



Office of the
Comptroller of the Currency
Washington, DC 20219

INTERMEDIATE SMALL BANK

PUBLIC DISCLOSURE

October 5, 2020

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Community National Bank & Trust
Charter Number 21389
14 North Lincoln
Chanute, Kansas 66720

Office of the Comptroller of the Currency
1027 South Main Street, Suite 405
Joplin, Missouri 64801

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

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Overall CRA Rating

Institution's CRA Rating: Outstanding.

The Lending Test is rated: Outstanding.

The Community Development Test is rated: Outstanding.

The major factors that support this rating include:

- Community National Bank & Trust (CNB&T) exhibits excellent borrower and geographic distribution of loans. The Office of the Comptroller of the Currency (OCC) based the Lending Test rating on CNB&T's combined performance in each state of operation. The state of Kansas received the most weight, followed by the state of Missouri, then the state of Oklahoma. The OCC gave primary lending performance consideration to consumer loans, followed by commercial loans and agricultural related loans.
- CNB&T exhibits excellent responsiveness to community development (CD) needs through CD loans, qualified investments, and CD services. The CD Test rating is based on a combined review of the bank's responsiveness in each state. CRA qualified CD loans including statewide/regional CD loans total \$16.9 million and represent 15.2 percent of tier 1 capital. CRA qualified CD investments including statewide/regional investments total \$8.5 million and represents 7.6 percent of tier 1 capital. The bank's staff provided 887 qualified CD service hours for 34 community activities.

Loan-to-Deposit Ratio

Considering CNB&T's size, financial condition, and the credit needs of the assessment areas (AA), the bank's loan-to-deposit ratio is more than reasonable. CNB&T's average quarterly loan-to-deposit (LTD) ratio reflects more than reasonable responsiveness towards meeting the credit needs of the community. The bank's quarterly LTD ratio from September 30, 2017 to December 31, 2019 averaged 85.2 percent. The combined average quarterly LTD ratio for five competitor banks was 73.1 percent over the same period, and the ratios for each competitor bank ranged between 45.3 percent and 87 percent. The asset size of the competitor banks ranged from \$337.8 million to \$3.2 billion, with an average asset size of \$1.3 billion. CNB&T ranked the third largest in asset size out of the other six financial institutions serving the AA.

Lending in Assessment Area

A majority of CNB&T's loans are inside its AAs. Based on the combined sample of loans reviewed, the bank originated and/or purchased 82.8 percent of its total loans by number inside the bank's AAs during the evaluation period. This analysis is performed at the bank, rather than the AA level. The OCC used the loans originated inside the bank's AAs for the geographic distribution of lending and borrower income distribution analyses.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Consumer	517	84.9	92	15.1	609	5,307	74.8	1,789	25.2	\$7,096
Small Business	261	78.9	70	21.1	331	26,899	53.9	22,995	46.1	\$49,894
Small Farm	117	83.0	24	17.0	141	12,234	87.7	1,719	12.3	\$13,953
Total	895	82.8	186	17.2	1,081	44,440	62.6	26,503	37.4	\$70,943

Source: Evaluation Period: 1/1/2017 – 12/31/2019 Based on loan sample from bank data; due to rounding totals may not equal 100.0

Description of Institution

CNB&T is a \$1.3 billion wholly owned subsidiary of Community Bancorp, Inc., with both headquartered in Chanute, Kansas. During the evaluation period, CNB&T operated 34 facilities, which includes 32 branches with 28 on premises ATMs, eight stand-alone ATMs, and two drive-thru centers with ATMs. Significant organizational changes include the acquisition of Heritage State Bank June 2, 2018, which resulted in four new Missouri banking center locations (Nevada, Lamar, Carthage, El Dorado Springs). In addition, CNB&T converted a loan production office in Ponca City, Oklahoma into a full-service branch June 25, 2018. CNB&T operates in three states, 30 communities, and 23 counties. For CRA evaluation purposes, there are five assessment areas: state of Kansas (Kansas nonMA AA and Wichita area AA), state of Missouri (Missouri nonMA AA and Jasper County Missouri (MO) AA) and the state of Oklahoma (Kay County Oklahoma (OK) AA).

CNB&T's business strategy based on dollar volume primarily focuses on the origination of commercial, agricultural, and home mortgage loans. As of December 31, 2019, the bank reported total loans of \$898 million, total deposits of \$1.16 billion, and equity capital of \$127 million. Consumer loans is a primary product for CRA evaluation purposes based on the number of loans originated. By number, consumer loans represent 47.9 percent of the loan portfolio. The loan portfolio by dollar volume is 48.8 percent commercial loans, 28.1 percent agricultural related loans, 17.4 percent home mortgage loans, and 5.7 percent consumer loans.

There are no known legal, financial, or other factors that may impede the institution's ability to meet the credit needs in its AAs. CNB&T was rated, "Satisfactory" in the last published CRA Public Evaluation (PE) dated October 16, 2017.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The general evaluation period for the state of Kansas is January 1, 2017 through December 31, 2019. The Lending Test will follow the general evaluation review time period. The end date for the previous evaluation review period for the LTD ratio was June 30, 2017; therefore, the LTD ratio review period for this evaluation is September 30, 2017 to December 31, 2019. The previous evaluation review end date for the CD Test was October 15, 2017; therefore, the CD Test review period for this evaluation is October 16, 2017 to December 31, 2019. The evaluation period for the state of Missouri is June 2, 2018 to December 31, 2019. The evaluation period for the state of Oklahoma is June 25, 2018 to December 31, 2019.

Primary loan products for this evaluation are products in which the institution originated at least 20 loans within the applicable AA during the evaluation period. Consumer loans by number of loans originated represent 48 percent of the loan portfolio and is the primary product by number for each AA. Commercial loans represent 49 percent of the portfolio by dollar and is the primary product by dollar volume for each AA. In addition, agricultural related loans are a secondary product for the Kansas nonMA AA and the Kay County OK AA.

With an evaluation period end date of December 31, 2019, qualifying activities performed in response to the significant impact of the Coronavirus Pandemic across the United States are not addressed in this evaluation. We will consider CNB&T's qualifying activities performed in response to the impact of the Coronavirus Pandemic during applicable subsequent evaluations.

Selection of Areas for Full-Scope Review

In each state where the bank has an office, one or more of the AAs within that state was selected for a full-scope review. For purposes of this evaluation, bank delineated AAs located within the same metropolitan statistical area (MSA), multistate metropolitan statistical area (MMSA), or combined statistical areas (CSA) are combined and evaluated as a single AA. Similarly, bank delineated non-MSA AAs within the same state are combined and evaluated as a single area. These combined AAs may be evaluated as full- or limited-scope. Refer to the Scope of Evaluation section under each State Rating for details regarding how full-scope AAs were selected. Refer to Appendix A, Scope of Examination, for a list of full- and limited-scope AAs.

Ratings

The bank's overall rating is a blend of the state ratings, and where applicable, multistate ratings. The state ratings are based on performance in all the bank's AAs. The state of Kansas received the most weight, followed by the state of Missouri, then the state of Oklahoma based on the volume of loans and deposits originated in each state during the evaluation period. The state of Kansas accounts for 84.8 percent of loan originations and 87.5 percent of deposits. The state of Missouri accounts for 13.2 percent of loan originations and 11.3 percent of deposits. The state of Oklahoma accounts for 2.0 percent of loan originations and 1.2 percent of deposits. Refer to the Scope of Evaluation section under each state and State Ratings section for details regarding factors used to determine the respective ratings.

Discriminatory or Other Illegal Credit Practices Review

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

The OCC has not identified that this institution has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

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

State Ratings

State of Kansas

CRA rating for the State of Kansas¹: Outstanding

The Lending Test is rated: Outstanding

The Community Development Test is rated: Outstanding

The major factors that support this rating include:

- CNB&T exhibits an excellent distribution of loans by geography and lending to borrowers of different income levels and businesses of different revenues within the AA. The Lending Test rating is based on a review of the geographic and borrower distribution of loans.
- CNB&T exhibits excellent responsiveness under the CD Test. The CD Test rating is a blended review of CRA qualified investment, services and related loan activity.

