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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

The Bank has not received public comments.

PUBLIC DISCLOSURE

January 19, 2021

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 Street, 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 **Satisfactory**.

An institution in this group has a satisfactory record of helping to meet the credit needs of its assessment area, 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 assessment area credit needs.
- A majority of the small farm, small business, and home mortgage loans reviewed were inside the institution's assessment areas.
- The geographic distribution of loans reflects excellent dispersion throughout the Johnson County Assessment Area.
- The distribution of borrowers reflects reasonable penetration among farms and businesses of different sizes and individuals of different income levels.
- The institution did not receive any complaints regarding its CRA performance since the previous evaluation. As a result, examiners did not evaluate the bank's record of responding to CRA-related complaints.

The Community Development Test is rated Satisfactory.

- The institution demonstrated adequate responsiveness to community development needs of its assessment areas through community development loans, qualified investments, and community development services, as appropriate. Examiners considered the institution's capacity as well as the need and availability of community development activities inside 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 March 26, 2018, using Interagency Intermediate Small Institution Examination Procedures.

Farmers Bank & Trust operates nine full service bank offices in Kansas. These offices are located in the cities of Albert (1), Bazine (1), Great Bend (2), Kinsley (1), Larned (1), La Crosse (1), Olathe (1) and Overland Park (1). Farmers Bank & Trust has not opened, closed, acquired, or relocated any offices since the previous evaluation, although the lobbies of bank offices were recently closed at various times due to the COVID-19 pandemic.

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 farm, small business, 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. Some of the Federal Home Loan Bank programs are targeted towards low- and moderate-income borrowers. Additionally, the bank participated in the SBA's Paycheck Protection Program (PPP) during 2020 to assist businesses in retaining employees as a result of the COVID-19 pandemic and government-mandated shutdowns. Furthermore, bank officials also modified a number of business loans to assist borrowers adversely affected by the COVID-19 pandemic.

Farmers Bank & Trust added a mortgage division in late 2019, and it became operational in early 2020. Home mortgage loans originated and sold on the secondary market increased significantly after adding the mortgage division. In 2018, the bank sold 43 home mortgage loans for \$4.6 million. In 2019, the bank sold 38 home mortgage loans for \$4.3 million. As of early November 2020, the bank sold 912 home mortgage loans for \$401.2 million. These numbers for the three years include 20 United States Department of Agriculture Rural Development loans totaling \$2.8 million.

The institution offers a variety of deposit services, including checking, savings, and money market deposit accounts, as well as 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 automated teller machines (ATMs).

Farmers Bank & Trust reported total assets of \$1.0 billion, total loans of \$475.7 million, total securities of \$467.3 million, and total deposits of \$698.1 million on its September 30, 2020 Report of Condition (Call Report). Home mortgage loans are the bank's largest credit product equaling 31.4 percent of total loans followed by commercial loans at 28.5 percent, and agricultural loans at 20.9 percent. This is a shift from the prior evaluation where agricultural loans represented the largest portion of the loan portfolio (33.1 percent), followed by commercial loans (30.4 percent), then home mortgage loans (25.6 percent). Even though the vast majority of the home mortgage loans are sold into the secondary market shortly after origination, the number and dollar volume of home mortgage loans originated by the new mortgage division increased dramatically in 2020. While home mortgage lending increased, agriculture-related lending remains the primary loan product in the Western Kansas Assessment Area. The following table illustrates the loan portfolio distribution.

Loan Portfolio Distribution as of 9/30/2020		
Loan Category	\$(000s)	%
Construction, Land Development, and Other Land Loans	36,395	7.6
Secured by Farmland	60,792	12.8
Secured by 1-4 Family Residential Properties	131,895	27.7
Secured by Multifamily (5 or more) Residential Properties	17,694	3.7
Secured by Nonfarm Nonresidential Properties	80,174	16.9
Total Real Estate Loans	326,950	68.7
Commercial and Industrial Loans	54,966	11.6
Agricultural Production and Other Loans to Farmers	38,642	8.1
Consumer Loans	1,808	0.4
Obligations of State and Political Subdivisions in the U.S.	4,860	1.0
Other Loans	48,432	10.2
Lease Financing Receivable (net of unearned income)	0	0.0
Less: Unearned Income	0	0.0
Total Loans	475,658	100.0
<i>Source: Reports of Condition and Income</i>		

Examiners did not identify any financial, legal, or other impediments that affect the bank’s ability to meet assessment area credit needs.

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, both in Kansas: the Western Kansas Assessment Area and the Johnson County Assessment Area. The Johnson County Assessment Area is part of the Kansas City, Missouri-Kansas Metropolitan Statistical Area (MSA). Both assessment areas are unchanged from the previous CRA evaluation. Refer to individual assessment area sections for additional information. 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	16	7
Johnson County	Johnson	130	2
<i>Source: Bank Data</i>			

The Western Kansas assessment area consists of five entire counties as shown in the table above. All of these counties are located in non-metropolitan Kansas, and the census tracts in three of them (Edwards, Ness, and Rush counties) are designated as underserved while the census tracts in one (Edwards County) is also distressed. The Johnson County Assessment Area consists of one county and is part of the Kansas City, Missouri-Kansas MSA. Both assessment areas are unchanged from the previous CRA evaluation. A complete description of the Western Kansas and Johnson County assessment areas is presented later in the evaluation.

SCOPE OF EVALUATION

General Information

This evaluation covers the period from the prior evaluation dated March 26, 2018, to the current evaluation dated January 19, 2021. Examiners used the Interagency Intermediate Small Institution Examination Procedures to evaluate the bank’s CRA performance. These procedures include two tests: 1) Lending Test and 2) Community Development Test. Refer to the Appendices for information on each test.

Examiners conducted full-scope reviews for the Western Kansas and the Johnson County assessment areas. However, the assessment areas received different weights when arriving at conclusions. Specifically, 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 activities, including deposits and offices are located in the Western Kansas Assessment Area. The outstanding loans indicate a larger volume in the Johnson County Assessment Area; however, the loans sampled for this evaluation note a larger volume in the Western Kansas Assessment Area. The following table illustrates the breakdown of loans outstanding, deposits, and branches (including the main office in Great Bend) by assessment area.

Assessment Area Breakdown of Loans, Deposits, and Branches						
Assessment Area	Loans		Deposits		Branches	
	\$(000s)	%	\$(000s)	%	#	%
Western Kansas	207,597	44.1	607,785	90.2	7	77.8
Johnson County	262,861	55.9	66,035	9.8	2	22.2
Total	470,458	100.0	673,820	100.0	9	100.0

Source: Bank Loan Data (10/28/2020); FDIC Summary of Deposits (6/30/2020); Bank Branch Data (1/19/2021)

Activities Reviewed

Examiners determined the bank’s major product lines are small business, small farm, and home mortgage 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 home mortgage, small business, and small farm 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 assessment area. Home mortgage, small business, and farm loans received equal weight in drawing overall conclusions based on the overall loan volume by loan type. However, product weightings for each assessment area varied based on the bank’s lending focus in that 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 2018 and 2019 Home Mortgage Disclosure Act (HMDA) loan application registers (LARs) as part of the Assessment Area Concentration analysis. Farmers Bank & Trust reported 299 loans totaling \$38.2 million for 2018 and 2019 combined. In addition, examiners reviewed all small business and small farm loans originated, renewed, or purchased in 2019 as part of the Assessment Area Concentration analysis. Farmers Bank & Trust originated, renewed, or purchased 226 small farm loans totaling \$18.2

million in 2019 and 147 small business loans totaling \$18.1 million. The period reviewed represented data from the two most recent full calendar years of HMDA data and the most recent full calendar year for small business and small farm loans. Bank management indicated that these loans were reflective of the bank's small business and small farm lending activity since the previous evaluation.

Examiners then reviewed all home mortgage and all small business loans located inside the Johnson County assessment area to conduct the Geographic Distribution analysis. The bank purchased or originated 59 home mortgage loans totaling \$15.7 million inside the Johnson County assessment area in 2018 and 2019 and 20 small business loans totaling \$4.1 million inside the assessment area in 2019. Examiners did not conduct a Geographic Distribution analysis for the Western Kansas assessment area since it does not contain any low- or moderate-income census tracts; therefore, it would not provide a meaningful analysis.

Last, examiners also reviewed all home mortgage, and a sample of small farm and small business loans, respectively, located inside the Western Kansas assessment to conduct the Borrower Profile analysis. The samples consisted of 52 small farm loans totaling \$3.8 million and 41 small business loans totaling \$4.1 million. Examiners reviewed all home mortgage and small business loans located inside the Johnson County assessment area to conduct the Borrower Profile analysis. This consisted of 59 home mortgage loans totaling \$15.7 million and 20 small business loans totaling \$4.1 million.

The Geographic Distribution and Borrower Profile analyses use prescribed data as standards of comparison. For the home mortgage loan analyses, aggregate lending performance in the assessment area by all HMDA reporters for the pertinent year is the primary standard of comparison. For additional context, demographic data based on the 2015 American Community Survey (ACS) is also shown. For the small farm and small business loan analyses, demographic data for 2019 derived from D&B data is used as the standard of comparison. Lastly, all of these analyses generally focus on the number of loans (rather than dollar volume) since this approach is considered a better indicator of geographies and borrowers 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 March 26, 2018. Examiners also considered prior period qualified investments that were still outstanding at the start of the evaluation.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

Farmers Bank & Trust demonstrated satisfactory performance under the Lending Test. The Loan-to-Deposit Ratio, Assessment Area Concentration, Geographic Distribution, and Borrower Profile performance support this conclusion.

Loan-to-Deposit Ratio

The loan-to-deposit ratio is reasonable given the institution’s size, financial condition, and assessment area credit needs. Farmers Bank & Trust’s loan-to-deposit ratio, calculated from Call Report data, averaged 59.2 percent over the past 11 quarters from March 31, 2018, through September 30, 2020. The loan-to-deposit ratio steadily increased from 54.4 percent on March 31, 2018 to 67.4 percent on September 30, 2020 during the review period. It should be noted that the 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. Examiners compared the average net loan-to-deposit ratio to two similarly situated institutions. These institutions were selected based on their asset size, geographic location, and lending focus. Farmers Bank & Trust’s average net loan-to-deposit ratio was comparable to the two similarly situated institutions, reflecting a reasonable performance. The following table provides details.

