures to evaluate the bank's CRA performance. These procedures include the Lending Test and Community Development Test. Refer to the Appendices for information on each Test.

Examiners conducted full-scope reviews of the Western Kansas and Johnson County Assessment Areas as the bank has different lending patterns in each area. However, the bank's performance in the Western Kansas Assessment Area received more weight than its performance in the Johnson County Assessment Area. This is because a majority of the institution's deposits and offices are located in the Western Kansas Assessment Area. Although the Johnson County Assessment Area has a larger outstanding loan volume, this is due to the Mortgage Division's nationwide lending activity at the Overland Park branch. This nationwide lending activity includes a substantial number of home mortgage loans originated outside of the bank's assessment areas. The following table illustrates the breakdown of outstanding loans, deposits, and branches by assessment area.

Assessment Area Breakdown of Loans, Deposits, and Branches						
Assessment Area	Loans		Deposits		Branches	
	\$ (000s)	%	\$ (000s)	%	#	%
Western Kansas	117,506	12.5	619,546	84.8	7	77.8
Johnson County	826,234	87.5	110,820	15.2	2	22.2
<b>Total</b>	<b>943,740</b>	<b>100.0</b>	<b>730,366</b>	<b>100.0</b>	<b>9</b>	<b>100.0</b>

Source: Bank Loan Data, FDIC Summary of Deposits (6/30/2023), Bank Branch Data (2/12/2024)

### **Activities Reviewed**

Examiners determined the bank's major product lines are small farm, home mortgage, and small business loans. This conclusion considered the bank's business strategy, loan portfolio distribution, and bank records containing the number and dollar volume of loans originated since the prior evaluation. Examiners reviewed small farm, home mortgage, and small business loans to evaluate the bank's lending performance. However, small farm loans were not reviewed in the Johnson County Assessment Area because agricultural lending is not a primary focus in that area.

Although the loan portfolio is primarily commercial lending and the Mortgage Division's lending increased, examiners placed the greatest weight on small farm loans when drawing overall conclusions. This is due to the number and dollar volume of agricultural lending in the Western Kansas Assessment Area, which is the more heavily weighted area. The product weightings varied based on the bank's lending focus in each assessment area. Refer to the individual assessment area sections for information on the products reviewed and their weightings.

Examiners reviewed all home mortgage loans reported on the bank's 2021 and 2022 Home Mortgage Disclosure Act (HMDA) loan application registers to evaluate the Assessment Area Concentration criterion. Farmers Bank & Trust reported 2,195 homes loans totaling \$974.9 million in 2021, and 421 home loans totaling \$150.5 million in 2022. In addition, examiners reviewed all small business and small farm loan data collected by the bank in 2021, 2022, and 2023 to evaluate the Assessment Area Concentration criterion. For small farm lending, Farmers Bank & Trust originated, renewed, or purchased 382 loans totaling \$86.1 million in 2021, 380 loans totaling \$84.7 million in 2022, and 354 loans totaling \$74.0 million in 2022. For small business lending, Farmers Bank & Trust originated, renewed, or purchased 247 loans totaling \$78.8 million in 2021, 277 loans totaling \$78.6 million in 2022, and 261 loans totaling \$125.3 million in 2023. Examiners then reviewed all small farm, home mortgage, and small business loans located inside both assessment areas to evaluate the Geographic Distribution and Borrower Profile criteria.

The Geographic Distribution and Borrower Profile analyses use prescribed data as standards of comparison. The 2015 American Community Survey (ACS) data, 2020 U.S. Census data, and 2021 and 2022 HMDA aggregate data provided a standard of comparison for the bank's home mortgage lending performance. Examiners focused on the comparison to the aggregate data since it is more representative of the loans originated and purchased by reporting lenders. The 2021, 2022, and 2023 D&B data provided a standard of comparison for the bank's small farm and small business lending performance. Lastly, while the number and dollar volume of loans are presented, examiners emphasized performance by number of loans because it is a better indicator of the number of farms, businesses, and individuals served.

For the Community Development Test, bank management provided examiners with data on community development loans, qualified investments, and community development services since the prior CRA evaluation dated January 19, 2021.

## CONCLUSIONS ON PERFORMANCE CRITERIA

### LENDING TEST

Farmers Bank & Trust demonstrated satisfactory performance under the Lending Test. Performance in all evaluated criteria supports this conclusion.

#### Loan-to-Deposit Ratio

The loan-to-deposit ratio is reasonable given the institution's size, financial condition, and the credit needs of the assessment areas. Farmers Bank & Trust's loan-to-deposit ratio, calculated from Call Report data, averaged 52.8 percent over the past 12 quarters from March 31, 2021, through December 31, 2023. The bank's large volume of home mortgage loans sold on the secondary market is not reflected in the ratio. Nonetheless, the secondary market loans meet a vital community credit need and reflect a strong desire to extend credit. As shown in the following table, the bank's average net loan-to-deposit ratio is below, but still comparable to the similarly situated institutions. These institutions were selected based on their asset size, geographic location, and lending focus.

Loan-to-Deposit Ratio Comparison		
Bank	Total Assets as of 12/31/2023 (\$000s)	Average Net Loan-to-Deposit Ratio (%)
<b>Farmers Bank &amp; Trust, Great Bend, Kansas</b>	<b>\$985,167</b>	<b>52.8</b>
Bennington State Bank, Salina, Kansas	\$989,889	78.1
Central National Bank, Junction City, Kansas	\$1,294,588	56.4
Landmark National Bank, Manhattan, Kansas	\$1,557,491	71.0

*Source: Reports of Condition and Income 3/31/2021 - 12/31/2023*

#### Assessment Area Concentration

As detailed in the following table, a substantial majority of the bank's lending occurred outside of its assessment areas. The national presence of the bank's Mortgage Division is the primary driver behind the significant amount of lending occurring outside of the assessment areas. Additionally, a significant majority of small business lending by dollar volume occurred outside of the assessment areas. However, when evaluating the bank's performance, examiners considered how the bank compared to other HMDA reporters, and to its own past performance. Specifically, the bank ranked third compared to other HMDA lenders within the Western Kansas Assessment Area, and 115th in the Johnson County Assessment Area, which was consistent with its ranking at the previous evaluation. Examiners determined that the bank's lending performance, irrespective of its Mortgage Division lending, was similar to its lending performance during its previous evaluation.

Lending Inside and Outside of the Assessment Areas												
Loan Category	Number of Loans				Total	Dollar Amount of Loans \$(000s)				Total \$(000s)		
	Inside		Outside			Inside		Outside				
	#	%	#	%		#	\$	%	\$			
Home Mortgage												
2021	156	7.1	2,039	92.9	2,195	30,395	3.1	944,485	96.9	974,880		
2022	85	20.2	336	79.8	421	14,493	9.6	136,043	90.4	150,536		
<b>Subtotal</b>	<b>241</b>	<b>9.2</b>	<b>2,375</b>	<b>90.8</b>	<b>2,616</b>	<b>44,888</b>	<b>4.0</b>	<b>1,080,528</b>	<b>96.0</b>	<b>1,125,416</b>		
Small Farm												
2021	323	84.6	59	15.4	382	72,438	84.1	13,676	15.9	86,114		
2022	235	61.8	145	38.2	380	51,652	60.9	33,096	39.1	84,748		
2023	229	64.7	125	35.3	354	44,824	60.6	29,138	39.4	73,962		
<b>Subtotal</b>	<b>787</b>	<b>70.5</b>	<b>329</b>	<b>29.5</b>	<b>1,116</b>	<b>168,914</b>	<b>69.0</b>	<b>75,910</b>	<b>31.0</b>	<b>244,824</b>		
Small Business												
2021	189	76.5	58	23.5	247	46,201	58.6	32,601	41.4	78,802		
2022	168	60.7	109	39.4	277	34,725	44.2	43,888	55.8	78,613		
2023	160	61.3	101	38.7	261	30,528	24.4	94,752	75.6	125,280		
<b>Subtotal</b>	<b>517</b>	<b>65.9</b>	<b>268</b>	<b>34.1</b>	<b>785</b>	<b>111,454</b>	<b>39.4</b>	<b>171,241</b>	<b>60.6</b>	<b>282,695</b>		
<b>Total</b>	<b>1,545</b>	<b>34.2</b>	<b>2,972</b>	<b>65.8</b>	<b>4,517</b>	<b>325,256</b>	<b>19.7</b>	<b>1,327,679</b>	<b>80.3</b>	<b>1,652,935</b>		

*Source: Bank Data*

### **Geographic Distribution**

The geographic distribution of loans reflects reasonable dispersion throughout the assessment areas. The bank's performance in the Western Kansas Assessment and Johnson County Assessment Area is consistent with this conclusion. Examiners focused on the percentage of loans in the low- and moderate-income census tracts. A detailed discussion of the bank's performance in both assessment areas can be found in the corresponding sections of this evaluation.

### **Borrower Profile**

The distribution of borrowers reflects reasonable penetration among individuals of different income levels and farms and businesses of different sizes. The bank's performance in the Western Kansas Assessment and Johnson County Assessment Area is consistent with this conclusion. Examiners focused on the percentage of home mortgage loans to low- and moderate-income borrowers, and the percentage of small farm and small business loans to operations with gross annual revenues of \$1 million or less. A detailed discussion of the bank's performance in both assessment areas can be found in the corresponding sections of this evaluation.

### **Response to Complaints**

The institution has not received any CRA-related complaints since the previous evaluation; therefore, this criterion did not affect the Lending Test rating.

## COMMUNITY DEVELOPMENT TEST

Farmers Bank & Trust demonstrated poor responsiveness to the community development needs of its assessment areas through community development loans, qualified investments, and community development services. Examiners considered the bank's capacity, and the need for and availability of community development activities inside the assessment areas. Since the bank was not responsive to the community development needs of its assessment areas, community development activities benefiting broader statewide and regional areas were not included in the analysis.

### Community Development Loans

Farmers Bank & Trust originated 5 community development loans totaling \$7.7 million during the review period, as well as 736 PPP loans totaling \$14.0 million in 2021. With PPP lending considered, the volume of community development loans represented 2.2 percent of total assets, and 5.4 percent of net loans as of December 31, 2023. Examiners compared these ratios to 3 similarly situated institutions that were rated Satisfactory under the Community Development Test at their most recent performance evaluations. Because 2 of the similarly situated institutions did not note any PPP lending activity in their performance evaluation, examiners also calculated the bank's ratios without PPP lending in order to ensure consistent and fair comparisons. Farmers Bank & Trust's community development loans were 0.8 percent of total assets, and 1.9 percent of net loans without PPP activity included. The similarly situated institution with PPP lending activity had community development loans that were 8.1 percent of total assets, and 15.0 percent of net loans. For the 2 similarly situated institutions' without PPP lending, their community development loans were 4.3 and 6.5 percent of total assets, and 5.9 and 8.7 percent of net loans. Farmers Bank & Trust's community development lending ratios were much lower than the ratio ranges for the similarly situated institutions. The following tables show a breakdown of the bank's community development loans by assessment area, category, and year.

Community Development Lending by Assessment Area										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Western Kansas	0	0	1	1,800	296	6,223	367	7,320	664	15,343
Johnson County	1	564	0	0	67	5,731	9	37	77	6,332
<b>Total</b>	<b>1</b>	<b>564</b>	<b>1</b>	<b>1,800</b>	<b>363</b>	<b>11,954</b>	<b>376</b>	<b>7,357</b>	<b>741</b>	<b>21,675</b>

Source: Bank Data

Community Development Lending by Year										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2021 (Partial Year)	1	564	0	0	435	14,051	304	5,260	740	19,875
2022	0	0	0	0	0	0	0	0	0	0
2023	0	0	1	1,800	0	0	0	0	1	1,800
2024 (Year-to-Date)	0	0	0	0	0	0	0	0	0	0
<b>Total</b>	<b>1</b>	<b>564</b>	<b>1</b>	<b>1,800</b>	<b>435</b>	<b>14,051</b>	<b>304</b>	<b>5,260</b>	<b>741</b>	<b>21,675</b>

Source: Bank Data

### **Qualified Investments**

Farmers Bank & Trust made 140 qualified investments totaling \$2.3 million during the evaluation period, which represented 0.2 percent of total assets, and 0.4 percent of total securities as of December 31, 2023. Examiners compared these ratios to the same similarly situated institutions used to evaluate the bank's community development lending performance. The similarly situated institutions reported qualified investments that ranged from 0.4 percent to 1.6 percent of total assets, and 1.0 percent to 9.0 percent of total securities. The bank's qualified investment ratios are lower than the ratio ranges for the similarly situated institutions. Further, Farmers Bank & Trust's current ratios decreased since the prior evaluation. The following tables show a breakdown of the bank's qualified investments by assessment area, category, and year.

Community Development Qualified Investments by Assessment Area										
Assessment Area	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Western Kansas	4	1	94	183	4	103	13	1,729	115	2,016
Johnson County	2	249	23	19	0	0	0	0	25	268
<b>Total</b>	<b>6</b>	<b>250</b>	<b>117</b>	<b>202</b>	<b>4</b>	<b>103</b>	<b>13</b>	<b>1,729</b>	<b>140</b>	<b>2,284</b>

Source: Bank Data

Qualified Investments										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	0	0	0	0	0	0	0	0	0	0
2021 (Partial Year)	0	0	0	0	0	0	4	250	4	250
2022	0	0	0	0	0	0	0	0	0	0
2023	1	249	0	0	0	0	1	1,470	2	1,719
2024 (Year-to-Date)	0	0	0	0	0	0	0	0	0	0
<b>Subtotal</b>	<b>1</b>	<b>249</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>5</b>	<b>1,720</b>	<b>6</b>	<b>1,969</b>
Qualified Grants & Donations	5	1	117	202	4	103	8	9	134	315
<b>Total</b>	<b>6</b>	<b>250</b>	<b>117</b>	<b>202</b>	<b>4</b>	<b>103</b>	<b>13</b>	<b>1,729</b>	<b>140</b>	<b>2,284</b>

Source: Bank Data

### **Community Development Services**

Farmers Bank & Trust provided 50 instances of financial expertise or technical assistance to various community development organizations during the evaluation period. These community development services helped support the assessment areas' community service, economic development, and revitalization/stabilization needs. Examiners compared the bank's community development service activity to the same similarly situated institutions used to evaluate the institution's community development lending and qualified investment performance. These institutions' provided between 25 and 115 community development services. Therefore, Farmers Bank & Trust's level of community services is comparable to the similarly situated institutions. At the prior evaluation, Farmers Bank & Trust provided 141 community development services. The following tables show a breakdown of the bank's community development services by assessment area, category, and year.

<b>Community Development Services by Assessment Area</b>					
<b>Assessment Area</b>	<b>Affordable Housing</b>	<b>Community Services</b>	<b>Economic Development</b>	<b>Revitalize or Stabilize</b>	<b>Totals</b>
	#	#	#	#	#
Western Kansas	0	17	4	18	<b>39</b>
Johnson County	0	11	0	0	<b>11</b>
<b>Total</b>	<b>0</b>	<b>28</b>	<b>4</b>	<b>18</b>	<b>50</b>

*Source: Bank Data*

<b>Community Development Services by Year</b>					
<b>Activity Year</b>	<b>Affordable Housing</b>	<b>Community Services</b>	<b>Economic Development</b>	<b>Revitalize or Stabilize</b>	<b>Totals</b>
	#	#	#	#	#
2021 (Partial Year)	0	9	2	7	<b>18</b>
2022	0	7	1	7	<b>15</b>
2023	0	11	1	4	<b>16</b>
2024 (Year-to-Date)	0	1	0	0	<b>1</b>
<b>Total</b>	<b>0</b>	<b>28</b>	<b>4</b>	<b>18</b>	<b>50</b>

*Source: Bank Data*

### **DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW**

The bank's compliance with the laws relating to discrimination and other illegal credit practices was reviewed, including the Fair Housing Act and the Equal Credit Opportunity Act. Examiners did not identify any discriminatory or other illegal credit practices.

## WESTERN KANSAS ASSESSMENT AREA – Full-Scope Review

### DESCRIPTION OF INSTITUTION'S OPERATIONS IN WESTERN KANSAS ASSESSMENT AREA

The Western Kansas Assessment Area is Farmers Bank & Trust's primary market, which accounts for the majority of the bank's overall operations. The assessment area includes all of Barton, Edwards, Ness, Pawnee, and Rush counties. Edwards, Ness, and Rush counties include census tracts that are designated as underserved, and Edwards County is also considered distressed. The bank's main office and six branches are located in this assessment area. Five of these offices have an onsite ATM; however, none of the ATMs accept deposits.

#### Economic and Demographic Data

The Western Kansas Assessment Area is comprised of 14 census tracts, including 1 moderate-income tract, and 13 middle-income tracts. The following table illustrates select demographic characteristics of this assessment area.

Demographic Information of the Western Kansas Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	14	0.0	7.1	92.9	0.0	0.0
Population by Geography	40,296	0.0	7.7	92.3	0.0	0.0
Housing Units by Geography	21,062	0.0	7.6	92.4	0.0	0.0
Owner-Occupied Units by Geography	11,812	0.0	6.5	93.5	0.0	0.0
Occupied Rental Units by Geography	5,256	0.0	9.6	90.4	0.0	0.0
Vacant Units by Geography	3,994	0.0	8.4	91.6	0.0	0.0
Businesses by Geography	3,901	0.0	5.1	94.9	0.0	0.0
Farms by Geography	583	0.0	3.6	96.4	0.0	0.0
Family Distribution by Income Level	10,584	18.9	19.8	23.2	38.1	0.0
Household Distribution by Income Level	17,068	23.3	17.9	19.7	39.1	0.0
Median Family Income Non-MSAs - KS	\$65,467	Median Housing Value			\$88,214	
Families Below Poverty Level	7.0%	Median Gross Rent			\$669	

*Source: 2020 U.S. Census and 2023 D&B Data  
Due to rounding, totals may not equal 100.0%  
(\*) The NA category consists of geographies that have not been assigned an income classification.*

According to 2023 D&B data, service industries represent the largest portion of assessment area businesses and farms at 31.1 percent, followed by non-classifiable establishments (13.1 percent), agriculture (13.0 percent), and retail trade (10.8 percent). In addition, 67.0 percent of the assessment area's businesses and farms have four or fewer employees, and 85.9 percent operate from a single location.

Examiners use Federal Financial Institutions Examination Council (FFIEC) median family income data to analyze home mortgage loans under the Borrower Profile criterion. The following table details the FFIEC's estimated median family income and respective income categories for the nonmetropolitan area of Kansas.

<b>Median Family Income Ranges in Nonmetropolitan Kansas</b>				
<b>Median Family Incomes</b>	<b>Low &lt;50%</b>	<b>Moderate 50% to &lt;80%</b>	<b>Middle 80% to &lt;120%</b>	<b>Upper ≥120%</b>
2021 (\$64,800)	<\$32,400	\$32,400 to <\$51,840	\$51,840 to <\$77,760	≥\$77,760
2022 (\$73,400)	<\$36,700	\$36,700 to <\$58,720	\$58,720 to <\$88,080	≥\$88,080
2023 (\$73,400)	<\$36,700	\$36,700 to <\$58,720	\$58,720 to <\$88,080	≥\$88,080

*Source: FFIEC*

### **Competition**

There is a moderate level of competition for financial services in this assessment area. According to June 30, 2023 FDIC Deposit Market Share data, there are 17 banks operating 38 offices in the assessment area. Farmers Bank & Trust has the highest market share holding 35.5 percent of the market's deposits. There is also a moderate level of competition for loans in the assessment area. The 2022 HMDA aggregate data showed that 89 lenders reported 880 home mortgage loans in the assessment area. Farmers Bank & Trust ranked third with 8.0 percent of the market share.

### **Community Contact**

As part of the evaluation process, examiners contact third parties active in the assessment area to assist in identifying the credit and community development needs. This information helps determine whether local financial institutions are responsive to these needs. It also shows what credit and community development opportunities are available.

Examiners reviewed a recent community contact with an individual from a business-related organization knowledgeable of the Western Kansas Assessment Area. The contact stated that agriculture is the primary source of employment as well as oil-well drilling production. The contact further stated the local economy was currently stable, although the agriculture industry has been experiencing challenges due to ongoing drought conditions, which appears to be worsening as the dry conditions persist. Additionally, the fiber telecommunications construction throughout the area is nearly complete, which will provide fiber-speed broadband access throughout the area. The contact is hopeful that the modernized telecommunications infrastructure will attract and retain younger residents in the area.

The community contact stated that housing development loans are the primary credit need, with childcare facilities and programs for younger than school-aged children as an additional critical need in the area. The individual indicated that financial institutions are very active within the area, and they are doing a good job of meeting the farm and small business credit needs.

### **Credit and Community Development Needs and Opportunities**

Considering information from the community contact, bank management, and demographic and economic data, examiners determined that small farm and home mortgage loans are the Western Kansas Assessment Area's primary credit needs. Opportunities exist for originating such loans as indicated by the HMDA and CRA aggregate lending data, and the number of businesses and individuals in the area. The assessment area's community development needs include affordable housing, community services targeted at low- and moderate-income individuals, economic development, and activities that revitalize or stabilize distressed or underserved middle-income geographies. The number of low- and moderate- income families, the level of distressed or underserved census tracts, and the percentage of small farms and small businesses in the assessment area suggest there are community development opportunities available.

## **CONCLUSIONS ON PERFORMANCE CRITERIA IN WESTERN KANSAS ASSESSMENT AREA**

### **LENDING TEST**

Farmers Bank & Trust demonstrated reasonable performance under the Lending Test in the Western Kansas Assessment Area. The bank's reasonable performance under the Geographic Distribution and Borrower Profile criteria supports this conclusion.

Examiners reviewed small farm, small business, and home mortgage loans to evaluate the institution's performance in the Western Kansas Assessment Area. Agricultural lending is a primary focus in the Western Kansas Assessment Area. Therefore, examiners placed the greatest weight on small farm loans, followed by small business loans, and then home mortgage loans when drawing conclusions for the assessment area.

### **Geographic Distribution**

The geographic distribution of loans reflect reasonable dispersion throughout the Western Kansas Assessment Area. The bank's reasonable performance for all three loan products supports this conclusion. Examiners reviewed geographic distribution for only 2022 and 2023, as there were no low- or moderate-income census tracts in the assessment area in 2021 based on 2015 ACS data.

### ***Small Farm Loans***

The geographic distribution of small farm loans reflects reasonable dispersion throughout the assessment area. As illustrated in the following table, the bank's lending performance in the moderate-income census tract is comparable to the percentage of farms located in that geography for both 2022 and 2023.

Geographic Distribution of Small Farm Loans					
Tract Income Level	% of Farms	#	%	\$ (000s)	%
Moderate					
2022	3.6	9	3.9	820	1.7
2023	3.6	8	3.5	689	1.6
Middle					
2022	96.4	221	96.1	48,187	98.3
2023	96.4	218	96.5	43,325	98.4
<b>Totals</b>					
<b>2022</b>	<b>100.0</b>	<b>230</b>	<b>100.0</b>	<b>49,007</b>	<b>100.0</b>
<b>2023</b>	<b>100.0</b>	<b>226</b>	<b>100.0</b>	<b>44,014</b>	<b>100.0</b>

Source: 2022 & 2023 D&B Data, Bank Data

### ***Small Business Loans***

The geographic distribution of small business loans reflects reasonable dispersion throughout the assessment area. As illustrated in the following table, the bank's lending performance in the moderate-income census tract is comparable to the percentage of businesses in that geography for both 2022 and 2023.

Geographic Distribution of Small Business Loans					
Tract Income Level	% of Businesses	#	%	\$ (000s)	%
Moderate					
2022	5.1	9	6.9	1,901	12.3
2023	5.1	6	5.5	1,382	9.6
Middle					
2022	94.9	122	93.1	13,565	87.7
2023	94.9	103	94.5	13,070	90.4
<b>Totals</b>					
<b>2022</b>	<b>100.0</b>	<b>131</b>	<b>100.0</b>	<b>15,466</b>	<b>100.0</b>
<b>2023</b>	<b>100.0</b>	<b>109</b>	<b>100.0</b>	<b>14,452</b>	<b>100.0</b>

Source: 2022 & 2023 D&B Data, Bank Data

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

The geographic distribution of home mortgage loans reflects reasonable dispersion throughout the assessment area. As illustrated in the following table, the bank's lending performance is slightly lower than the aggregate performance in 2022, but it is still considered reasonable.

Geographic Distribution of Home Mortgage Loans						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Moderate						
2022	6.5	6.8	2	3.6	99	1.9
Middle						
2022	93.5	93.2	54	96.4	5,029	98.1
<b>Totals</b>						
<b>2022</b>	<b>100.0</b>	<b>100.0</b>	<b>56</b>	<b>100.0</b>	<b>5,128</b>	<b>100.0</b>

Source: 2020 U.S. Census, Bank Data, 2022 HMDA Aggregate Data.

### **Borrower Profile**

The distribution of borrowers reflects reasonable penetration among farms and businesses of different sizes and among individuals of different income levels. The bank's reasonable lending performance for all three loan products supports this conclusion.

### ***Small Farm Loans***

The distribution of lending to small farms with revenues of \$1 million or less is reasonable. As illustrated in the following table, the bank's lending performance is below the demographic data for all three years reviewed. However, according to the 2022 Agricultural Census data, 58.7 percent of farms in the area did not report interest expenses, indicating that they do not borrow funds for their operations. Additionally, the Census data indicates the area includes a large number of hobby farms at 58.0 percent. Given these factors, the bank's performance is reasonable.