Description of Institution's Operations in Kansas

CNB&T operates 29 facilities in the state of Kansas. The Kansas nonMA AA consists of 24 facilities that include 21 on premise ATMs. This AA also includes eight stand-alone ATMs. The main office is in Chanute. The economy is stable. The unemployment rate is at 4.9 percent. Major manufacturing employers are: Young's Welding, Inc., Bridgeway Cabinets, Ash Grove Cement, Chanute Manufacturing, and Orizon Aerospace. Farming practices are predominately row crop operations including wheat, soybeans, and corn. Livestock operations consist primarily of cow/calf operations. The Kansas nonMA AA consists of 15 counties: Allen, Anderson, Chase, Chautauqua, Cowley, Crawford, Elk, Greenwood, Labette, Lyon, Marion, Montgomery, Neosho, Wilson and Woodson counties all within the state of Kansas with a total population of 241,357. The median housing value is \$77,954. The 79 census tracts include 20 moderate-income, 56 middle-income, and three upper-income census tracts; none are designated low-income. The median family income is \$57,229. The household distribution by income level is 27.2 percent low-income, 17.6 percent moderate-income, 18.7 percent middle-income, and 36.6 percent upper-income. Approximately 12.8 percent of families live below the poverty level. Community contacts state commercial loans as the primary credit needs.

The Wichita area AA includes five facilities each with on premise ATMs. Banking facilities are in the cities of Augusta, Benton, and Newton with two in Eldorado. This is a growing community. Major industries consist of services, retail trade, and agriculture. The agriculture area has seen declines for cattle producers and row crop farmers. The Wichita area AA consists of two counties: Butler and Harvey counties all within the state of Kansas with a total population of 100,927. The 19 census tracts include three moderate-income, 11 middle-income, and five upper-income census tracts; none are

¹ This rating reflects performance within the state. The statewide evaluations do not reflect performance in the parts of those states contained within the MMSA.

designated low-income. The median housing value is \$124,072. The median family income is \$64,331. The household distribution by income level is 20 percent low-income, 15.2 percent moderate-income, 19 percent middle-income, and 45.7 percent upper-income. Approximately 7.5 percent of families live below the poverty level. Community contacts state affordable housing and small business as the primary credit needs.

Kansas nonMA AA

Table A – Demographic Information of the Assessment Area						
Assessment Area: Kansas nonMA AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	79	0.0	25.3	70.9	3.8	0.0
Population by Geography	241,357	0.0	18.9	75.9	5.2	0.0
Housing Units by Geography	115,255	0.0	19.2	75.9	4.9	0.0
Owner-Occupied Units by Geography	65,553	0.0	16.5	79.0	4.4	0.0
Occupied Rental Units by Geography	30,224	0.0	23.0	71.2	5.8	0.0
Vacant Units by Geography	19,478	0.0	22.4	72.8	4.8	0.0
Businesses by Geography	12,933	0.0	23.8	71.5	4.8	0.0
Farms by Geography	1,480	0.0	7.6	87.2	5.1	0.0
Family Distribution by Income Level	61,230	22.5	19.7	22.4	35.3	0.0
Household Distribution by Income Level	95,777	27.2	17.6	18.7	36.6	0.0
Median Family Income Non-MSAs - KS		\$57,229	Median Housing Value			\$77,954
			Median Gross Rent			\$611
			Families Below Poverty Level			12.8%

Source: 2015 ACS and 2019 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.

Wichita area AA

Table A – Demographic Information of the Assessment Area						
Assessment Area: Wichita area AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	19	0.0	15.8	57.9	26.3	0.0
Population by Geography	100,927	0.0	10.3	60.7	28.9	0.0
Housing Units by Geography	40,931	0.0	11.2	61.5	27.2	0.0
Owner-Occupied Units by Geography	27,244	0.0	7.8	60.8	31.4	0.0
Occupied Rental Units by Geography	10,610	0.0	19.8	60.5	19.7	0.0
Vacant Units by Geography	3,077	0.0	12.3	71.2	16.5	0.0
Businesses by Geography	5,318	0.0	13.7	55.8	30.4	0.0
Farms by Geography	467	0.0	3.9	65.5	30.6	0.0
Family Distribution by Income Level	26,690	15.7	18.4	23.4	42.6	0.0
Household Distribution by Income Level	37,854	20.0	15.2	19.0	45.7	0.0
Median Family Income MSA - 48620 Wichita, KS MSA		\$64,331	Median Housing Value			\$124,072
			Median Gross Rent			\$739
			Families Below Poverty Level			7.5%
<i>Source: 2015 ACS and 2019 D&B Data Due to rounding, totals may not equal 100.0%</i>						
<i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

Scope of Evaluation in Kansas

Two AAs (Kansas nonMA and Wichita area) represent the state of Kansas. Both received a full-scope review. Primary weight was given to the Kansas nonMA followed by the Wichita area AA based on the volume of portfolio loans and deposits. The primary CRA loan products for the Kansas nonMA AA are consumer loans by number, followed by commercial and agriculture loans by dollar, respectively. By total loans and deposits, this AA represents by dollar 65.1 percent and 75.9 percent of the portfolio, respectively. The primary CRA loan products for the Wichita area AA are consumer loans by number, followed by commercial loans by dollar. By total loans and deposits, this AA represents by dollar 18.4 percent and 11.6 percent of the portfolio, respectively. Refer to the bankwide Scope of Evaluation section for additional details.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN KANSAS**LENDING TEST**

The bank's performance under the Lending Test in Kansas is rated Outstanding.

Conclusions for Areas Receiving Full-Scope Reviews

Based on full-scope reviews, the bank's lending performance in the state of Kansas is excellent.

Distribution of Loans by Income Level of the Geography

The bank exhibits excellent geographic distribution of loans in the state of Kansas.

Consumer Loans

Refer to Table U in the state of Kansas section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's consumer loan originations and purchases.

Kansas nonMA AA

The overall geographic distribution of consumer loans in the Kansas nonMA AA is excellent. The distribution of consumer loans in moderate-income geographies exceeds area demographics. In addition, ten of the fifteen counties within the AA include middle-income census tracts that are in distressed and/or underserved middle-income census tracts. An analysis of low-income geographies is not meaningful since none of the AA census tracts are designated low-income.

Wichita area AA

The overall geographic distribution of consumer loans in the Wichita area AA is excellent. The distribution of consumer loans in moderate-income geographies significantly exceeds area demographics. An analysis of low-income geographies is not meaningful since none of the AA census tracts are designated low-income.

Small Loans to Businesses

Refer to Table Q in the state of Kansas section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

Kansas nonMA AA

The overall geographic distribution of small loans to businesses in the Kansas nonMA AA is reasonable. The distribution of small loans to businesses in moderate-income geographies is slightly below the peer aggregate. The bank's small loans to businesses is below the demographic indicator but represents 84 percent of the AA's percentage of small businesses. An analysis of low-income geographies is not meaningful since none of the AA census tracts are designated low-income.

Wichita area AA

The overall geographic distribution of small loans to businesses in the Wichita area AA is excellent. The distribution of small loans to businesses in moderate-income geographies significantly exceeds both the demographic indicator and the peer aggregate. An analysis of low-income geographies is not meaningful since none of the AA census tracts are designated low-income.

Small Loans to Farms

Refer to Table S in the state of Kansas section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to farms.

Kansas nonMA AA

The overall geographic distribution of small loans to farms in the Kansas nonMA AA is reasonable. The distribution of small loans to farms in moderate-income geographies exceeds the peer aggregate but is slightly below area demographics. The percentage of small loans to farms in moderate-income geographies represents 90.8 percent of the AA's percentage of small farms in moderate-income geographies. An analysis of low-income geographies is not meaningful since none of the AA census tracts are designated low-income.