Loan-to-Deposit Ratio Comparison		
Bank	Total Assets as of 9/30/2020 (\$000s)	Average Net Loan-to-Deposit Ratio (%)
Farmers Bank & Trust, Great Bend, Kansas	\$1,039,327	59.2
Central National Bank, Junction City, Kansas	\$1,098,294	62.2
Landmark National Bank, Manhattan, Kansas	\$1,145,861	64.7

Source: Reports of Condition and Income 3/31/2018 - 9/30/2020

Assessment Area Concentration

A majority of the home mortgage, small business, and small farm loans reviewed were located inside the assessment areas. The following table shows the results of this analysis.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans					Dollar Amount of Loans \$(000s)				
	Inside		Outside		Total	Inside		Outside		Total
	#	%	#	%	#	\$	%	\$	%	\$(000s)
Home Mortgage										
2018	109	69.4	48	30.6	157	11,546	65.5	6,074	34.5	17,620
2019	105	73.9	37	26.1	142	14,803	71.9	5,797	28.1	20,600
Subtotal	214	71.6	85	28.4	299	26,349	68.9	11,871	31.1	38,220
Small Business	111	75.5	36	24.5	147	12,463	68.7	5,671	31.3	18,134
Small Farm	199	88.1	27	11.9	226	16,023	88.3	2,133	11.7	18,156

Source: Bank Data

Geographic Distribution

The geographic distribution of loans is excellent. Examiners focused on the percentage of loans in the low- and moderate-income census tracts. The bank’s performance in the Johnson County Assessment Area was excellent, while the bank’s performance in the Western Kansas Assessment Area was not evaluated. Since the Western Kansas Assessment Area does not contain any low- or

moderate-income census tracts, a review of the geographic distribution criterion would not result in meaningful conclusions. Additional details are provided later in the evaluation.

Borrower Profile

The distribution of borrowers reflects reasonable penetration among businesses and farms of different sizes and individuals of different income levels. Examiners focused on the percentage of home mortgage loans to low- and moderate-income borrowers as well as the percentage of small business and small farm loans to entities with gross annual revenues of \$1 million or less. Reasonable performance was noted in both the Western Kansas Assessment Area and in the Johnson County Assessment Area. Details are provided later in the evaluation.

Response to Complaints

The bank 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 adequate responsiveness to the community development needs of its assessment areas through community development loans, qualified investments, and community development services, as appropriate. Examiners considered the bank's capacity and the need for and availability of community development activities inside the assessment areas. Since the bank was responsive to the community development needs of its assessment areas, community development activities benefiting broader statewide and regional areas were included in the analysis.

Community Development Loans

Farmers Bank & Trust originated 649 community development loans totaling \$52.8 million during the review period including 624 PPP loans totaling approximately \$40.0 million. The volume of community development loans represented 5.1 percent of total assets and 11.2 percent of net loans as of September 30, 2020. Examiners compared these ratios to six similarly situated institutions that were rated "Satisfactory" under the Community Development Test at their most recent CRA evaluation. These institutions' community development loans ranged from 0.8 percent to 13.3 percent of total assets and from 1.8 percent to 18.2 percent of net loans. Although Farmers Bank & Trust's community development lending ratios fell in the middle of the similarly situated institutions' ratio ranges, it is important to note that those institutions with lower ratios than Farmers Bank & Trust had CRA evaluations before the PPP was in effect. Excluding PPP loans from the analysis, Farmers Bank & Trust's community development lending ratios were at the low-end, but within the range of the similarly situated institutions' ratios.

Since Farmers Bank & Trust has been responsive to the community development needs of its assessment areas, the institution received credit for community development loans benefiting the broader statewide area of Kansas and the broader regional areas including Missouri. 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	2	163	3	682	396	23,590	3	271	404	24,706
Johnson County	0	0	0	0	112	11,407	1	480	113	11,887
Regional Activities	1	750	1	50	125	10,239	6	5,175	133	16,214
Total	3	913	4	732	633	45,236	10	5,926	650	52,807
<i>Source: Bank Records</i>										

Community Development Lending by Year										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
2018 (Partial Year)	2	163	0	0	2	1,100	5	1,810	9	3,073
2019	1	750	4	732	4	2,613	3	3,554	12	7,649
2020	0	0	0	0	627	41,523	2	562	629	42,085
Total	3	913	4	732	633	45,236	10	5,926	650	52,807
<i>Source: Bank Data</i>										

Qualified Investments

Farmers Bank & Trust’s volume of qualified investments represented 1.5 percent of total assets and 3.3 percent of total securities as of September 30, 2020. Examiners compared these ratios to the same six similarly situated institutions used to evaluate the bank’s community development lending performance. These institutions had qualified investment to total asset ratios ranging from 0.4 percent to 2.3 percent, and qualified investment to total security ratios ranging from 1.5 percent to 11.6 percent. The bank’s performance is in line with the comparable institutions. Further, the current ratios for Farmers Bank & Trust exceed the ratios at the prior evaluation.

Since Farmers Bank & Trust has been responsive to the community development needs of its assessment areas, the qualified investments included 31 investments totaling \$8.6 million benefiting the broader statewide area of Kansas and the broader regional areas of Oklahoma. These securities provided funding for schools that primarily serve low- and moderate-income students (i.e. over 50 percent of students received free or reduced-price lunches), or provided funding for essential healthcare, public safety, public services, or educational services primarily in underserved or distressed areas, but also in a few moderate-income areas.

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	9	1	73	20	5	1,296	50	4,588	137	5,905
Johnson County	3	816	18	10	-	-	-	-	21	826
Statewide Activities	-	-	1	550	-	-	10	2,255	11	2,805
Regional Activities	1	248	3	1,030	-	-	16	4,505	20	5,783
Total	13	1,065	95	1,610	5	1,296	76	11,348	189	15,319

Source: Bank Data

Qualified Investments										
Activity Year	Affordable Housing		Community Services		Economic Development		Revitalize or Stabilize		Totals	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Prior Period	2	815	-	-	-	-	2	210	4	1,025
2018 Partial	-	-	2	1,210	-	-	16	4,660	18	5,870
2019	1	248	2	370	1	1,190	6	1,805	10	3,613
2020	-	-	-	-	-	-	12	4,598	12	4,598
YTD 2021	-	-	-	-	-	-	-	-	-	-
Subtotal	3	1,063	4	1,580	1	1,190	36	11,273	44	15,106
Qualified Grants & Donations	10	2	91	30	4	106	40	75	145	213
Total	13	1,065	95	1,610	5	1,296	76	11,348	189	15,319

Source: Bank Data

Community Development Services

Farmers Bank & Trust representatives provided 141 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' affordable housing, community service, and revitalization/stabilization needs. Examiners compared the bank's community development service activity to the same six similarly situated institutions used to evaluate the institution's community development lending and qualified investment performance. These institutions' provided between 18 and 95 community development services according to their most recent CRA evaluations. At the prior evaluation, Farmers Bank & Trust provided 147 community development services.

The following tables show a breakdown of Farmers Bank & Trust's community development service activity by assessment area, category, and year.

Community Development Services by Assessment Area					
Assessment Area	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
Western Kansas	14	55	20	27	116
Johnson County	3	22	-	-	25
Total	17	77	20	27	141
<i>Source: Bank Data</i>					

Community Development Services by Year					
Activity Year	Affordable Housing	Community Services	Economic Development	Revitalize or Stabilize	Totals
	#	#	#	#	#
2018 (Partial)	6	32	7	9	54
2019	5	26	7	9	47
2020	6	19	6	9	40
Total	17	77	20	27	141
<i>Source: Bank Data</i>					

The bank participates in a Federal Home Loan Bank Affordable Housing Program where the bank assists low- and moderate-income first time homebuyers apply for and obtain a grant for up to \$5,000. The grant is forgiven if the borrower lives in the home for the required length of time. Bank officials assisted 38 borrowers obtain funds through the program during the review period, with all approved borrowers receiving a \$5,000 grant. Further, Farmers Bank & Trust deferred payments and made other loan modifications to businesses and consumers adversely affected by the COVID-19 pandemic. These flexible lending practices are considered particularly beneficial for smaller businesses and low- and moderate-income people, including those individuals who experienced an income disruption because of the pandemic.

Of the seven branches located in the Western Kansas Assessment Area, four branches and two ATMs are located in census tracts designated as underserved and/or distressed. The bank also offers low-cost checking account options, providing affordable access to low- and moderate-income individuals and families. In addition to its physical branches and ATM network, the bank offers electronic delivery systems that include telephone, mobile, and internet banking. The bank also offers low-cost mobile banking and internet banking through its website. These services provide customers the ability to access account information, transfer funds, and make loan payments, bill payments, and deposits. Finally, the bank offers a retail product through a local partner called Creating Assets Savings & Hope, a CA\$H program to support low- and moderate-income working families as they build an economic foundation and increase financial stability. The program uses earned income tax credits/child tax credits to provide education, resources, support, and encouragement through the savings process. Bank officials provide financial literacy education and budget counseling to assist families in reaching self-sufficiency. Altogether, these retail services benefit low- and moderate-income individuals and positively influence the bank's performance under CRA.

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 evidence of 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 accounting for the majority of the bank’s overall business and operations. The assessment area includes all of Barton, Edwards, Ness, Pawnee, and Rush counties. The bank’s main office and six of its 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 16 census tracts, all classified as middle-income tracts based on 2015 ACS data. The following table illustrates select demographic characteristics of this assessment area.