Distribution of Small Farm Loans by Gross Annual Revenue Category					
Gross Revenue Level	% of Farms	#	%	\$ (000s)	%
2021					
<=\$1,000,000	97.4	266	83.6	40,706	57.2
>\$1,000,000	1.9	36	11.3	25,993	36.5
Revenue Not Available	0.7	16	5.0	4,474	6.3
2022					
<=\$1,000,000	97.8	176	76.5	23,683	48.3
>\$1,000,000	1.5	41	17.8	21,804	44.5
Revenue Not Available	0.7	13	5.7	3,520	7.2
2023					
<=\$1,000,000	97.8	185	81.9	26,911	61.1
>\$1,000,000	1.5	40	17.7	17,091	38.8
Revenue Not Available	0.7	1	0.4	12	0.0
<b>Total</b>					
<b>2021</b>	<b>100.0</b>	<b>318</b>	<b>100.0</b>	<b>71,173</b>	<b>100.0</b>
<b>2022</b>	<b>100.0</b>	<b>230</b>	<b>100.0</b>	<b>49,007</b>	<b>100.0</b>
<b>2023</b>	<b>100.0</b>	<b>226</b>	<b>100.0</b>	<b>44,014</b>	<b>100.0</b>
Source: 2021, 2022, & 2023 D&B Data; Bank Data. Due to rounding, totals may not equal 100.0%					

### ***Small Business Loans***

The distribution of lending to small businesses with revenues of \$1 million or less is reasonable. While the bank's lending performance is below the demographic data for all three years reviewed, the performance has been increasing over the review period and was only slightly below demographic data in 2023. The following table provides details.

Distribution of Small Business Loans by Gross Annual Revenue Category					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
2021					
<=\$1,000,000	75.9	71	51.1	5,015	30.7
>\$1,000,000	5.9	44	31.7	9,089	55.7
Revenue Not Available	18.2	24	17.2	2,217	13.6
2022					
<=\$1,000,000	78.7	76	58.0	5,510	35.6
>\$1,000,000	5.0	30	22.9	7,570	48.9
Revenue Not Available	16.3	25	19.1	2,386	15.5
2023					
<=\$1,000,000	78.7	78	71.6	5,313	36.8
>\$1,000,000	5.0	31	28.4	9,139	63.2
Revenue Not Available	16.3	0	0.0	0	0.0
<b>Total</b>					
<b>2021</b>	<b>100.0</b>	<b>139</b>	<b>100.0</b>	<b>16,321</b>	<b>100.0</b>
<b>2022</b>	<b>100.0</b>	<b>131</b>	<b>100.0</b>	<b>15,466</b>	<b>100.0</b>
<b>2023</b>	<b>100.0</b>	<b>109</b>	<b>100.0</b>	<b>14,452</b>	<b>100.0</b>

Source: 2021, 2022, & 2023 D&B Data; Bank Data. Due to rounding, totals may not equal 100.0%

### **Home Mortgage Loans**

The distribution of home mortgage loans reflects reasonable penetration. As illustrated in the following table, the bank's lending performance to low-income borrowers was comparable to aggregate performance in 2021, and exceeded aggregate performance in 2022. Additionally, the bank's lending performance to moderate-income borrowers was comparable to aggregate performance in 2021 and 2022. Considering the bank's overall record of extending home mortgage loans, the performance in the Western Kansas Assessment Area is reasonable.

Distribution of Home Mortgage Loans by Borrower Income Level						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$ (000s)	%
Low						
2021	19.2	9.6	10	12.5	549	6.3
2022	18.9	13.3	12	21.4	777	15.1
Moderate						
2021	19.6	20.6	16	20.0	1,387	15.8
2022	19.8	23.3	15	26.8	1,185	23.1
Middle						
2021	19.6	21.3	10	12.5	952	10.8
2022	23.2	22.4	9	16.1	830	16.2
Upper						
2021	41.6	23.3	34	42.5	5,225	59.5
2022	38.1	19.9	12	21.4	1,316	25.7
Not Available						
2021	0.0	25.2	10	12.5	668	7.6
2022	0.0	21.1	8	14.3	1,021	19.9
<b>Totals</b>						
<b>2021</b>	<b>100.0</b>	<b>100.0</b>	<b>80</b>	<b>100.0</b>	<b>8,780</b>	<b>100.0</b>
<b>2022</b>	<b>100.0</b>	<b>100.0</b>	<b>56</b>	<b>100.0</b>	<b>5,128</b>	<b>100.0</b>

Source: 2015 ACS; Bank Data; 2021, & 2022 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%.

## COMMUNITY DEVELOPMENT TEST

Farmers Bank & Trust demonstrates poor responsiveness to the community development needs in the Western Kansas Assessment Area through community development loans, qualified investments, and community development services.

### Community Development Loans

Farmers Bank & Trust originated or renewed 664 community development loans totaling \$15.3 million in the Western Kansas Assessment Area during the review period. Of these loans, 662 were PPP loans originated in 2021. The remaining 2 loans qualified because they promoted economic development by supporting small farms that provided permanent jobs for low- and moderate-income individuals, or funded improvements to schools that support low- and moderate-income families.

### **Qualified Investments**

Farmers Bank & Trust had 5 qualified investments totaling \$1.7 million in the Western Kansas Assessment Area during the review period. The majority of the investments funded a project to assist in revitalizing and stabilizing distressed and undeserved census tracts with road improvements. The bank also provided 110 donations totaling \$296,000 to various organizations in the assessment area. These organizations promoted economic development by supporting permanent jobs for low- and moderate-income individuals, or provided community services targeted to low- and moderate-income individuals.

### **Community Development Services**

Farmers Bank & Trust performed 39 community development services during the evaluation period benefiting the Western Kansas Assessment Area. The majority of the community development services involved bank personnel sharing their financial expertise with organizations that revitalized or stabilized distressed and underserved areas. The remaining community development services involved bank personnel providing services targeted to low- and moderate-income individuals.

## **JOHNSON COUNTY ASSESSMENT AREA – Full-Scope Review**

### **DESCRIPTION OF INSTITUTION'S OPERATIONS IN JOHNSON COUNTY ASSESSMENT AREA**

The Johnson County Assessment Area is comprised of Johnson County, Kansas, which is 1 of the 14 counties comprising the Kansas City, Missouri-Kansas MSA. Farmers Bank & Trust operates 2 full-service offices, and 1 ATM in Johnson County.

### **Economic and Demographic Data**

The Johnson County Assessment Area is comprised of 154 census tracts, including 2 low-income tracts, 13 moderate-income tracts, 54 middle-income tracts, 80 upper-income tracts, and 5 tracts with no assigned income classification. The following table illustrates select demographic characteristics of this assessment area.

Demographic Information of the Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	154	1.3	8.4	35.1	51.9	3.2
Population by Geography	609,863	1.0	6.8	35.8	56.4	0.0
Housing Units by Geography	244,796	1.3	6.9	38.6	53.2	0.0
Owner-Occupied Units by Geography	161,108	0.3	4.7	34.2	60.7	0.0
Occupied Rental Units by Geography	72,491	3.4	11.1	48.3	37.1	0.0
Vacant Units by Geography	11,197	0.9	10.6	39.2	49.1	0.1
Businesses by Geography	76,601	0.7	5.0	28.8	62.2	3.2
Farms by Geography	1,770	0.5	4.6	31.9	62.3	0.8
Family Distribution by Income Level	158,351	11.5	13.2	20.4	54.9	0.0
Household Distribution by Income Level	233,599	14.4	13.2	17.3	55.1	0.0
Median Family Income MSA - 28140 Kansas City, MO-KS MSA	\$86,562	Median Housing Value			\$294,425	
Families Below Poverty Level	3.2%	Median Gross Rent			\$1,162	

Source: 2020 U.S. Census and 2023 D&B Data  
 Due to rounding, totals may not equal 100.0%  
 (\*) The NA category consists of geographies that have not been assigned an income classification.

According to 2023 D&B data, service industries represent the largest portion of assessment area businesses and farms at 39.3 percent; followed by non-classifiable establishments (20.9 percent); and finance, insurance, and real estate (13.4 percent). In addition, 63.5 percent of the assessment area's businesses and farms have four or fewer employees, and 91.7 percent operate from a single location.

Examiners use FFIEC median family income data to analyze home mortgage loans under the Borrower Profile criterion. The following table details the FFIEC's estimated median family income and respective income categories for the Kansas City, Missouri-Kansas MSA.

Median Family Income Ranges for the Kansas City, MO-KS MSA				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
2021 (\$86,300)	<\$43,150	\$43,150 to <\$69,040	\$69,040 to <\$103,560	≥\$103,560
2022 (\$97,300)	<\$48,650	\$48,650 to <\$77,840	\$77,840 to <\$116,760	≥\$116,760
2023 (\$97,300)	<\$48,650	\$48,650 to <\$77,840	\$77,840 to <\$116,760	≥\$116,760

Source: FFIEC

## Competition

There is significant competition for financial services in this assessment area. According to June 30, 2023 FDIC Deposit Market Share data, there are 61 banks operating 233 offices in the assessment area. Farmers Bank & Trust ranked 33rd in deposit market share holding 0.4 percent of the market's deposits. There is also strong competition for loans in the assessment area. The 2022

HMDA aggregate data showed that 430 lenders reported 29,005 home mortgage loans in the assessment area. Farmers Bank & Trust ranked 115th with 0.1 percent of the market share.

### **Community Contacts**

Examiners conducted an interview with a representative from an economic development organization with the assessment area. The contact stated there is a need for small business lending, particularly for start-ups, as small businesses are struggling to find quality hires, and access capital and affordable childcare. The contact also noted concerns regarding a surplus of vacant office spaces as businesses return to office plans are slow. The contact further stated that small businesses are struggling to renew building leases as landlords are increasing rents to accommodate increased vacancies. The contact stated local financial institutions are conservative with their lending practices, so many small businesses struggle to find adequate financing.

Examiners conducted a second interview with a representative of a local government housing office within the assessment area. The contact stated the area lacks sufficient access to affordable housing, and there are additional needs for first-time homebuyer education and assistance as well as Department of Housing and Urban Development-certified counselors. The contact stated there is a high level of competition among financial institutions in the area for residential lending, and opined that local financial institutions are generally meeting the credit needs of the area.

### **Credit and Community Development Needs and Opportunities**

Considering information from the community contacts, bank management, and demographic and economic data, examiners determined that small business and home mortgage loans are the primary credit needs in the Johnson County Assessment Area. Opportunities exist for originating such loans, as indicated by the HMDA and CRA aggregate lending data, and the number of businesses and individuals in the area. The assessment area's community development needs include affordable housing, community services targeted at low- and moderate-income individuals, economic development, and activities that revitalize or stabilize low- and moderate-income areas. The number of low- and moderate-income families and the percentage of small businesses in the assessment area suggests there are community development opportunities available in the area.

## **CONCLUSIONS ON PERFORMANCE CRITERIA IN JOHNSON COUNTY ASSESSMENT AREA**

### **LENDING TEST**

Farmers Bank & Trust demonstrated reasonable performance under the Lending Test in the Johnson County Assessment Area. The bank's reasonable Geographic Distribution and Borrower Profile performance supports this conclusion. Examiners reviewed home mortgage and small business loans, and both products were weighted equally within this assessment area.

### **Geographic Distribution**

Overall, the geographic distribution of loans reflects reasonable dispersion throughout the Johnson County Assessment Area. The bank's reasonable home mortgage, and excellent small business lending performance supports this conclusion.

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

The geographic distribution of home mortgage loans reflects reasonable dispersion throughout the Johnson County Assessment Area. The following table illustrates the bank did not make any loans in the low-income census tracts in 2021 and 2022. For moderate-income census tracts, the bank's performance was comparable to aggregate performance in 2021, but the bank did not make any loans in these areas in 2022. However, the aggregate performance was also low, and the demographic data indicated a low level of owner occupied housing units in both low- and moderate-income census tracts. Given these factors, the bank's performance is reasonable.

<b>Geographic Distribution of Home Mortgage Loans</b>						
<b>Tract Income Level</b>	<b>% of Owner-Occupied Housing Units</b>	<b>Aggregate Performance % of #</b>	<b>#</b>	<b>%</b>	<b>\$(000s)</b>	<b>%</b>
Low						
	2021	0.3	0.2	0	0.0	0
	2022	0.3	0.2	0	0.0	0
Moderate						
	2021	4.5	3.8	3	3.9	570
	2022	4.7	4.8	0	0.0	0
Middle						
	2021	31.3	28.1	25	32.9	6,489
	2022	34.2	33.8	16	55.2	4,169
Upper						
	2021	63.9	67.9	48	63.2	14,557
	2022	60.7	61.2	13	44.8	5,196
<b>Totals</b>						
	<b>2021</b>	<b>100.0</b>	<b>100.0</b>	<b>76</b>	<b>100.0</b>	<b>21,615</b>
	<b>2022</b>	<b>100.0</b>	<b>100.0</b>	<b>29</b>	<b>100.0</b>	<b>9,365</b>
<i>Source: 2015 ACS; 2020 U.S. Census; Bank Data; 2021 &amp; 2022 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0%</i>						

### ***Small Business Loans***

Overall, the geographic distribution of small business loans reflects excellent dispersion throughout the Johnson County Assessment Area. As illustrated in the following table, the bank's performance in the moderate-income census tracts significantly exceeded the percentage of businesses located in those geographies. Additionally, the bank made no loans in the low-income census tracts in 2022 and 2023, and it made only one loan in the low-income census tracts in 2021. However, the demographic data also indicated there was a low level of small businesses located in the low-income census tracts.

Geographic Distribution of Small Business Loans					
Tract Income Level	% of Businesses	#	%	\$(000s)	%
Low					
2021	1.1	1	2.0	15	0.1
2022	0.7	0	0.0	0	0.0
2023	0.7	0	0.0	0	0.0
Moderate					
2021	6.8	16	32.0	4,650	15.6
2022	5.0	9	24.3	1,432	7.4
2023	5.0	6	11.8	2,261	14.1
Middle					
2021	26.4	14	28.0	9,235	30.9
2022	28.8	8	21.6	3,927	20.4
2023	28.8	20	39.2	2,728	17.0
Upper					
2021	62.8	18	36.0	15,930	53.3
2022	62.2	19	51.4	10,600	55.0
2023	62.2	22	43.1	6,437	40.0
Not Available					
2021	2.9	1	2.0	50	0.1
2022	3.2	1	2.7	3,300	17.2
2023	3.2	3	5.9	4,650	28.9
<b>Totals</b>					
<b>2021</b>	<b>100.0</b>	<b>50</b>	<b>100.0</b>	<b>29,880</b>	<b>100.0</b>
<b>2022</b>	<b>100.0</b>	<b>37</b>	<b>100.0</b>	<b>19,259</b>	<b>100.0</b>
<b>2023</b>	<b>100.0</b>	<b>51</b>	<b>100.0</b>	<b>16,076</b>	<b>100.0</b>

Source: 2021, 2022, 2023 D&B Data; Bank Data. Due to rounding, totals may not equal 100.0%

### **Borrower Profile**

The distribution of borrowers reflects reasonable penetration among individuals of different income levels and businesses of different sizes in the Johnson County Assessment Area. The bank's reasonable home mortgage and small business lending performance supports this conclusion.

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

The distribution of home mortgage loans reflects reasonable penetration. As illustrated in the following table, the bank's performance to low- and moderate-income borrowers slightly lagged the aggregate performance for both years reviewed, but it is still considered reasonable.

Distribution of Home Mortgage Loans by Borrower Income Level						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2021	12.0	3.8	1	1.3	117	0.5
2022	11.5	4.2	1	3.4	125	1.3
Moderate						
2021	13.6	13.2	6	7.9	1,185	5.5
2022	13.2	13.9	2	6.9	407	4.3
Middle						
2021	19.0	20.0	12	15.8	3,214	14.9
2022	20.4	20.9	7	24.1	1,891	20.2
Upper						
2021	55.3	47.1	53	69.7	15,128	70.0
2022	54.9	48.0	7	24.1	3,305	35.3
Not Available						
2021	0.0	16.0	4	5.3	1,970	9.1
2022	0.0	13.0	12	41.5	3,637	38.9
<b>Totals</b>						
<b>2021</b>	<b>100.0</b>	<b>100.0</b>	<b>76</b>	<b>100.0</b>	<b>21,615</b>	<b>100.0</b>
<b>2022</b>	<b>100.0</b>	<b>100.0</b>	<b>29</b>	<b>100.0</b>	<b>9,365</b>	<b>100.0</b>

Source: 2015 ACS; 2020 U.S. Census; Bank Data; 2021 & 2022 HMDA Aggregate Data. Due to rounding, totals may not equal 100.0%

### ***Small Business Loans***

The distribution of small business loans reflects reasonable penetration. As illustrated in the following table, the bank's performance to businesses with revenues of \$1 million or less significantly lags the percentage of assessment area businesses in this same revenue category. While Farmers Bank & Trust is not required to report CRA small business loan data, the aggregate data provides insight into lending opportunities. In 2021 and 2022, aggregate lenders originated 48.0 and 50.6 percent of their small business loans to businesses with revenues of \$1 million or less, respectively, which is similar to the bank's performance. Also, examiners considered comments from the community contacts as they stated local financial institutions are generally meeting the credit needs of the area.

Distribution of Small Business Loans by Gross Annual Revenue Category					
Gross Revenue Level	% of Businesses	#	%	\$ (000s)	%
2021					
<=\$1,000,000	85.7	25	50.0	12,757	42.7
>\$1,000,000	5.1	22	44.0	16,640	55.7
Revenue Not Available	9.2	3	6.0	483	1.6
2022					
<=\$1,000,000	87.9	16	43.2	9,338	48.5
>\$1,000,000	4.1	14	37.8	6,549	34.0
Revenue Not Available	8.0	7	18.9	3,372	17.5
2023					
<=\$1,000,000	87.9	25	49.0	6,065	37.7
>\$1,000,000	4.1	26	51.0	10,011	62.3
Revenue Not Available	8.0	0	0.0	0	0.0
<b>Total</b>					
<b>2021</b>	<b>100.0</b>	<b>50</b>	<b>100.0</b>	<b>29,880</b>	<b>100.0</b>
<b>2022</b>	<b>100.0</b>	<b>37</b>	<b>100.0</b>	<b>19,259</b>	<b>100.0</b>
<b>2023</b>	<b>100.0</b>	<b>51</b>	<b>100.0</b>	<b>16,076</b>	<b>100.0</b>

Source: 2021, 2022, & 2023 D&B Data; Bank Data. Due to rounding, totals may not equal 100.0%

## COMMUNITY DEVELOPMENT TEST

Farmers Bank & Trust demonstrates poor responsiveness to the community development needs in the Johnson County Assessment Area through community development loans, qualified investments, and community development services.

### Community Development Loans

Farmers Bank & Trust originated or renewed 77 community development loans totaling \$6.3 million in the Johnson County Assessment Area during the review period. Of these loans, 74 were PPP loans originated in 2021. The remaining 3 loans promoted economic development by supporting small businesses that provided permanent jobs for low- and moderate-income individuals, or provided affordable housing for low- and moderate-income individuals.

### Qualified Investments

Farmers Bank & Trust made 1 qualified investment totaling \$249,000 in the Johnson County Assessment Area during the review period, which provided affordable housing for low- and moderate-income individuals. The bank also provided 24 donations totaling \$19,000 to various organizations in the assessment area, which provided community services targeted to low- and moderate-income individuals.

### **Community Development Services**

Farmers Bank & Trust performed 11 community development services during the evaluation period benefiting the Johnson County Assessment Area. The majority of the community development services involved bank personnel sharing their financial expertise with organizations that provide community services targeted to low- and moderate-income individuals.

## APPENDICES

### INTERMEDIATE SMALL BANK PERFORMANCE CRITERIA

#### Lending Test

The Lending Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) by considering the following criteria:

- 1) The bank's loan-to-deposit ratio, adjusted for seasonal variation, and, as appropriate, other lending-related activities, such as loan originations for sale to the secondary markets, community development loans, or qualified investments;
- 2) The percentage of loans, and as appropriate, other lending-related activities located in the bank's assessment area(s);
- 3) The geographic distribution of the bank's loans;
- 4) The bank's record of lending to and, as appropriate, engaging in other lending-related activities for borrowers of different income levels and businesses and farms of different sizes; and
- 5) The bank's record of taking action, if warranted, in response to written complaints about its performance in helping to meet credit needs in its assessment area(s).

#### Community Development Test

The Community Development Test considers the following criteria:

- 1) The number and amount of community development loans;
- 2) The number and amount of qualified investments;
- 3) The extent to which the bank provides community development services; and
- 4) The bank's responsiveness through such activities to community development lending, investment, and service needs.

## GLOSSARY

**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 metropolitan area/assessment area.

**American Community Survey (ACS):** A nationwide United States Census survey that produces demographic, social, housing, and economic estimates in the form of five year estimates based on population thresholds.

**Area Median Income:** The median family income for the MSA, if a person or geography is located in an MSA; or the statewide nonmetropolitan median family income, if a person or geography is located outside an MSA.

**Assessment Area:** A geographic area delineated by the bank under the requirements of the Community Reinvestment Act.

**Census Tract:** A small, relatively permanent statistical subdivision of a county or equivalent entity. The primary purpose of census tracts is to provide a stable set of geographic units for the presentation of statistical data. Census tracts generally have a population size between 1,200 and 8,000 people, with an optimum size of 4,000 people. Census tract boundaries generally follow visible and identifiable features, but they may follow nonvisible legal boundaries in some instances. State and county boundaries always are census tract boundaries.

**Combined Statistical Area (CSA):** A combination of several adjacent metropolitan statistical areas or micropolitan statistical areas or a mix of the two, which are linked by economic ties.

**Community Development:** For loans, investments, and services to qualify as community development activities, their primary purpose must:

- (1) Support affordable housing for low- and moderate-income individuals;
- (2) Target community services toward low- and moderate-income individuals;
- (3) Promote economic development by financing small businesses or farms; or
- (4) Provide activities that revitalize or stabilize low- and moderate-income geographies, designated disaster areas, or distressed or underserved nonmetropolitan middle-income geographies.

**Community Development Corporation (CDC):** A CDC allows banks and holding companies to make equity type of investments in community development projects. Institution CDCs can develop innovative debt instruments or provide near-equity investments tailored to the development needs of the community. Institution CDCs are also tailored to their financial and marketing needs. A CDC may purchase, own, rehabilitate, construct, manage, and sell real property. Also, it may make equity or debt investments in development projects and in local businesses. The CDC activities are expected to directly benefit low- and moderate-income groups, and the investment dollars should not represent an undue risk on the banking organization.

**Community Development Financial Institutions (CDFIs):** CDFIs are private intermediaries (either for profit or nonprofit) with community development as their primary mission. A CDFI facilitates the flow of lending and investment capital into distressed communities and to individuals who have been unable to take advantage of the services offered by traditional financial institutions. Some basic types of CDFIs include community development banks, community development loan funds, community development credit unions, micro enterprise funds, and community development venture capital funds.

A certified CDFI must meet eligibility requirements. These requirements include the following:

- Having a primary mission of promoting community development;
- Serving an investment area or target population;
- Providing development services;
- Maintaining accountability to residents of its investment area or targeted population through representation on its governing board of directors, or by other means;
- Not constituting an agency or instrumentality of the United States, of any state or political subdivision of a state.

**Community Development Loan:** A loan that:

- (1) Has as its primary purpose community development; and
- (2) Except in the case of a wholesale or limited purpose institution:
  - (i) Has not been reported or collected by the institution or an affiliate for consideration in the institution's assessment area as a home mortgage, small business, small farm, or consumer loan, unless it is a multifamily dwelling loan (as described in Appendix A to Part 203 of this title); and
  - (ii) Benefits the institution's assessment area(s) or a broader statewide or regional area including the institution's assessment area(s).

**Community Development Service:** A service that:

- (1) Has as its primary purpose community development;
- (2) Is related to the provision of financial services; and
- (3) Has not been considered in the evaluation of the institution's retail banking services under § 345.24(d).

**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.

**Core Based Statistical Area (CBSA):** The county or counties or equivalent entities associated with at least one core (urbanized area or urban cluster) of at least 10,000 population, plus adjacent counties having a high degree of social and economic integration with the core as measured through commuting ties with the counties associated with the core. Metropolitan and Micropolitan Statistical Areas are the two categories of CBSAs.

**Distressed Middle-Income Nonmetropolitan Geographies:** A nonmetropolitan middle-income geography will be designated as distressed if it is in a county that meets one or more of the following triggers:

- (1) An unemployment rate of at least 1.5 times the national average;
- (2) A poverty rate of 20 percent or more; or
- (3) A population loss of 10 percent or more between the previous and most recent decennial census or a net migration loss of 5 percent or more over the 5-year period preceding the most recent census.

**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. Other family 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).

**FFIEC-Estimated Income Data:** The Federal Financial Institutions Examination Council (FFIEC) issues annual estimates which update median family income from the metropolitan and nonmetropolitan areas. The FFIEC uses American Community Survey data and factors in information from other sources to arrive at an annual estimate that more closely reflects current economic conditions.

**Full-Scope Review:** A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower profile, 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 applicants; the amount of loan requested; and the disposition of the application (approved, denied, and withdrawn).

**Home Mortgage Loans:** Includes closed-end mortgage loans or open-end line of credits as defined in the HMDA regulation that are not an excluded transaction per the HMDA regulation.

**Housing Unit:** Includes a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied as separate living quarters.

**Limited-Scope Review:** A limited scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area.

Performance under applicable tests is often analyzed using only quantitative factors (e.g, geographic distribution, borrower profile, 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.