Wichita area AA

Agricultural related loans are not a primary product for this AA; therefore, an analysis of small loans to farms was not performed.

Distribution of Loans by Income Level of the Borrower

The bank exhibits excellent distribution of loans to individuals of different income levels and businesses of different sizes, given the product lines offered by the bank.

Consumer Loans

Refer to Table V in the state of Kansas section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's consumer loan originations and purchases.

Kansas nonMA AA

The overall borrower distribution of consumer loans in the Kansas nonMA AA is excellent. This analysis included a review of area demographics and the borrowers' ability to obtain a loan based upon income level. Competition from other financial institutions, credit unions, online finance companies and local payday lenders within the AA is strong. The distribution of consumer loans to moderate-income borrowers significantly exceeds area demographics and is considered excellent. The distribution of consumer loans to low-income borrowers is below area demographics but is considered reasonable when considering loan qualification standards. In addition, the poverty level in this AA is high. Approximately 18 percent of the AA's households live below the poverty level. In general, it is difficult for low-income borrowers to qualify for loans when considering general income requirements to meet underwriting debt to income standards. A 2019 Experian consumer credit report states the average individual income to qualify for consumer loans is \$31,000. The median household income for the AA is \$41,159. Borrowers at the low-income level have income below \$20,580 making it difficult to meet basic livings needs and to afford a loan payment.

Wichita area AA

The overall borrower distribution of consumer loans in the Wichita area AA is excellent. The distribution of consumer loans to moderate-income borrowers significantly exceeds area demographics and is considered excellent. The distribution of consumer loans to low-income borrowers is reasonable. The distribution of the bank's consumer loans to low-income borrowers is slightly below area demographics and represents 78.5 percent of the AA's percentage of low-income households.

Small Loans to Businesses

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

Kansas nonMA AA

The overall borrower distribution of small loans to businesses in the Kansas nonMA AA is excellent. The distribution of small loans to businesses with revenues less than \$1 million significantly exceeds the peer aggregate and is slightly below the demographic indicator. The percentage of the bank's loans originated to small businesses represents 93.2 percent of the percentage of small businesses in the AA. In addition, 60 percent of the bank's loans in the evaluation sample businesses have revenues less than \$250 thousand.

Wichita area AA

The overall borrower distribution of small loans to businesses in the Wichita area AA is excellent. The distribution of small loans to businesses with revenues less than \$1 million significantly exceeds the peer aggregate and is slightly below the demographic indicator. The percentage of the bank's loans originated to small businesses represents 85.3 percent of the percentage of small businesses in the AA. In addition, 41 percent of the bank's loans in the evaluation sample businesses have revenues less than \$250 thousand.

Small Loans to Farms

Refer to Table T in the state of Kansas section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to farms.

Kansas nonMA AA

The overall borrower distribution of small loans to farms in the Kansas nonMA AA is excellent. The distribution of small loans to farms with revenues less than \$1 million significantly exceeds the peer aggregate. The bank's percentage is below the demographic indicator. The percentage of the bank's loans originated to small farms represents 76.3 percent of the percentage of small farms in the AA. In addition, 61 percent of the bank's loans in the evaluation sample businesses have revenues less than \$250,000.

Wichita area AA

Agricultural related loans are not a primary product for this AA; therefore, an analysis of small loans to farms was not performed.

Responses to Complaints

CNB&T has not received any CRA performance related complaints during the evaluation period.

COMMUNITY DEVELOPMENT TEST

The bank's performance under the CD Test in the state of Kansas is rated Outstanding.

Conclusions for Areas Receiving Full-Scope Reviews

Based on a full-scope review, CNB&T exhibits excellent responsiveness to CD needs in the state through CD loans, qualified investments, and CD services, as appropriate, considering the bank's capacity and the need and availability of such opportunities for CD in CNB&T's AAs.

The Kansas nonMA AA received the majority of the assessment weight followed by the Wichita AA. The Kansas nonMA AA represents 78 and 86.7 percent of state loans and deposits, respectively.

Number and Amount of Community Development Loans

The Community Development Loans Table, shown below, sets forth the information and data used to evaluate the bank's level of CD lending. The table includes all CD loans, including multifamily loans that also qualify as CD loans.

Community Development Loans				
Assessment Area	Total			
	#	% of Total #	\$(000's)	% of Total \$
Kansas nonMA	38	97.4	13,101	97.1
Wichita area AA	1	2.6	390	2.9
Total	39	100.0	13,491	100.0

Kansas nonMA AA

CNB&T demonstrated excellent responsiveness to CD needs and opportunities in the Kansas nonMA AA during the evaluation period. Management originated 38 CD loans totaling \$13 million or 15.5 percent of allocated tier 1 capital. Ten loans qualified as affordable housing loans, creating or rehabilitating 182 units and totaled \$261 thousand. Eight loans qualified as community service for low- to moderate-income individuals totaling \$2.1 million. Twelve loans met the economic development needs in the AA by funding a start-up business and other loans that helped create, retain or improve 420 jobs for low- to moderate-income individuals totaling \$8.1 million. Thirteen loans qualified as

revitalization and stabilization primarily in rural middle-income census tracts that were considered underserved or distressed totaling \$2.6 million.

Examples of CD loans:

- One loan was to an organization that provides below market rental homes to women 18 and older and their families after they successfully completed a rehabilitation program for drug addiction and provides wrap around services to help with budgeting and home ownership education.
- Several loans and leases were made to local municipalities to purchase firetrucks, police cars, and road construction equipment considered essential services in underserved and or distressed census tracts.
- Several loans were made to start-up businesses creating jobs for low- to moderate-income individuals.

Wichita area AA

CNB&T demonstrated adequate responsiveness to CD needs and opportunities in the Wichita area AA during the evaluation period. CD loans demonstrated adequate responsiveness to CD needs and opportunities in the Wichita area AA during the evaluation period. Management originated one CD loan totaling \$390 thousand or three percent of allocated tier 1 capital. This loan qualified as meeting the economic development needs in the AA by funding a small business loan that created 11 new jobs. This loan provided interim financing until an SBA 504 loan was in place to purchase commercial real estate to relocate the business to a larger building to allow for expansion.

Number and Amount of Qualified Investments

Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
KS-nonMA	2	355	25	5,466	27	90.0	5,822	99.98	0	0
Wichita AA	0	0	3	1	3	10.0	1	0.02	0	0
Kansas Total	2	355	28	5,467	30	93.7	5823	71.7	0	0
Statewide/Regional	0	0	2	2,300	2	6.3	2,300	28.3	0	0
Total	2	355	30	7,767	32	100.0	8,123	100.0	0	0

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

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

Kansas nonMA AA

CNB&T demonstrated excellent responsiveness to CD needs and opportunities in the Kansas nonMA AA. Qualified investments and donations including prior period investments made during the evaluation period total \$5.8 million, which represents 6.9 percent of allocated tier 1 capital. Management provided six current period investments totaling \$5.4 million and two prior period investments totaling \$355 thousand. The investments represent school bonds to rehabilitate schools that primarily serve students that qualify for the Free and Reduced Lunch Program. Management also made 19 qualified donations totaling \$17 thousand to 16 organizations in the AA during the evaluation period. Donations supported

organizations who provide community services such as programs for emergency housing assistance, affordable housing, food banks, dental care, child abuse prevention care, and more.

Wichita area AA

Qualified investments in the form of donations are adequate given the institutions overall CD activity for CD services and loans. Donations total \$1 thousand to support community services such as prevention and treatment of child abuse and child mentoring programs for low- to moderate-income individuals.

Extent to Which the Bank Provides Community Development Services

Kansas nonMA AA

CNB&T provided an excellent level of CD services within the AA. The bank had 23 employees provide 426 hours of CD services to 13 different organizations. Seven bank employees participated in the Federal Home Loan Bank's down payment assistance grant program for low-income borrowers and helped 15 participants obtain grants up to \$5 thousand each.