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)	16	0.0	0.0	100.0	0.0	0.0
Population by Geography	43,562	0.0	0.0	100.0	0.0	0.0
Housing Units by Geography	20,950	0.0	0.0	100.0	0.0	0.0
Owner-Occupied Units by Geography	12,610	0.0	0.0	100.0	0.0	0.0
Occupied Rental Units by Geography	5,391	0.0	0.0	100.0	0.0	0.0
Vacant Units by Geography	2,949	0.0	0.0	100.0	0.0	0.0
Businesses by Geography	2,986	0.0	0.0	100.0	0.0	0.0
Farms by Geography	501	0.0	0.0	100.0	0.0	0.0
Family Distribution by Income Level	11,466	19.2	19.6	19.6	41.6	0.0
Household Distribution by Income Level	18,001	22.5	17.7	18.5	41.4	0.0
Median Family Income MSA - 99999 Non-MSA Kansas	\$57,229		Median Housing Value			\$74,667
			Median Gross Rent			\$558
			Families Below Poverty Level			9.0%

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.

Great Bend is home to the bank’s main office and one branch. Great Bend is located in Barton County, is the 15th largest city in Kansas, and the largest city in the Western Kansas Assessment Area. The 2020 U.S. Census Bureau shows Great Bend’s population at 14,800.

According to 2019 D&B data, service industries represent the largest portion of assessment area businesses and farms at 34.5 percent, followed by agriculture (14.4 percent), and retail trade (12.2

percent). In addition, 67.6 percent of the assessment area’s businesses and farms have four or fewer employees and 82.7 percent operate from a single location.

Based on information from the Bureau of Labor Statistics, the unemployment rates for five counties ranged from approximately 2 to 4 percent for most of the review period, similar to the unemployment levels reported for Kansas overall. However, due to the COVID-19 pandemic, unemployment rates in the five counties rose sharply in April 2020, ranging from 4.1 percent (Edwards County) to 8.4 percent (Rush County). In comparison, the statewide unemployment rate for Kansas rose to 11.9 percent in April 2020. While the unemployment rates have improved since that time, the data indicates that the pandemic resulted in a less adverse impact for the five counties in the Western Kansas Assessment Area than Kansas overall. As of October 2020, the unemployment rates in the five counties ranged from 2.4 percent (Edwards County) to 3.9 percent (Barton and Rush counties), compared to the statewide unemployment rate of 5.0 percent.

Examiners used 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 nonmetropolitan Kansas for 2018 and 2019.

Median Family Income Ranges – Nonmetropolitan Kansas (99999)				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
2018 (\$61,100)	<\$30,550	\$30,550 to <\$48,880	\$48,880 to <\$73,320	≥\$73,320
2019 (\$62,400)	<\$31,200	\$31,200 to <\$49,920	\$49,920 to <\$74,880	≥\$74,880
<i>Source: FFIEC</i>				

Competition

The Western Kansas Assessment Area is competitive for financial products and services. According to the FDIC’s June 30, 2020 deposit data, the five-county area contains 18 financial institutions operating 40 offices. Of these institutions, Farmers Bank & Trust ranked first in deposit market share with of 36.2 percent of the deposits.

The assessment area contains strong competition and demand for home mortgage, small business, and small farm loans. The 2019 aggregate HMDA data showed 75 lenders reported 613 home mortgage loans as originated or purchased in the assessment area. Farmers Bank & Trust ranked third out of this group of lenders, with a market share of 11.9 percent. Further, although the bank is not required to report small business and small farm lending data, aggregate CRA lending data for those reporting institutions (generally large institutions) provides insight on the level of competition and demand for small business loans. That data showed 37 lenders reporting 426 small business loans and 16 lenders reporting 246 small farm loans in the five counties combined in 2018.

Community Contact(s)

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 two recent community contacts with individuals knowledgeable of different portions of the Western Kansas Assessment Area's economic conditions and development efforts. Both persons stated that agriculture is the primary source of employment and that the local economy was starting to recover after several years of financial stress due to low commodity prices and high input costs. One individual stated that the number of acres planted to wheat was at a 100-year low due to the lack of profitability for this crop. One individual noted that the demand for business loans is low in his small community and that commercial buildings are selling at low prices, but the buildings are then used for purposes other than opening/starting a new businesses. Further, one individual said the housing market is doing well, with few homes for sale/on the market.

The community contacts stated that agricultural loans are the primary credit need, while one contact indicated home loans, and to a lesser extent small business loans, are important credit needs in the assessment area. The individuals indicated that area financial institutions are doing a good job of meeting these credit needs.

Credit and Community Development Needs and Opportunities

Considering information from the community contacts, 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 aggregate HMDA and CRA lending data as well as 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 and/or stabilize distressed/underserved middle-income geographies. The number of low- and moderate- income families, the level of distressed/underserved census tracts, and the percentage of small farms and small businesses in the assessment area suggest the availability of community development opportunities.

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. Reasonable performance under the Borrower Profile criterion supports this conclusion.

Agricultural lending is a primary focus in the Western Kansas Assessment Area. Examiners reviewed small farm, small business, and home mortgage loans in evaluating the institution's performance in the Western Kansas Assessment Area. Examiners placed the greatest weight on small farm loans, followed by small business loans, then home mortgage loans when drawing conclusions for the Western Kansas Assessment Area. This is because agricultural loans represent a higher percentage of the bank's lending volume in the assessment area, followed by small business loans, then home mortgage loans.

Geographic Distribution

Examiners did not conduct a geographic distribution analysis in the Western Kansas Assessment Area. Since the assessment area does not contain any low- or moderate-income census tracts, such an analysis would not result in meaningful conclusions.

Borrower Profile

Small Farm Loans

The distribution of small farm loans reflects reasonable penetration among farms of all sizes. As illustrated in the following table, the percentage of small farm loans, by number, to farms with gross annual revenues of \$1 million or less is comparable to D&B data. The following table provides details.

Distribution of Small Farm Loans by Gross Annual Revenue Category					
Assessment Area: Western Kansas Assessment Area					
Gross Revenue Level	% of Farms	#	%	\$(000s)	%
<=\$1,000,000	97.4	51	98.1	3,726	99.4
>1,000,000	1.8	1	1.9	24	0.6
Revenue Not Available	0.8	0	0.0	0	0.0
Total	100.0	52	100.0	3,750	100.0

Source: 2019 D&B Data, Bank Data.

Small Business Loans

The distribution of small business loans reflects reasonable penetration among businesses of all sizes. As illustrated below, the percentage of small business loans, by number, to businesses with gross annual revenues of \$1 million or less somewhat lags the percentage of businesses in this revenue category. However, the small business loan sample included several loans to the same borrower in the over \$1 million category. When viewed from a unique borrower perspective, bank performance is reasonably consistent with D&B data. The following table provides details.

Distribution of Small Business Loans by Gross Annual Revenue Category					
Assessment Area: Western Kansas Assessment Area					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
<=\$1,000,000	73.7	26	63.4	2,016	49.5
>1,000,000	6.9	15	36.6	2,058	50.5
Revenue Not Available	19.4	0	0.0	0.0	0.0
Total	100.0	41	100.0	4,074	100.0

Source: 2019 D&B Data, Bank Data.

Home Mortgage Loans

The distribution of home mortgage loans reflects reasonable penetration among individuals of different income levels. As illustrated in the following table, the percentage of home mortgage loans, by number, to low-income borrowers slightly lagged the aggregate performance data in 2018, but then exceeded aggregate performance in 2019. The percentage of home mortgage loans, by number, to moderate-income borrowers slightly exceeded the aggregate performance data in both 2018 and 2019. Thus, the bank’s record of extending home mortgage loans to borrowers of all income levels in the Western Kansas Assessment Area is reasonable. The following table provides details.

Distribution of Home Mortgage Loans by Borrower Income Level						
Assessment Area: Western Kansas Assessment Area						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2018	19.2	10.1	6	7.3	161	2.7
2019	19.2	9.5	12	16.4	540	11.4
Moderate						
2018	19.6	21.3	21	25.6	1,248	20.9
2019	19.6	20.2	15	20.5	904	19.1
Middle						
2018	19.6	22.9	16	19.5	1,139	19.1
2019	19.6	24.3	26	35.6	1,697	35.9
Upper						
2018	41.6	31.4	33	40.2	3,157	52.9
2019	41.6	29.4	18	24.7	1,390	29.4
Not Available						
2018	0.0	14.4	6	7.3	267	4.5
2019	0.0	16.6	2	2.7	193	4.1
Totals						
2018	100.0	100.0	82	100.0	5,972	100.0
2019	100.0	100.0	73	100.0	4,724	100.0

*Source: 2015 ACS; Bank Data, 2018 & 2019 HMDA Aggregate Data
Due to rounding, totals may not equal 100.0%*

COMMUNITY DEVELOPMENT TEST

Farmers Bank & Trust demonstrated adequate responsiveness to the community development needs of the Western Kansas Assessment Area through community development loans, qualified investments and donations, and community development services.

Community Development Loans

Farmers Bank & Trust originated 404 community development loans totaling \$24.7 million in the Western Kansas Assessment Area during the review period. This includes 391 PPP loans totaling approximately \$20.9 million. In addition, Farmers Bank & Trust's community development loans promoted affordable housing, provided community services to low- and moderate-income individuals, and revitalized/stabilized underserved and/or distressed middle-income nonmetropolitan geographies. The following are notable examples of the bank's community development loans in the Western Kansas Assessment Area.

- The bank made one SBA loan for \$2.0 million to facilitate the ownership change of an existing business. This loan helped retained jobs for low- and moderate-income individuals, as well as maintained existing business locations in two communities in the assessment area.
- The bank made two SBA PPP loans for \$1.8 million to two hospitals to retain employment for low- and moderate-income employees. Additionally, these hospitals are located in underserved nonmetropolitan middle-income census tracts. These loans kept employees on the payroll to provide essential community needs during the pandemic.

Qualified Investments

Farmers Bank & Trust purchased seven qualified investments totaling \$4.7 million and made 126 qualified donations totaling \$202,000 in the Western Kansas Assessment Area during the review period. Additionally, the bank continues to hold four qualified investments totaling \$1.0 million in the assessment area since the prior evaluation. The following are notable examples of the bank's qualified investments and donations in this assessment area.

- The bank purchased two bonds for \$2.8 million in 2020 to provide funding for improvements to the medical clinic and water tower in two different underserved middle-income census tracts within the Western Kansas Assessment Area. These improvements provided essential community needs for health services and public services.