**Low Income Housing Tax Credit:** The Low-Income Housing Tax Credit Program is a housing program contained within the Internal Revenue Code of 1986, as amended. It is administered by the U.S. Department of the Treasury and the Internal Revenue Service. The U.S. Treasury Department distributes low-income housing tax credits to housing credit agencies through the Internal Revenue Service. The housing agencies allocate tax credits on a competitive basis.

Developers who acquire, rehabilitate, or construct low-income rental housing may keep their tax credits. Or, they may sell them to corporations or investor groups, who, as owners of these properties, will be able to reduce their own federal tax payments. The credit can be claimed annually for ten consecutive years. For a project to be eligible, the developer must set aside a specific percentage of units for occupancy by low-income residents. The set-aside requirement remains throughout the compliance period, usually 30 years.

**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 metropolitan area/assessment area.

**Median Income:** The median income divides the income distribution into two equal parts, one having incomes above the median and other having incomes below the median.

**Metropolitan Division (MD):** A county or group of counties within a CBSA that contain(s) an urbanized area with a population of at least 2.5 million. A MD is one or more main/secondary counties representing an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

**Metropolitan Statistical Area (MSA):** CBSA associated with at least one urbanized area having a population of at least 50,000. The MSA comprises the central county or counties or equivalent entities 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 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 and less than 80 percent in the case of a geography.

**Multi-family:** Refers to a residential structure that contains five or more units.

**Nonmetropolitan Area (also known as non-MSA):** All areas outside of metropolitan areas. The definition of nonmetropolitan area is not consistent with the definition of rural areas. Urban and rural classifications cut across the other hierarchies. For example, there is generally urban and rural territory within metropolitan and nonmetropolitan areas.

**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 lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

**Rated Area:** A rated area is a state or multistate 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 multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area.

**Rural Area:** Territories, populations, and housing units that are not classified as urban.

**Small Business Investment Company (SBIC):** SBICs are privately-owned investment companies which are licensed and regulated by the Small Business Administration (SBA). SBICs provide long-term loans and/or venture capital to small firms. Because money for venture or risk investments is difficult for small firms to obtain, SBA provides assistance to SBICs to stimulate and supplement the flow of private equity and long-term loan funds to small companies. Venture capitalists participate in the SBIC program to supplement their own private capital with funds borrowed at favorable rates through SBA's guarantee of SBIC debentures. These SBIC debentures are then sold to private investors. An SBIC's success is linked to the growth and profitability of the companies that it finances. Therefore, some SBICs primarily assist businesses with significant growth potential, such as new firms in innovative industries. SBICs finance small firms by providing straight loans and/or equity-type investments. This kind of financing gives them partial ownership of those businesses and the possibility of sharing in the companies' profits as they grow and prosper.

**Small Business Loan:** A loan included in "loans to small businesses" as defined in the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$1 million or less and are either secured by nonfarm nonresidential properties or are classified as commercial and industrial loans.

**Small Farm Loan:** 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, including farm residential and other improvements, or are classified as loans to finance agricultural production and other loans to farmers.

**Underserved Middle-Income Nonmetropolitan Geographies:** A nonmetropolitan middle-income geography will be designated as underserved if it meets criteria for population size, density, and dispersion indicating the area's population is sufficiently small, thin, and distant from a population center that the tract is likely to have difficulty financing the fixed costs of meeting essential community needs.

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

**Urban Area:** All territories, populations, and housing units in urbanized areas and in places of 2,500 or more persons outside urbanized areas. More specifically, “urban” consists of territory, persons, and housing units in places of 2,500 or more persons incorporated as cities, villages, boroughs (except in Alaska and New York), and towns (except in the New England states, New York, and Wisconsin).

“Urban” excludes the rural portions of “extended cities”; census designated place of 2,500 or more persons; and other territory, incorporated or unincorporated, including in urbanized areas.



### CRA STRATEGIC PLAN

This document outlines the plan and goals to ensure the bank complies with the provisions set in the Community Reinvestment Act (CRA).

**Katie Harrison**  
For Years 2025-2026

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## Institution Description

Farmers Bank & Trust is headquartered in Great Bend in western Kansas. Farmers Enterprises, Inc., a one-bank holding company, owns the institution. Farmers Bank & Trust operates the following nine full-service bank offices in Kansas.

OFFICE	ADDRESS	CITY	COUNTY	STATE
ALBERT BRANCH	Second Avenue and Main St.	Albert	Barton	Kansas
MAIN OFFICE	1017 Harrison St.	Great Bend	Barton	Kansas
GREAT BEND BRANCH	1612 Main St.	Great Bend	Barton	Kansas
KINSLEY BRANCH	616 Colony Ave.	Kinsley	Edwards	Kansas
CEDAR LAKE VILLAGE BRANCH	15325 S Lone Elm Rd.	Olathe	Johnson	Kansas
OVERLAND PARK BRANCH	14231 Metcalf Ave.	Overland Park	Johnson	Kansas
BAZINE BRANCH	108 S Main St.	Bazine	Ness	Kansas
LARNED BRANCH	102 W 6th St.	Larned	Pawnee	Kansas
LACROSSE BRANCH	820 Main St.	La Crosse	Rush	Kansas

Farmers Bank & Trust has not opened, closed, acquired, or relocated any offices in the past two-year period. Farmers Bank & Trust offers construction and land development, commercial, home mortgage, agriculture, and consumer loans. As part of its offerings, the bank offers loan programs to address the needs of small farm, small business, and low- and moderate-income customers, which include programs offered by the Small Business Administration (SBA), Federal Home Loan Bank, and United States Department of Agriculture. Some of the Federal Home Loan Bank programs are targeted towards low- and moderate-income borrowers.

In late 2019, the bank added a mortgage division, which became operational in early 2020. Most of these loans are originated outside the assessment area, sourced from lead generators who send customer information to the bank. Dedicated loan officers work these leads spread across the nation to originate loans, resulting in many of the home mortgages being generated outside of the assessment area. This is described more in the lending section.

The bank offers a variety of deposit services, including checking, savings, and money market deposit accounts, as well as certificates of deposit. Alternative banking services are also provided, and include internet and mobile banking, electronic bill pay, telephone banking, and six automated teller machines (ATMs).

As of the September 30, 2024 Reports of Condition and Income, total assets were \$1.0 billion, total loans were \$467.6 million, and total deposits were \$772.3 million. As of the same date ,the loan portfolio reflected the following lending breakdown: 27.5 percent home mortgage lending (including multi-family), 25.3 percent commercial lending, 19.5 percent agricultural lending, and 15.2 percent construction and development lending.

The bank received a “Needs to Improve” rating in its most recent examination as an Intermediate Small Bank (ISB) under the CRA FFIEC examination procedures conducted in February 2024. This plan outlines the specific goals to enhance compliance with the CRA.

## Purpose of Plan

CRA encourages certain insured depository institutions to help meet the credit needs of the communities in which they are chartered, including low- and moderate-income (LMI) neighborhoods, consistent with the safe and sound operation of such institutions. In order to assess the performance in CRA, the FDIC is required to:

- assess the institution's record of meeting the credit needs of its entire community, including LMI neighborhoods, consistent with the safe and sound operation of such institution, and
- take such record into account in its evaluation of an application for a deposit facility by such institution.

Currently, the bank is classified as an Intermediate Small Bank (ISB) under CRA rules. This classification subjects the bank to the following tests when reviewing compliance with CRA rules:

- Lending Test
- Community Development Test
  - Service Test
  - Investment Test

To achieve a Satisfactory rating, the bank must demonstrate at least satisfactory performance in both the Lending and Community Development (CD) test.

ISB Performance Evaluation Rating		
<b>Lending Test</b>	<b>CD Test</b>	<b>Overall</b>
Satisfactory	Satisfactory	Satisfactory
Outstanding	Satisfactory	Satisfactory or Outstanding
Satisfactory	Outstanding	Satisfactory or Outstanding
Needs to Improve	Satisfactory or Outstanding	Needs to Improve
Satisfactory or Outstanding	Needs to Improve	Needs to Improve

The purpose of this CRA Plan is to enhance compliance with the rules of the Act. This plan aims to set goals for the bank to enhance performance within the CRA performance criteria.

The bank respectfully requests approval of this CRA Strategic Plan by the Federal Deposit Insurance Corporation (FDIC). This Strategic Plan outlines goals and metrics to help increase

performance throughout the AA, for the two-year period comprising January 1, 2025 through December 31, 2026. All goals outlined in this Plan are the same threshold for both 2025 and 2026 as almost all goals are based on a percentage of the bank's lending or a percentage of the banks' assets. If the bank does not achieve the measurable goals outlined in this strategic plan, the bank would elect to be evaluated under the examination standards in Part 345 that are applicable to the bank at that time.

## Assessment Area

The bank's Assessment Area (AA) should include the geographies in which the bank has its main office, its branches, and the surrounding geographies in which the bank has originated or purchased a substantial portion of its loans. The bank has defined two assessment areas: the Western Kansas AA, which includes seven entire counties in the nonmetropolitan area of Kansas, and the Johnson County AA, which covers all of Johnson County in the Kansas City, Missouri-Kansas Area (Kansas City MSA). There were no counties or tracts that were excluded or skipped in the definition of the AA.

COUNTY	STATE	MSA/Non-MSA
Barton	Kansas	Non-MSA
Edwards	Kansas	Non-MSA
Ellis	Kansas	Non-MSA
Johnson	Kansas	MSA
Ness	Kansas	Non-MSA
Pawnee	Kansas	Non-MSA
Rush	Kansas	Non-MSA
Stafford	Kansas	Non-MSA

### Western Kansas AA

The Western Kansas Assessment Area consists of seven tracts, all located in a non-MSA area. These tracts consist of areas where branches are located, as well as the surrounding geographies in which the bank has originated or purchased a substantial portion of its loans. The counties are contiguous, and all tracts are included within the AA.



### Johnson County AA

The Johnson County AA includes all census tracts and is located in the Kansas City MSA. The bank has two branches located within this county. Also, this is the headquarters for the mortgage division.

## Resources

Management has provided resources to comply with monitor, and document the bank's compliance with CRA rules. Assistant Vice President Tim Moore has served as the CRA Officer for two years. He is tasked with documenting and tracking performance in the CRA program. Activities are monitored on a monthly basis though the RATA software for loans to small businesses and small farms. This is also used to track potential community development loans.

Training is required to be completed by all lending officers on an annual basis. In addition, compliance personnel will meet with loan officers periodically (i.e., quarterly) to address the importance of communicating community development activities and loans. CRA Today is a subscription service the bank utilizes to get additional training and networking as it relates to CRA topics.

## Public Input and Comment

Farmers Bank & Trust has provided an inquiry to its customers through its December 2024 statements, requesting input related to improvements for the community, financial products or programs preferred, or any other relevant information. The bank has also published Notice of Public Comment of the Plan in the Kansas City Star requesting formal feedback from the public. Any comments, written or verbal, received on before December 31, 2024 will be considered and incorporated as necessary into the Plan. Refer to Appendix C for details related to published items.

## Community Needs

### Johnson County Assessment Area

Lt. Nate Woodard, Corps Officer of the Salvation Army in Olathe, Kansas, an organization covering all of Johnson County, provided the following statistics:

- 42,860 Johnson Countians live with food insecurities every year
- 1 in 20 Johnson County children live below the poverty level
- 250+ Johnson Countians experience homelessness at any given time
- 9,710 Johnson Countians were served through Salvation Army food distribution programs in 2024
- 96% of their Johnson County Family Lodge families moved into permanent housing after completing their program in 2024
- 150+ Johnson County households received rent/mortgage and utility assistance from the Salvation Army in 2024
- 127 Johnson Countians were served through the hotel/motel voucher programs in 2024

He says inflation has been extra difficult for populations. He feels the Salvation Army's food pantry helps families use their limited resources for needs other than food.

They offer a hospitality area for families. This is a place to get out of the weather, have a cup of coffee, and charge their cell phones. One particular need is a phone charging station with multiple places to charge different types of electronic devices.

The organization could use more volunteers for its food pantry as they want to expend the hours into the early evening to make it more convenient for people that work during the day. They also need some help with the community garden, which helps provides fresh produce to the populations.

### Western Kansas Assessment Area

Brad Venters is a City Council Commissioner of Kinsley, a town in Edwards County, Kansas, and has provided the bank with details related to communities in the area. Edwards County has suffered from a lack of childcare options in recent years. Childcare options were as low as 1 option at one point, but is now at 9 options. A double-wide trailer was purchased to accommodate a daycare. Community efforts have made additional childcare opportunities, but funding for childcare is still lacking.

Housing options in and around Kinsley struggle to keep up with the demand. There is not currently a hotel for seasonal and transient workers. A new dairy will be beginning operation in January 2025. The other restriction on housing is due to geography and the

flood plain. The area around Kinsley is in a flood plain but does not participate in FEMA flood insurance, which restricts the types of financing that are available for housing.

Although nutritious food is not a concern in Kinsley, Kansas due to a nice grocery store there, Bazine, Kansas, located in Ness County, does not have any food options, and must commute to larger towns or Hays to get access to groceries.

## Lending Areas

Under the lending test for CRA, there will be three products reviewed to determine if the bank is meeting the needs of the community. Similar to an Intermediate Small Bank institution, the bank may choose to count small business and small farm loans as Community Development-related goals instead of the lending-related goals, provided they meet the definition of Community Development. Loans other than multifamily dwelling loans that meet the definition of Affordable Housing may not be considered under both the lending-related goals and Community Development-related goals.

### Home Lending

The Bank operates a nationwide secondary market mortgage lending program which is based on lead generations. This is a special program within the bank to generate revenue in the mortgage markets. These loans are not held in portfolio and are sold on the secondary market. With the reliance of nationwide leads, there will be a significant percentage of loans originated outside of the AA. The non-MSA area is being adequately served based on peer reviews; however, the bank is directing attention to the Johnson County area to increase lending

Based on the analysis of the HMDA data, the bank is a leader in home mortgage lending within the non-MSA AA lending area, demonstrating satisfactory performance in the area. And will continue to look for opportunities to serve the Western Kansas AA.

As of June 2023, the bank has a 0.42% deposit market share in Johnson County, ranking the bank 33<sup>rd</sup> in the County. For lending, the bank originated 34 loans in the county for 2023 ranking 65<sup>th</sup> of the lenders reporting originations. The Johnson County originations represent 0.28% of the bank's total loans for 2023. While the market share of deposits is not an indicator of lending, it is a good measurement of the competition and penetration in the area.

While that could demonstrate less than satisfactory, the bank is committed to serving the needs of the community in the 1-4 family lending and promoting homeownership in the area. In order to serve the AA, the bank has set goals to ensure there is penetration within the areas we serve. To show the commitment to the community, an analysis was completed on the 2023 HMDA data for the non-MSA AA. The bank tied for 4<sup>th</sup> out of 107 lenders that originated a loan in the combined area and second in the banking space. The analysis is provided below:

LEGAL ENTITY IDENTIFIER		Number of Total Combined Loans (Market Share)					
54930091IM32ECQG7562	94	13.15%	Peoples Bank and Trust Company		McPherson	KS	
5493003P55WOWIBVUF09	77	10.77%	GOLDEN PLAINS CREDIT UNION		Garden City	KS	
549300RRQHIIHM9I4K21	58	8.11%	CREDIT UNION OF AMERICA		Wichita	KS	
549300LLESTPOVRG3X73	48	6.71%	Farmers Bank & Trust		Great Bend	KS	
8AI385EP1ZJCMUOZ8022	48	6.71%	Landmark National Bank		Manhattan	KS	

As shown in the tables below, for Johnson County, the Bank is above peer within moderate income areas, but did not have an origination in a low-income area for 2023.

#### Geography

	Bank Originations 2023 - HMDA		Johnson County Tracts (Demographics)		Total 2023 Loans (All Originators' reportable HMDA)	
Low	0	0.00%	2	1.30%	24	0.2
Moderate	3	8.82%	13	8.44%	613	4.4%
Middle	9	26.47%	54	35.06%	4,810	34.4%
Upper	22	64.71%	80	51.95%	8,555	61.1%
Unknown	0	0.00%	5	3.25%	0	0.00%
Total	34		154		14,002	

Census Tract	Bank Originations 2023 - HMDA	Western Kansas 2023 AA (Demographics)		Western Kansas 2024 Revised AA <sup>^</sup> (Demographics)	Total 2023 Loans (All Originators' reportable HMDA in AA)		Total 2023 Loans (All Originators' reportable HMDA in Revised AA <sup>^</sup> )	
Low	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Moderate	4	8.3%	1	7.1%	3	12.5%	39	7.5%
Middle	44	91.7%	13	92.9%	15	62.5%	479	92.5%
Upper	0	0.00%	0	0.00%	6	25.00%	0	0.00%
Unknown	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Total	48		14		24		518	
							870	

<sup>^</sup>Added Ellis and Stafford counties to the Assessment Area for 2024

As shown in the table above, the bank is performing above peer banks within moderate income tracts for the Western Kansas Assessment Area. For 2024, the bank added two counties to the Western Kansas Assessment area that it will strive to serve these additional areas also.

#### Lending Strategic Goals

The below-outlined goals are for loans reported on the bank's HMDA Loan Application Register. The Johnson County goals and Western Kansas goals measure the number volume of home mortgage loans in LMI areas within the bank's respective assessment areas. The goal percentage is calculated based on the number of home mortgage in LMI areas divided by the total number of home mortgage loans made during each Plan year for the respective Assessment Area to achieve Satisfactory performance.

<b>Target Strategic Goals Lending</b>	<b>Outstanding</b>	<b>Satisfactory</b>
Home Loans in LMI areas within the Johnson County AA	>7.0 percent	4.0 - 7.0 percent
Home Loans in LMI areas within the Western Kansas AA	>12.0 percent	8.0-12.0 percent

The Johnson County and Western Kansas goals below measure the number volume of home mortgage loans to LMI borrowers within the bank's respective AAs. The goal percentage is calculated based on the number of home mortgages to LMI borrowers divided by the total number of home mortgage loans made during each Plan year for the respective Assessment Area to achieve Satisfactory performance.

<b>Target Strategic Goals Lending</b>	<b>Outstanding</b>	<b>Satisfactory</b>
Home Loans to LMI borrowers in the Johnson County AA	Over 25.0% by dollar volume to LMI borrowers	15.0-25.0% by dollar volume to LMI borrowers
Home Loans to LMI borrowers within the Western Kansas AA	Over 36% by dollar volume to LMI borrowers	28%-36% by dollar volume to LMI borrowers

#### Small Business Lending

The bank has a robust department that is committed to commercial lending in the communities the Bank serves. This includes both small and larger businesses. The bank prides itself on being a pillar in the business community in each of the AAs. With the development of relationships, there are some borrowers that reside outside of the branch footprint, but are located in rural areas or adjoining counties. The CRA AA was adjusted to recognize the lending activity in these areas and the communities we serve.

While commercial lending represents more than 25% of the loan concentration, there are some areas of concentration and outreach that will be implemented to ensure the bank reaches the small businesses within the AA. Continued monitoring will be completed on a monthly basis to determine the levels of lending inside and outside of the AA and reported to management.

Small business loans are defined as loans to small businesses as defined by the Call Report. These loans have original amounts of \$1 million or less and are either secured by nonfarm nonresidential properties or classified as commercial and industrial (Call Report codes 1.e.1, 1.e.2, and 4). The first and third goals below measure the number volume of small business loans to operations with gross annual revenues of \$1 million or less in the bank's respective Assessment Area. This goal includes loan originations, renewals, and refinances. The goal percentage is calculated based on the number of small business loans to operations with revenues of \$1 million or less divided by the total number of small business loans made during each Plan year for each respective Assessment Area. The second and fourth goals measure the number volume of small business lending in LMI census tracts in the bank's respective Assessment Area. This goal includes loan originations, renewals, and refinances. The goal percentage is calculated based on the number of small business loans in LMI census tracts divided by the total number of small business loans made during each Plan year for the respective assessment area. Loans that receive credit under these small business lending goals cannot also receive credit under the CD lending goal.

Target Strategic Goals Lending	Outstanding	Satisfactory
Small business Loans to businesses with revenues of \$1 million and under in Johnson County	Over 85.0% to businesses with GARs=< \$1 million	50-85.0% to businesses with GARs=< \$1 million
Small business loans to businesses in Johnson County LMI census tracts	Over 9.5% to businesses in LMI census tracts	4.5% to 9.5% to businesses in LMI census tracts
Small business loans to businesses with revenues of \$1 million and under in Western Kansas AA	Over 85.0% to businesses with GARs=< \$1 million	50-85.0% to businesses with GARs=< \$1 million
Small business loans to businesses in Western Kansas LMI census tracts	Over 17.0% to businesses in LMI census tracts	10% to 17% to businesses in LMI census tracts

### Small Farm Lending

The Western Kansas AA is comprised of many agricultural activities. These include farms large and small within the AA. The bank serves these customers from equipment and auto, crop, land, and other loans to maintain the operation. These farms are vital to the economic development of the

region. Continued relationships will be fostered with the small farms within this area as a focus of the bank. Agricultural lending accounts for approximately 20% of the loan concentration for the bank.

There are limited small farm loans or opportunities within the Johnson County MSA AA; however, the concentration within the Western Kansas AA has been satisfactory and a majority of the lending is within the designated AA. Consequently, this Plan only includes Small Farm lending goals in the Western Kansas Assessment Area.

Small farm loans are defined as loans to small farms as defined by the Call Report. These loans have original amounts of \$500,000 or less and are either secured farmland or loans to finance agricultural production and other loans to farmers (Call Report codes 1b and 3).

The first goal below measures the number volume of small farm loans to operations with gross annual revenues of \$1 million or less in the Western Kansas Assessment Area. This goal includes loan originations, renewals, and refinances. The goal percentage is calculated based on the number of small farm loans to operations with revenues of \$1 million or less divided by the total number of small farm loans made during the Plan year in the Western Kansas Assessment Area.

The second goal measures the number volume of small farm lending in LMI census tracts in the Western Kansas Assessment Area. This goal includes loan originations, renewals, and refinances. The goal percentage is calculated based on the number of small farm loans in LMI census tracts divided by the total number of small farm loans made during the Plan year in the Western Kansas Assessment Area. Loans that receive credit under these small farm lending goals cannot also receive credit under the CD lending goal.

Target Strategic Goals Lending	Outstanding	Satisfactory
Small Farm Loans to Small Farms (SF) with revenues of \$1 million or less in the Western Kansas AA	Over 98.0% to farms with GARs=< \$ million	70.0-98.0% to farms with GARs=< \$ million
Small Farm Loans to farming operations in LMI tracts in the Western Kansas AA	Over 4.5% in LMI census tracts	2.5-4.5% in LMI census tracts

## Community Development Activities

These are activities that are considered to support community development according to the CRA include: investments in community services such as affordable housing and child care, revitalization of distressed geographies or designated disaster areas, and promoting economic development by providing financing to small businesses or farms.

The CD test measures the extent to which an institution engages in community development activities. In evaluating the responsiveness of a bank's community development activities,

examiners review the volume, mix, and qualitative aspects of community development loans, of qualified investments, and of community development services. Specifically, the CD test uses the following performance criteria:

- number and amount of community development loans,
- number and amount of qualified investments,
- extent of community development services provided, and
- responsiveness of community development loans, qualified investments, and community development services to community development needs and opportunities.

Establishing an appropriate mechanism for routinely capturing information about all community development activities is an important step toward ensuring that activities are considered during the CRA examination. As part of the Community Development test, if the bank does not meet either of the individual development lending and investments goals at the Satisfactory level, the bank can compensate for low performance in one goal by higher performance in the other goal to achieve Satisfactory performance in both goals. For example, if the bank does not meet the satisfactory goal for investments, but its performance for community development loans is higher and in the aggregate with investments is still at least 1.7 percent of total assets, then both goals can be considered satisfactory.

## Lending

The bank prides itself in providing community development lending throughout its AAs. In response to the examination, the bank has increased the communication and documentation with loan officers to track community development loans going forward. As stated in the resources section, there have been procedures implemented for improved identification and tracking of these loans within all lending areas. The bank will continue to look for opportunities to increase community development lending within the AA.

This goal measures the dollar volume of Community Development loans in the bank's assessment areas per plan year. Credit for loans will be based on the definition of Community Development under the CRA. The Community Development lending goal threshold is based on the bank's total Community Development lending considering both assessment areas. However, at least 30 percent of this goal by dollar volume will be derived from Community Development (CD) lending in the Johnson County Assessment Area.

### CD Lending Strategic Goals

Rating	Goal
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Outstanding	Over 1.7% of bank assets in community development lending as of 12/31 of the previous year, at least 30% of goal in derived in Johnson County AA by dollar volume
Satisfactory	1.2% to 1.7% of bank assets in community development lending as of 12/31 of the previous year, at least 30% of goal in derived in Johnson County AA by dollar volume

### Investments and Donations

Increasing community development investments, is a priority for the bank. We will continue to look for the right opportunities within the AA. These will be opportunities such as local or government bonds, mortgage-backed securities for LMI areas in our AA, investing in Community Development Financial Institutions (CDFIs), etc. All investments will be tracked by the CRA Officer to determine CRA qualifications.

Donations will also be considered as investments in the community. Common qualified donations consist of monetary contributions in community development organizations, including those that provide education, housing and other essential needs targeted to LMI individuals. Credit for donations will be based on the definition of Community Development donations under the CRA

### Investment Strategic Goals

This goal measures the dollar volume of qualified investments in the bank's Aas per plan year. Credit for qualified investments will be based on the definition of Community Development under the CRA. Credit will be given for new investments, donations, grants, and outstanding prior period investments. For prior period investment for each Plan year, the total amount of qualified investments may include the outstanding book value of prior period investments (as of December 31) that were originated and purchased in the previous performance examination period.