Examples of service hours include the following:

- Teaching financial education classes to low- and moderate-income individuals, students and communities.
- Serving as a board member for an organization that provides SBA 504 loans and administers other small business loan programs in the AA.
- Serving as board and committee member for organizations that promote affordable housing to low- and moderate-income individuals and communities in the bank's AA.

Wichita area AA

CNB&T provided an excellent level of CD services within the AA. The bank had eight employees provide 271 hours of CD services to seven different organizations. One bank employee participated in the Federal Home Loan Bank's down payment assistance grant program for low-income borrowers and helped one participant obtain a grant for up to \$5 thousand.

Examples of service hours include the following:

- Teaching financial education classes to low- and moderate-income individuals, students and communities.
- One employee serves as a board member for an organization that provides SBA 504 loans and administers other small business loan programs in the AA
- One employee serves as a loan committee and advisory board member for an organization that provides entrepreneurial services and training along with micro business lending in the banks AA.

Broader Statewide and/or Regional Community Development Activities

Community Development Lending

CNB&T's CD loans demonstrated excellent responsiveness to CD needs and opportunities in Statewide and Regional areas of Missouri and Kansas during the evaluation period. Management originated four CD loans totaling \$2.9 million. One loan qualified as affordable housing creating or rehabilitating 24 units and totaled \$1.1 million. One loan qualified as community service by creating emergency and temporary shelter for children from low- to moderate-income individuals totaling \$1.3 million. Two loans met the economic development needs in the AA by funding two restaurant businesses that helped create, retain or improve 45 jobs for low- to moderate-income individuals totaling \$470 thousand.

Investments

CNB&T's qualified investments demonstrated excellent responsiveness to CD needs and opportunities in the Statewide and Regional areas of Kansas during the evaluation period. Qualified investments made during the evaluation period totaling \$2.3 million. One Investment supported affordable housing through the purchase of a mortgage backed security on a low-income housing tax credit project located in Wichita, Kansas adjacent to the banks AA. One investment supported economic development that provides support and training for entrepreneurs and small businesses across the state of Kansas including part of the bank's AA.

Services

CNB&T provides an excellent level of CD services in the Statewide and Regional area. The bank had one employee provide 168 hours of CD services to one organization that provides support and training for entrepreneurs and small business lending across the state of Kansas, including part of the bank's AA.

State of Missouri

CRA rating for the State of Missouri²: Satisfactory

The Lending Test is rated: Outstanding

The Community Development Test is rated: Satisfactory

The major factors that support this rating include:

- CNB&T exhibits an excellent distribution of loans by geography and lending to borrowers of different income levels and businesses of different revenues within the AA. The Lending Test rating is based on a review of the geographic and borrower distribution of loans.
- CNB&T exhibits adequate responsiveness under the CD Test. The CD Test rating is a blended review of CRA qualified investments, services and related loan activity.

Description of Institution's Operations in Missouri

CNB&T operates four facilities in the state of Missouri. The Missouri nonMA AA consists of three facilities that include on premise ATMs. Branches are in the cities of Nevada, Lamar, and El Dorado Springs, Missouri. Major employers include 3M and other services and agriculture related businesses. Approximately 64.1 percent of the businesses have one to four employees. The Missouri nonMA AA consists of three counties: Barton, Cedar, and Vernon counties all within the state of Missouri with a total population of 46,936. The median housing value is \$92,468. The 12 census tracts include 10 moderate-income, one middle-income, and one upper-income census tracts; none are designated low-income. The median family income is \$48,341. The household distribution by income level is 25.2 percent low-income, 17.2 percent moderate-income, 18.1 percent middle-income, and 39.5 percent upper-income. Approximately 16.6 percent of families live below the poverty level.

The Jasper County MO AA includes five facilities each with on premise ATMs. The one branch banking facility is in the city of Carthage, Missouri. The economy is stable. Unemployment is at 3.3 percent. Major industries consist of services and retail trade. Approximately 58.3 percent of the businesses operate with one to four employees. Major employers include Leggett & Platt, the County, and the School District. Community contacts state affordable housing and small business loans are the primary credit needs. The Jasper County MO AA consists of one county within the state of Missouri with a total population of 117,184. The median housing value is \$104,570. The 22 census tracts include five moderate-income, 14 middle-income, and three upper-income census tracts; none are designated low-income. The median family income is \$51,752. The household distribution by income level is 22.6 percent low-income, 17.3 percent moderate-income, 18.2 percent middle-income, and 41.9 percent upper-income. Approximately 12 percent of families live below the poverty level.

² This rating reflects performance within the state. The statewide evaluations do not reflect performance in the parts of those states contained within the MMSA.

Missouri nonMA AA

Table A – Demographic Information of the Assessment Area						
Assessment Area: Missouri nonMA AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	12	0.0	8.3	83.3	8.3	0.0
Population by Geography	46,936	0.0	10.6	82.9	6.5	0.0
Housing Units by Geography	22,233	0.0	11.8	82.3	5.9	0.0
Owner-Occupied Units by Geography	13,184	0.0	9.7	82.1	8.2	0.0
Occupied Rental Units by Geography	5,748	0.0	15.9	82.6	1.5	0.0
Vacant Units by Geography	3,301	0.0	13.2	82.8	4.1	0.0
Businesses by Geography	2,850	0.0	10.8	84.8	4.4	0.0
Farms by Geography	343	0.0	3.2	89.5	7.3	0.0
Family Distribution by Income Level	12,851	22.9	18.4	21.8	36.9	0.0
Household Distribution by Income Level	18,932	25.2	17.2	18.1	39.5	0.0
Median Family Income Non-MSAs - MO		\$48,341	Median Housing Value			\$92,468
			Median Gross Rent			\$590
			Families Below Poverty Level			16.6%
<i>Source: 2015 ACS and 2019 D&B Data Due to rounding, totals may not equal 100.0%</i>						
<i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

Jasper County Missouri AA

Table A – Demographic Information of the Assessment Area						
Assessment Area: Jasper County Missouri AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	22	0.0	22.7	63.6	13.6	0.0
Population by Geography	117,184	0.0	17.9	65.4	16.7	0.0
Housing Units by Geography	51,108	0.0	20.6	63.3	16.1	0.0
Owner-Occupied Units by Geography	29,156	0.0	13.4	67.6	19.0	0.0
Occupied Rental Units by Geography	16,363	0.0	29.1	57.7	13.2	0.0
Vacant Units by Geography	5,589	0.0	33.1	57.0	10.0	0.0
Businesses by Geography	6,912	0.0	21.7	66.4	11.8	0.0
Farms by Geography	251	0.0	9.6	81.7	8.8	0.0
Family Distribution by Income Level	29,681	19.9	18.4	19.8	41.8	0.0
Household Distribution by Income Level	45,519	22.6	17.3	18.2	41.9	0.0
Median Family Income MSA - 27900 Joplin, MO MSA		\$51,752	Median Housing Value			\$104,570
			Median Gross Rent			\$706
			Families Below Poverty Level			12.0%
<i>Source: 2015 ACS and 2019 D&B Data Due to rounding, totals may not equal 100.0%</i>						
<i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

Scope of Evaluation in Missouri

CNB&T has two AAs (Missouri nonMA and Jasper County MO) in the state of Missouri. Both received a full-scope review. The OCC gave primary weight to the Missouri nonMA followed by the Jasper County MO AA based upon the volume of portfolio loans and deposits. The primary CRA loan products for the Missouri nonMA AA is consumer loans by number, followed by commercial and agriculture loans by dollar, respectively. The Missouri nonMA AA's loans and deposits represent 11.9 percent and 9.8 percent of CNB&T's loans and deposits by dollar, respectively. The primary CRA loan products for the Jasper County MO AA is consumer loans by number, followed by commercial loans by dollar. The Jasper County AA's loans and deposits represent 2.4 percent and 1.5 percent of CNB&T's loans and deposits by dollar, respectively. Refer to the bank wide Scope of Evaluation section for additional details.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN MISSOURI

LENDING TEST

The bank's performance under the Lending Test in Missouri is rated Outstanding.