Community Development Services

Farmers Bank & Trust performed 116 community development services during the evaluation period benefiting the Western Kansas Assessment Area. These services promoted affordable housing benefiting low- and moderate-income individuals by providing community services and jobs, and revitalized/stabilized underserved and/or distressed geographies. The following are notable examples of the bank's qualifying community development services.

- Five senior bank officials provided financial expertise by serving in key roles for four different organizations that focus on providing affordable housing to low- and moderate-income individuals and families.
- Four senior bank officials provided financial expertise by serving in key roles for two organizations that focus on providing healthcare services primarily for 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, one of the 14 counties comprising the Kansas City, Missouri-Kansas MSA. Farmers Bank & Trust operates two full-service offices (Olathe and Overland Park) and one ATM in Johnson County.

Economic and Demographic Data

The Johnson County Assessment Area is comprised of 130 census tracts, including 2 low-income, 12 moderate-income, 42 middle-income, 71 upper-income, and 3 no-income tracts based on 2015 ACS data. The following table illustrates select demographic characteristics of this assessment area.

Demographic Information of the Assessment Area						
Assessment Area: Johnson County Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	130	1.5	9.2	32.3	54.6	2.3
Population by Geography	566,814	0.9	7.7	32.8	58.5	0.0
Housing Units by Geography	231,029	1.2	8.3	35.4	55.2	0.0
Owner-Occupied Units by Geography	152,762	0.3	4.5	31.3	63.9	0.0
Occupied Rental Units by Geography	66,973	3.2	16.0	43.4	37.5	0.0
Vacant Units by Geography	11,294	2.0	14.6	42.1	41.2	0.0
Businesses by Geography	50,893	1.2	7.1	26.9	61.6	3.2
Farms by Geography	1,165	1.0	6.4	31.4	60.6	0.6
Family Distribution by Income Level	149,562	12.0	13.6	19.0	55.3	0.0
Household Distribution by Income Level	219,735	14.7	13.5	16.7	55.0	0.0
Median Family Income MSA - 28140 Kansas City, MO-KS MSA		\$72,623	Median Housing Value			\$229,855
			Median Gross Rent			\$975
			Families Below Poverty Level			4.0%

*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.*

Johnson County, Kansas is the most populous county in Kansas and home to four of the eight most populous cities in Kansas, namely Overland Park, Olathe, Shawnee, and Lenexa. Overland Park is the largest city in the Johnson County Assessment Area, followed by Olathe. The 2020 U.S. Census Bureau shows Overland Park’s population at 198,264 and Olathe’s population at 141,332.

According to 2019 D&B data, service industries represent the largest portion of assessment area businesses and farms at 45.2 percent, followed by non-classifiable establishments (13.1 percent),

finance, insurance, and real estate (12.0 percent), and retail trade (10.6 percent). In addition, 64.8 percent of the assessment area’s businesses and farms have four or fewer employees and 88.8 percent operate from a single location.

Based on information from the Bureau of Labor Statistics, the unemployment rates for Johnson County ranged from 2.4 to 3.4 percent for most of the review period, which was similar to the unemployment levels reported for Kansas overall. However, due to the COVID-19 pandemic, the unemployment rate in Johnson County rose sharply in April 2020 to 10.6 percent. In comparison, the statewide unemployment rate for Kansas rose to 11.7 percent and the unemployment rate for the Kansas City, Missouri-Kansas MSA rose to 11.3 percent in April 2020. While the unemployment rate improved since that time, the data indicates that the pandemic adversely affected Johnson County less than other parts of the state and the Kansas City MSA. As of October 2020, the unemployment rate in Johnson County was 4.1 percent, compared to the statewide unemployment rate of 4.7 percent and the Kansas City MSA rate of 4.5 percent.

Examiners used 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 Kansas City, Missouri-Kansas MSA for 2018 and 2019.

Median Family Income Ranges – Kansas City, Missouri-Kansas MSA				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
2018 (\$79,900)	<\$39,950	\$39,950 to <\$63,920	\$63,920 to <\$95,880	≥\$95,880
2019 (\$82,400)	<\$41,200	\$41,200 to <\$65,920	\$65,920 to <\$98,880	≥\$98,880

Source: FFIEC

Competition

The Johnson County Assessment Area is very competitive for financial products and services. According to the FDIC’s June 30, 2020 deposit data, Johnson County contains 62 financial institutions operating 236 offices. Of these institutions, Farmers Bank & Trust ranked 39th in deposit market share with just 0.3 percent of the deposits.

The assessment area contains strong competition and demand for home mortgage and small business loans as well. For example, 2019 aggregate HMDA data showed 465 lenders reporting 28,456 home mortgage loans in the assessment area. Farmers Bank & Trust ranked 107th out of this group of lenders, with a market share of 0.1 percent. Further, although the bank is not required to report small business and small farm lending data, aggregate CRA lending data for those reporting institutions (generally large institutions) provides insight on the level of competition and demand for small business loans. That data showed 142 lenders reporting 14,800 small business loans in Johnson County combined in 2018.

Community Contact

Examiners reviewed an existing contact of a community member who was knowledgeable of the area’s housing economy/development, and obtained an update regarding changes in the past year. The person stated that the land cost in Johnson County drives the higher prices for residential

properties. There are a large number of homes priced at \$500,000 throughout Johnson County and it is no longer possible to build a new home for under \$200,000. The contact confirmed that low- and moderate-income families could not afford to purchase a home in Johnson County. Although there were many changes in Johnson County during the past year, including those caused by the pandemic, little changed with regard to the significant need for affordable housing for low- and moderate-income families. The individual mentioned that an affordable housing project was completed recently for low-income senior citizens. However, the area needs many more affordable housing units. The person said the area needs a developer of affordable housing to take a leadership role by organizing the necessary partners, coordinating funding sources, and constructing and managing affordable housing units. For the most part, builders continue with projects that provide the larger profit for the same amount of work.

Credit and Community Development Needs and Opportunities

Considering information from the community contact, bank management, and demographic and economic data, examiners determined that small business and home mortgage loans are the Johnson County Assessment Area's primary credit needs. Opportunities exist for originating such loans, as indicated by the aggregate HMDA and CRA lending data as well as 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 and/or stabilize low- and moderate-income geographies. The number of low- and moderate- income families, the level of low- and moderate-income census tracts, and the percentage of small businesses in the assessment area support the various community development opportunities available.

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. Excellent performance under the Geographic Distribution criterion and reasonable performance under the Borrower Profile criterion support this conclusion.

As previously stated, examiners reviewed home mortgage and small business loans in this assessment area. Examiners placed more weight on home mortgage loans than small business loans when drawing conclusions. This is because home mortgage loans represent a higher percentage of the bank's lending volume in the Johnson County Assessment Area than small business loans.

Geographic Distribution

The geographic distribution of loans reflects excellent dispersion throughout the Johnson County Assessment Area. The geographic distribution of small business loans and home mortgage loans are both excellent.

Home Mortgage Loans

The geographic distribution of home mortgage loans reflects excellent dispersion throughout the Johnson County Assessment Area. The percentage of mortgage loans in low-income census tracts exceeded the aggregate performance data in 2018, but declined to zero in 2019. The lack of lending in the low-income census tracts in 2019 does not negatively affect the bank's performance given the very low aggregate performance and the low level of owner occupied housing units in these census tracts. The bank's performance in moderate-income census tracts was better than comparable data for both 2018 and 2019. Overall, the bank's geographic distribution of home mortgage loans represents excellent dispersion in the Johnson County Assessment Area. The following table provides details.

Geographic Distribution of Home Mortgage Loans						
Assessment Area: Johnson County Assessment Area						
Tract Income Level	% of Owner-Occupied Housing Units	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2018	0.3	0.3	1	3.7	70	1.3
2019	0.3	0.3	0	0.0	0	0.0
Moderate						
2018	4.5	4.3	2	7.4	349	6.3
2019	4.5	4.0	3	9.4	295	2.9
Middle						
2018	31.3	30.6	17	63.0	3,544	63.6
2019	31.3	28.9	14	43.8	5,522	54.8
Upper						
2018	63.9	64.8	7	25.9	1,613	28.9
2019	63.9	66.9	15	46.9	4,263	42.3
Not Applicable						
2018	0.0	0.0	0	0.0	0	0.0
2019	0.0	0.0	0	0.0	0	0.0
Totals						
2018	100.0	100.0	27	100.0	5,576	100.0
2019	100.0	100.0	32	100.0	10,080	100.0

*Source: 2015 ACS; Bank Data, 2018 & 2019 HMDA Aggregate Data.
Due to rounding, totals may not equal 100.0%.*

Small Business Loans

The geographic distribution of small business loans reflects excellent dispersion throughout the Johnson County Assessment Area. As illustrated below, the percentage of small business loans, by number, in low- and moderate-income census tracts exceeds the percentage of businesses located in those geographies.

Geographic Distribution of Small Business Loans					
Assessment Area: Johnson County Assessment Area					
Tract Income Level	% of Businesses	#	%	\$(000s)	%
Low	1.2	1	5.0	15	0.4
Moderate	7.1	6	30.0	1,649	39.9
Middle	26.9	5	25.0	1,235	29.9
Upper	61.6	6	30.0	1,029	24.9
NA	3.2	2	10.0	200	4.9
Totals	100.0	20	100.0	4,128	100.0

Source: 2019 D&B Data and Bank Data. Due to rounding, totals may not equal 100.0%.

Borrower Profile

The distribution of borrowers reflects reasonable penetration among businesses of different sizes in the Johnson County Assessment Area. However, performance with regard to home mortgage loans was not evaluated due to the lack of available borrower income information.

Home Mortgage Loans

Examiners were unable to evaluate borrower profile performance due to the lack of available information and therefore, a meaningful conclusion could not be reached. There were only four HMDA reportable loans in 2019 providing borrower income information. In 2018, the number of HMDA reportable loans providing borrower income information was even less at three loans. These loans were primarily rental property loans where the bank did not rely on the borrower's income in making its credit decision. The following table provides details.