The investment goal threshold is based on the bank's total qualified investments considering both assessment areas. However, at least 15 percent of this goal, by dollar volume, will be derived from qualified investments in the Johnson County Assessment Area to be considered Satisfactory. The Investments Goal will include over 70 percent of new investment activities.

For measured performance in this area the following guides are set:

Rating	Goal
Outstanding	Over 1.3% of assets in qualified investments as of 12/31 of the previous year, 15% of the goal derived from Johnson County AA by dollar volume

Satisfactory	0.50% to 1.30% of assets in qualified investments as of 12/31 of the previous year, 15% of the goal derived from Johnson County AA by dollar volume
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## Community Development Services

Community Development Services are vital for the bank to serve the community. The bank complies with the CRA rules by both providing community services and donations to qualifying entities. During the exam, the bank did not have adequate documentation for services completed.

In addition, an individual acting in a community service capacity should be reported to the CRA Officer and documented. These should be activities that are benefiting LMI communities or organizations within the AA. For boards or officers for a community or non-profit, they should be representing themselves using the financial capacity (i.e., treasurer, etc.) for credit. However, all community service activities should be reported for review.

These activities include, but are not limited to the following:

- Technical assistance to organizations serving low- and moderate-income (LMI) housing needs
- Providing financial education to LMI individuals
- Participating in a non-profit activity that benefits LMI or AA individuals
- Serving on a community or non-profit committee or board that uses the financial knowledge of the individual
- Accessibility and use of alternative systems for delivering retail banking services in LMI areas and to LMI individuals

## Services Strategic Goals

This goal measures the bank's Community Development-related services per Plan year in the assessment areas. The goal will be calculated using the total number of qualified services completed by bank personnel. Credit for services will be based on the definition of Community Development under the CRA. The Community Development services goal threshold is based on the bank's total Community Development services considering both AA's per plan year. Services will be counted per activity per employee per year. For example, if an employee serves on an economic development-related Board in 2025 and 2026 and participates as a board member in 6 meetings per year, this will count as one activity in 2025 and one activity in 2026." However, at least 10 community development services will be derived from activities in the Johnson County Assessment Area to achieve Satisfactory performance.

For measured performance in this area the following guides are set:

Rating	Measurement
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Outstanding	Over 50 qualified activities, with at least 10 being in Johnson County AA
Satisfactory	Between 25-50qualified activities, with at least 10 being in Johnson County AA

## APPENDIX A

## Historical Performance of the Bank

Johnson County AA Small Business Lending Historical Performance

Geographic Distribution of Small Business Loans					
Tract Income Level	% of Businesses	#	%	\$ (000s)	%
<b>Low</b>					
2021	1.1	1	2.0	15	0.1
2022	0.7	0	0.0	0	0.0
2023	0.7	0	0.0	0	0.0
<b>Moderate</b>					
2021	6.8	16	32.0	4,650	15.6
2022	5.0	9	24.3	1,432	7.4
2023	5.0	6	11.8	2,261	14.1
<b>Middle</b>					
2021	26.4	14	28.0	9,235	30.9
2022	28.8	8	21.6	3,927	20.4
2023	28.8	20	39.2	2,728	17.0
<b>Upper</b>					
2021	62.8	18	36.0	15,930	53.3
2022	62.2	19	51.4	10,600	55.0
2023	62.2	22	43.1	6,437	40.0
<b>Not Available</b>					
2021	2.9	1	2.0	50	0.1
2022	3.2	1	2.7	3,300	17.2
2023	3.2	3	5.9	4,650	28.9
<b>Totals</b>					
<b>2021</b>	<b>100.0</b>	<b>50</b>	<b>100.0</b>	<b>29,880</b>	<b>100.0</b>
<b>2022</b>	<b>100.0</b>	<b>37</b>	<b>100.0</b>	<b>19,259</b>	<b>100.0</b>
<b>2023</b>	<b>100.0</b>	<b>51</b>	<b>100.0</b>	<b>16,076</b>	<b>100.0</b>

*Source: 2021, 2022, 2023 D&B Data; Bank Data. Due to rounding, totals may not equal 100.0%*

Distribution of Small Business Loans by Gross Annual Revenue Category					
Gross Revenue Level	% of Businesses	#	%	\$ (000s)	%
2021					
<=\$1,000,000	85.7	25	50.0	12,757	42.7
>\$1,000,000	5.1	22	44.0	16,640	55.7
Revenue Not Available	9.2	3	6.0	483	1.6
2022					
<=\$1,000,000	87.9	16	43.2	9,338	48.5
>\$1,000,000	4.1	14	37.8	6,549	34.0
Revenue Not Available	8.0	7	18.9	3,372	17.5
2023					
<=\$1,000,000	87.9	25	49.0	6,065	37.7
>\$1,000,000	4.1	26	51.0	10,011	62.3
Revenue Not Available	8.0	0	0.0	0	0.0
<b>Total</b>					
<b>2021</b>	<b>100.0</b>	<b>50</b>	<b>100.0</b>	<b>29,880</b>	<b>100.0</b>
<b>2022</b>	<b>100.0</b>	<b>37</b>	<b>100.0</b>	<b>19,259</b>	<b>100.0</b>
<b>2023</b>	<b>100.0</b>	<b>51</b>	<b>100.0</b>	<b>16,076</b>	<b>100.0</b>
<i>Source: 2021, 2022, &amp; 2023 D&amp;B Data; Bank Data. Due to rounding, totals may not equal 100.0%.</i>					

### Western Kansas AA Small Farm and Small Business Lending Historical Performance

Geographic Distribution of Small Farm Loans					
Tract Income Level	% of Farms	#	%	\$ (000s)	%
Moderate					
2022	3.6	9	3.9	820	1.7
2023	3.6	8	3.5	689	1.6
Middle					
2022	96.4	221	96.1	48,187	98.3
2023	96.4	218	96.5	43,325	98.4
<b>Totals</b>					
<b>2022</b>	<b>100.0</b>	<b>230</b>	<b>100.0</b>	<b>49,007</b>	<b>100.0</b>
<b>2023</b>	<b>100.0</b>	<b>226</b>	<b>100.0</b>	<b>44,014</b>	<b>100.0</b>
<i>Source: 2022 &amp; 2023 D&amp;B Data, Bank Data</i>					

Distribution of Small Farm Loans by Gross Annual Revenue Category					
Gross Revenue Level	% of Farms	#	%	\$ (000s)	%
2021					
<=\$1,000,000	97.4	266	83.6	40,706	57.2
>\$1,000,000	1.9	36	11.3	25,993	36.5
Revenue Not Available	0.7	16	5.0	4,474	6.3
2022					
<=\$1,000,000	97.8	176	76.5	23,683	48.3
>\$1,000,000	1.5	41	17.8	21,804	44.5
Revenue Not Available	0.7	13	5.7	3,520	7.2
2023					
<=\$1,000,000	97.8	185	81.9	26,911	61.1
>\$1,000,000	1.5	40	17.7	17,091	38.8
Revenue Not Available	0.7	1	0.4	12	0.0
<b>Total</b>					
<b>2021</b>	<b>100.0</b>	<b>318</b>	<b>100.0</b>	<b>71,173</b>	<b>100.0</b>
<b>2022</b>	<b>100.0</b>	<b>230</b>	<b>100.0</b>	<b>49,007</b>	<b>100.0</b>
<b>2023</b>	<b>100.0</b>	<b>226</b>	<b>100.0</b>	<b>44,014</b>	<b>100.0</b>
<i>Source: 2021, 2022, &amp; 2023 D&amp;B Data; Bank Data. Due to rounding, totals may not equal 100.0%</i>					

Geographic Distribution of Small Business Loans					
Tract Income Level	% of Businesses	#	%	\$ (000s)	%
Moderate					
2022	5.1	9	6.9	1,901	12.3
2023	5.1	6	5.5	1,382	9.6
Middle					
2022	94.9	122	93.1	13,565	87.7
2023	94.9	103	94.5	13,070	90.4
<b>Totals</b>					
<b>2022</b>	<b>100.0</b>	<b>131</b>	<b>100.0</b>	<b>15,466</b>	<b>100.0</b>
<b>2023</b>	<b>100.0</b>	<b>109</b>	<b>100.0</b>	<b>14,452</b>	<b>100.0</b>
<i>Source: 2022 &amp; 2023 D&amp;B Data, Bank Data</i>					

Distribution of Small Business Loans by Gross Annual Revenue Category					
Gross Revenue Level	% of Businesses	#	%	\$ (000s)	%
2021					
<=\$1,000,000	75.9	71	51.1	5,015	30.7
>\$1,000,000	5.9	44	31.7	9,089	55.7
Revenue Not Available	18.2	24	17.2	2,217	13.6
2022					
<=\$1,000,000	78.7	76	58.0	5,510	35.6
>\$1,000,000	5.0	30	22.9	7,570	48.9
Revenue Not Available	16.3	25	19.1	2,386	15.5
2023					
<=\$1,000,000	78.7	78	71.6	5,313	36.8
>\$1,000,000	5.0	31	28.4	9,139	63.2
Revenue Not Available	16.3	0	0.0	0	0.0
<b>Total</b>					
<b>2021</b>	<b>100.0</b>	<b>139</b>	<b>100.0</b>	<b>16,321</b>	<b>100.0</b>
<b>2022</b>	<b>100.0</b>	<b>131</b>	<b>100.0</b>	<b>15,466</b>	<b>100.0</b>
<b>2023</b>	<b>100.0</b>	<b>109</b>	<b>100.0</b>	<b>14,452</b>	<b>100.0</b>
<i>Source: 2021, 2022, &amp; 2023 D&amp;B Data; Bank Data. Due to rounding, totals may not equal 100.0%</i>					

## APPENDIX B

## Demographic Information of Assessment Areas

Demographic Information of the Assessment Area						
Assessment Area: Johnson County						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	154	1.3	8.4	35.1	51.9	3.2
Population by Geography	609,863	1.0	6.8	35.8	56.4	0.0
Housing Units by Geography	244,796	1.3	6.9	38.6	53.2	0.0
Owner-Occupied Units by Geography	161,108	0.3	4.7	34.2	60.7	0.0
Occupied Rental Units by Geography	72,491	3.4	11.1	48.3	37.1	0.0
Vacant Units by Geography	11,197	0.9	10.6	39.2	49.1	0.1
Businesses by Geography	76,601	0.7	5.0	28.8	62.2	3.2
Farms by Geography	1,770	0.5	4.6	31.9	62.3	0.8
Family Distribution by Income Level	158,351	11.5	13.2	20.4	54.9	0.0
Household Distribution by Income Level	233,599	14.4	13.2	17.3	55.1	0.0
Median Family Income MSA - 28140 Kansas City, MO-KS MSA	\$86,562	Median Housing Value			\$294,425	
		Median Gross Rent			\$1,162	
		Families Below Poverty Level			3.2%	
Source: 2020 U.S. Census and 2023 D&B Data Due to rounding, totals may not equal 100.0% (*) The NA category consists of geographies that have not been assigned an income classification.						

Demographic Information of the Assessment Area						
Assessment Area: Western Kansas Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	24	0.0	12.5	62.5	25.0	0.0
Population by Geography	73,302	0.0	13.0	56.3	30.7	0.0
Housing Units by Geography	36,678	0.0	12.3	59.4	28.3	0.0
Owner-Occupied Units by Geography	20,540	0.0	8.0	60.5	31.5	0.0
Occupied Rental Units by Geography	9,972	0.0	20.5	51.3	28.2	0.0
Vacant Units by Geography	6,166	0.0	13.7	68.7	17.6	0.0
Businesses by Geography	7,566	0.0	11.1	54.7	34.2	0.0
Farms by Geography	915	0.0	3.7	74.4	21.9	0.0
Family Distribution by Income Level	18,607	18.2	16.6	21.6	43.6	0.0
Household Distribution by Income Level	30,512	23.2	16.7	17.7	42.4	0.0
Median Family Income Non-MSAs - KS	\$65,467	Median Housing Value			\$117,094	
		Median Gross Rent			\$697	
		Families Below Poverty Level			7.7%	
Source: 2020 U.S. Census and 2023 D&B Data Due to rounding, totals may not equal 100.0% (*) The NA category consists of geographies that have not been assigned an income classification.						

APPENDIX C

Public Input

Farmers Bank & Trust provided the following communication in all deposit statement correspondence to customers in December 2024:

*HOW CAN WE BETTER SERVE YOU? Farmers Bank & Trust is seeking input from the public in its Assessment Area during development of its Community Reinvestment Act strategic plan. Any feedback you can provide regarding: improvements for the community, financial products or programs you'd like to see offer, or any other information. Please provide feedback to Katie Harrison, Director of Risk Management, at [k.harrison@farmersbank.com](mailto:k.harrison@farmersbank.com) or by mail at Farmers Bank & Trust, c/o Katie Harrison, 14231 Metcalf Ave. Overland Park, Kansas 66223. Copies of the proposed strategic plan are available at any branch location.*

The following correspondence was printed in the Kansas City Star (serving Johnson County AA) and Rush County Tribune (serving Western Kansas AA) on December 1, 2024.

*Community Reinvestment Act – Strategic Plan*

*The CRA regulations require a bank that has developed a Strategic Plan to publish Notice of the Plan and solicit formal written public comment for at least a 30-day period. In accordance with this requirement, Farmers Bank & Trust hereby provides notice to the public of its intent to submit a two (2) year CRA Strategic Plan to the Federal Deposit Insurance Corporation (FDIC).*

*Written comments from the public concerning the Strategic Plan are encouraged. To obtain copy of the Bank's Strategic Plan at no charge to the requesting party, individuals may request a copy at any branch location or by contacting Katie Harrison, Director of Risk Management, at (913)693-9913 or [k.harrison@farmersbank.com](mailto:k.harrison@farmersbank.com).*

*All written comments regarding the Plan should be directed to Katie Harrison, 14231 Metcalf Ave. Overland Park, Kansas 66223. Comments and suggestions will be accepted until 12/31/2024, following which time the Plan will be submitted for approval to the Federal Deposit Insurance Corporation. The Bank will review all comments and incorporate suggestions into the Plan at its discretion. The Bank received a Needs to Improve rating on its last CRA Performance evaluation under the Intermediate-Small Bank exam, conducted in February 2024. Copies of the most recent CRA examination are available upon request.*

## Q1 CRA Update

- Began meeting monthly to review Strategic Plan goal progress and trends with Katie Harrison, Director of Risk Management.
- Attended business development meetings with the sales teams from Western KS and Johnson County to educate loan officers on CRA topics, such as LMI borrowers and areas.
- Attended Investment Connection, an event put on by the Kansas City Federal Reserve. This event aims to expose CRA-worthy projects and non-profit organizations to banks in the Kansas City metro area.
- The Mortgage Division has begun the process of implementing the Mortgage Rate Reduction Product from Federal Home Loan Bank of Topeka. This program provides a discounted rate to borrowers that meet LMI requirements.
- The Mortgage Division has re-opened a campaign with Bankrate whose goal is to deliver targeted leads from potential borrowers in LMI areas within our Assessment Area.
- Created and shared a spreadsheet tracking Strategic Plan goal progress on a monthly basis.

Running Totals	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Goal	
WKS SB GAR % < \$1M	100.00	72.73	75.00	66.67									50	Satisfactory
WKS SB % LMI Tracts	0.00	0.00	0.00	50.00									10	80% of Satisfactory
WKS SF GAR % < \$1M	62.50	64.81	72.62	74.11									70	Not Meeting Goal
WKS SF % LMI Tracts	6.25	3.70	2.38	2.68									2.5	
JoCo SB GAR % < \$1M	50.00	44.44	35.71	47.37									50	
JoCo SB % LMI Tracts	0.00	22.22	14.29	10.53									4.5	
CD Loans % Assets	0.03	0.14	0.21	0.24									1.2	
CD Loans % JoCo	0.00	0.00	14.01	12.41									30	
WKS HMDA LMI Tracts	0.00	0.00	0.00	0.00									8	
WKS HMDA LMI Borrs	0.00	0.00	0.00	0.00									28	
JoCo HMDA LMI Tracts	0.00	0.00	0.00	6.67									4	
JoCo HMDA LMI Borrs	0.00	0.00	0.00	0.00									15	
Invest/Don % Assets	0.42	0.47	0.47	0.49									0.5	
Invest/Don % JoCo	51.33	53.13	53.13	50.96									15	
Invest/Don % 2025	56.14	60.93	60.96	62.55									70	
WKS Services	2.00	2.00	16.00	28.00									25	
JoCo Services	0.00	0.00	3.00	3.00									10	

## Q2 CRA Update

- Continued monthly meetings to review Strategic Plan goal progress and trends with Katie Harrison, Director of Risk Management.
- Attended business development meetings with the sales teams from Western KS and Johnson County to educate loan officers on CRA topics, such as LMI borrowers and areas.
- Continued implementation of the Mortgage Rate Reduction Product from Federal Home Loan Bank of Topeka. This program provides a discounted rate to borrowers that meet LMI requirements. There is one loan close to closing currently that is eligible for this program within our AA
- Additional Investments are awaiting completion. Once those are done, we will have hit our goal for 2025.
- Discovered and fixed a data entry step missing that caused HMDA loans in Western KS to not show on the reports

Running Totals	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Goal	
WKS SB GAR % < \$1M	100.00	72.73	75.00	66.67	65.79	63.83							50	Satisfactory
WKS SB % LMI Tracts	0.00	0.00	0.00	2.78	2.63	2.13							10	80% of Satisfactory
WKS SF GAR % < \$1M	62.50	64.81	72.62	74.11	75.17	72.83							70	Not Meeting Goal
WKS SF % LMI Tracts	6.25	3.70	2.38	2.68	2.07	1.73							2.5	
JoCo SB GAR % < \$1M	50.00	44.44	35.71	44.44	39.13	42.31							50	
JoCo SB % LMI Tracts	0.00	22.22	14.29	11.11	13.04	15.38							4.5	
CD Loans % Assets	0.03	0.14	0.21	0.24	0.36	0.46							1.2	
CD Loans % JoCo	0.00	0.00	14.01	12.41	8.46	6.52							30	
WKS HMDA LMI Tracts	0.00	0.00	0.00	0.00	0.00	8.00							8	
WKS HMDA LMI Borrs	0.00	0.00	0.00	0.00	0.00	7.30							28	
JoCo HMDA LMI Tracts	0.00	0.00	0.00	6.67	6.67	5.26							4	
JoCo HMDA LMI Borrs	0.00	0.00	0.00	0.00	0.00	0.00							15	
Invest/Don % Assets	0.42	0.47	0.47	0.49	0.49	0.54							0.5	
Invest/Don % JoCo	51.33	53.13	53.13	50.96	50.96	55.58							15	
Invest/Don % 2025	56.14	60.93	60.96	62.55	62.55	66.09							70	
WKS Services	2.00	2.00	16.00	28.00	29.00	32.00							25	
JoCo Services	0.00	0.00	3.00	3.00	3.00	3.00							10	

## Q3 CRA Update

- Continued monthly meetings to review Strategic Plan goal progress and trends with Katie Harrison, Director of Risk Management.
- Continued implementation of the Mortgage Rate Reduction Product from Federal Home Loan Bank of Topeka. This program provides a discounted rate to borrowers that meet LMI requirements. One loan has closed on Johnson County under this program.
- A meeting was held to brainstorm how to find additional HMDA loans
- Investment goals have been reached for the year.
- A large Community Development loan was completed that has brought us to the precipice of completing those goals as well.

Running Totals	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Goal	
WKS SB GAR % < \$1M	100.00	72.73	75.00	66.67	65.79	63.83	57.63	57.14	54.93				50	Satisfactory
WKS SB % LMI Tracts	0.00	0.00	0.00	2.78	2.63	2.13	2.12	1.59	1.41				10	80% of Satisfactory
WKS SF GAR % < \$1M	62.50	64.81	72.62	74.11	75.17	72.83	73.54	75.34	73.17				70	Not Meeting Goal
WKS SF % LMI Tracts	6.25	3.70	2.38	2.68	2.07	1.73	1.69	2.73	2.44				2.5	
JoCo SB GAR % < \$1M	50.00	44.44	35.71	44.44	39.13	42.31	43.75	48.65	46.51				50	
JoCo SB % LMI Tracts	0.00	22.22	14.29	11.11	13.04	15.38	12.50	10.81	11.63				4.5	
CD Loans % Assets	0.03	0.14	0.21	0.24	0.36	0.46	0.51	0.71	1.18				1.2	
CD Loans % JoCo	0.00	0.00	14.01	12.41	8.46	6.52	5.93	4.25	40.14				30	
WKS HMDA LMI Tracts	0.00	0.00	0.00	0.00	0.00	5.88	5.13	4.17					8	
WKS HMDA LMI Borrs	0.00	0.00	0.00	0.00	0.00	10.36	11.53	14.35					28	
JoCo HMDA LMI Tracts	0.00	0.00	0.00	6.67	6.67	5.26	3.85	3.13					4	
JoCo HMDA LMI Borrs	0.00	0.00	0.00	0.00	0.00	0.00	2.04	1.77					15	
Invest/Don % Assets	0.42	0.47	0.47	0.49	0.49	0.54	0.54	0.64	0.64				0.5	
Invest/Don % JoCo	51.33	53.13	53.13	50.96	50.96	55.56	55.56	56.69	56.69				15	
Invest/Don % 2025	56.14	60.93	60.96	62.55	62.55	66.10	66.10	71.59	71.59				70	
WKS Services	2.00	2.00	16.00	28.00	29.00	29.00	29.00	35.00					25	
JoCo Services	0.00	0.00	3.00	3.00	3.00	3.00	5.00	5.00					10	



## Locations and Delivery Systems

LOCATIONS AND HOURS OF OPERATION					
Branch Address and Contact Information	Lobby Hours of Operation	Drive-Thru Hours of Operation	ATM Availability	Night Drop Availability	Census Tract Information
Great Bend- Home Office 1017 Harrison Street Great Bend, KS 67530 Phone: 620.792.2411	<b>Monday - Friday</b> 9:00 a.m. - 4:00 p.m. <b>Saturday</b> 9:00 a.m. - 12:00 p.m.	<b>Monday - Friday</b> 7:30 a.m. - 5:30 p.m. <b>Saturday</b> 8:00 a.m. - 12:00 p.m.	Yes- Walk Up (24 hours)	Yes (24 hours)	Barton County, Kansas NA/20/009/9716.00 Tract Income: Middle
Albert 2 <sup>nd</sup> Avenue & Main Street Albert, KS 67511 Phone: 866.923.4212	<b>Monday - Friday</b> 9:00 a.m. - 12:00 p.m. 1:00 p.m. - 4:00 p.m.	No Drive-Thru Available	No ATM Available	Yes (24 hours)	Barton County, Kansas NA/20/009/9712.00 Tract Income: Middle
Bazine 108 S. Main Street Bazine, KS 67516 Phone: 785.398-2525	<b>Monday - Friday</b> 9:00 a.m. - 3:00 p.m.	<b>Monday - Friday</b> 8:00 a.m. - 4:00 p.m.	No ATM Available	Yes (24 hours)	Ness County, Kansas NA/20/135/9563.00 Tract Income: Middle Underserved- Remote Rural
Downtown Great Bend 1612 Main Street Great Bend, KS 67530 Phone: 620.792.1431	<b>Monday - Friday</b> 9:00 a.m. - 4:00 p.m.	<b>Monday - Friday</b> 7:30 a.m. - 5:30 p.m.	Yes- Drive Up (24 hours)	Yes (24 hours)	Barton County, Kansas NA/20/009/9717.00 Tract Income: Middle
Kinsley 616 Colony Avenue Kinsley, KS 67547 Phone: 620.659.2161	<b>Monday - Thursday</b> 9:00 a.m. - 4:00 p.m. <b>Friday</b> 9:00 a.m. - 5:00 p.m.	<b>Monday - Thursday</b> 8:00 a.m. - 4:30 p.m. <b>Friday</b> 8:00 a.m. - 5:00 p.m.	Yes- Walk Up (24 hours)	Yes (24 hours)	Edwards County, Kansas NA/20/047/9697.00 Tract Income: Middle Distressed - Population Loss Underserved - Remote Rural
La Crosse 820 Main Street La Crosse, KS 67548 Phone: 785.222.2571	<b>Monday - Friday</b> 9:00 a.m. - 4:00 p.m.	<b>Monday - Friday</b> 8:00 a.m. - 4:00 p.m.	Yes- Walk Up (24 hours)	Yes (24 hours)	Rush County, Kansas NA/20/165/9723.00 Tract Income: Middle Underserved- Rural Remote
Larned 102 W 6 <sup>th</sup> Street Larned, KS 67550 Phone: 620.285.3177	<b>Monday - Friday</b> 9:00 a.m. - 4:00 p.m.	<b>Monday - Friday</b> 8:00 a.m. - 5:00 p.m.	Yes- Drive Up (24 hours)	Yes (24 hours)	Pawnee County, Kansas NA/20/145/9702.00 Tract Income: Middle
Overland Park 14231 Metcalf Avenue Overland Park, KS 66223 Phone: 913.402.1857	<b>Monday - Friday</b> 8:30 a.m. - 5:00 p.m.	<b>Monday - Friday</b> 8:00 a.m. - 5:00 p.m.	Yes- Drive Up (24 hours)	Yes (24 hours)	Johnson County, Kansas 28140/20/091/534.14 Tract Income: Middle
Olathe- Cedar Lake Village 15325 S Lone Elm Road Olathe, KS 66061 Phone: 913.387.5568	<b>Tuesday &amp; Thursday</b> 1:00 p.m. - 4:00 p.m.	No Drive-Thru Available	No ATM Available	No Night Drop Available	Johnson County, Kansas 28140/20/091/536.03 Tract Income: Upper



## Locations and Delivery Systems

### BRANCHES AND/OR ATMs OPENED OR CLOSED

N/A

### DELIVERY SYSTEMS

Farmers Bank & Trust and Farmers Bank of Kansas City offer a wide array of banking products and services through various channels.