Conclusions for Areas Receiving Full-Scope Reviews

Based on full-scope reviews of the Missouri nonMA AA and the Jasper County MO AA, the bank's lending performance in the state of Missouri is excellent.

Distribution of Loans by Income Level of the Geography

CNB&T exhibits excellent geographic distribution of loans in the state of Missouri.

Consumer Loans

Refer to Table U in the state of Missouri section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's consumer loan originations and purchases.

Missouri nonMA AA

The overall geographic distribution of consumer loans in the Missouri nonMA AA is excellent. The distribution of consumer loans in moderate-income geographies significantly exceeds area demographics. In addition, Vernon County, which is one of three counties within the AA, includes census tracts that are in distressed and/or underserved middle-income census tracts. An analysis of low-income geographies is not meaningful since none of the AA census tracts are designated low-income.

Jasper County Missouri AA

The overall geographic distribution of consumer loans in the Jasper County MO AA is reasonable. The distribution of consumer loans in moderate-income geographies is slightly below area demographics. The percentage of the bank's loans in moderate-income geographies represents 85.8 percent of the AA's

percentage of households in moderate-income geographies. An analysis of low-income geographies is not meaningful since none of the AA census tracts are designated low-income.

Small Loans to Businesses

Refer to Table Q in the state of Missouri section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

Missouri nonMA AA

The overall geographic distribution of small loans to businesses in the Missouri nonMA AA is reasonable. The distribution of small loans to businesses in moderate-income geographies is below area demographics but is considered reasonable due to other factors. Branches in this AA have only been CNB&T facilities since June 2018 serving a population of 46,936 with strong competition from other financial institutions. In addition, Vernon County which is one of three counties within the AA includes census tracts that are distressed and/or underserved middle-income census tracts. The majority of the bank's commercial loans in the evaluation sample are in middle-income census tracts at 83.7 percent, which is consistent with area demographics. Area demographics show 84.8 percent of businesses in middle-income census tracts. An analysis of low-income geographies is not meaningful since none of the AA census tracts are designated low-income.

Jasper County Missouri AA

The overall geographic distribution of small loans to businesses in the Jasper County MO AA is poor. This AA includes five moderate-income and zero low-income census tracts. The bank's percentage of small loans to businesses in moderate-income census tracts is at 2.3 percent with the AA demographic indicator at 21.7 percent. Factors impacting the bank's performance is the limited time of operation and strong competition. This one branch AA has only been operational since June 2018 serving a population of 117,184 with strong competition from other financial institutions.

Small Loans to Farms

Refer to Table S in the state of Missouri section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to farms.

The overall geographic distribution of small loans to farms in the Missouri nonMA AA is reasonable.

Missouri nonMA AA

The overall geographic distribution of small loans to farms in the Missouri nonMA AA is reasonable. This AA includes one moderate-income census tract. All of the bank's loans are middle-income census tracts. This is consistent with area demographics and the peer aggregate. Only 3.2 percent of AA farms based on demographics and 1.6 by peer are in the moderate-income census tract with 89.5 percent of the AA farms in middle-income tracts. Other factors to consider are similar to the small loans to businesses geographic comment. An analysis of low-income geographies is not meaningful since none of the AA census tracts are designated low-income.

Distribution of Loans by Income Level of the Borrower

The bank exhibits an excellent distribution of loans to individuals of different income levels and businesses and farms of different sizes, given the product lines offered by the bank.

Consumer Loans

Refer to Table V in the state of Missouri section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's consumer loan originations and purchases.

Missouri nonMA AA

The overall borrower distribution of consumer loans in the Missouri nonMA AA is excellent. The distribution of consumer loans to moderate-income borrowers meets area demographics and is considered excellent. The distribution of consumer loans to low-income borrowers is reasonable. The percentage of distribution of consumer loans to low-income borrowers represents 56.7 percent of the AA's percentage of low-income households.

Jasper County Missouri AA

The overall borrower distribution of consumer loans in the Jasper County MO AA is excellent. This analysis included a review of area demographics and the borrower's ability to obtain a loan based upon income level. Competition from other financial institutions, credit unions, online finance companies and local payday lenders within the AA is strong. In addition, the poverty level in this AA is high. Approximately 16.6 percent of the AA households live below the poverty level. The distribution of consumer loans to moderate-income borrowers significantly exceeds area demographics and is considered excellent. The distribution of consumer loans to low-income borrowers is below area demographics but is considered reasonable when considering loan qualification standards.

In general, it is difficult for low-income borrowers to qualify for loans when considering general income requirements to meet underwriting debt to income standards. A 2019 Experian consumer credit report states the average individual income to qualify for consumer loans is \$31,000. The median household income for the AA is \$43,177. Borrowers at the low-income level have income below \$21,589 making it difficult to meet basic living needs and afford a loan payment.

Small Loans to Businesses

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

Missouri nonMA AA

The overall borrower distribution of small loans to businesses in the Missouri nonMA AA is excellent. The distribution of small loans to businesses with revenues less than \$1 million significantly exceeds the peer aggregate. The bank's percentage is below the demographic indicator but represents 73 percent of the total percentage of small businesses in the AA. In addition, 51 percent of the bank's loans in the evaluation sample are to businesses with revenues less than \$250,000. Approximately 41 percent of the businesses in the sample did not report revenue information.

Jasper County Missouri AA

The overall borrower distribution of small loans to businesses in the Jasper County MO AA is excellent. The distribution of small loans to businesses with revenues less than \$1 million significantly exceeds the peer aggregate. The bank's percentage is below the demographic indicator but represents 88 percent of the total percentage of small businesses in the AA. In addition, 49 percent of the bank's loans in the evaluation sample are to businesses with revenues less than \$250,000. Approximately 21 percent of the businesses in the sample did not report revenue information.

Small Loans to Farms

Refer to Table T in the state of Missouri section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to farms.

Missouri nonMA AA

The overall borrower distribution of small loans to farms in the Missouri nonMA AA is reasonable. The lending analysis shows 47 percent of the bank's loans in the evaluation sample are to farms with revenues of \$1 million or less. In addition, 40 percent of the loans in the sample are to farms with revenues of \$250 thousand or less. The distribution of small loans to farms with revenues less than \$1 million is below both the peer aggregate and the demographic indicator. Businesses with unreported revenues impacted the bank's borrower distribution. Approximately 42.2 percent of loans in the sample farms did not report revenue information.

Jasper County Missouri AA

Agricultural related loans are not a primary product for this AA; therefore, an analysis was not performed.

Responses to Complaints

CNB&T has not received any CRA performance related complaints during the evaluation period.

COMMUNITY DEVELOPMENT TEST

The bank's performance under the CD Test in the state of Missouri is rated Satisfactory.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank exhibits adequate responsiveness to CD needs in the state primarily through CD loans and qualified investments, as appropriate, considering the bank's capacity and the need and availability of such opportunities for CD in the bank's AAs.

The Missouri nonMA AA received the majority of the assessment weight followed by the Jasper County MO AA. The Missouri nonMA AA represents 83 and 87 percent of bank's loans and deposits in the state, respectively.

Number and Amount of Community Development Loans

The Community Development Loans Table, shown below, sets forth the information and data used to evaluate the bank's level of CD lending. The table includes all CD loans, including multifamily loans that also qualify as CD loans.