Distribution of Home Mortgage Loans by Borrower Income Level						
Assessment Area: Johnson County Assessment Area						
Borrower Income Level	% of Families	Aggregate Performance % of #	#	%	\$(000s)	%
Low						
2018	12.0	3.7	0	0.0	0	0.0
2019	12.0	3.8	0	0.0	0	0.0
Moderate						
2018	13.6	15.1	1	3.7	20	0.4
2019	13.6	13.8	0	0.0	0	0.0
Middle						
2018	19.0	21.9	0	0.0	0	0.0
2019	19.0	21.3	0	0.0	0	0.0
Upper						
2018	55.3	47.4	3	11.1	429	7.7
2019	55.3	50.1	3	9.4	1,001	9.9
Not Available						
2018	0.0	11.9	23	85.2	5,127	92.0
2019	0.0	11.0	29	90.6	9,079	90.1
Totals						
2018	100.0	100.0	27	100.0	5,576	100.0
2019	100.0	100.0	32	100.0	10,080	100.0
<i>Source: 2015 ACS; Bank Data, 2018 & 2019 HMDA Aggregate Data</i>						
<i>Due to rounding, totals may not equal 100.0%</i>						

Small Business Loans

The distribution of small business loans reflects reasonable penetration among businesses of all sizes. As illustrated in the following table, the percentage of small business loans, by number, to businesses with gross annual revenues of \$1 million or less lags the percentage of businesses in this revenue category. Bank data is slightly skewed as the sample included as the number of loans to businesses with revenues of more than \$1 million contains five loans to only two borrowers. As previously mentioned, competition for business loans in Johnson County is significant and the two branches of Farmers Bank & Trust in Johnson County are relatively new when compared to other lenders in the area. However, Farmers Bank & Trust's performance is comparable to other banks in the assessment area. Given this information, the bank's performance is considered reasonable. The following table provides details.

Distribution of Small Business Loans by Gross Annual Revenue Category					
Assessment Area: Johnson County Assessment Area					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
<=\$1,000,000	83.1	10	50.0	1,464	35.5
>1,000,000	6.4	10	50.0	2,664	64.5
Revenue Not Available	10.5	0	0.0	0	0.0
Total	100.0	20	100.0	4,128	100.0
<i>Source: 2019 D&B Data, Bank Data Due to rounding, totals may not equal 100.0%.</i>					

COMMUNITY DEVELOPMENT TEST

Farmers Bank & Trust demonstrated adequate responsiveness to the community development needs of the Johnson County Assessment Area through community development loans, qualified investments and donations, and community development services.

Community Development Loans

Farmers Bank & Trust originated 113 community development loans totaling \$11.9 million in the Johnson County Assessment Area during the review period. This includes 109 PPP loans totaling approximately \$9.3 million. The PPP loans promoted economic development by financing small businesses, resulting in permanent job retention for low- and moderate-income persons. The remaining four community development loans in Johnson County promoted economic development and revitalized a moderate-income geography.

Qualified Investments

Farmers Bank & Trust made, retained, or donated 21 qualifying investments totaling approximately \$826,000 in this assessment area. Two portions of the same bond totaling approximately \$815,000 purchased before the prior evaluation was the primary qualifying investment. The bond helped provide affordable housing for low-income families in the assessment area. The remaining qualifying investments were primarily donations spread among various organizations providing affordable housing or community services targeted to low- and moderate-income individuals and families.

Community Development Services

Farmers Bank & Trust performed 25 community development services during the evaluation period benefiting the Johnson County Assessment Area. These services promoted affordable housing and benefited low- and moderate-income individuals. The following is a notable example of the bank's qualifying community development services.

- A senior bank officer provided financial expertise by serving in key roles for four organizations that focus on providing housing and community services primarily for 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.



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	Monday - Friday 9:00 a.m. – 4:00 p.m. Saturday 9:00 a.m. – 12:00 p.m.	Monday - Friday 7:30 a.m. – 5:30 p.m. Saturday 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 nd Avenue & Main Street Albert, KS 67511 Phone: 866.923.4212	Monday - Friday 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	Monday - Friday 9:00 a.m. – 3:00 p.m.	Monday - Friday 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	Monday - Friday 9:00 a.m. – 4:00 p.m.	Monday - Friday 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	Monday - Thursday 9:00 a.m. – 4:00 p.m. Friday 9:00 a.m. – 5:00 p.m.	Monday - Thursday 8:00 a.m. – 4:30 p.m. Friday 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	Monday - Friday 9:00 a.m. – 4:00 p.m.	Monday - Friday 8:00 a.m. – 4:00 p.m. Saturday 8:00 a.m. – 12:00 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 th Street Larned, KS 67550 Phone: 620.285.3177	Monday - Friday 9:00 a.m. – 4:00 p.m.	Monday - Friday 8:00 a.m. – 5:00 p.m. Saturday 8:00 a.m. – 12:00 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	Monday - Friday 8:30 a.m. – 5:00 p.m.	Monday - Friday 7:30 a.m. – 5:00 p.m.	Yes- Drive Up (24 hours)	Yes (24 hours)	Johnson County, Kansas 28140/20/91/534.14 Tract Income: Middle
Olathe- Cedar Lake Village 15325 S Lone Elm Road Olathe, KS 66061 Phone: 913.387.5568	Tuesday & Friday 1:00 p.m. – 4:00 p.m.	No Drive-Thru Available	No ATM Available	No Night Drop Available	Johnson County, Kansas 28140/20/91/536.03 Tract Income: Upper



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.



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	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	
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



PRODUCT OFFERINGS BY LOCATION



DEPOSIT PRODUCTS

Area	Branch	SafeGuard Checking	SafeGuard + Checking	Club Five-0	Club Five-0 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	X
00005	Olathe	X	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	2 X 5	3 X 5	4 X 5	4.5 X 5	5 X 5	2.5 X 10	3 X 10	4 X 10	4.5 X 10	5 X 10	6 X 10	9 X 10	9.5 X 10	10 X 10	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
00002	La Crosse		X			X		X			X				X	
00003	Bazine						X			X				X		
00004	Kinsley		X	X		X		X			X				X	
00005	Overland Park							X			X				X	
00005	Olathe															



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 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 18th 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 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 & 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 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.



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 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.



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 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 18th 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 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 \$500.00 to open this account.

Minimum balance to avoid imposition of fees - A monthly service charge 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	4½ x 5	5 x 5	2½ x 10	3 x 10	4 x 10	4½ x 10	5 x 10	6 x 10	9 x 10	9½ 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 Reconciliation 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.)	\$5.00
Undeliverable Statement Fee (per statement)	\$5.00
IRA Transfer Fee (per transfer)	\$25.00
Garnishments or Tax Levies (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
Non-Customer Check Cashing Fees	1% of check or \$10 minimum
Foreign Currency Order Shipping fee (per order)	\$7.00
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	\$5.00
ATM Foreign Usage (allowed 7 free per statement cycle)	\$1.00



Farmers Bank & Trust Account Offerings/Fee Schedule

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 8/2023



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 18th 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 18th 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 Reconciliation 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.)	\$5.00
Undeliverable Statement Fee (per statement)	\$5.00
IRA Transfer Fee (per transfer)	\$25.00
Garnishments or Tax Levies (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
Non-Customer Check Cashing Fees	1% of check or \$10 minimum
Foreign Currency Order Shipping fee (per order)	\$7.00
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	\$5.00
ATM Foreign Usage (allowed 7 free per statement cycle)	\$1.00



Farmers Bank of Kansas City Account Offerings/Fee Schedule

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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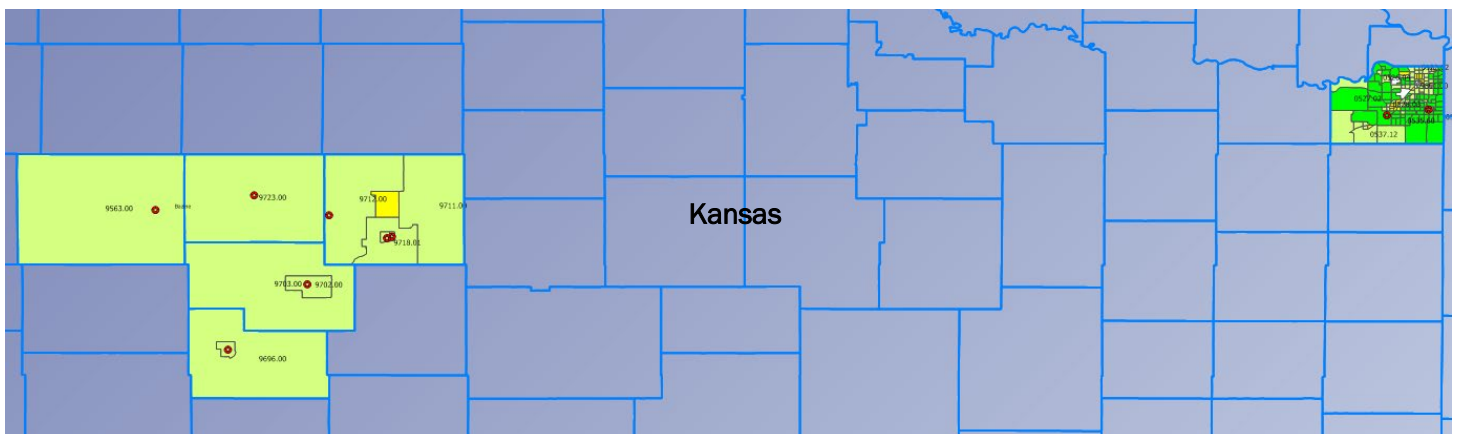


Assessment Area Summary

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, and Rush 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, and Rush 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), 2023