**Traditional Branch Services** - Available Monday through Friday at all locations with the exception of Olathe- Cedar Lake Village. Additionally, most teller services are available on Saturdays with the exception of Albert, Bazine, Downtown Great Bend, Kinsley, and Olathe.

**Online Banking with Unlimited Bill Payment** - Online Banking allows customers to access e-Statements, check account balances, monitor transactions, retrieve check images, receive account alerts, pay bills, transfer funds between Farmers Bank & Trust/Farmers Bank of Kansas City accounts, or make loan payments. Additionally, customers have access to Popmoney, which allows person-to-person payments (small convenience fee for this service).

**Mobile Banking and Mobile Deposit** - Mobile Banking is a service allowing customers to conveniently bank from their mobile device or tablet. Customers can check account balances, view recent transactions, transfer funds, pay bills, make loan payments, and deposit checks.

**24-Hour Phone Bank Teller** - The automated Phone Bank Teller System is available 24 hours a day and offers an array of services including the ability to retrieve balances and transfer funds.

**Cash Management** - The Cash Management System allows approved businesses to pay and receive money through ACH and view account balance and statement history.

**Merchant Capture** - Merchant Capture allows businesses to scan deposits from the convenience of their office. Additionally, Positive Pay is available to help mitigate fraud risk.

**Bank by Mail** - The Bank allows customers to bank by mail. The Bank processes mail deposits during normal business hours.

**Night Depository** - All locations, with the exception of Olathe, maintain a 24-hour night depository.



## PRODUCT OFFERINGS BY LOCATION



### DEPOSIT PRODUCTS

Area	Branch	SafeGuard Checking	SafeGuard + Checking	Club Five-O	Club Five-O NOW	Essential Checking	Bonus Free Checking	Courtesy Checking	Money Market Account	Savings Account	Certificates of Deposit	Individual Retirement Accounts	Health Savings Accounts	Business Interest Bearing	Business Analysis Account	Small Business Account
00001	Great Bend- Main Bank	X	X	X	X	X		X	X	X	X	X	X	X	X	X
00001	Great Bend- Downtown	X	X	X	X	X		X	X	X	X	X	X	X	X	X
00001	Albert	X	X	X	X	X		X	X	X	X	X	X	X	X	X
00001	Larned	X	X	X	X	X		X	X	X	X	X	X	X	X	X
00002	La Crosse	X	X	X	X	X		X	X	X	X	X	X	X	X	X
00003	Bazine	X	X	X	X	X		X	X	X	X	X	X	X	X	X
00004	Kinsley	X	X	X	X	X		X	X	X	X	X	X	X	X	X
00005	Overland Park	X	X	X	X	X		X	X	X	X	X	X	X	X	X
00005	Olathe	X	X	X	X	X		X	X	X	X	X	X	X	X	X

### LOAN PRODUCTS

Area	Branch	Consumer Secured Loans	Consumer Unsecured Loans	Mortgage Loans	Home Equity Lines of Credit	Real Estate Construction Loans	Agri-Business Loans	Business & SBA Loans	Commercial Real Estate Loans	Commercial Construction Loans	Oil & Gas Loans
00001	Great Bend- Main Bank	X	X	X	X	X	X	X	X	X	X
00001	Great Bend- Downtown	X	X	X	X	X	X	X	X	X	X
00001	Albert	X	X	X	X	X	X	X	X	X	X
00001	Larned	X	X	X	X	X	X	X	X	X	X
00002	La Crosse	X	X	X	X	X	X	X	X	X	X
00003	Bazine	X	X	X	X	X	X	X	X	X	X
00004	Kinsley	X	X	X	X	X	X	X	X	X	X
00005	Overland Park	X	X	X	X	X	X	X	X	X	X
00005	Olathe	X	X	X	X	X	X	X	X	X	X

### SAFE DEPOSIT BOXES

Area	Branch	2X5	3X5	4X5	4.5X5	5X5	2.5X10	3X10	4X10	4.5X10	5X10	6X10	9X10	9.5X10	10X10	Lockbox
00001	Great Bend- Main Bank	X					X			X					X	
00001	Great Bend- Downtown															
00001	Albert	X		X			X			X					X	
00001	Larned	X	X		X		X	X	X		X	X	X	X	X	X
00002	La Crosse	X			X		X			X						
00003	Bazine						X		X					X		
00004	Kinsley	X	X		X			X			X				X	
00005	Overland Park							X			X					
00005	Olathe															



## Available Services by Location



Available Services	Branch Locations								
	Great Bend- Main Bank	Great Bend Downtown	Albert	Larned	La Crosse	Bazine	Kinsley	Overland Park	Olathe
Account Reconciliation & Research	X	X	X	X	X	X	X	X	X
ACH Origination	X	X	X	X	X	X	X	X	X
Apple Pay/Google Pay	X	X	X	X	X	X	X	X	X
ATM Card	X	X	X	X	X	X	X	X	X
ATM Machines	X	X		X	X		X	X	
Automatic Internal Transfers	X	X	X	X	X	X	X	X	X
Automatic Transfers	X	X	X	X	X	X	X	X	X
Bank by Mail	X	X	X	X	X	X	X	X	X
Buying or Selling Securities	X	X	X	X	X	X	X	X	X
Card Control App	X	X	X	X	X	X	X	X	X
Card Fraud Monitoring	X	X	X	X	X	X	X	X	X
Cash Advances	X	X	X	X	X	X	X		
Cash Management	X	X	X	X	X	X	X	X	X
Cashier's Checks	X	X	X	X	X	X	X	X	
CDARS & ICS	X	X	X	X	X	X	X	X	X
Check Cashing	X	X	X	X	X	X	X	X	X
Coin Processing	X	X	X	X	X	X	X	X	X
Collections Items	X	X	X	X	X	X	X	X	X
Combined Statement	X	X	X	X	X	X	X	X	X
Copy Machine	X	X	X	X	X	X	X	X	X
Direct Deposit	X	X	X	X	X	X	X	X	X
Escrow Accounts	X	X	X	X	X	X	X	X	X
e-Statements	X	X	X	X	X	X	X	X	X
Fax Machine	X	X	X	X	X	X	X	X	
Foreign Money Purchase & Exchange	X	X	X	X	X	X	X	X	X
Linked Account Transfers	X	X	X	X	X	X	X	X	X
Merchant Capture	X	X	X	X	X	X	X	X	X
Merchant Card Services	X	X	X	X	X	X	X	X	X
Mobile Banking	X	X	X	X	X	X	X	X	X
Mobile Deposit	X	X	X	X	X	X	X	X	X
Money Orders	X	X	X	X	X	X	X	X	
Night Depository	X	X	X	X	X	X	X	X	
Notary Services	X	X	X	X	X	X	X	X	X
Online Account Opening	X	X	X	X	X	X	X	X	X
Online Banking	X	X	X	X	X	X	X	X	X
Online Bill Pay	X	X	X	X	X	X	X	X	X
Online Loan Payments	X	X	X	X	X	X	X	X	X



## Available Services by Location



Available Services	Branch Locations								
	Great Bend- Main Bank	Great Bend Downtown	Albert	Larned	La Crosse	Bazine	Kinsley	Overland Park	Olathe
Online Wire Submission	X	X	X	X	X	X	X	X	X
Phone Bank Teller	X	X	X	X	X	X	X	X	X
Phone Transfers	X	X	X	X	X	X	X	X	X
Positive Pay	X	X	X	X	X	X	X	X	X
VISA® Credit Cards	X	X	X	X	X	X	X	X	X
Safe Deposit Boxes	X		X	X	X	X	X	X	
Securities Safekeeping	X	X	X	X	X	X	X	X	
Special Statements	X	X	X	X	X	X	X	X	X
Stop Payments	X	X	X	X	X	X	X	X	X
Temporary Checks	X	X	X	X	X	X	X	X	X
VISA® Debit Cards	X	X	X	X	X	X	X	X	X
Wire Transfers	X	X	X	X	X	X	X	X	X
Zelle ®	X	X	X	X	X	X	X	X	X



## Farmers Bank & Trust Account Offerings/Fee Schedule

### SAFEGUARD CHECKING ACCOUNT

**Minimum balance to open the account** - You must deposit \$100.00 to open this account.

**Fees** - A monthly maintenance fee of \$4.95 will be charged each statement cycle.

**Additional features:**

- No minimum balance.
- Unlimited check writing.
- You will receive a separate document detailing the additional cell phone and identity theft protection benefits.

### CLUB FIVE-O CHECKING ACCOUNT

**Minimum balance to open the account** - You must deposit \$100.00 to open this account.

**Minimum balance to avoid imposition of fees** - A monthly service charge of \$5.00 will be imposed every statement cycle if the balance in the account falls below \$100.00 any day of the cycle.

**Additional features:**

- Free special member checks. Maximum of two free boxes per year.

### ESSENTIAL CHECKING ACCOUNT

**Minimum balance to open the account** - You must deposit \$25.00 to open this account.

**Fees** - A monthly maintenance fee of \$2.00 will be imposed each statement cycle unless you enroll in e-Statements. This service charge is waived if the primary account holder is under 18, until their 18<sup>th</sup> birthday.

**Additional features:**

- You will not receive check images with your monthly statement.
- We recommend using duplicate checks with this account.
- No minimum balance.

### COURTESY CHECKING ACCOUNT

**Minimum balance to open the account** - You must deposit \$100.00 to open this account.

**Minimum balance to avoid imposition of fees** - A monthly membership fee of \$5.00 will be imposed every statement cycle if the balance in the account falls below \$100.00 any day of the cycle.

**Additional features:**

- No checks or Visa debit card are allowed on this account.
- Only available to employees of pre-registered local businesses.
- You will not receive check images with your monthly statement.



## Farmers Bank & Trust Account Offerings/Fee Schedule

### SAFEGUARD+ CHECKING ACCOUNT

**Rate Information** - Your interest rate and annual percentage yield may change.

**Frequency of rate changes** - We may change the interest rate on your account at any time.

**Determination of rate** - At our discretion, we may change the interest rate on your account.

**Compounding and crediting frequency** - Interest will be compounded every month. Interest will be credited to your account every month.

**Minimum balance to open the account** - You must deposit \$700.00 to open this account.

**Minimum balance to avoid imposition of fees** - A monthly maintenance fee of \$5.95 will be imposed every statement cycle unless you maintain either a minimum daily balance of \$700.00 or a minimum average collected balance of \$1,200.00 for the monthly statement cycle. The average collected balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

**Average daily balance computation method** - We use the average daily balance method to calculate the interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the monthly statement cycle.

**Accrual of interest on noncash deposits** - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

**Transaction limitations** - Limited to 30 checks or debits per statement cycle. If your balance falls below the \$700.00 daily balance or the \$1,200.00 average collected balance requirement, and you exceed 30 checks or debits, you will be charged a service charge of \$.30 per check or debit in excess of 30 for the statement cycle.

**Additional features:**

- You will receive a separate document detailing the additional cell phone and identity theft protection benefits.

### CLUB FIVE-O NOW CHECKING ACCOUNT

**Rate Information** - Your interest rate and annual percentage yield may change.

**Frequency of rate changes** - We may change the interest rate on your account at any time.

**Determination of rate** - At our discretion, we may change the interest rate on your account.

**Compounding and crediting frequency** - Interest will be compounded every month. Interest will be credited to your account every month.

**Minimum balance to open the account** - You must deposit \$700.00 to open this account.

**Minimum balance to avoid imposition of fees** - A monthly maintenance fee of \$7.50 will be imposed every statement cycle unless you maintain either a minimum daily balance of \$700.00 or a minimum average collected balance of \$1,200.00 for the monthly statement cycle. The average collected balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.



## Farmers Bank & Trust Account Offerings/Fee Schedule

**Average daily balance computation method** - We use the average daily balance method to calculate the interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the monthly statement cycle.

**Accrual of interest on noncash deposits** - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

**Transaction limitations** - Limited to 30 checks or debits per statement cycle. If your balance falls below the \$700.00 daily balance or the \$1,200.00 average collected balance requirement, and you exceed 30 checks or debits, you will be charged a service charge of \$.30 per check or debit in excess of 30 for the statement cycle.

### Additional features:

- Free special member checks. Maximum of two free boxes per year.

## MONEY MARKET ACCOUNT

**Rate Information** - Your interest rate and annual percentage yield may change.

**Frequency of rate changes** - We may change the interest rate on your account at any time.

**Determination of rate** - At our discretion, we may change the interest rate on your account.

**Compounding and crediting frequency** - Interest will be compounded every month. Interest will be credited to your account every month.

**Minimum balance to open the account** - You must deposit \$1,000.00 to open this account.

**Minimum balance to avoid imposition of fees** - A monthly maintenance fee of \$5.00 will be imposed every statement cycle unless you maintain either a minimum daily balance of \$1,000.00 or a minimum average collected balance of \$1,500.00 for the monthly statement cycle. The average collected balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

**Average daily balance computation method** - We use the average daily balance method to calculate the interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the monthly statement cycle.

**Accrual of interest on noncash deposits** - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

**Transaction limitations** - Transfers from a Money Market account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer or by check, draft, debit card, or similar order to third parties are limited to six per calendar month.

**Fees** - A service charge of \$3.00 will be charged for each preauthorized debit transaction in excess of six during a statement cycle.



## Farmers Bank & Trust Account Offerings/Fee Schedule

### SAVINGS ACCOUNT

**Rate Information** - Your interest rate and annual percentage yield may change.

**Frequency of rate changes** - We may change the interest rate on your account at any time.

**Determination of rate** - At our discretion, we may change the interest rate on your account.

**Compounding and crediting frequency** - Interest will be compounded every quarter. Interest will be credited to your account every quarter.

**Minimum balance to open the account** - You must deposit \$100.00 to open this account. (\$20.00 to open if under age 18)

**Minimum balance to avoid imposition of fees** - A monthly maintenance fee of \$3.00 will be imposed every month if the balance in the account falls below \$100.00 any day of the month. This maintenance fee is waived if the primary account holder is under 18, until their 18<sup>th</sup> birthday.

**Average daily balance computation method** - We use the average daily balance method to calculate the interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the quarter.

**Accrual of interest on noncash deposits** - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

**Transaction limitations** - Transfers from a Savings account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer or by check, draft, debit card, or similar order to third parties are limited to six per calendar month.

**Fees** - An excess withdrawal service charge of \$1.00 will be charged for each debit transaction (withdrawal, check paid, automatic transfer, or payment out of this account) in excess of six during a calendar month.

**Additional features:**

- You are not allowed a Visa debit card if you only have a savings account with us.

### HEALTH SAVINGS ACCOUNT

**Rate Information** - Your interest rate and annual percentage yield may change.

**Frequency of rate changes** - We may change the interest rate on your account at any time.

**Determination of rate** - At our discretion, we may change the interest rate on your account.

**Compounding and crediting frequency** - Interest will be compounded every month. Interest will be credited to your account every month.

**Average daily balance computation method** - We use the average daily balance method to calculate the interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the monthly statement cycle.

**Accrual of interest on noncash deposits** - Interest begins to accrue on the business day you deposit noncash items (for example, checks).



## Farmers Bank & Trust Account Offerings/Fee Schedule

### Additional features:

- First 15 checks free; printed in branch
- HSA Visa® Debit Card
- No minimum balance

**Fees** - A monthly maintenance fee of \$2.00 will be imposed each statement cycle unless you enroll in e-Statements.

### SMALL BUSINESS ACCOUNT

**Minimum balance to open the account** - You must deposit \$500.00 to open this account.

**Minimum balance to avoid imposition of fees** - A monthly maintenance fee of \$6.00 will be imposed every statement cycle unless you maintain either a minimum daily balance of \$500.00 or a minimum average collected balance of \$500.00 for the monthly statement cycle. The average collected balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

**Transaction limitations** - Limited to 30 checks or debits per statement cycle. If your balance falls below the \$500.00 daily balance or the \$500.00 average collected balance requirement, and you exceed 30 checks or debits, you will be charged a service charge of \$.30 per check or debit in excess of 30 for the statement cycle.

### COMMON ACCOUNT FEATURES

Please refer to our separate fee schedule for additional information about charges. The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: check, in-person withdrawal, ATM withdrawal, or other electronic means.



## Farmers Bank & Trust Account Offerings/Fee Schedule

### SAFE DEPOSIT BOXES

Branch	2 x 5	3 x 5	4 x 5	4 1/2 x 5	5 x 5	2 1/2 x 10	3 x 10	4 x 10	4 1/2 x 10	5 x 10	6 x 10	9 x 10	9 1/2 x 10	10 x 10	Lockbox
Great Bend Main Bank		\$15					\$25			\$40				\$75	
Albert		\$15		\$18			\$25			\$40				\$75	
Larned	\$16	\$18			\$22		\$28	\$34		\$40	\$42	\$50		\$75	\$50
La Crosse		\$15			\$25		\$15			\$40				\$75	
Bazine						\$15			\$20				\$50		
Kinsley		\$15	\$14		\$18		\$25			\$40				\$75	

\*Chart depicts annual fee



## Farmers Bank & Trust Account Offerings/Fee Schedule

### FEE SCHEDULE

#### FEE SCHEDULE

Insufficient Funds Fees	
Paid NSF Item Fee*	\$30.00
Return NSF Item Fee*	\$0.00
*Applies to overdrafts created by check, in-person withdrawal, or other electronic means.	
Overdraft Sweep Fee (Transferred in \$5 increments)	\$2.00
Administrative Fees	
Stop Payment Charge	\$30.00
Account Reconcilement per hour (\$10 minimum)	\$20.00
Account Research per hour (\$15 minimum)	\$25.00
Research Photocopy Fee per copy	\$1.00
Duplicate Statement Fee (per statement cycle)	\$1.00
Additional Statements printed at the branch (per statement)	\$2.00
Phone Transfer	\$1.00
Convenience Fee for online loan payments by debit card (per transaction)	\$5.00
Same-day electronic (ACH) transfer to another institution (must meet qualifications for same-day processing)	\$5.00
Account Closing Fee per account for accounts closed within 60 days of opening (or 1% of initial account balance)	\$25.00 min.
Dormant Account Fee per statement cycle for inactive accounts with balances below \$250 (Checking accounts are considered dormant after 12 months without activity. Savings, Money Markets and Health Savings Accounts are considered dormant after 24 months without activity.)	\$7.50
Undeliverable Statement Fee (per statement)	\$5.00
IRA Transfer Fee (per transfer)	\$25.00
Garnishment Fee (per garnishment)	\$50.00
Multiple Signatures Monitoring Fee (per statement cycle)	\$5.00
Safe Deposit Box Past Due Late Charge (charged after 15 days past due)	\$10.00
Online Banking external Next-day transfer fee (per transfer)	\$2.50
Cash Services	
Non-Customer Coin Counting & Exchange	10% of coin total 1% of check or \$10 minimum
Non-Customer Check Cashing Fees	\$15.00
Foreign Currency Order Shipping fee (per order)	

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## Farmers Bank & Trust Account Offerings/Fee Schedule

### Collections & Foreign Items

Collection Items, Incoming or Outgoing (per item)	\$25.00
Canadian Check or Money Order Collection Fee (No other foreign checks accepted, per item)	\$25.00
Foreign Item Clearing (non-Canadian items) Cash Letter Fee***	\$15.00
Foreign Item Clearing (non-Canadian items) Per Item Fee***	\$20.00
Foreign Item Clearing (non-Canadian items) Collection Items***	\$80.00
Returned Canadian Item Fee (per item)	\$15.00
Returned Foreign Item Fee (Non-Canadian, per item)	\$40.00

\*\*\*Pricing and availability vary

### Wire Fees

Incoming Wire - (Customer)	\$10.00
Outgoing Wire - (Customer)	\$20.00
International Incoming Wire (Customer)	\$30.00
International Outgoing Wire (Customer)	\$50.00

### Monetary Instrument Prices

Cashier Check	\$5.00
Money Order	\$3.00
Temporary Checks per pad	\$2.00
3-On-A-Page Business Sized Checks (150 checks plus deposit slips, printed in branch)	\$25.00

### Card Services

Visa Debit Card or ATM Card Replacement Fee	\$7.50
ATM Foreign Usage (allowed 7 free per statement cycle)	\$1.00

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### Additional Services

Fax Machine Use - First Page	\$3.00
Fax Machine Use - Additional Pages	\$1.00
Copy Machine per copy (Customer)	\$0.10
Copy Machine per copy (Non-Customer)	\$0.20
Non-Customer Notary Services	\$10.00
Buying or Selling Securities per purchase	\$25.00
Securities Safekeeping annual fee	\$50.00
Escrow Account Setup Fee	\$400.00
Escrow Account Monthly Maintenance Fee	\$25.00

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**Effective 8/2025**



## Farmers Bank of Kansas City Account Offerings/Fee Schedule

### SAFEGUARD CHECKING ACCOUNT

**Minimum balance to open the account** - You must deposit \$100.00 to open this account.

**Fees** - A monthly maintenance fee of \$4.95 will be charged each statement cycle.

**Additional features:**

- No minimum balance.
- Unlimited check writing.
- You will receive a separate document detailing the additional cell phone and identity theft protection benefits.

### CLUB FIVE-O CHECKING ACCOUNT

**Minimum balance to open the account** - You must deposit \$100.00 to open this account.

**Minimum balance to avoid imposition of fees** - A monthly service charge of \$5.00 will be imposed every statement cycle if the balance in the account falls below \$100.00 any day of the cycle.

**Additional features:**

- Free special member checks. Maximum of two free boxes per year.

### ESSENTIAL CHECKING ACCOUNT

**Minimum balance to open the account** - You must deposit \$25.00 to open this account.

**Fees** - A monthly service charge of \$2.00 will be imposed each statement cycle unless you enroll in e-Statements. This service charge is waived if the primary account holder is under 18, until their 18<sup>th</sup> birthday.

**Additional features:**

- You will not receive check images with your monthly statement.
- We recommend using duplicate checks with this account.
- No minimum balance.

### COURTESY CHECKING ACCOUNT

**Minimum balance to open the account** - You must deposit \$25.00 to open this account.

**Minimum balance to avoid imposition of fees** - A monthly service charge of \$5.00 will be imposed every statement cycle if the balance in the account falls below \$100.00 any day of the cycle.

**Additional features:**

- No checks or Visa debit card are allowed on this account.
- Only available to employees of pre-registered local businesses.
- You will not receive check images with your monthly statement.



## Farmers Bank of Kansas City Account Offerings/Fee Schedule

### SAFEGUARD+ CHECKING ACCOUNT

**Rate Information** - Your interest rate and annual percentage yield may change.

**Frequency of rate changes** - We may change the interest rate on your account at any time.

**Determination of rate** - At our discretion, we may change the interest rate on your account.

**Compounding and crediting frequency** - Interest will be compounded every month. Interest will be credited to your account every month.

**Minimum balance to open the account** - You must deposit \$700.00 to open this account.

**Minimum balance to avoid imposition of fees** - A monthly service charge of \$5.95 will be imposed every statement cycle unless you maintain either a minimum daily balance of \$700.00 or a minimum average collected balance of \$1,200.00 for the monthly statement cycle. The average collected balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

**Average daily balance computation method** - We use the average daily balance method to calculate the interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the monthly statement cycle.

**Accrual of interest on noncash deposits** - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

**Transaction limitations** - Limited to 30 checks or debits per statement cycle. If your balance falls below the \$700.00 daily balance or the \$1,200.00 average collected balance requirement, and you exceed 30 checks or debits, you will be charged a service charge of \$.30 per check or debit in excess of 30 for the statement cycle.

**Additional features:**

- You will receive a separate document detailing the additional cell phone and identity theft protection benefits.

### CLUB FIVE-O NOW CHECKING ACCOUNT

**Rate Information** - Your interest rate and annual percentage yield may change.

**Frequency of rate changes** - We may change the interest rate on your account at any time.

**Determination of rate** - At our discretion, we may change the interest rate on your account.

**Compounding and crediting frequency** - Interest will be compounded every month. Interest will be credited to your account every month.

**Minimum balance to open the account** - You must deposit \$700.00 to open this account.

**Minimum balance to avoid imposition of fees** - A monthly service charge of \$7.50 will be imposed every statement cycle unless you maintain either a minimum daily balance of \$700.00 or a minimum average collected balance of \$1,200.00 for the monthly statement cycle. The average collected balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

**Average daily balance computation method** - We use the average daily balance method to calculate the



## Farmers Bank of Kansas City Account Offerings/Fee Schedule

interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the monthly statement cycle.

**Accrual of interest on noncash deposits** - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

**Transaction limitations** - Limited to 30 checks or debits per statement cycle. If your balance falls below the \$700.00 daily balance or the \$1,200.00 average collected balance requirement, and you exceed 30 checks or debits, you will be charged a service charge of \$.30 per check or debit in excess of 30 for the statement cycle.

### Additional features:

- Free special member checks. Maximum of two free boxes per year.

## BONUS FREE CHECKING ACCOUNT

**Rate Information** - Your interest rate and annual percentage yield may change.

**Frequency of rate changes** - We may change the interest rate on your account at any time.

**Determination of rate** - At our discretion, we may change the interest rate on your account.

**Compounding and crediting frequency** - Interest will be compounded every month. Interest will be credited to your account every month.