Community Development Loans				
Assessment Area	Total			
	#	% of Total #	\$(000's)	% of Total \$
Missouri nonMA	1	50.0	\$223	44.1
Jasper County AA	1	50.0	\$283	55.9
Total	2	100.0	\$506	100.0

Missouri nonMA AA

CD loans demonstrated adequate responsiveness to CD needs and opportunities in the Missouri nonMA AA during the evaluation period. Management originated one CD loan totaling \$223,000 or 2.04 percent of allocated tier 1 capital. This loan qualified as meeting the revitalization and stabilization needs in the AA by funding a lease to purchase two ambulance and rescue vehicles in an underserved census tract. These vehicles represent essential services provided to the underserved tracts.

Jasper County Missouri AA

CD loans demonstrated excellent responsiveness to CD needs and opportunities in the Jasper County MO AA during the evaluation period. Management originated one CD loan totaling \$283,200 or 17.31 percent of allocated tier 1 capital. This loan qualified as meeting the economic development needs in the AA by funding a small business loan that created 15 new jobs. This loan provided tenant improvements and equipment needed to open a new restaurant.

Number and Amount of Qualified Investments

Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
Missouri nonMA	0	0	5	101	5	100.0	101	100.0	0	0
Jasper County	0	0	0	0	0	0	0	0	0	0
Total	0	0	5	101	5	100.0	101	100.0	0	0

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

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

Qualified investments in the Missouri nonMA AA demonstrated adequate responsiveness to CD needs and opportunities in the AA during the evaluation period. Qualified current period investments and donations total \$101 thousand. Qualified investments represent less than one percent of allocated tier 1

capital for this AA. Management provided no prior period investments for the AA. One qualified school bond investment helped rehabilitate four schools in the AA that primarily serve students that qualify for the Free and Reduced Lunch Program. Four donations totaling \$1 thousand support community services such as prevention and treatment of child abuse programs for low- to moderate-income individuals.

Extent to Which the Bank Provides Community Development Services

CNB&T provided an adequate level of CD services within the AAs considering the limited time of operation in this state. Three employees from the Missouri nonMA AA provided 10 hours of CD services to three organizations. In addition, three employees from the Jasper County MO AA provided 12 hours of CD services to two organization. Service hours include teaching financial education classes to low- and moderate-income individuals, students and communities.

State of Oklahoma

CRA rating for the State of Oklahoma³: Satisfactory

The Lending Test is rated: Satisfactory

The Community Development Test is rated: Outstanding

The major factors that support this rating include:

- CNB&T exhibits a reasonable distribution of loans by geography and lending to borrowers of different income levels and businesses of different revenues within the AA. The Lending Test rating is based on a review of the geographic and borrower distribution of loans.
- CNB&T exhibits excellent responsiveness under the CD Test. The CD Test rating is a blended review of CRA qualified investments, services and related loan activity.

Description of Institution's Operations in Oklahoma

The bank's one branch office is located in Ponca City. The local economy is stable. The unemployment rate is 4.9 percent. Primary industries are oil and gas related businesses and agriculture. Major employers are Phillips 66 oil refinery, Albertson Distribution Facility, and Alliance Health.

The Kay County OK AA consists of one county within the northern part of the state of Oklahoma with a total population of 45,587. The median housing value is \$80,562. The 11 census tracts include three moderate-income, six middle-income, and two upper-income census tracts; none are designated low-income. The median family income is \$51,491. The household distribution by income level is 23.3 percent low-income, 17.2 percent moderate-income, 17.3 percent middle-income, and 42.2 percent upper-income. Approximately 13.6 percent of families live below the poverty level. The community contact stated that there is an affordable housing inventory shortage and the need for small business loans.

³ This rating reflects performance within the state. The statewide evaluations do not reflect performance in the parts of those states contained within the MMSA.

Kay County Oklahoma AA

Table A – Demographic Information of the Assessment Area						
Assessment Area: Kay County Oklahoma AA						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	11	0.0	27.3	54.5	18.2	0.0
Population by Geography	45,587	0.0	23.8	59.0	17.2	0.0
Housing Units by Geography	21,626	0.0	23.4	60.3	16.3	0.0
Owner-Occupied Units by Geography	12,488	0.0	20.5	58.1	21.3	0.0
Occupied Rental Units by Geography	5,627	0.0	24.0	68.4	7.5	0.0
Vacant Units by Geography	3,511	0.0	32.3	55.3	12.4	0.0
Businesses by Geography	2,737	0.0	22.9	57.8	19.3	0.0
Farms by Geography	219	0.0	12.3	68.0	19.6	0.0
Family Distribution by Income Level	11,553	21.4	18.4	19.7	40.5	0.0
Household Distribution by Income Level	18,115	23.3	17.2	17.3	42.2	0.0
Median Family Income Non-MSAs - OK		\$51,491	Median Housing Value			\$80,562
			Median Gross Rent			\$621
			Families Below Poverty Level			13.6%
<i>Source: 2015 ACS and 2019 D&B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

Scope of Evaluation in Oklahoma

The primary CRA loan products for this AA are consumer loans by number and commercial loans by dollar volume. This AA represents 2.2 percent and one percent of CNB&T's total loans and deposits, respectively. Refer to the bankwide Scope of Evaluation section for additional details.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN OKLAHOMA**LENDING TEST**

The bank's performance under the Lending Test in Oklahoma is rated Satisfactory.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's lending performance in the state of Oklahoma is reasonable given the limited evaluation period for this state.

Distribution of Loans by Income Level of the Geography

The bank exhibits reasonable geographic distribution of loans in the state of Oklahoma.

Consumer Loans

Refer to Table U in the state of Oklahoma section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's consumer loan originations and purchases.

Kay County Oklahoma AA

The overall geographic distribution of consumer loans in the Kay County OK AA is poor. The distribution of consumer loans in moderate-income geographies is below area demographics. The branch was established June 2018; therefore, the time of operation is only 18-months. In addition, this one facility serves an eleven tract AA with strong competition and a population of 45,587. An analysis of low-income geographies is not meaningful since none of the AA census tracts are designated low-income.

Small Loans to Businesses

Refer to Table Q in the state of Oklahoma section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

Kay County Oklahoma AA

The overall geographic distribution of small loans to businesses in the Kay County OK AA is reasonable. The distribution of small loans to businesses in moderate-income geographies is slightly below area demographics and represents 87.3 percent of the AA's percentage of small businesses in moderate-income geographies. An analysis of low-income geographies is not meaningful since none of the AA census tracts are designated low-income.

Distribution of Loans by Income Level of the Borrower

The bank exhibits reasonable distribution of loans to individuals of different income levels and businesses and farms of different sizes, given the product lines offered by the bank.

Consumer Loans

Refer to Table V in the state of Oklahoma section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's consumer loan originations and purchases.

Kay County Oklahoma AA

The overall borrower distribution of consumer loans in the Kay County OK AA is reasonable. This analysis included a review of area demographics, competition and income challenges.

The distribution of consumer loans to moderate-income borrowers is reasonable. The distribution of consumer loans to moderate-income borrowers is slightly below area demographics and represents 85.1 percent of the AA's percentage of moderate-income households. The distribution of consumer loans to low-income borrowers is below area demographics but is considered reasonable when considering other factors. This one branch AA has only been operational since June 2018 serving a population of 45,587

with strong competition from other financial institutions, credit unions, online finance companies and local payday lenders.

In addition, it is difficult for low-income borrowers to qualify for loans when considering traditional income requirements to meet underwriting debt to income standards. A 2019 Experian consumer credit report states the average individual income to qualify for consumer loans is \$31,000. Although the median household income for the AA is \$42,769, the poverty level is high; approximately 15.4 percent of this AA households live below the poverty level. Borrowers at the low-income level have income below \$21,385 making it difficult to meet basic living needs and afford a loan payment.

Small Loans to Businesses

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

Kay County Oklahoma AA

The overall borrower distribution of small loans to businesses in the Kay County OK AA is excellent. The distribution of small loans to businesses with revenues less than \$1 million significantly exceeds both the demographic indicator and the peer aggregate. In addition, 68.6 percent of the bank's loans in the evaluation sample are to businesses with revenues less than \$250,000.