FARMERS BANK & TRUST

GREAT BEND, KS 67530

0000482156

3

Name of Reporting Institution

City, State, ZIP

RSSD ID Number

Agency

MSA/MD	State Code	County Code	Census Tract	Federally Targeted	FFIEC Underserved	FFIEC Distressed	Population							Income							
							Total Population	Minority Population	Percentage Minority	Majority Minority Mixed Race	Majority Minority Single Race	High Minority Mixed Race	High Minority Single Race	Substantial Race/Ethnicity	Substantial Ethnicity	Substantial Gender	FFIEC Estimated MSA/MD Median Family	Decennial MSA/MD Median Family	Decennial Tract Median Family	Percentage Tract / MSA/MD Median Family	Decennial Census Tract MFI Level
28140	20	091	0520.06	No	No	No	3,614	1,335	36.94%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$97,300	\$86,562	\$64,946	75.02%	Moderate
28140	20	091	0521.01	No	No	No	1,751	461	26.33%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$97,300	\$86,562	\$89,492	103.38%	Middle
28140	20	091	0521.02	No	No	No	2,669	725	27.16%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$97,300	\$86,562	\$76,439	88.30%	Middle
28140	20	091	0522.01	No	No	No	3,598	1,248	34.69%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$97,300	\$86,562	\$76,806	88.72%	Middle
28140	20	091	0522.02	No	No	No	3,433	664	19.34%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$97,300	\$86,562	\$84,044	97.09%	Middle
28140	20	091	0523.04	No	No	No	4,943	1,230	24.88%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$97,300	\$86,562	\$98,182	113.42%	Middle
28140	20	091	0523.05	No	No	No	4,856	850	17.50%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$97,300	\$86,562	\$103,629	119.71%	Middle
28140	20	091	0523.06	No	No	No	3,571	527	14.76%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$97,300	\$86,562	\$136,875	158.12%	Upper
28140	20	091	0523.07	No	No	No	3,860	1,039	26.92%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$97,300	\$86,562	\$86,417	99.83%	Middle
28140	20	091	0523.08	No	No	No	3,521	1,320	37.49%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$97,300	\$86,562	\$61,432	70.96%	Moderate
28140	20	091	0524.10	No	No	No	5,222	1,114	21.33%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$97,300	\$86,562	\$118,370	136.74%	Upper
28140	20	091	0524.11	No	No	No	3,087	583	18.89%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$97,300	\$86,562	\$139,886	161.60%	Upper
28140	20	091	0524.14	No	No	No	4,018	588	14.63%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$97,300	\$86,562	\$123,222	142.35%	Upper
28140	20	091	0524.15	No	No	No	3,542	919	25.95%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$97,300	\$86,562	\$103,789	119.90%	Middle
28140	20	091	0524.16	No	No	No	4,492	804	17.90%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$97,300	\$86,562	\$89,292	103.15%	Middle
28140	20	091	0524.17	No	No	No	3,389	1,384	40.84%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$97,300	\$86,562	\$69,250	80.00%	Middle
28140	20	091	0524.18	No	No	No	3,483	2,007	57.62%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$97,300	\$86,562	\$38,567	44.55%	Low
28140	20	091	0524.19	No	No	No	4,785	1,544	32.27%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$97,300	\$86,562	\$100,135	115.68%	Middle
28140	20	091	0524.21	No	No	No	4,788	894	18.67%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$97,300	\$86,562	\$106,786	123.36%	Upper
28140	20	091	0524.22	No	No	No	4,758	1,111	23.35%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$97,300	\$86,562	\$99,014	114.38%	Middle
28140	20	091	0524.23	No	No	No	2,856	1,534	53.71%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$97,300	\$86,562	\$50,169	57.95%	Moderate
28140	20	091	0525.02	No	No	No	1,641	233	14.20%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$97,300	\$86,562	\$152,031	175.63%	Upper
28140	20	091	0525.05	No	No	No	3,073	748	24.34%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$97,300	\$86,562	\$153,516	177.34%	Upper
28140	20	091	0525.06	No	No	No	1,489	242	16.25%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$97,300	\$86,562	\$127,614	147.42%	Upper
28140	20	091	0525.07	No	No	No	3,186	907	28.47%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$97,300	\$86,562	\$103,333	119.37%	Middle
28140	20	091	0526.04	No	No	No	2,254	313	13.89%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$97,300	\$86,562	\$145,903	168.55%	Upper
28140	20	091	0526.06	No	No	No	1,992	360	18.07%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$97,300	\$86,562	\$103,523	119.59%	Middle
28140	20	091	0526.07	No	No	No	2,651	414	15.62%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$97,300	\$86,562	\$129,722	149.86%	Upper
28140	20	091	0526.08	No	No	No	6,418	990	15.43%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$97,300	\$86,562	\$174,333	201.39%	Upper
28140	20	091	0526.09	No	No	No	5,982	1,031	17.24%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$97,300	\$86,562	\$145,945	168.60%	Upper
28140	20	091	0526.10	No	No	No	6,246	1,314	21.04%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$97,300	\$86,562	\$140,139	161.89%	Upper
28140	20	091	0526.11	No	No	No	2,443	401	16.41%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$97,300	\$86,562	\$100,785	116.43%	Middle
28140	20	091	0526.12	No	No	No	3,115	526	16.89%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$97,300	\$86,562	\$138,188	159.64%	Upper
28140	20	091	0526.13	No	No	No	7,250	1,317	18.17%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$97,300	\$86,562	\$160,109	184.96%	Upper
28140	20	091	0527.01	No	No	No	5,383	1,227	22.79%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$97,300	\$86,562	\$90,250	104.26%	Middle
28140	20	091	0527.02	No	No	No	2,239	433	19.34%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$97,300	\$86,562	\$113,854	131.52%	Upper
28140	20	091	0528.03	No	No	No	4,137	2,011	48.61%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$97,300	\$86,562	\$72,898	84.21%	Middle
28140	20	091	0528.04	No	No	No	4,831	594	12.30%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$97,300	\$86,562	\$190,646	220.24%	Upper
28140	20	091	0528.05	No	No	No	8,151	1,742	21.37%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$97,300	\$86,562	\$113,864	131.54%	Upper
28140	20	091	0528.06	No	No	No	6,063	1,321	21.79%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$97,300	\$86,562	\$111,833	129.19%	Upper
28140	20	091	0528.07	No	No	No	4,830	928	19.21%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$97,300	\$86,562	\$132,681	153.27%	Upper
28140	20	091	0529.04	No	No	No	3,474	932	26.83%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$97,300	\$86,562	\$91,901	106.16%	Middle
28140	20	091	0529.05	No	No	No	4,589	2,673	58.25%	Yes	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$97,300	\$86,562	\$52,297	60.41%	Moderate
28140	20	091	0529.06	No	No	No	4,954	1,847	37.28%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$97,300	\$86,562	\$67,956	78.50%	Moderate
28140	20	091	0529.07	No	No	No	4,545	1,861	40.95%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$97,300	\$86,562	\$79,875	92.27%	Middle
28140	20	091	0529.08	No	No	No	5,692	2,036	35.77%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$97,300	\$86,562	\$90,859	104.96%	Middle
28140	20	091	0529.10	No	No	No	4,318	843	19.52%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$97,300	\$86,562	\$143,350	165.60%	Upper
28140	20	091	0530.04	No	No	No	3,656	774	21.17%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$97,300	\$86,562	\$85,737	99.04%	Middle
28140	20	091	0530.05	No	No	No	1,794	519	28.93%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$97,300	\$86,562	\$109,167	126.11%	Upper

DEMOGRAPHICS GEOGRAPHIC AREA (DETAIL), 2023

FARMERS BANK & TRUST

GREAT BEND, KS 67530

0000482156

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Name of Reporting Institution

City, State, ZIP

RSSD ID Number

Agency

MSA/MD	State Code	County Code	Census Tract	Federally Targeted	FFIEC Underserved	FFIEC Distressed	Population						Income							
							Total Population	Minority Population	Percentage Minority	Majority Minority Mixed Race	Majority Minority Single Race	High Minority Mixed Race	High Minority Single Race	Substantial Race/Ethnicity	Substantial Ethnicity	Substantial Gender	FFIEC Estimated MSA/MD Median Family	Decennial MSA/MD Median Family	Decennial Tract Median Family	Percentage Tract / MSA/MD Median Family
28140	20	091	0530.06	No	No	No	3,744	771	20.59%	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$97,300	\$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	\$97,300	\$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	\$97,300	\$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	\$97,300	\$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	\$97,300	\$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	\$97,300	\$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	\$97,300	\$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	\$97,300	\$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	\$97,300	\$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	\$97,300	\$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	\$97,300	\$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	\$97,300	\$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	\$97,300	\$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	\$97,300	\$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	\$97,300	\$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	\$97,300	\$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	\$97,300	\$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	\$97,300	\$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	\$97,300	\$86,562	\$218,478	252.39%	Upper
28140	20	091	0534.03	No	No	No	3,998	1,138	28.46%	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$97,300	\$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	\$97,300	\$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	\$97,300	\$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	\$97,300	\$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	\$97,300	\$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	\$97,300	\$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	\$97,300	\$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	\$97,300	\$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	\$97,300	\$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	\$97,300	\$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	\$97,300	\$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	\$97,300	\$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	\$97,300	\$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	\$97,300	\$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	\$97,300	\$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	\$97,300	\$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	\$97,300	\$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	\$97,300	\$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	\$97,300	\$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	\$97,300	\$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	\$97,300	\$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	\$97,300	\$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	\$97,300	\$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	\$97,300	\$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	\$97,300	\$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	\$97,300	\$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	\$97,300	\$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	\$97,300	\$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	\$97,300	\$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	\$97,300	\$86,562	\$127,697	147.52%	Upper

DEMOGRAPHICS GEOGRAPHIC AREA (DETAIL), 2023

FARMERS BANK & TRUST

GREAT BEND, KS 67530

0000482156

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Name of Reporting Institution