**Minimum balance to open the account** - You must deposit \$100.00 to open this account.

**Minimum balance to obtain the annual percentage yield disclosed** - You must maintain a minimum average daily balance of \$500.00 to obtain the disclosed annual percentage yield. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the monthly statement cycle.

**Average daily balance computation method** - We use the average daily balance method to calculate the interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the monthly statement cycle.

**Accrual of interest on noncash deposits** - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

### Additional features:

- First 200 checks free; printed in branch.
- You will be reimbursed for up to four foreign ATM surcharges per statement cycle.

## MONEY MARKET ACCOUNT

**Rate Information** - Your interest rate and annual percentage yield may change.

**Frequency of rate changes** - We may change the interest rate on your account at any time.

**Determination of rate** - At our discretion, we may change the interest rate on your account.

**Compounding and crediting frequency** - Interest will be compounded every month. Interest will be credited to your account every month.



## Farmers Bank of Kansas City Account Offerings/Fee Schedule

**Minimum balance to open the account** - You must deposit \$1,000.00 to open this account.

**Minimum balance to avoid imposition of fees** - A monthly service charge of \$5.00 will be imposed every statement cycle unless you maintain either a minimum daily balance of \$1,000.00 or a minimum average collected balance of \$1,500.00 for the monthly statement cycle. The average collected balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

**Average daily balance computation method** - We use the average daily balance method to calculate the interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the monthly statement cycle.

**Accrual of interest on noncash deposits** - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

**Transaction limitations** - Transfers from a Money Market account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer or by check, draft, debit card, or similar order to third parties are limited to six per calendar month.

**Fees** - A service charge of \$3.00 will be charged for each preauthorized debit transaction in excess of six during a statement cycle.

## SAVINGS ACCOUNT

**Rate Information** - Your interest rate and annual percentage yield may change.

**Frequency of rate changes** - We may change the interest rate on your account at any time.

**Determination of rate** - At our discretion, we may change the interest rate on your account.

**Compounding and crediting frequency** - Interest will be compounded every quarter. Interest will be credited to your account every quarter.

**Minimum balance to open the account** - You must deposit \$100.00 to open this account. (\$20.00 to open if under age 18)

**Minimum balance to avoid imposition of fees** - A monthly service charge of \$3.00 will be imposed every month if the balance in the account falls below \$100.00 any day of the month. This service charge is waived if the primary account holder is under 18, until their 18<sup>th</sup> birthday.

**Average daily balance computation method** - We use the average daily balance method to calculate the interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the quarter.

**Accrual of interest on noncash deposits** - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

**Transaction limitations** - Transfers from a Savings account to another account or to third parties by preauthorized, automatic, telephone, or computer transfer or by check, draft, debit card, or similar order to third parties are limited to six per calendar month.

**Fees** - An excess withdrawal service charge of \$1.00 will be charged for each debit transaction (withdrawal, check paid, automatic transfer, or payment out of this account) in excess of six during a calendar month.



## Farmers Bank of Kansas City Account Offerings/Fee Schedule

### Additional features:

- You are not allowed a Visa debit card if you only have a savings account with us.

## HEALTH SAVINGS ACCOUNT

**Rate Information** - Your interest rate and annual percentage yield may change.

**Frequency of rate changes** - We may change the interest rate on your account at any time.

**Determination of rate** - At our discretion, we may change the interest rate on your account.

**Compounding and crediting frequency** - Interest will be compounded every month. Interest will be credited to your account every month.

**Average daily balance computation method** - We use the average daily balance method to calculate the interest on your account. This method applies a periodic rate to the average daily balance in the account for the period. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. The period we use is the monthly statement cycle.

**Accrual of interest on noncash deposits** - Interest begins to accrue on the business day you deposit noncash items (for example, checks).

### Additional features:

- No minimum balance required.
- First 15 checks free; printed in branch.

**Fees** - A monthly service charge of \$2.00 will be imposed each statement cycle unless you enroll in e-Statements.

## SMALL BUSINESS ACCOUNT

**Minimum balance to open the account** - You must deposit \$100.00 to open this account.

**Minimum balance to avoid imposition of fees** - A monthly service charge of \$5.00 will be imposed every statement cycle unless you maintain either a minimum daily balance of \$100.00 or a minimum average collected balance of \$100.00 for the monthly statement cycle. The average collected balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

**Transaction limitations** - Limited to 200 checks or debits per statement cycle. If your balance falls below the \$100.00 daily balance or the \$100.00 average collected balance requirement, and you exceed 200 checks or debits, you will be charged a service charge of \$.25 per check or debit in excess of 200 for the statement cycle.

## COMMON ACCOUNT FEATURES

Please refer to our separate fee schedule for additional information about charges. The categories of transactions for which an overdraft fee may be imposed are those by any of the following means: check, in-person withdrawal, ATM withdrawal, or other electronic means.



## Farmers Bank of Kansas City Account Offerings/Fee Schedule

### SAFE DEPOSIT BOX

Branch	3 x 10	5 x 10	10 x 10
Overland Park	\$30	\$60	\$90

\*Chart depicts annual fee



## Farmers Bank of Kansas City Account Offerings/Fee Schedule

### FEE SCHEDULE

#### FEE SCHEDULE

Insufficient Funds Fees	
Paid NSF Item Fee*	\$30.00
Return NSF Item Fee*	\$0.00
*Applies to overdrafts created by check, in-person withdrawal, or other electronic means.	
Overdraft Sweep Fee (Transferred in \$5 increments)	\$2.00
Administrative Fees	
Stop Payment Charge	\$30.00
Account Reconcilement per hour (\$10 minimum)	\$20.00
Account Research per hour (\$15 minimum)	\$25.00
Research Photocopy Fee per copy	\$1.00
Duplicate Statement Fee (per statement cycle)	\$1.00
Additional Statements printed at the branch (per statement)	\$2.00
Phone Transfer	\$1.00
Convenience Fee for online loan payments by debit card (per transaction)	\$5.00
Same-day electronic (ACH) transfer to another institution (must meet qualifications for same-day processing)	\$5.00
Account Closing Fee per account for accounts closed within 60 days of opening (or 1% of initial account balance)	\$25.00 min.
Dormant Account Fee per statement cycle for inactive accounts with balances below \$250  (Checking accounts are considered dormant after 12 months without activity. Savings, Money Markets and Health Savings Accounts are considered dormant after 24 months without activity.)	\$7.50
Undeliverable Statement Fee (per statement)	\$5.00
IRA Transfer Fee (per transfer)	\$25.00
Garnishment Fee (per garnishment)	\$50.00
Multiple Signatures Monitoring Fee (per statement cycle)	\$5.00
Safe Deposit Box Past Due Late Charge (charged after 15 days past due)	\$10.00
Online Banking external Next-day transfer fee (per transfer)	\$2.50
Cash Services	
Non-Customer Coin Counting & Exchange	10% of coin total 1% of check or \$10 minimum
Non-Customer Check Cashing Fees	
Foreign Currency Order Shipping fee (per order)	\$15.00

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## Farmers Bank of Kansas City Account Offerings/Fee Schedule

### Collections & Foreign Items

Collection Items, Incoming or Outgoing (per item)	\$25.00
Canadian Check or Money Order Collection Fee (No other foreign checks accepted, per item)	\$25.00
Foreign Item Clearing (non-Canadian items) Cash Letter Fee***	\$15.00
Foreign Item Clearing (non-Canadian items) Per Item Fee***	\$20.00
Foreign Item Clearing (non-Canadian items) Collection Items***	\$80.00
Returned Canadian Item Fee (per item)	\$15.00
Returned Foreign Item Fee (Non-Canadian, per item)	\$40.00

\*\*\*Pricing and availability vary

### Wire Fees

Incoming Wire - (Customer)	\$10.00
Outgoing Wire - (Customer)	\$20.00
International Incoming Wire (Customer)	\$30.00
International Outgoing Wire (Customer)	\$50.00

### Monetary Instrument Prices

Cashier Check	\$5.00
Money Order	\$3.00
Temporary Checks per pad	\$2.00
3-On-A-Page Business Sized Checks (150 checks plus deposit slips, printed in branch)	\$25.00
Card Services	

Visa Debit Card or ATM Card Replacement Fee	\$7.50
ATM Foreign Usage (allowed 7 free per statement cycle)	\$1.00

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### Additional Services

Fax Machine Use - First Page	\$3.00
Fax Machine Use - Additional Pages	\$1.00
Copy Machine per copy (Customer)	\$0.10
Copy Machine per copy (Non-Customer)	\$0.20
Non-Customer Notary Services	\$10.00
Buying or Selling Securities per purchase	\$25.00
Securities Safekeeping annual fee	\$50.00
Escrow Account Setup Fee	\$400.00
Escrow Account Monthly Maintenance Fee	\$25.00

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**Effective 8/2025**



## Assessment Area Summary

Farmers Bank & Trust has designated two assessment areas—the Nonmetropolitan Assessment Area and the Kansas City MO-KS Metropolitan Statistical Area (MSA) Assessment Area. The Nonmetropolitan Assessment Area consists of Barton, Edwards, Ness, Pawnee, Rush, Ellis, and Stafford counties. The Kansas City MSA Assessment Area consists of Johnson County, Kansas.

The Bank operates seven of its nine locations in the Nonmetropolitan Assessment Area. All of these locations, including ATMs, are located in middle-income census tracts. However, all of Edwards, Ness, Rush, and Stafford counties are considered distressed and/or underserved.

The Bank operates two locations in Johnson County, Kansas. The Olathe branch is located in an upper-income census tract, while the Overland Park location is in a middle-income census tract.



## DEMOGRAPHICS GEOGRAPHIC AREA (DETAIL)

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FARMERS BANK &amp; TRUST

Name of Reporting Institution

GREAT BEND, KS 67530

City, State, ZIP

0000482156

3

RSSD ID

Agency

2024 Bankwide AA

MSA/MD	State Code	County Code	Census Tract	IRS Federally Targeted Area	FFIEC Underserved Area	FFIEC Distressed Area	Total Population	Minority Population	Minority Population Percentage	Majority Minority Mixed Race	Majority Minority Single Race	High Minority Mixed Race	High Minority Single Race	Substantial Race/Ethnicity	Substantial Ethnicity	Substantial Gender	FFHA Underserved Area	FFHA Designated Disaster Area (DDA)	FFHA Low-income Area (LIA)	Estimated MSA/MD Median Family Income	Decennial MSA/MD Median Family Income	Decennial Tract Median Family Income	Percent Tract Median Family Income	Decennial Census Tract Median Family Income Level
NA	20	009	9711.00	No	No	No	3,716	291	7.83%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	No	No	No	\$80,900	\$65,183	\$68,927	105.74%	Middle
NA	20	009	9712.00	No	No	No	1,512	106	7.01%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	No	No	No	\$80,900	\$65,183	\$63,269	97.06%	Middle
NA	20	009	9713.00	No	No	No	3,087	421	13.64%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	Yes	No	Yes	\$80,900	\$65,183	\$51,667	79.26%	Moderate
NA	20	009	9714.00	No	No	No	2,447	763	31.18%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	No	No	No	\$80,900	\$65,183	\$58,125	89.17%	Middle
NA	20	009	9715.00	No	No	No	3,343	465	13.91%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	No	No	No	\$80,900	\$65,183	\$77,566	118.99%	Middle
NA	20	009	9716.00	No	No	No	3,927	813	20.70%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	No	No	No	\$80,900	\$65,183	\$62,850	96.42%	Middle
NA	20	009	9717.00	No	No	No	2,665	1,224	45.93%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	No	No	No	\$80,900	\$65,183	\$59,297	90.97%	Middle
NA	20	009	9718.01	No	No	No	4,796	1,499	31.26%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	No	No	No	\$80,900	\$65,183	\$73,598	112.90%	Middle
NA	20	047	9696.00	No	Yes	Yes	1,392	388	27.87%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	No	No	No	\$80,900	\$65,183	\$67,292	103.23%	Middle
NA	20	047	9697.00	No	Yes	Yes	1,515	362	23.89%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	No	No	No	\$80,900	\$65,183	\$57,679	88.48%	Middle
NA	20	051	0726.00	No	No	No	2,609	138	5.29%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	No	No	No	\$80,900	\$65,183	\$81,250	124.64%	Upper
NA	20	051	0727.01	No	No	No	5,253	538	10.24%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	No	No	No	\$80,900	\$65,183	\$83,806	128.57%	Upper
NA	20	051	0727.02	No	No	No	3,156	529	16.76%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	No	No	No	\$80,900	\$65,183	\$81,146	124.48%	Upper
NA	20	051	0728.01	No	No	No	4,805	460	9.57%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	No	No	No	\$80,900	\$65,183	\$89,763	137.70%	Upper
NA	20	051	0728.02	No	No	No	3,369	456	13.54%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	No	No	No	\$80,900	\$65,183	\$118,415	181.66%	Upper
NA	20	051	0729.01	No	No	No	2,769	440	15.89%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	Yes	No	Yes	\$80,900	\$65,183	\$51,176	78.51%	Moderate
NA	20	051	0729.02	No	No	No	3,694	1,004	27.18%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	Yes	No	Yes	\$80,900	\$65,183	\$42,411	65.06%	Moderate
NA	20	051	0730.00	No	No	No	3,279	260	7.93%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	No	No	No	\$80,900	\$65,183	\$81,420	124.90%	Upper
28140	20	091	0500.00	No	No	No	5,065	818	16.15%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	No	No	No	\$103,000	\$86,562	\$128,021	147.89%	Upper
28140	20	091	0501.00	No	No	No	4,389	1,145	26.09%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	No	No	No	\$103,000	\$86,562	\$81,161	93.76%	Middle
28140	20	091	0502.00	No	No	No	3,759	791	21.04%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	No	No	No	\$103,000	\$86,562	\$92,750	107.14%	Middle
28140	20	091	0503.01	No	No	No	4,127	1,413	34.24%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	No	No	No	\$103,000	\$86,562	\$73,903	85.37%	Middle
28140	20	091	0503.02	No	No	No	1,799	364	20.23%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	Yes	No	Yes	\$103,000	\$86,562	\$69,722	80.54%	Middle
28140	20	091	0504.00	No	No	No	4,896	1,661	33.93%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	No	No	No	\$103,000	\$86,562	\$91,447	105.64%	Middle
28140	20	091	0505.00	No	No	No	2,507	577	23.02%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	No	No	No	\$103,000	\$86,562	\$75,938	87.72%	Middle
28140	20	091	0506.00	No	No	No	4,565	746	16.34%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	No	No	No	\$103,000	\$86,562	\$127,220	146.96%	Upper
28140	20	091	0507.00	No	No	No	4,821	558	11.57%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	No	No	No	\$103,000	\$86,562	\$141,522	163.49%	Upper

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Name of Reporting Institution													City, State, ZIP										RSSD ID				Agency
28140	20	091	0508.00	No	No	No	2,699	269	9.97%	No	No	No	White-Not Hispanic	Not Hispanic	Female	No	No	No	\$103,000	\$86,562	\$250,001	288.81%	Upper				
28140	20	091	0509.00	No	No	No	4,728	550	11.63%	No	No	No	White-Not Hispanic	Not Hispanic	Female	No	No	No	\$103,000	\$86,562	\$135,867	156.95%	Upper				
28140	20	091	0510.00	No	No	No	3,763	412	10.95%	No	No	No	White-Not Hispanic	Not Hispanic	Female	No	No	No	\$103,000	\$86,562	\$128,611	148.57%	Upper				
28140	20	091	0511.00	No	No	No	3,525	817	23.18%	No	No	No	White-Not Hispanic	Not Hispanic	Male	No	No	No	\$103,000	\$86,562	\$91,190	105.34%	Middle				
28140	20	091	0512.00	No	No	No	4,190	1,100	26.25%	No	No	No	White-Not Hispanic	Not Hispanic	Female	No	No	No	\$103,000	\$86,562	\$86,389	99.80%	Middle				
28140	20	091	0513.00	No	No	No	4,526	895	19.77%	No	No	No	White-Not Hispanic	Not Hispanic	Male	No	No	No	\$103,000	\$86,562	\$75,272	86.95%	Middle				
28140	20	091	0514.00	No	No	No	3,238	334	10.32%	No	No	No	White-Not Hispanic	Not Hispanic	Female	No	No	No	\$103,000	\$86,562	\$126,500	146.13%	Upper				
28140	20	091	0515.00	No	No	No	4,115	586	14.24%	No	No	No	White-Not Hispanic	Not Hispanic	Female	No	No	No	\$103,000	\$86,562	\$134,159	154.98%	Upper				
28140	20	091	0516.00	No	No	No	5,640	541	9.59%	No	No	No	White-Not Hispanic	Not Hispanic	Female	No	No	No	\$103,000	\$86,562	\$146,850	169.64%	Upper				
28140	20	091	0517.00	No	No	No	4,754	454	9.55%	No	No	No	White-Not Hispanic	Not Hispanic	Female	No	No	No	\$103,000	\$86,562	\$177,344	204.87%	Upper				
28140	20	091	0518.01	No	No	No	4,159	463	11.13%	No	No	No	White-Not Hispanic	Not Hispanic	Female	No	No	No	\$103,000	\$86,562	\$157,917	182.43%	Upper				
28140	20	091	0518.03	No	No	No	4,331	1,190	27.48%	No	No	No	White-Not Hispanic	Not Hispanic	Female	No	No	No	\$103,000	\$86,562	\$79,485	91.82%	Middle				
28140	20	091	0518.04	No	No	No	5,173	1,230	23.78%	No	No	No	White-Not Hispanic	Not Hispanic	Female	No	No	No	\$103,000	\$86,562	\$83,092	95.99%	Middle				
28140	20	091	0518.05	No	No	No	5,577	863	15.47%	No	No	No	White-Not Hispanic	Not Hispanic	Female	No	No	No	\$103,000	\$86,562	\$98,187	113.42%	Middle				
28140	20	091	0518.06	No	No	No	5,390	881	16.35%	No	No	No	White-Not Hispanic	Not Hispanic	Male	No	No	No	\$103,000	\$86,562	\$127,794	147.63%	Upper				
28140	20	091	0518.07	No	No	No	3,867	601	15.54%	No	No	No	White-Not Hispanic	Not Hispanic	Male	No	No	No	\$103,000	\$86,562	\$82,946	95.82%	Middle				
28140	20	091	0518.08	No	No	No	2,642	1,046	39.59%	No	No	No	White-Not Hispanic	Not Hispanic	Female	Yes	No	Yes	\$103,000	\$86,562	\$41,169	47.56%	Low				
28140	20	091	0519.02	No	No	No	4,326	1,160	26.81%	No	No	No	White-Not Hispanic	Not Hispanic	Female	No	No	No	\$103,000	\$86,562	\$87,500	101.08%	Middle				
28140	20	091	0519.04	No	No	No	6,318	1,405	22.24%	No	No	No	White-Not Hispanic	Not Hispanic	Male	No	No	No	\$103,000	\$86,562	\$102,614	118.54%	Middle				
28140	20	091	0519.07	No	No	No	3,825	1,880	49.15%	No	No	No	White-Not Hispanic	Not Hispanic	Female	No	No	No	\$103,000	\$86,562	\$79,199	91.49%	Middle				
28140	20	091	0519.08	No	No	No	1,715	532	31.02%	No	No	No	White-Not Hispanic	Not Hispanic	Male	No	No	No	\$103,000	\$86,562	\$83,750	96.75%	Middle				
28140	20	091	0519.09	No	No	No	5,547	1,331	23.99%	No	No	No	White-Not Hispanic	Not Hispanic	Female	No	No	No	\$103,000	\$86,562	\$90,809	104.90%	Middle				
28140	20	091	0519.10	No	No	No	2,169	894	41.22%	No	No	No	White-Not Hispanic	Not Hispanic	Male	No	No	No	\$103,000	\$86,562	\$79,063	91.33%	Middle				
28140	20	091	0519.11	No	No	No	3,408	1,506	44.19%	No	No	No	White-Not Hispanic	Not Hispanic	Male	Yes	No	Yes	\$103,000	\$86,562	\$56,625	65.41%	Moderate				
28140	20	091	0519.12	No	No	No	2,471	778	31.49%	No	No	No	White-Not Hispanic	Not Hispanic	Male	No	No	No	\$103,000	\$86,562	\$83,750	96.75%	Middle				
28140	20	091	0520.01	No	No	No	2,257	531	23.53%	No	No	No	White-Not Hispanic	Not Hispanic	Female	Yes	No	Yes	\$103,000	\$86,562	\$76,250	88.08%	Middle				
28140	20	091	0520.04	No	No	No	1,701	460	27.04%	No	No	No	White-Not Hispanic	Not Hispanic	Male	No	No	No	\$103,000	\$86,562	\$63,000	72.78%	Moderate				
28140	20	091	0520.05	No	No	No	2,884	926	32.11%	No	No	No	White-Not Hispanic	Not Hispanic	Female	Yes	No	Yes	\$103,000	\$86,562	\$57,625	66.57%	Moderate				
28140	20	091	0520.06	No	No	No	3,614	1,335	36.94%	No	No	No	White-Not Hispanic	Not Hispanic	Male	Yes	No	Yes	\$103,000	\$86,562	\$64,946	75.02%	Moderate				
28140	20	091	0521.01	No	No	No	1,751	461	26.33%	No	No	No	White-Not Hispanic	Not Hispanic	Female	No	No	No	\$103,000	\$86,562	\$89,492	103.38%	Middle				
28140	20	091	0521.02	No	No	No	2,669	725	27.16%	No	No	No	White-Not Hispanic	Not Hispanic	Female	No	No	No	\$103,000	\$86,562	\$76,439	88.30%	Middle				
28140	20	091	0522.01	No	No	No	3,598	1,248	34.69%	No	No	No	White-Not Hispanic	Not Hispanic	Male	No	No	No	\$103,000	\$86,562	\$76,806	88.72%	Middle				

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Name of Reporting Institution												City, State, ZIP										RSSD ID				Agency
28140	20	091	0522.02	No	No	No	3,433	664	19.34%	No	No	No	White-Not Hispanic	Not Hispanic	Male	No	No	No	\$103,000	\$86,562	\$84,044	97.09%	Middle			
28140	20	091	0523.04	No	No	No	4,943	1,230	24.88%	No	No	No	White-Not Hispanic	Not Hispanic	Female	No	No	No	\$103,000	\$86,562	\$98,182	113.42%	Middle			
28140	20	091	0523.05	No	No	No	4,856	850	17.50%	No	No	No	White-Not Hispanic	Not Hispanic	Male	No	No	No	\$103,000	\$86,562	\$103,629	119.71%	Middle			
28140	20	091	0523.06	No	No	No	3,571	527	14.76%	No	No	No	White-Not Hispanic	Not Hispanic	Female	No	No	No	\$103,000	\$86,562	\$136,875	158.12%	Upper			
28140	20	091	0523.07	No	No	No	3,860	1,039	26.92%	No	No	No	White-Not Hispanic	Not Hispanic	Male	No	No	No	\$103,000	\$86,562	\$86,417	99.83%	Middle			
28140	20	091	0523.08	No	No	No	3,521	1,320	37.49%	No	No	No	White-Not Hispanic	Not Hispanic	Female	Yes	No	Yes	\$103,000	\$86,562	\$61,432	70.96%	Moderate			
28140	20	091	0524.10	No	No	No	5,222	1,114	21.33%	No	No	No	White-Not Hispanic	Not Hispanic	Male	No	No	No	\$103,000	\$86,562	\$118,370	136.74%	Upper			
28140	20	091	0524.11	No	No	No	3,087	583	18.89%	No	No	No	White-Not Hispanic	Not Hispanic	Male	No	No	No	\$103,000	\$86,562	\$139,886	161.60%	Upper			
28140	20	091	0524.14	No	No	No	4,018	588	14.63%	No	No	No	White-Not Hispanic	Not Hispanic	Female	No	No	No	\$103,000	\$86,562	\$123,222	142.35%	Upper			
28140	20	091	0524.15	No	No	No	3,542	919	25.95%	No	No	No	White-Not Hispanic	Not Hispanic	Female	No	No	No	\$103,000	\$86,562	\$103,789	119.90%	Middle			
28140	20	091	0524.16	No	No	No	4,492	804	17.90%	No	No	No	White-Not Hispanic	Not Hispanic	Female	No	No	No	\$103,000	\$86,562	\$89,292	103.15%	Middle			
28140	20	091	0524.17	No	No	No	3,389	1,384	40.84%	No	No	No	White-Not Hispanic	Not Hispanic	Male	No	No	No	\$103,000	\$86,562	\$69,250	80.00%	Middle			
28140	20	091	0524.18	No	No	No	3,483	2,007	57.62%	Yes	No	No	White-Not Hispanic	Not Hispanic	Female	Yes	No	Yes	\$103,000	\$86,562	\$38,567	44.55%	Low			
28140	20	091	0524.19	No	No	No	4,785	1,544	32.27%	No	No	No	White-Not Hispanic	Not Hispanic	Male	No	No	No	\$103,000	\$86,562	\$100,135	115.68%	Middle			
28140	20	091	0524.21	No	No	No	4,788	894	18.67%	No	No	No	White-Not Hispanic	Not Hispanic	Male	No	No	No	\$103,000	\$86,562	\$106,786	123.36%	Upper			
28140	20	091	0524.22	No	No	No	4,758	1,111	23.35%	No	No	No	White-Not Hispanic	Not Hispanic	Male	No	No	No	\$103,000	\$86,562	\$99,014	114.38%	Middle			
28140	20	091	0524.23	No	No	No	2,856	1,534	53.71%	Yes	No	No	White-Not Hispanic	Not Hispanic	Male	Yes	No	Yes	\$103,000	\$86,562	\$50,169	57.95%	Moderate			
28140	20	091	0525.02	No	No	No	1,641	233	14.20%	No	No	No	White-Not Hispanic	Not Hispanic	Female	No	No	No	\$103,000	\$86,562	\$152,031	175.63%	Upper			
28140	20	091	0525.05	No	No	No	3,073	748	24.34%	No	No	No	White-Not Hispanic	Not Hispanic	Female	No	No	No	\$103,000	\$86,562	\$153,516	177.34%	Upper			
28140	20	091	0525.06	No	No	No	1,489	242	16.25%	No	No	No	White-Not Hispanic	Not Hispanic	Male	No	No	No	\$103,000	\$86,562	\$127,614	147.42%	Upper			
28140	20	091	0525.07	No	No	No	3,186	907	28.47%	No	No	No	White-Not Hispanic	Not Hispanic	Female	No	No	No	\$103,000	\$86,562	\$103,333	119.37%	Middle			
28140	20	091	0526.04	No	No	No	2,254	313	13.89%	No	No	No	White-Not Hispanic	Not Hispanic	Female	No	No	No	\$103,000	\$86,562	\$145,903	168.55%	Upper			
28140	20	091	0526.06	No	No	No	1,992	360	18.07%	No	No	No	White-Not Hispanic	Not Hispanic	Male	No	No	No	\$103,000	\$86,562	\$103,523	119.59%	Middle			
28140	20	091	0526.07	No	No	No	2,651	414	15.62%	No	No	No	White-Not Hispanic	Not Hispanic	Male	No	No	No	\$103,000	\$86,562	\$129,722	149.86%	Upper			
28140	20	091	0526.08	No	No	No	6,418	990	15.43%	No	No	No	White-Not Hispanic	Not Hispanic	Female	No	No	No	\$103,000	\$86,562	\$174,333	201.39%	Upper			
28140	20	091	0526.09	No	No	No	5,982	1,031	17.24%	No	No	No	White-Not Hispanic	Not Hispanic	Female	No	No	No	\$103,000	\$86,562	\$145,945	168.60%	Upper			
28140	20	091	0526.10	No	No	No	6,246	1,314	21.04%	No	No	No	White-Not Hispanic	Not Hispanic	Male	No	No	No	\$103,000	\$86,562	\$140,139	161.89%	Upper			
28140	20	091	0526.11	No	No	No	2,443	401	16.41%	No	No	No	White-Not Hispanic	Not Hispanic	Female	No	No	No	\$103,000	\$86,562	\$100,785	116.43%	Middle			
28140	20	091	0526.12	No	No	No	3,115	526	16.89%	No	No	No	White-Not Hispanic	Not Hispanic	Male	No	No	No	\$103,000	\$86,562	\$138,188	159.64%	Upper			
28140	20	091	0526.13	No	No	No	7,250	1,317	18.17%	No	No	No	White-Not Hispanic	Not Hispanic	Female	No	No	No	\$103,000	\$86,562	\$160,109	184.96%	Upper			
28140	20	091	0527.01	No	No	No	5,383	1,227	22.79%	No	No	No	White-Not Hispanic	Not Hispanic	Male	No	No	No	\$103,000	\$86,562	\$90,250	104.26%	Middle			
28140	20	091	0527.02	No	No	No	2,239	433	19.34%	No	No	No	White-Not Hispanic	Not Hispanic	Male	No	No	No	\$103,000	\$86,562	\$113,854	131.52%	Upper			