Responses to Complaints

CNB&T has not received any CRA performance related complaints during the evaluation period.

COMMUNITY DEVELOPMENT TEST

The bank's performance under the CD Test in the state of Oklahoma is rated Outstanding.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank exhibits excellent responsiveness to CD needs in the state through qualified investments when considering the bank's capacity and the need and availability of such opportunities for CD in this AA. Limited opportunities were available for CD loans and services during this targeted evaluation period.

Number and Amount of Qualified Investments

Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
Kay County OK	0	\$0	3	\$251	3	100.0	\$251	2.96%	0	\$0
Totals	0	\$0	3	\$251	3	100.0	\$251	2.96%	0	\$0

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

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

Investments

Qualified investments considering the limited time of operation in this state demonstrated excellent responsiveness to CD needs and opportunities in the AA during the evaluation period. Qualified investments and donations made during the evaluation period totaling \$251 thousand and represent 18.4 percent of allocated tier 1 capital for this AA. The investments support community services for low- to moderate-income individuals by supporting a school bond to rehabilitate three schools each with more than 50 percent of students eligible for the Free and Reduced lunch program. Donations support community services such as childcare and temporary emergency shelters for low- to moderate-income individuals.

Number and Amount of Community Development Loans

This was not a primary area of focus during this evaluation period due to the limited time of operation in the AA. Refer to CD investments above for qualified CD activity.

Extent to Which the Bank Provides Community Development Services

This was not a primary area of focus during this evaluation period due to the limited time of operation in the AA. Refer to CD investments above for qualified CD activity.

Appendix A: Scope of Examination

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

Time Period Reviewed:	January 1, 2017 to December 31, 2019	
Bank Products Reviewed:	Consumer, small business, and small farm loans Community development loans, qualified investments, community development services	
Affiliate(s)	Affiliate Relationship	Products Reviewed
None		
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
Kansas		
Kansas nonMA AA	Full-scope	Counties of Neosho, Allen, Wilson, Woodson, Crawford, Chautauqua, Montgomery, Labette, Greenwood, Lyon, Elk, Marion, Cowley, Anderson, and Chase counties Kansas
Wichita area AA	Full-scope	Counties of Butler and Harvey counties Kansas
Missouri		
Missouri nonMA AA	Full-scope	Counties of Vernon, Barton, and Cedar, counties Missouri
Jasper County AA	Full-scope	Jasper county Missouri
Oklahoma		
Kay County AA	Full-scope	Kay county Oklahoma

Appendix B: Summary of MMSA and State Ratings

RATINGS Community National Bank & Trust			
Overall Bank:	Lending Test Rating*	CD Test Rating	Overall Bank / State Rating
CNB &T	Outstanding	Outstanding	Outstanding
State:			
Kansas	Outstanding	Outstanding	Outstanding
Missouri	Outstanding	Satisfactory	Satisfactory
Oklahoma	Satisfactory	Outstanding	Satisfactory

(*) The Lending Test and Community Development Test carry equal weight in the overall rating.

Appendix C: Definitions and Common Abbreviations

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

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

Aggregate Lending (Aggt.): The number of loans originated and purchased by all reporting lenders (HMDA or CRA) in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

Census Tract (CT): A small, relatively permanent statistical subdivision of a county delineated by a local committee of census data users for the purpose of presenting data. Census tracts nest within counties, and their boundaries normally follow visible features, but may follow legal geography boundaries and other non-visible features in some instances, Census tracts ideally contain about 4,000 people and 1,600 housing units.

Combined Statistical Area (CSA): A geographic entity consisting of two or more adjacent Core Based Statistical Areas with employment interchange measures of at least 15. An employment interchange measure is a measure of ties between two adjacent entities. The employment interchange measure is the sum of the percentage of workers living in the smaller entity who work in the larger entity and the percentage of employment in the smaller entity that is accounted for by workers who reside in the larger entity.

Community Development (CD): Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet Small Business Administration Development Company or Small Business Investment Company programs size eligibility standards or have gross annual revenues of \$1 million or less; or activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas.

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

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

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family.

Families are classified by type as either a married-couple family or other family, which is further classified into ‘male householder’ (a family with a male householder’ and no wife present) or ‘female householder’ (a family with a female householder and no husband present).

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

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

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

Home Mortgage Loans: A closed-end mortgage loan or an open-end line of credit as these terms are defined under 12 CFR 1003.2, and that is not an excluded transaction under 12 CFR 1003.3(c)(1) through (c)(10) and (c)(13).

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

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

Low-Income Individual: Individual income that is less than 50 percent of the area median income.

Low-Income Geography: A census tract with a median family income that is less than 50 percent.

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 state/assessment area.

Median Family Income (MFI): The median income determined by the U.S. Census Bureau every five years and used to determine the income level category of geographies. The median is the point at which half of the families have income above, and half below, a range of incomes. Also, the median income determined by the Federal Financial Institutions Examination Council (FFIEC) annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above, and half below, a range of incomes.

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

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

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

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

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

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

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

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

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

Small Loan(s) to Farm(s): A loan included in 'loans to small farms' as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland, or are classified as loans to finance agricultural production and other loans to farmers.

Tier 1 Capital: The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

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

Appendix D: Tables of Performance Data

Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan statistical areas, if applicable, are presented in one set of tables. References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the Lending Test tables, the following are applicable: (1) purchased are treated as originations; and (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA or CRA-reporting lenders in the MMSA/assessment area. Deposit data are compiled by the FDIC and are available as of June 30th of each year. Tables without data are not included in this PE.

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

- Table Q. Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses that were originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because aggregate small business data are not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank’s assessment area.
- Table R. Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to: 1) the percentage distribution of businesses with revenues of greater than \$1 million; and, 2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.
- Table S. Assessment Area Distribution of Loans to Farms by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. The table also presents aggregate peer data for the years the data is available. Because aggregate small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank’s assessment area.

- Table T. Assessment Area Distribution of Loans to Farms by Gross Annual Revenues -** Compares the percentage distribution of the number of small loans (loans less than or equal to \$500 thousand) originated and purchased by the bank to farms with revenues of \$1 million or less to: 1) the percentage distribution of farms with revenues of greater than \$1 million; and, 2) the percentage distribution of farms for which revenues are not available. The table also presents aggregate peer small farm data for the years the data is available.
- Table U. Assessment Area Distribution of Consumer Loans by Income Category of the Geography -** Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of households in those geographies.
- Table V. Assessment Area Distribution of Consumer Loans by Income Category of the Borrower -** Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of households by income level in each MMSA/assessment area.

State of Kansas

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																	2017-2019		
State of Kansas Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available- Income Tracts		
	#	\$(000)	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
Kansas nonMA	70	\$3,779	52.2	1,916	0.0	0.0	0.0	23.8	20.0	21.3	71.5	77.1	72.0	4.8	2.3	6.6	0.0	0.0	0.0
Wichita area AA	64	\$7,555	47.8	1,197	0.0	0.0	0.0	13.7	31.3	20.4	55.8	54.7	47.1	30.4	14.1	32.5	0.0	0.0	0.0
Total	134	\$11,355	100.0																

Source: 2019 D&B Data; 01/01/2017 - 12/31/2019 Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2017-2019	
State of Kansas Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available		
	#	\$(000)	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans	
Kansas nonMA AA	70	\$3,779	52.2	1,916	75.1	70.0	43.0	6.5	7.1	18.4	22.9	
Wichita area AA	64	\$7,555	47.8	1,197	80.7	68.8	47.9	.2	21.9	14.1	9.4	
Total	134	\$11,305	100.0									

Source: 2019 D&B Data; 01/01/2017 - 12/31/2019 Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0