City, State, ZIP

RSSD ID Number

Agency

MSA/MD	State Code	County Code	Census Tract	Federally Targeted	FFIEC Underserved	FFIEC Distressed	Population						Income								
							Total Population	Minority Population	Percentage Minority	Majority Minority Mixed Race	Majority Minority Single Race	High Minority Mixed Race	High Minority Single Race	Substantial Race/Ethnicity	Substantial Ethnicity	Substantial Gender	FFIEC Estimated MSA/MD Median Family	Decennial MSA/MD Median Family	Decennial Tract Median Family	Percentage Tract / MSA/MD Median Family	Decennial Census Tract MFI Level
28140	20	091	0535.60	No	No	No	4,444	577	12.98%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$97,300	\$86,562	\$162,014	187.16%	Upper
28140	20	091	0536.01	No	No	No	2,098	1,028	49.00%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$97,300	\$86,562	\$81,250	93.86%	Middle
28140	20	091	0536.03	No	No	No	2,977	656	22.04%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$97,300	\$86,562	\$122,344	141.33%	Upper
28140	20	091	0536.04	No	No	No	5,454	2,159	39.59%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$97,300	\$86,562	\$103,716	119.81%	Middle
28140	20	091	0537.01	No	No	No	2,706	364	13.45%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$97,300	\$86,562	\$87,000	100.50%	Middle
28140	20	091	0537.03	No	No	No	3,376	734	21.74%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$97,300	\$86,562	\$89,792	103.73%	Middle
28140	20	091	0537.05	No	No	No	3,315	1,049	31.64%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$97,300	\$86,562	\$62,618	72.33%	Moderate
28140	20	091	0537.07	No	No	No	5,214	1,401	26.87%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$97,300	\$86,562	\$83,214	96.13%	Middle
28140	20	091	0537.09	No	No	No	6,376	1,299	20.37%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$97,300	\$86,562	\$97,308	112.41%	Middle
28140	20	091	0537.11	No	No	No	5,066	947	18.69%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$97,300	\$86,562	\$126,500	146.13%	Upper
28140	20	091	0537.12	No	No	No	4,722	936	19.82%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$97,300	\$86,562	\$98,309	113.57%	Middle
28140	20	091	0538.01	No	No	No	7,613	1,071	14.07%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$97,300	\$86,562	\$95,813	110.68%	Middle
28140	20	091	0538.03	No	No	No	4,079	415	10.17%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$97,300	\$86,562	\$143,854	166.18%	Upper
28140	20	091	0538.04	No	No	No	4,504	760	16.87%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$97,300	\$86,562	\$173,177	200.06%	Upper
28140	20	091	9800.01	No	No	No	18	9	50.00%	No	No	No	No	White-Not Hispanic	Not Hispanic	Unknown	\$97,300	\$86,562	\$0	0.00%	Not Available
28140	20	091	9800.03	No	No	No	1	1	100.00%	Yes	Yes	Yes	Yes	2 or More Minority	Not Hispanic	Unknown	\$97,300	\$86,562	\$0	0.00%	Not Available
28140	20	091	9800.04	No	No	No	7	7	100.00%	Yes	Yes	Yes	Yes	2 or More Minority	Not Hispanic	Unknown	\$97,300	\$86,562	\$0	0.00%	Not Available
28140	20	091	9800.05	No	No	No	1	1	100.00%	Yes	Yes	Yes	Yes	2 or More Minority	Not Hispanic	Unknown	\$97,300	\$86,562	\$0	0.00%	Not Available
28140	20	091	9801.00	No	No	No	0	0	0.00%	No	No	No	No	Unknown	Unknown	Unknown	\$97,300	\$86,562	\$0	0.00%	Not Available
NA	20	135	9563.00	No	Yes	No	2,687	382	14.22%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$73,400	\$65,467	\$66,964	102.28%	Middle
NA	20	145	9702.00	No	No	No	4,805	950	19.77%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$73,400	\$65,467	\$62,759	95.86%	Middle
NA	20	145	9703.00	No	No	No	1,448	149	10.29%	No	No	No	No	White-Not Hispanic	Not Hispanic	Female	\$73,400	\$65,467	\$60,326	92.14%	Middle
NA	20	165	9723.00	No	Yes	No	2,956	211	7.14%	No	No	No	No	White-Not Hispanic	Not Hispanic	Male	\$73,400	\$65,467	\$63,365	96.78%	Middle
Grand Totals:							650,159	157,488	24.22%												

- Notes:
1. Federal Financial Institutions Examination Council Demographic Data: 2023
 2. Census Tracts in Designated Disaster Areas qualify for additional Community Development consideration under the CRA revisions as published in the Federal Register dated March 10, 2006.
 3. Census Tracts in Federally Targeted Area's are defined in section 143(j)(1)(A) of the IRS (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.
 4. Distressed Census Tracts are designated 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. An * indicates that the census tract is currently entitled to distressed or underserved status for this report year under the 'One Year Lag Period' rules as directed by the FDIC, FRB and OCC in the CRA Q&A documentation.
 5. 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. An * indicates that the census tract is currently entitled to distressed or underserved status for this report year under the 'One Year Lag Period' rules as directed by the FDIC, FRB and OCC in the CRA Q&A documentation.
 6. Majority Minority Mixed Race is the count of census tracts where the combination of all minorities exceeds 50% of the census tract population.
 7. Majority Minority Single Race is the count of census tracts where a single race exceeds 50% of the census tract population.
 8. High Minority Mixed Race is the count of census tracts where the combination of all minorities exceeds 80% of the census tract population.
 9. High Minority Single Race is the count of census tracts where a single race exceeds 80% of the census tract population.

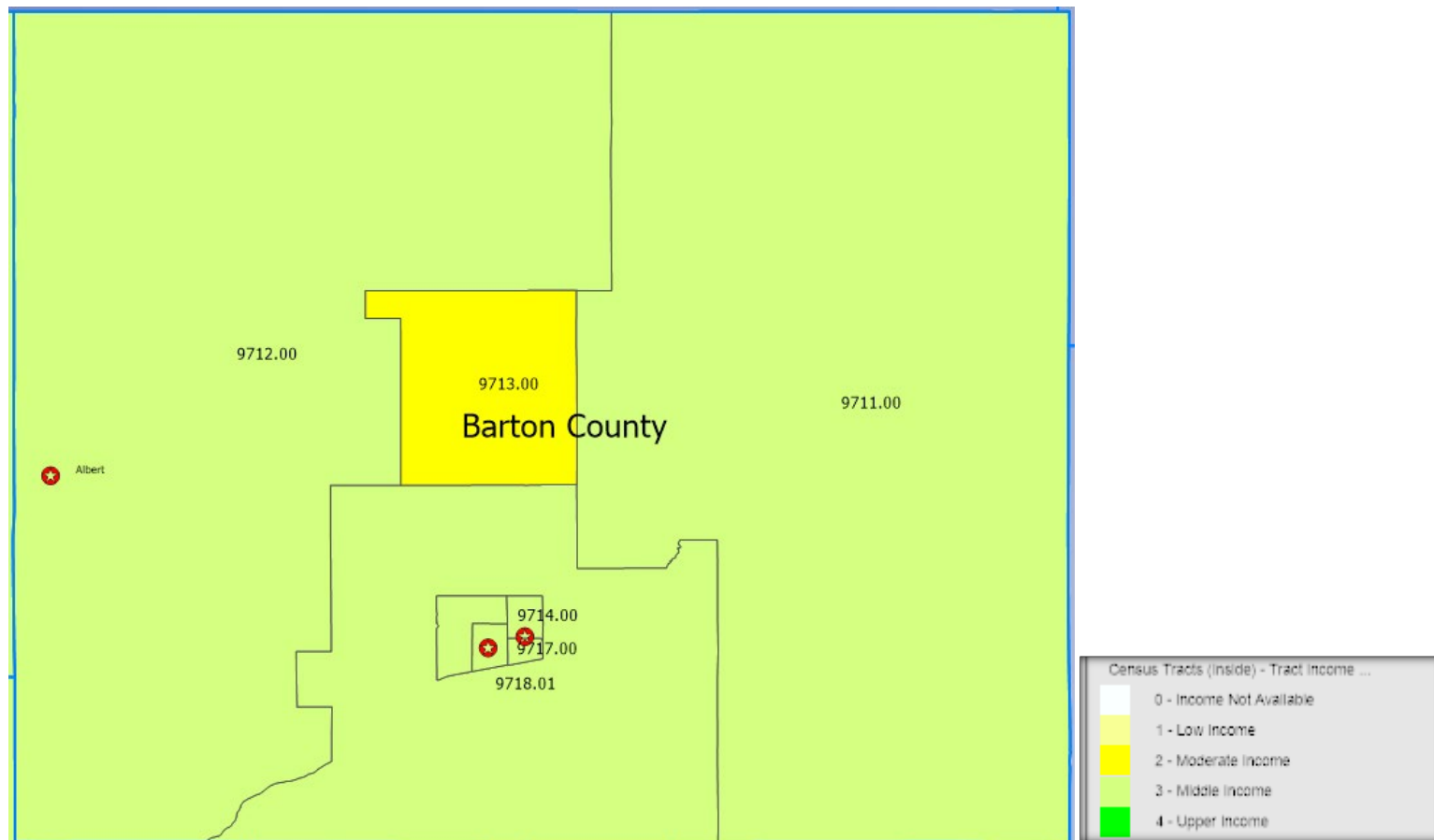




BARTON COUNTY, KANSAS (009)