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Name of Reporting Institution												City, State, ZIP										RSSD ID				Agency
28140	20	091	0528.03	No	No	No	4,137	2,011	48.61%	No	No	No	White-Not Hispanic	Not Hispanic	Female	Yes	No	Yes	\$103,000	\$86,562	\$72,898	84.21%	Middle			
28140	20	091	0528.04	No	No	No	4,831	594	12.30%	No	No	No	White-Not Hispanic	Not Hispanic	Male	No	No	No	\$103,000	\$86,562	\$190,646	220.24%	Upper			
28140	20	091	0528.05	No	No	No	8,151	1,742	21.37%	No	No	No	White-Not Hispanic	Not Hispanic	Male	No	No	No	\$103,000	\$86,562	\$113,864	131.54%	Upper			
28140	20	091	0528.06	No	No	No	6,063	1,321	21.79%	No	No	No	White-Not Hispanic	Not Hispanic	Female	No	No	No	\$103,000	\$86,562	\$111,833	129.19%	Upper			
28140	20	091	0528.07	No	No	No	4,830	928	19.21%	No	No	No	White-Not Hispanic	Not Hispanic	Female	No	No	No	\$103,000	\$86,562	\$132,681	153.27%	Upper			
28140	20	091	0529.04	No	No	No	3,474	932	26.83%	No	No	No	White-Not Hispanic	Not Hispanic	Female	No	No	No	\$103,000	\$86,562	\$91,901	106.16%	Middle			
28140	20	091	0529.05	No	No	No	4,589	2,673	58.25%	Yes	No	No	White-Not Hispanic	Not Hispanic	Male	Yes	No	Yes	\$103,000	\$86,562	\$52,297	60.41%	Moderate			
28140	20	091	0529.06	No	No	No	4,954	1,847	37.28%	No	No	No	White-Not Hispanic	Not Hispanic	Female	Yes	No	Yes	\$103,000	\$86,562	\$67,956	78.50%	Moderate			
28140	20	091	0529.07	No	No	No	4,545	1,861	40.95%	No	No	No	White-Not Hispanic	Not Hispanic	Male	No	No	No	\$103,000	\$86,562	\$79,875	92.27%	Middle			
28140	20	091	0529.08	No	No	No	5,692	2,036	35.77%	No	No	No	White-Not Hispanic	Not Hispanic	Female	No	No	No	\$103,000	\$86,562	\$90,859	104.96%	Middle			
28140	20	091	0529.10	No	No	No	4,318	843	19.52%	No	No	No	White-Not Hispanic	Not Hispanic	Female	No	No	No	\$103,000	\$86,562	\$143,350	165.60%	Upper			
28140	20	091	0530.04	No	No	No	3,656	774	21.17%	No	No	No	White-Not Hispanic	Not Hispanic	Female	No	No	No	\$103,000	\$86,562	\$85,737	99.04%	Middle			
28140	20	091	0530.05	No	No	No	1,794	519	28.93%	No	No	No	White-Not Hispanic	Not Hispanic	Female	No	No	No	\$103,000	\$86,562	\$109,167	126.11%	Upper			
28140	20	091	0530.06	No	No	No	3,744	771	20.59%	No	No	No	White-Not Hispanic	Not Hispanic	Female	No	No	No	\$103,000	\$86,562	\$127,592	147.39%	Upper			
28140	20	091	0530.07	No	No	No	4,908	1,250	25.47%	No	No	No	White-Not Hispanic	Not Hispanic	Female	No	No	No	\$103,000	\$86,562	\$101,600	117.37%	Middle			
28140	20	091	0530.08	No	No	No	4,863	1,303	26.79%	No	No	No	White-Not Hispanic	Not Hispanic	Female	No	No	No	\$103,000	\$86,562	\$117,206	135.40%	Upper			
28140	20	091	0530.09	No	No	No	5,206	1,023	19.65%	No	No	No	White-Not Hispanic	Not Hispanic	Female	No	No	No	\$103,000	\$86,562	\$158,214	182.77%	Upper			
28140	20	091	0530.10	No	No	No	6,081	1,224	20.13%	No	No	No	White-Not Hispanic	Not Hispanic	Female	No	No	No	\$103,000	\$86,562	\$155,231	179.32%	Upper			
28140	20	091	0530.11	No	No	No	2,233	530	23.73%	No	No	No	White-Not Hispanic	Not Hispanic	Male	No	No	No	\$103,000	\$86,562	\$142,149	164.21%	Upper			
28140	20	091	0530.12	No	No	No	3,242	824	25.42%	No	No	No	White-Not Hispanic	Not Hispanic	Male	No	No	No	\$103,000	\$86,562	\$123,173	142.29%	Upper			
28140	20	091	0530.13	No	No	No	2,339	769	32.88%	No	No	No	White-Not Hispanic	Not Hispanic	Male	No	No	No	\$103,000	\$86,562	\$105,536	121.91%	Upper			
28140	20	091	0531.01	No	No	No	4,163	991	23.80%	No	No	No	White-Not Hispanic	Not Hispanic	Male	No	No	No	\$103,000	\$86,562	\$106,250	122.74%	Upper			
28140	20	091	0531.02	No	No	No	4,647	1,397	30.06%	No	No	No	White-Not Hispanic	Not Hispanic	Female	No	No	No	\$103,000	\$86,562	\$109,934	127.00%	Upper			
28140	20	091	0531.05	No	No	No	3,306	1,279	38.69%	No	No	No	White-Not Hispanic	Not Hispanic	Female	No	No	No	\$103,000	\$86,562	\$81,094	93.68%	Middle			
28140	20	091	0531.08	No	No	No	4,204	1,053	25.05%	No	No	No	White-Not Hispanic	Not Hispanic	Male	No	No	No	\$103,000	\$86,562	\$121,012	139.79%	Upper			
28140	20	091	0531.09	No	No	No	2,950	1,353	45.86%	No	No	No	White-Not Hispanic	Not Hispanic	Male	No	No	No	\$103,000	\$86,562	\$115,357	133.26%	Upper			
28140	20	091	0531.10	No	No	No	3,845	1,000	26.01%	No	No	No	White-Not Hispanic	Not Hispanic	Male	No	No	No	\$103,000	\$86,562	\$143,264	165.50%	Upper			
28140	20	091	0532.01	No	No	No	2,468	501	20.30%	No	No	No	White-Not Hispanic	Not Hispanic	Female	No	No	No	\$103,000	\$86,562	\$145,652	168.26%	Upper			
28140	20	091	0532.02	No	No	No	3,942	687	17.43%	No	No	No	White-Not Hispanic	Not Hispanic	Female	No	No	No	\$103,000	\$86,562	\$150,000	173.28%	Upper			
28140	20	091	0532.03	No	No	No	5,649	1,253	22.18%	No	No	No	White-Not Hispanic	Not Hispanic	Female	No	No	No	\$103,000	\$86,562	\$164,405	189.92%	Upper			
28140	20	091	0533.01	No	No	No	5,193	726	13.98%	No	No	No	White-Not Hispanic	Not Hispanic	Female	No	No	No	\$103,000	\$86,562	\$203,627	235.23%	Upper			
28140	20	091	0533.02	No	No	No	7,138	819	11.47%	No	No	No	White-Not Hispanic	Not Hispanic	Male	No	No	No	\$103,000	\$86,562	\$218,478	252.39%	Upper			

FARMERS BANK & TRUST												GREAT BEND, KS 67530										0000482156				3
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28140	20	091	0534.03	No	No	No	3,998	1,138	28.46%	No	No	No	White-Not Hispanic	Not Hispanic	Female	No	No	No	\$103,000	\$86,562	\$115,450	133.37%	Upper			
28140	20	091	0534.09	No	No	No	3,810	803	21.08%	No	No	No	White-Not Hispanic	Not Hispanic	Female	No	No	No	\$103,000	\$86,562	\$177,000	204.47%	Upper			
28140	20	091	0534.11	No	No	No	5,452	1,150	21.09%	No	No	No	White-Not Hispanic	Not Hispanic	Male	No	No	No	\$103,000	\$86,562	\$115,179	133.05%	Upper			
28140	20	091	0534.13	No	No	No	4,082	1,264	30.97%	No	No	No	White-Not Hispanic	Not Hispanic	Male	No	No	No	\$103,000	\$86,562	\$127,458	147.24%	Upper			
28140	20	091	0534.14	No	No	No	4,907	2,364	48.18%	No	No	No	White-Not Hispanic	Not Hispanic	Female	No	No	No	\$103,000	\$86,562	\$103,424	119.47%	Middle			
28140	20	091	0534.15	No	No	No	4,267	1,375	32.22%	No	No	No	White-Not Hispanic	Not Hispanic	Male	No	No	No	\$103,000	\$86,562	\$116,250	134.29%	Upper			
28140	20	091	0534.17	No	No	No	3,978	1,301	32.70%	No	No	No	White-Not Hispanic	Not Hispanic	Female	No	No	No	\$103,000	\$86,562	\$111,771	129.12%	Upper			
28140	20	091	0534.18	No	No	No	4,832	1,691	35.00%	No	No	No	White-Not Hispanic	Not Hispanic	Female	No	No	No	\$103,000	\$86,562	\$124,485	143.81%	Upper			
28140	20	091	0534.19	No	No	No	1,656	343	20.71%	No	No	No	White-Not Hispanic	Not Hispanic	Female	No	No	No	\$103,000	\$86,562	\$140,592	162.41%	Upper			
28140	20	091	0534.21	No	No	No	4,173	1,210	29.00%	No	No	No	White-Not Hispanic	Not Hispanic	Female	No	No	No	\$103,000	\$86,562	\$165,694	191.41%	Upper			
28140	20	091	0534.22	No	No	No	2,247	539	23.99%	No	No	No	White-Not Hispanic	Not Hispanic	Male	No	No	No	\$103,000	\$86,562	\$173,000	199.85%	Upper			
28140	20	091	0534.23	No	No	No	5,436	1,530	28.15%	No	No	No	White-Not Hispanic	Not Hispanic	Male	No	No	No	\$103,000	\$86,562	\$198,434	229.23%	Upper			
28140	20	091	0534.25	No	No	No	3,207	733	22.86%	No	No	No	White-Not Hispanic	Not Hispanic	Male	No	No	No	\$103,000	\$86,562	\$121,045	139.83%	Upper			
28140	20	091	0534.26	No	No	No	5,435	1,345	24.75%	No	No	No	White-Not Hispanic	Not Hispanic	Female	No	No	No	\$103,000	\$86,562	\$136,250	157.40%	Upper			
28140	20	091	0534.27	No	No	No	6,759	1,273	18.83%	No	No	No	White-Not Hispanic	Not Hispanic	Female	No	No	No	\$103,000	\$86,562	\$234,630	271.05%	Upper			
28140	20	091	0534.28	No	No	No	4,293	1,189	27.70%	No	No	No	White-Not Hispanic	Not Hispanic	Male	No	No	No	\$103,000	\$86,562	\$204,483	236.22%	Upper			
28140	20	091	0534.29	No	No	No	4,712	1,116	23.68%	No	No	No	White-Not Hispanic	Not Hispanic	Female	No	No	No	\$103,000	\$86,562	\$206,776	238.87%	Upper			
28140	20	091	0534.30	No	No	No	4,896	1,010	20.63%	No	No	No	White-Not Hispanic	Not Hispanic	Male	No	No	No	\$103,000	\$86,562	\$184,318	212.93%	Upper			
28140	20	091	0534.31	No	No	No	2,638	513	19.45%	No	No	No	White-Not Hispanic	Not Hispanic	Male	No	No	No	\$103,000	\$86,562	\$165,763	191.49%	Upper			
28140	20	091	0535.02	No	No	No	3,667	1,729	47.15%	No	No	No	White-Not Hispanic	Not Hispanic	Male	Yes	No	Yes	\$103,000	\$86,562	\$43,619	50.39%	Moderate			
28140	20	091	0535.06	No	No	No	3,790	901	23.77%	No	No	No	White-Not Hispanic	Not Hispanic	Female	No	No	No	\$103,000	\$86,562	\$125,938	145.48%	Upper			
28140	20	091	0535.07	No	No	No	5,530	1,128	20.40%	No	No	No	White-Not Hispanic	Not Hispanic	Male	No	No	No	\$103,000	\$86,562	\$97,347	112.45%	Middle			
28140	20	091	0535.08	No	No	No	6,072	1,531	25.21%	No	No	No	White-Not Hispanic	Not Hispanic	Male	No	No	No	\$103,000	\$86,562	\$109,863	126.91%	Upper			
28140	20	091	0535.09	No	No	No	6,878	1,756	25.53%	No	No	No	White-Not Hispanic	Not Hispanic	Female	No	No	No	\$103,000	\$86,562	\$108,876	125.77%	Upper			
28140	20	091	0535.10	No	No	No	5,506	1,309	23.77%	No	No	No	White-Not Hispanic	Not Hispanic	Female	No	No	No	\$103,000	\$86,562	\$113,750	131.40%	Upper			
28140	20	091	0535.55	No	No	No	2,112	882	41.76%	No	No	No	White-Not Hispanic	Not Hispanic	Female	Yes	No	Yes	\$103,000	\$86,562	\$49,779	57.50%	Moderate			
28140	20	091	0535.56	No	No	No	2,597	1,239	47.71%	No	No	No	White-Not Hispanic	Not Hispanic	Male	Yes	No	Yes	\$103,000	\$86,562	\$58,125	67.14%	Moderate			
28140	20	091	0535.57	No	No	No	2,313	1,080	46.69%	No	No	No	White-Not Hispanic	Not Hispanic	Female	Yes	No	Yes	\$103,000	\$86,562	\$65,750	75.95%	Moderate			
28140	20	091	0535.58	No	No	No	3,425	886	25.87%	No	No	No	White-Not Hispanic	Not Hispanic	Female	No	No	No	\$103,000	\$86,562	\$111,989	129.37%	Upper			
28140	20	091	0535.59	No	No	No	3,605	843	23.38%	No	No	No	White-Not Hispanic	Not Hispanic	Female	No	No	No	\$103,000	\$86,562	\$127,697	147.52%	Upper			
28140	20	091	0535.60	No	No	No	4,444	577	12.98%	No	No	No	White-Not Hispanic	Not Hispanic	Female	No	No	No	\$103,000	\$86,562	\$162,014	187.16%	Upper			
28140	20	091	0536.01	No	No	No	2,098	1,028	49.00%	No	No	No	White-Not Hispanic	Not Hispanic	Male	Yes	No	Yes	\$103,000	\$86,562	\$81,250	93.86%	Middle			

FARMERS BANK & TRUST												GREAT BEND, KS 67530										0000482156				3		
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28140	20	091	0536.03	No	No	No	2,977	656	22.04%	No	No	No	White-Not Hispanic	Not Hispanic	Female	No	No	No	\$103,000	\$86,562	\$122,344	141.33%	Upper					
28140	20	091	0536.04	No	No	No	5,454	2,159	39.59%	No	No	No	White-Not Hispanic	Not Hispanic	Male	No	No	No	\$103,000	\$86,562	\$103,716	119.81%	Middle					
28140	20	091	0537.01	No	No	No	2,706	364	13.45%	No	No	No	White-Not Hispanic	Not Hispanic	Male	No	No	No	\$103,000	\$86,562	\$87,000	100.50%	Middle					
28140	20	091	0537.03	No	No	No	3,376	734	21.74%	No	No	No	White-Not Hispanic	Not Hispanic	Male	No	No	No	\$103,000	\$86,562	\$89,792	103.73%	Middle					
28140	20	091	0537.05	No	No	No	3,315	1,049	31.64%	No	No	No	White-Not Hispanic	Not Hispanic	Male	Yes	No	Yes	\$103,000	\$86,562	\$62,618	72.33%	Moderate					
28140	20	091	0537.07	No	No	No	5,214	1,401	26.87%	No	No	No	White-Not Hispanic	Not Hispanic	Male	No	No	No	\$103,000	\$86,562	\$83,214	96.13%	Middle					
28140	20	091	0537.09	No	No	No	6,376	1,299	20.37%	No	No	No	White-Not Hispanic	Not Hispanic	Female	No	No	No	\$103,000	\$86,562	\$97,308	112.41%	Middle					
28140	20	091	0537.11	No	No	No	5,066	947	18.69%	No	No	No	White-Not Hispanic	Not Hispanic	Male	No	No	No	\$103,000	\$86,562	\$126,500	146.13%	Upper					
28140	20	091	0537.12	No	No	No	4,722	936	19.82%	No	No	No	White-Not Hispanic	Not Hispanic	Male	No	No	No	\$103,000	\$86,562	\$98,309	113.57%	Middle					
28140	20	091	0538.01	No	No	No	7,613	1,071	14.07%	No	No	No	White-Not Hispanic	Not Hispanic	Female	No	No	No	\$103,000	\$86,562	\$95,813	110.68%	Middle					
28140	20	091	0538.03	No	No	No	4,079	415	10.17%	No	No	No	White-Not Hispanic	Not Hispanic	Female	No	No	No	\$103,000	\$86,562	\$143,854	166.18%	Upper					
28140	20	091	0538.04	No	No	No	4,504	760	16.87%	No	No	No	White-Not Hispanic	Not Hispanic	Male	No	No	No	\$103,000	\$86,562	\$173,177	200.06%	Upper					
28140	20	091	9800.01	No	No	No	18	9	50.00%	No	No	No	White-Not Hispanic	Not Hispanic	Unknown	Yes	No	Yes	\$103,000	\$86,562	\$0	.00%	Not Applicable					
28140	20	091	9800.03	No	No	No	1	1	100.00%	Yes	Yes	Yes	Yes	2 or More Minorities	Not Hispanic	Unknown	Yes	No	Yes	\$103,000	\$86,562	\$0	.00%	Not Applicable				
28140	20	091	9800.04	No	No	No	7	7	100.00%	Yes	Yes	Yes	No	2 or More Minorities	Not Hispanic	Unknown	Yes	No	Yes	\$103,000	\$86,562	\$0	.00%	Not Applicable				
28140	20	091	9800.05	No	No	No	1	1	100.00%	Yes	Yes	Yes	Yes	2 or More Minorities	Not Hispanic	Unknown	Yes	No	Yes	\$103,000	\$86,562	\$0	.00%	Not Applicable				
28140	20	091	9801.00	No	No	No	0	0	.00%	No	No	No	Unknown	Unknown	Unknown	Yes	No	Yes	\$103,000	\$86,562	\$0	.00%	Not Applicable					
NA	20	135	9563.00	No	Yes	No	2,687	382	14.22%	No	No	No	White-Not Hispanic	Not Hispanic	Female	No	No	No	\$80,900	\$65,183	\$66,964	102.73%	Middle					
NA	20	145	9702.00	No	No	No	4,805	950	19.77%	No	No	No	White-Not Hispanic	Not Hispanic	Male	No	No	No	\$80,900	\$65,183	\$62,759	96.28%	Middle					
NA	20	145	9703.00	No	No	No	1,448	149	10.29%	No	No	No	White-Not Hispanic	Not Hispanic	Female	No	No	No	\$80,900	\$65,183	\$60,326	92.54%	Middle					
NA	20	165	9723.00	No	Yes	No	2,956	211	7.14%	No	No	No	White-Not Hispanic	Not Hispanic	Male	No	No	No	\$80,900	\$65,183	\$63,365	97.21%	Middle					
NA	20	185	4706.00	No	Yes	No	1,815	203	11.18%	No	No	No	White-Not Hispanic	Not Hispanic	Male	No	No	No	\$80,900	\$65,183	\$72,022	110.49%	Middle					
NA	20	185	4707.00	No	Yes	No	2,257	505	22.37%	No	No	No	White-Not Hispanic	Not Hispanic	Male	No	No	No	\$80,900	\$65,183	\$67,692	103.84%	Middle					
Grand Totals:							683,165	162,021	23.72%																			

Notes:

FARMERS BANK &amp; TRUST

Name of Reporting Institution

GREAT BEND, KS 67530

City, State, ZIP

0000482156

3

RSSD ID

Agency

1. Federal Financial Institutions Examination Council (FFIEC) Demographic Data for 2025.
2. Census tracts in IRS Federally Targeted Areas are defined in section 143(j)(1)(A) of the Internal Revenue Service code. A "qualified census tract", according to section 143(j)(2)(A), is a census tract in which 70 percent or more of the families have income that is 80 percent or less of the statewide median family income. Section 143(j)(2)(B) of the Code provides that the determination that a census tract is a "qualified census tract" must be based on the most recent decennial census for which data are available.
3. FFIEC Underserved Census Tracts are census tracts that meet the criteria of the FFIEC for population size, density, and dispersion that indicate that an area's population is sufficiently small, thin, and distant from a population center such that the geography is likely to have difficulty in financing the fixed costs of essential community needs.
4. FFIEC Distressed Census Tracts are defined by the FFIEC as census tracts where any of the following triggers exists (1) an unemployment rate of at least 1.5 times the national average; (2) a poverty rate of 20 percent or more; (3) a population loss of 10 percent or more between the previous and most recent decennial census, or a net migration loss of 5 percent or more over the five-year period preceding the most recent census.
5. Majority Minority Mixed Race is the count of census tracts where the combination of all minorities exceeds 50% of the census tract population.
6. Majority Minority Single Race is the count of census tracts where a single race exceeds 50% of the census tract population.
7. High Minority Mixed Race is the count of census tracts where the combination of all minorities exceeds 80% of the census tract population.
8. High Minority Single Race is the count of census tracts where a single race exceeds 80% of the census tract population.
9. Substantial Race/Ethnicity, Ethnicity and Gender represent the largest group of persons in the census tract for the given category.
10. FHFA Underserved Areas are census tracts that have either a Designated Disaster Area (DDA) or Low Income Area (LIA) designation.
11. FHFA Designated Disaster Areas are sourced from the Federal Housing Finance Agencies Underserved Areas Data file. Designated Disaster Areas are census tracts that are located within a county that has received a FEMA designation of a disaster area eligible for individual assistance within the previous three years.
12. FHFA Low Income Areas are sourced from the Federal Housing Finance Agencies Underserved Areas Data file. Low Income Areas are comprised of census tracts where the census tract income is less than 80% of the applicable Area Median Income.