Table S: Assessment Area Distribution of Loans to Farms by Income Category of the Geography																	2017-2019		
State of Kansas Assessment Area:	Total Loans to Farms				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$(000)	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate
Kansas nonMA	72	7,161	100.0	772	0.0	0.0	0.0	7.6	6.9	6.5	87.2	87.5	88.2	5.2	5.6	5.3	0.0	0.0	0.0
Total	72	7,161	100.0																

Source: 2019 D&B Data; 01/01/2017 - 12/31/2019 Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0

Table T: Assessment Area Distribution of Loans to Farms by Gross Annual Revenues											2017-2019	
State of Kansas Assessment Area:	Total Loans to Farms				Farms with Revenues <= 1MM			Farms with Revenues > 1MM		Farms with Revenues Not Available		
	#	\$(000)	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	% Farms	% Bank Loans	
Kansas nonMA AA	72	\$7,161	100.0	783	98.3	75.0	59.0	1.1	1.4	0.6	23.6	
Total	72	\$7,161	100.0									

Source: 2019 D&B Data; 01/01/2017 - 12/31/2019 Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0

Table U: Assessment Area Distribution of Consumer Loans by Income Category of the Geography												2017-2019	
State of Kansas Assessment Area:	Total Consumer Loans			Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Not Available-Income Tracts	
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans
Kansas nonMA AA	170	1,401	50.3	0.0	0.0	18.6	19.4	76.6	75.3	4.9	5.3	0.0	0.0
Wichita area AA	121	1,387	49.7	0.0	0.0	11.2	19.0	60.7	69.4	28.1	11.6	0.0	0.0
Total	291	2,788	100.0										

*Source: 2015 ACS Census; 01/01/2017 - 12/31/2019 Bank Data.
Due to rounding, totals may not equal 100.0*

Table V: Assessment Area Distribution of Consumer Loans by Income Category of the Borrower												2017-2019	
State of Kansas Assessment Area:	Total Consumer Loans			Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers	
	#	\$(000)	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans
Kansas nonMA AA	170	1,401	50.3	27.2	12.9	17.6	24.1	18.7	22.4	36.6	39.4	0.0	1.2
Wichita area AA	121	1,387	49.7	20.0	15.7	15.2	28.9	19.0	14.9	45.7	40.5	0.0	0.0
Total	291	2,788	100.0										

*Source: 2015 ACS Census; 01/01/2017 - 12/31/2019 Bank Data.
Due to rounding, totals may not equal 100.0*

State of Missouri

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																	2018-2019		
State of Missouri	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available- Income Tracts		
	Assessment Area:	#	\$(000)	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans
Missouri nonMA	49	3,428	53.3	538	0.0	0.0	0.0	10.8	4.1	9.1	84.8	83.7	83.1	4.4	12.2	7.8	0.0	0.0	0.0
Jasper County MO	43	9,096	46.7	1,529	0.0	0.0	0.0	21.7	2.3	22.3	66.5	93.0	66.1	11.8	4.7	11.6	0.0	0.0	0.0
Total	92	12,524	100.0																

Source: 2019 D&B Data; 06/02/2018 - 12/31/2019 Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2018-2019	
State of Missouri	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available		
	Assessment Area:	#	\$(000)	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans
Missouri nonMA AA	49	\$3,428	53.3	538	80.9	59.2	50.2	4.4	0.0	14.7	40.8	
Jasper County MO AA	43	\$9,096	46.7	1,529	79.4	69.8	45.5	5.5	9.3	15.0	20.9	
Total	92	\$12,524	100.0									

Source: 2019 D&B Data; 06/02/2018 - 12/31/2019 Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0

Table S: Assessment Area Distribution of Loans to Farms by Income Category of the Geography																	2018-2019		
State of Missouri Assessment Area:	Total Loans to Farms				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available- Income Tracts		
	#	\$(000)	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	Aggregate
Missouri nonMA	45	5,072	100.0	381	0.0	0.0	0.0	3.2	0.0	1.6	89.5	100.0	94.5	7.3	0.0	3.9	0.0	0.0	0.0
Total	45	5,072	100.0																

Source: 2019 D&B Data; 06/02/2018 - 12/31/2019 Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0

Table T: Assessment Area Distribution of Loans to Farms by Gross Annual Revenues											2018-2019	
State of Missouri Assessment Area:	Total Loans to Farms				Farms with Revenues <= 1MM			Farms with Revenues > 1MM		Farms with Revenues Not Available		
	#	\$(000)	% of Total	Overall Market	% Farms	% Bank Loans	Aggregate	% Farms	% Bank Loans	% Farms	% Bank Loans	
Missouri nonMA AA	45	\$5,073	100.0	381	98.5	46.7	69.0	0.6	11.1	0.9	42.2	
Total	45	\$5,073	100.0									

Source: 2019 D&B Data; 06/02/2018 - 12/31/2019 Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0

Table U: Assessment Area Distribution of Consumer Loans by Income Category of the Geography												2018-2019	
State of Missouri Assessment Area:	Total Consumer Loans			Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Not Available-Income Tracts	
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans
Missouri nonMA	105	870	56.8	0.0	0.0	11.6	17.1	82.2	69.5	6.2	13.3	0.0	0.0
Jasper County MO	80	982	43.2	0.0	0.0	19.0	16.3	64.1	83.8	16.9	0.0	0.0	0.0
Total	185	1,852	100.0										

*Source: 2015 ACS Census; 06/02/2018 - 12/31/2019 Bank Data.
Due to rounding, totals may not equal 100.0*

Table V: Assessment Area Distribution of Consumer Loans by Income Category of the Borrower												2018-2019	
State of Missouri Assessment Area:	Total Consumer Loans			Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers	
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans
Missouri nonMA	105	870	56.8	25.2	14.3	17.2	17.1	18.1	16.2	39.5	50.5	0.0	1.9
Jasper County MO	80	982	43.2	22.6	6.3	17.3	18.8	18.2	23.8	41.9	51.3	0.0	0.0
Total	185	1,852	100.0										

*Source: 2015 ACS Census; 06/02/2018 - 12/31/2019 Bank Data.
Due to rounding, totals may not equal 100.0*

State of Oklahoma

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																	2018-2019		
State of Oklahoma Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available- Income Tracts		
	#	\$(000)	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
Kay County OK	35	3,041	100.0	721	0.0	0.0	0.0	22.9	20.0	20.0	57.8	45.7	55.6	19.3	34.3	24.4	0.0	0.0	0.0
Total	35	3,041	100.0																

Source: 2019 D&B Data; 06/25/2018 - 12/31/2019 Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2018-2019	
Oklahoma Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available		
	#	\$(000)	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans	
Kay County OK AA	35	\$3,041	100.0	721	78.9	88.6	51.5	6.6	11.4	14.5	0.0	
Total	35	\$3,041	100.0	721								

Source: 2019 D&B Data; 06/25/2018 - 12/31/2019 Bank Data; "--" data not available. Due to rounding, totals may not equal 100.0

Table U: Assessment Area Distribution of Consumer Loans by Income Category of the Geography												2018-2019	
State of Oklahoma Assessment Area:	Total Consumer Loans			Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Not Available-Income Tracts	
	#	\$ (000)	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans
Kay County OK AA	41	667	100.0	0.0	0.0	21.6	2.4	61.3	58.5	17.1	39.0	0.0	0.0
Total	41	667	100.0										

*Source: 2015 ACS Census; 06/25/2018 - 12/31/2019 Bank Data.
Due to rounding, totals may not equal 100.0*

Table V: Assessment Area Distribution of Consumer Loans by Income Category of the Borrower												2018-2019	
State of Oklahoma Assessment Area:	Total Consumer Loans			Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Not Available-Income Borrowers	
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans
Kay County OK AA	41	667	100.0	23.3	7.32	17.2	14.6	17.3	9.8	42.2	68.3	0.0	0.0
Total	41	667	100.0										

*Source: 2015 ACS Census; 06/25/2018 - 12/31/2019 Bank Data.
Due to rounding, totals may not equal 100.0*