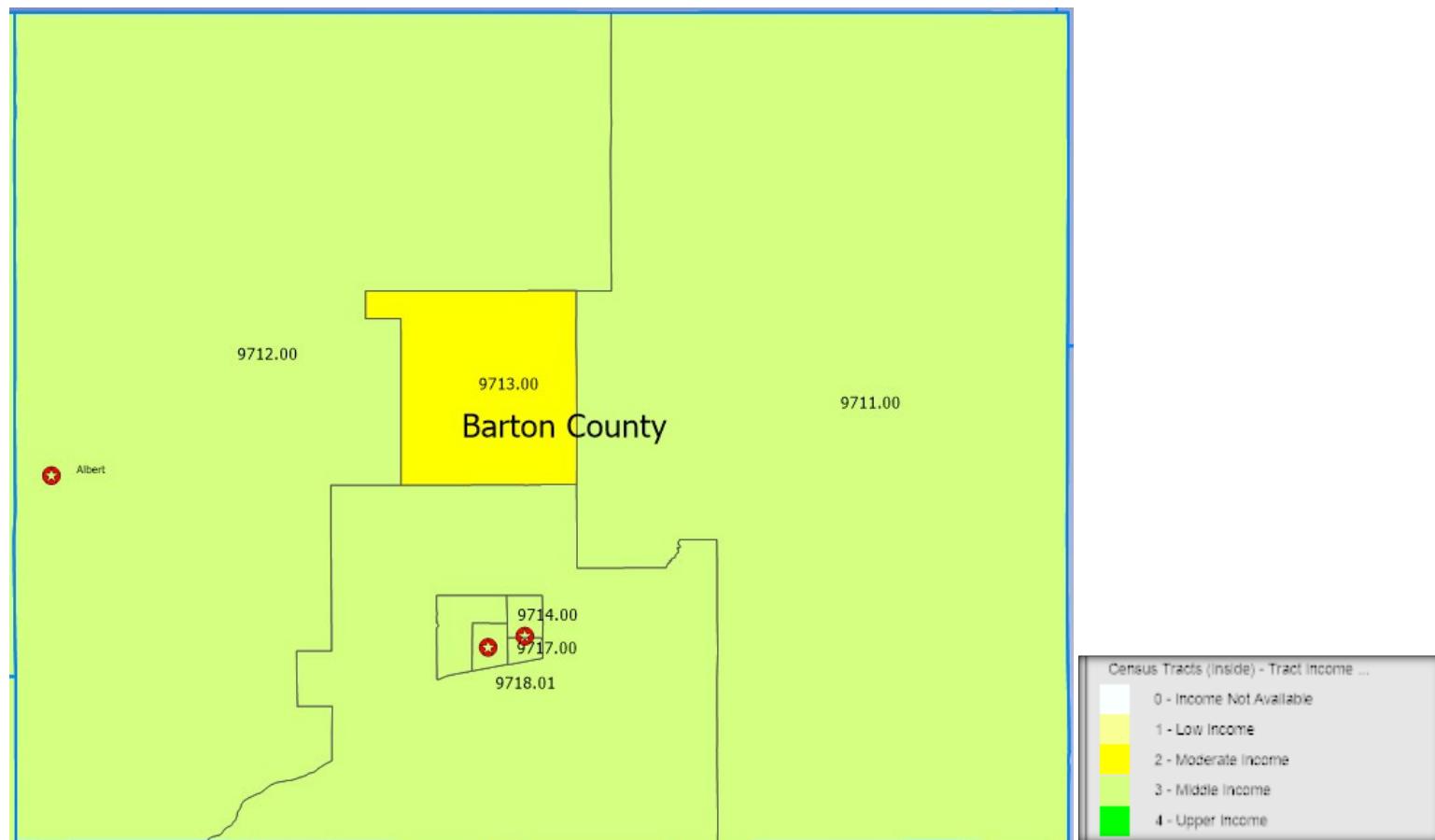
User Filter

CRA / 2025 / FARMERS BANK & TRUST  
 Excluded From Submission <> 1  
 AND Geographic Area = 2024 Bankwide AA

## BARTON COUNTY, KANSAS (009)

Farmers Bank & Trust's assessment area consists of all of Barton County in west central Kansas. The Bank maintains three locations in the county—Great Bend Main Bank, Great Bend Downtown, and Albert. Barton County contains seven middle-income tracts and one moderate-income tract, which is tract number 9713.00.

Barton County, Kansas Map

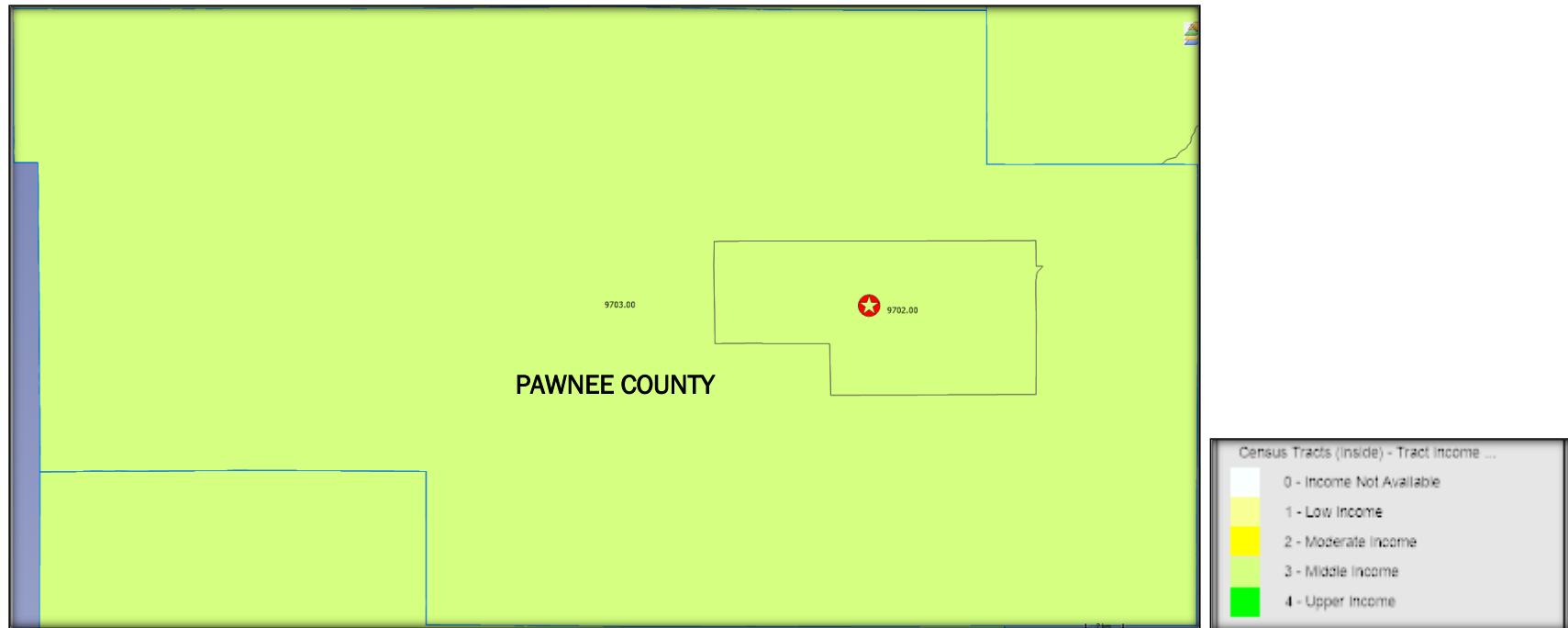




## Nonmetropolitan Assessment Area

### PAWNEE COUNTY, KANSAS (145)

Farmers Bank & Trust's assessment area consists of all of Pawnee County in western Kansas. The Bank maintains one location in the county—Larned. Pawnee County does not contain low- or moderate-income tracts or distressed/underserved middle-income tracts.



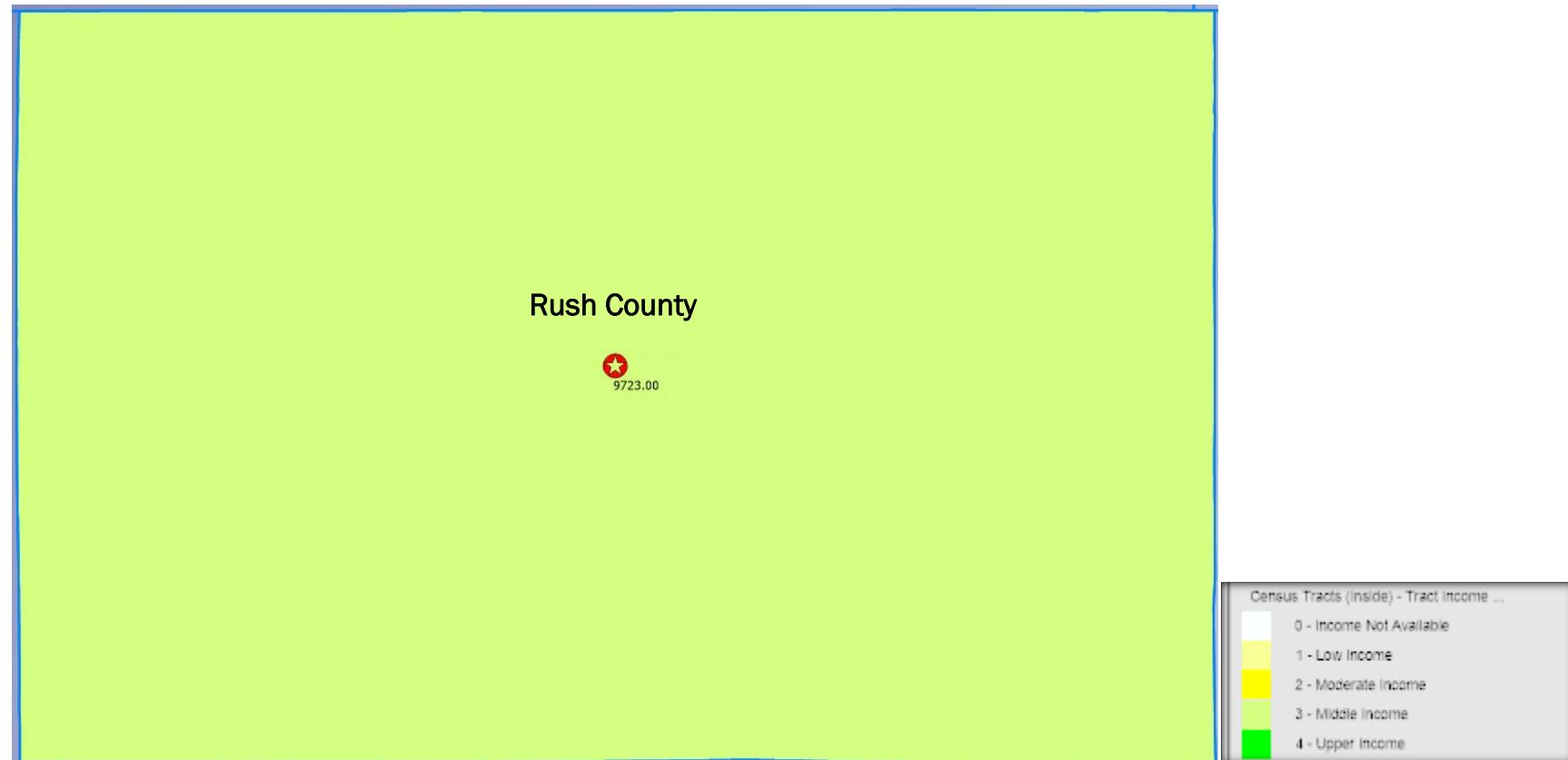


## Nonmetropolitan Assessment Area

### RUSH COUNTY, KANSAS (165)

Farmers Bank & Trust's assessment area consists of all of Rush County in west central Kansas. The Bank maintains one location in the county—La Crosse. Rush County does not contain low- or moderate-income tracts. However, 9723.00 is considered underserved.

#### Rush County, Kansas Map





## Nonmetropolitan Assessment Area

### NESS COUNTY, KANSAS (135)

Farmers Bank & Trust's assessment area consists of all of Ness County in west central Kansas. The Bank maintains one location in the county—Bazine. Ness County does not contain low- or moderate-income tracts. However, 9563.00 is considered underserved.

#### Ness County, Kansas Map



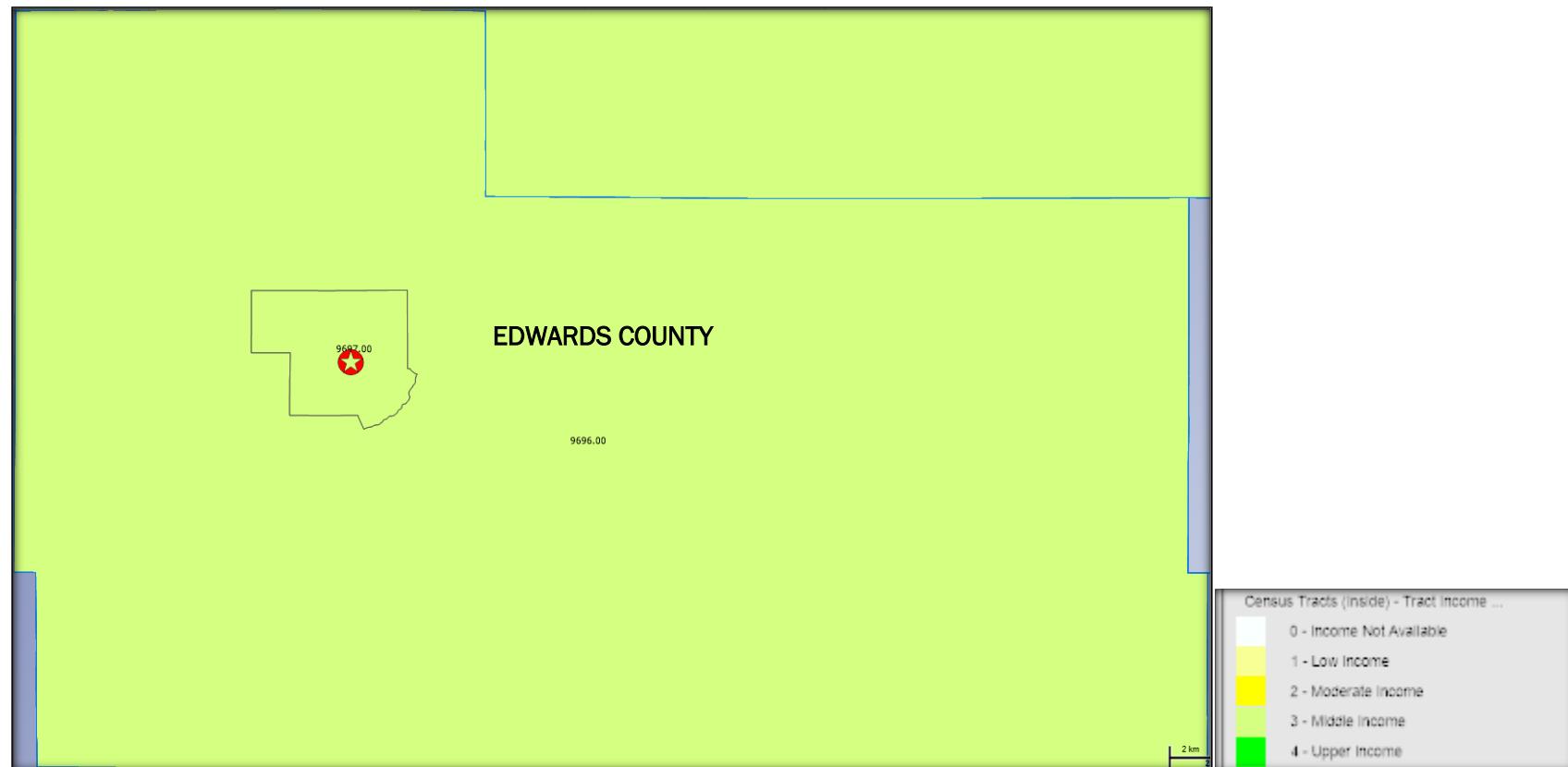


## Nonmetropolitan Assessment Area

### EDWARDS COUNTY, KANSAS (047)

Farmers Bank & Trust's assessment area consists of all of Edwards County in west central Kansas. The Bank maintains one location in the county—Kinsley. Edwards County does not contain low- or moderate-income tracts. However, both 9696.00 and 9697.00 are considered distressed and underserved.

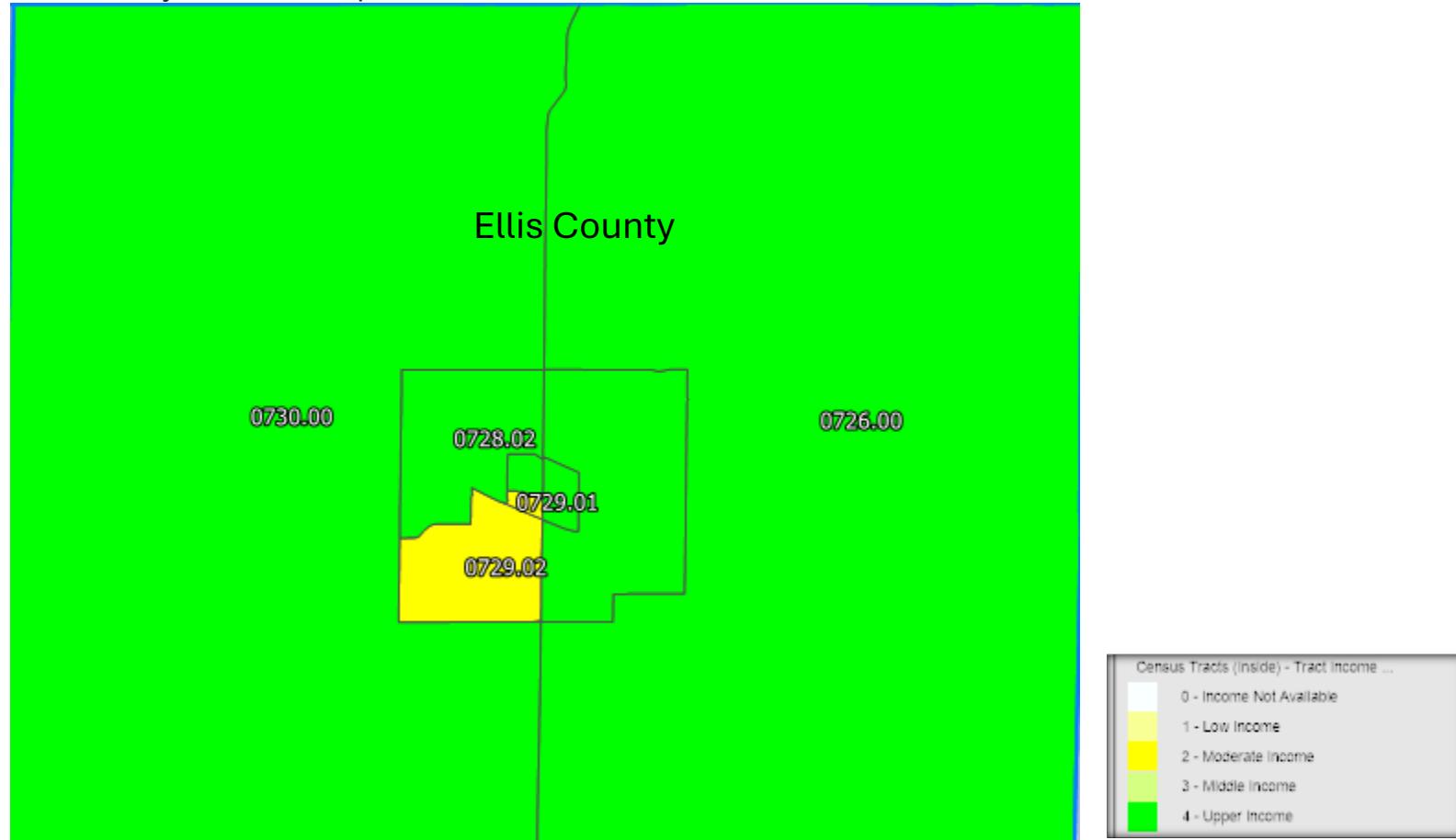
#### Edwards County, Kansas Map



## ELLIS COUNTY, KANSAS (051)

Farmers Bank & Trust's assessment area consists of all of Ellis County in west central Kansas. The Bank maintains zero locations in the county. Ellis County contains two moderate-income tracts. Ellis County does not have tracts considered distressed/underserved.

Ellis County, Kansas Map



## STAFFORD COUNTY, KANSAS (185)

Farmers Bank & Trust's assessment area consists of all of Stafford County in west central Kansas. The Bank maintains zero locations in the county. Stafford County does not contain low- or moderate-income tracts. However 4706.00 and 4707.00 are considered distressed/underserved,

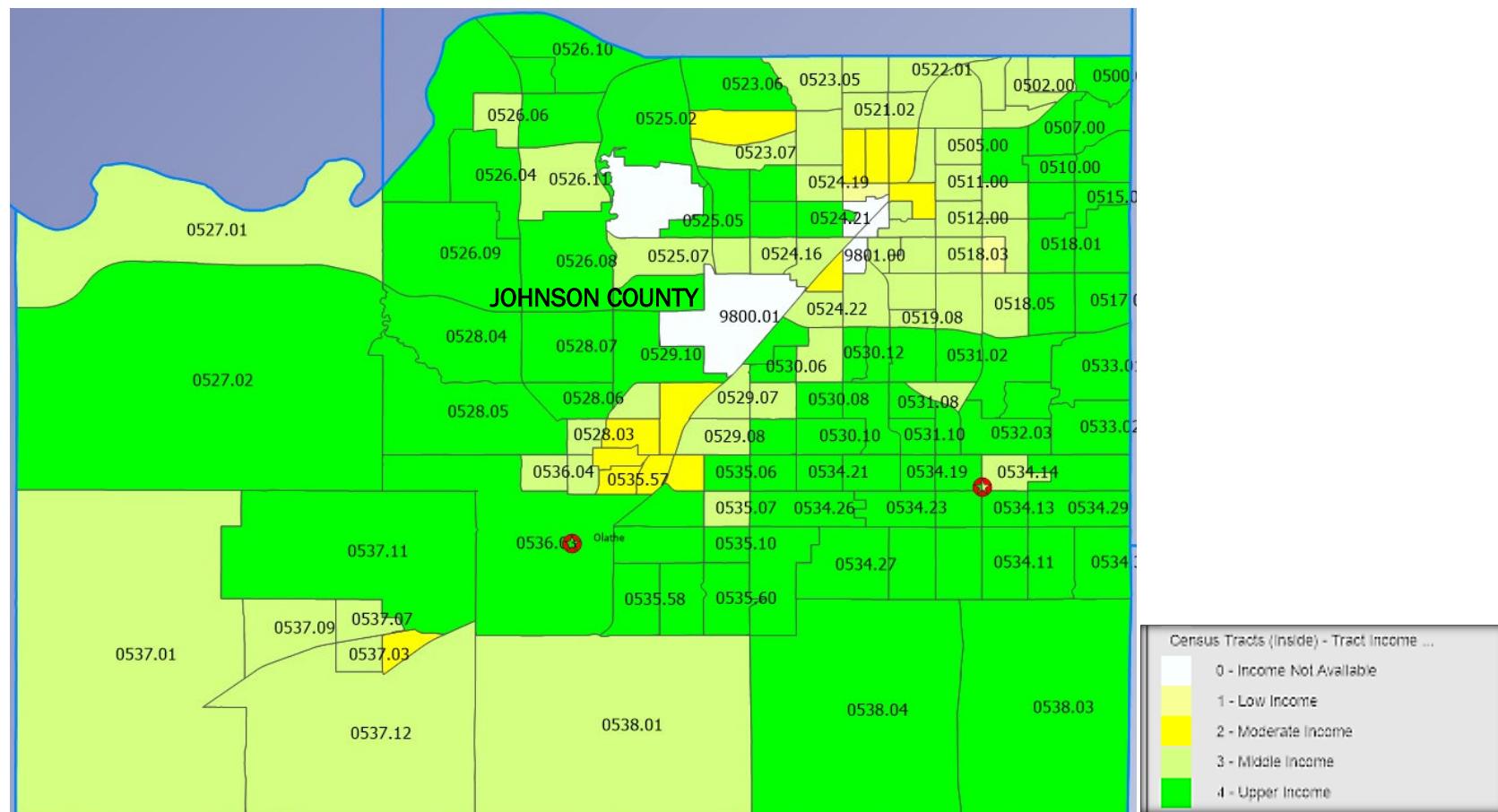
Stafford County, Kansas Map



## JOHNSON COUNTY, KANSAS (091)

Farmers Bank & Trust's assessment area consists of all of Johnson County in eastern Kansas. The Bank maintains two locations in the county—Overland Park and Olathe. Johnson County contains two low-income tracts and thirteen moderate-income tracts. Johnson County does not have tracts considered distressed/underserved.

Johnson County, Kansas Map





## Loan-to-Deposit Ratios

Below is Bank's loan-to-deposit ratios:

Month	2021	2022	2023	2024
March	78.32%	52.50%	47.87%	56.60%
June	55.57%	48.49%	55.89%	61.42%
September	56.37%	45.09%	53.02%	59.87%
December	55.86%	48.35%	52.83%	62.62%



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# Home Mortgage Disclosure Act (HMDA) Notice

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The HMDA data about our residential mortgage lending is available online for review. The data shows geographic distribution of loans and applications; ethnicity, race, sex, age, and income of applicants and borrowers; and information about loan approvals and denials. This data is available online at the Consumer Financial Protection Bureau's website:

[www.consumerfinance.gov/hmda](http://www.consumerfinance.gov/hmda)

HMDA data for many other financial institutions is also available at this website.