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

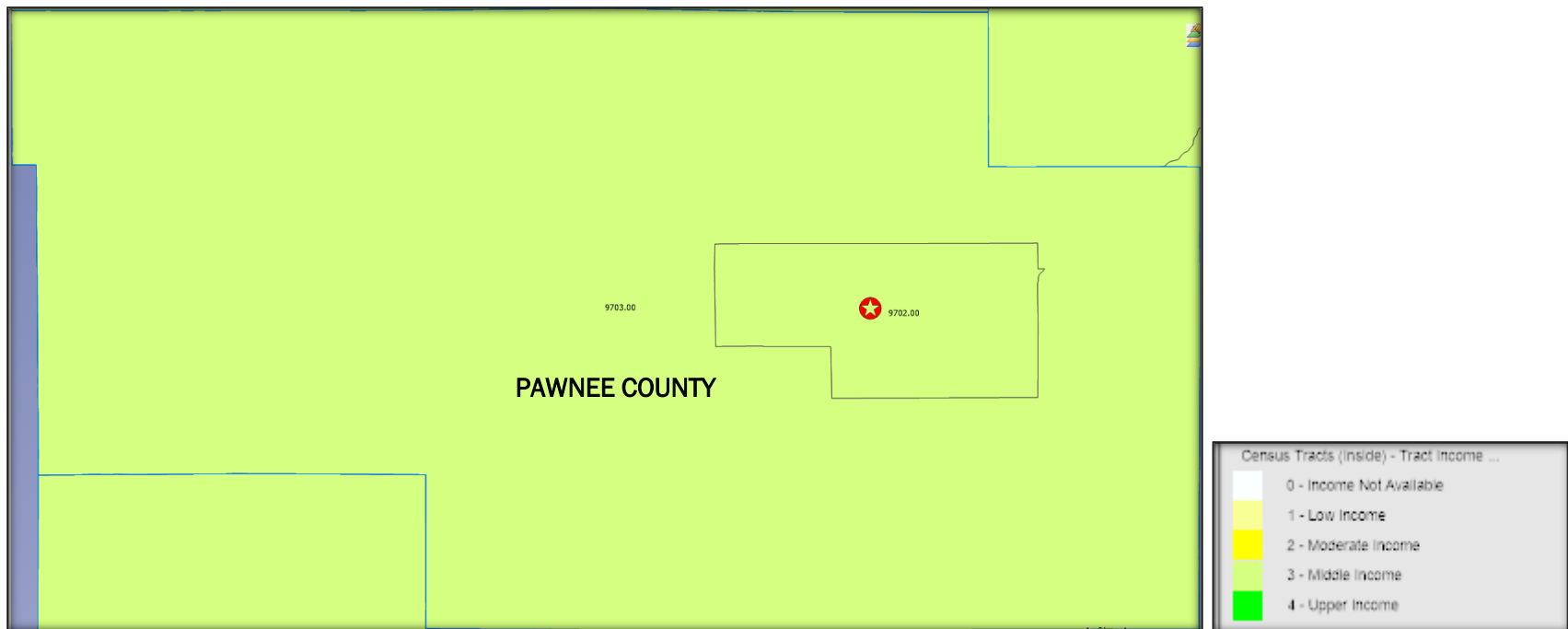




Nonmetropolitan Assessment Area

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.



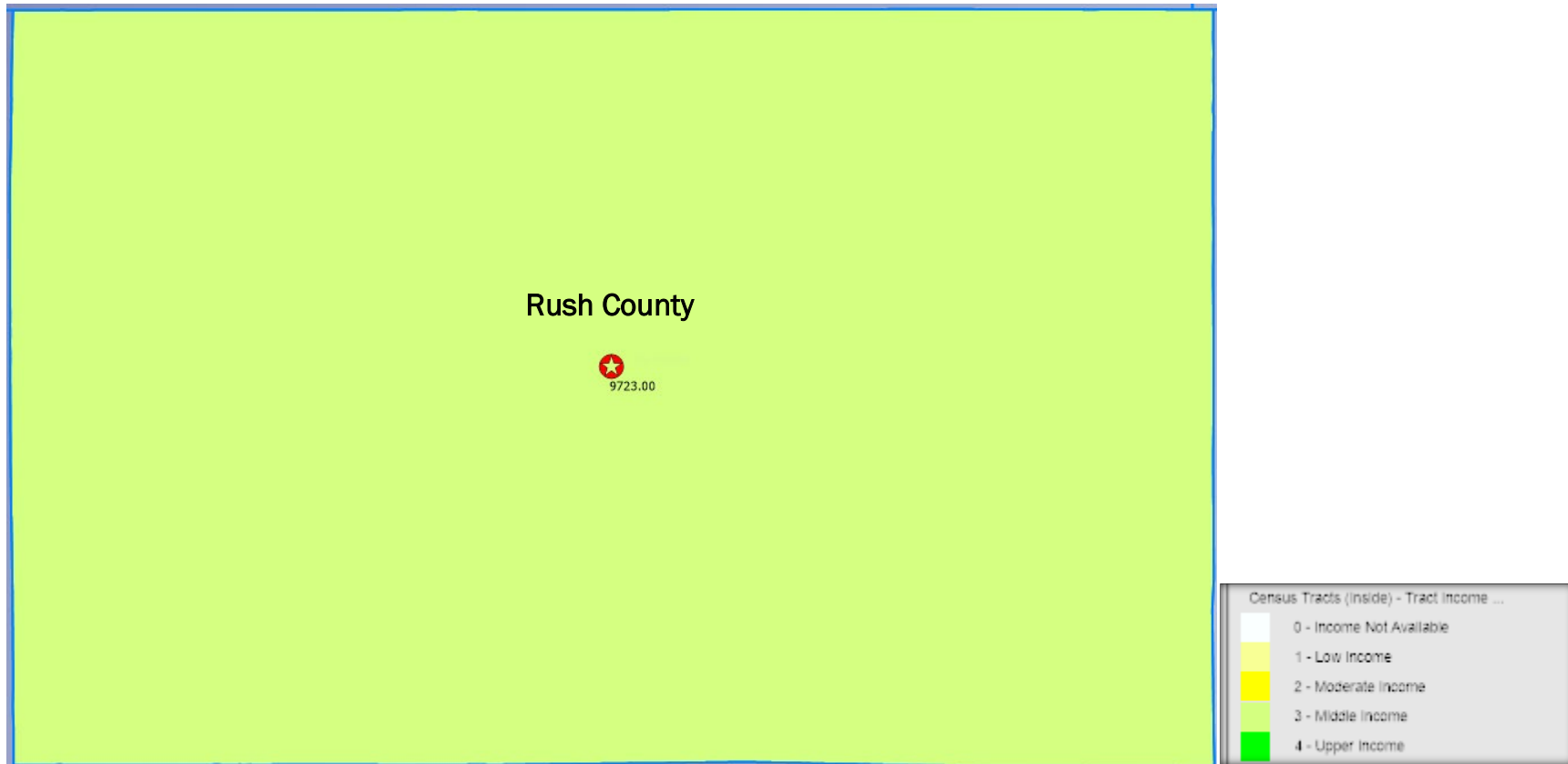


Nonmetropolitan Assessment Area

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



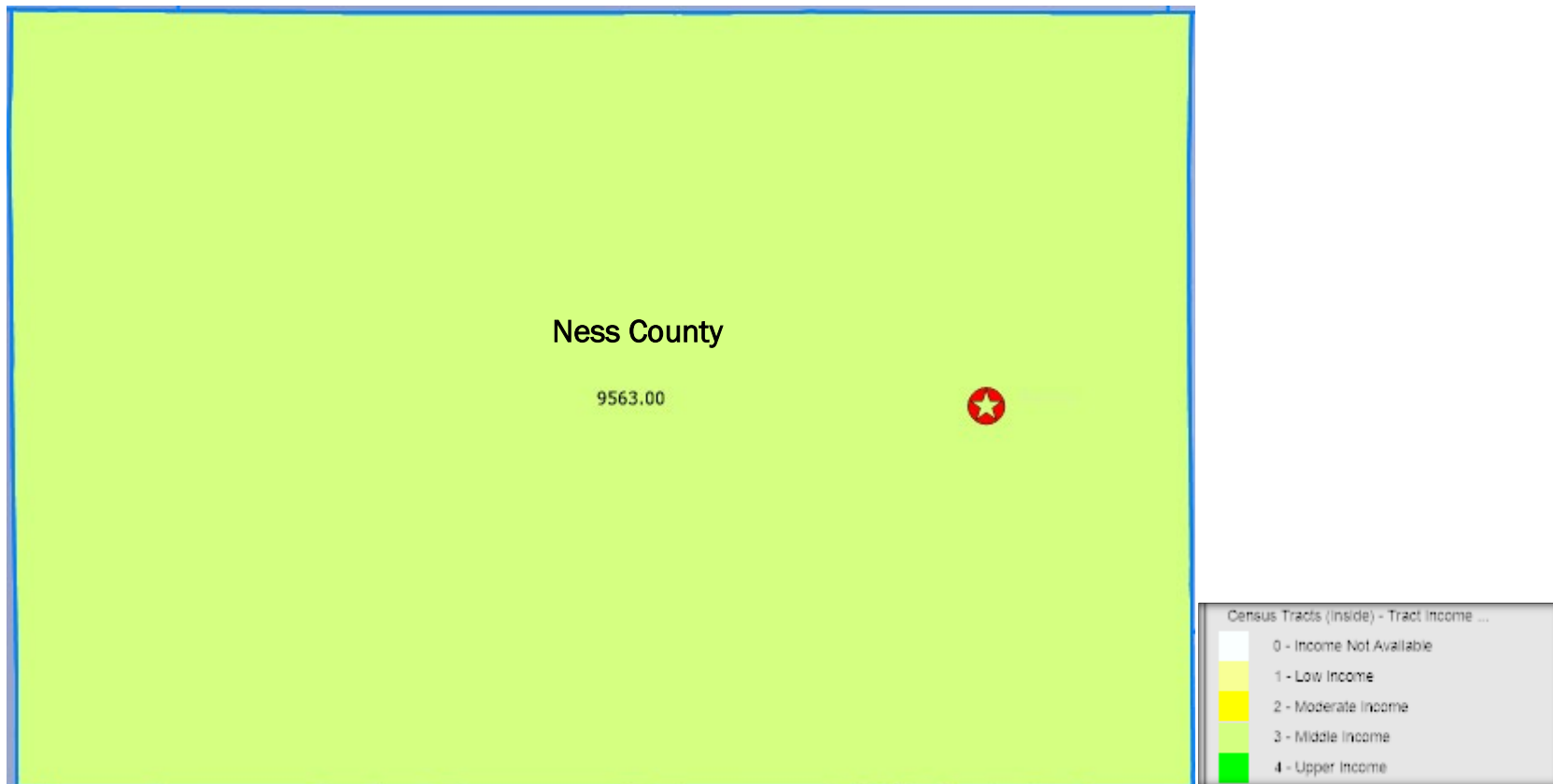


Nonmetropolitan Assessment Area

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



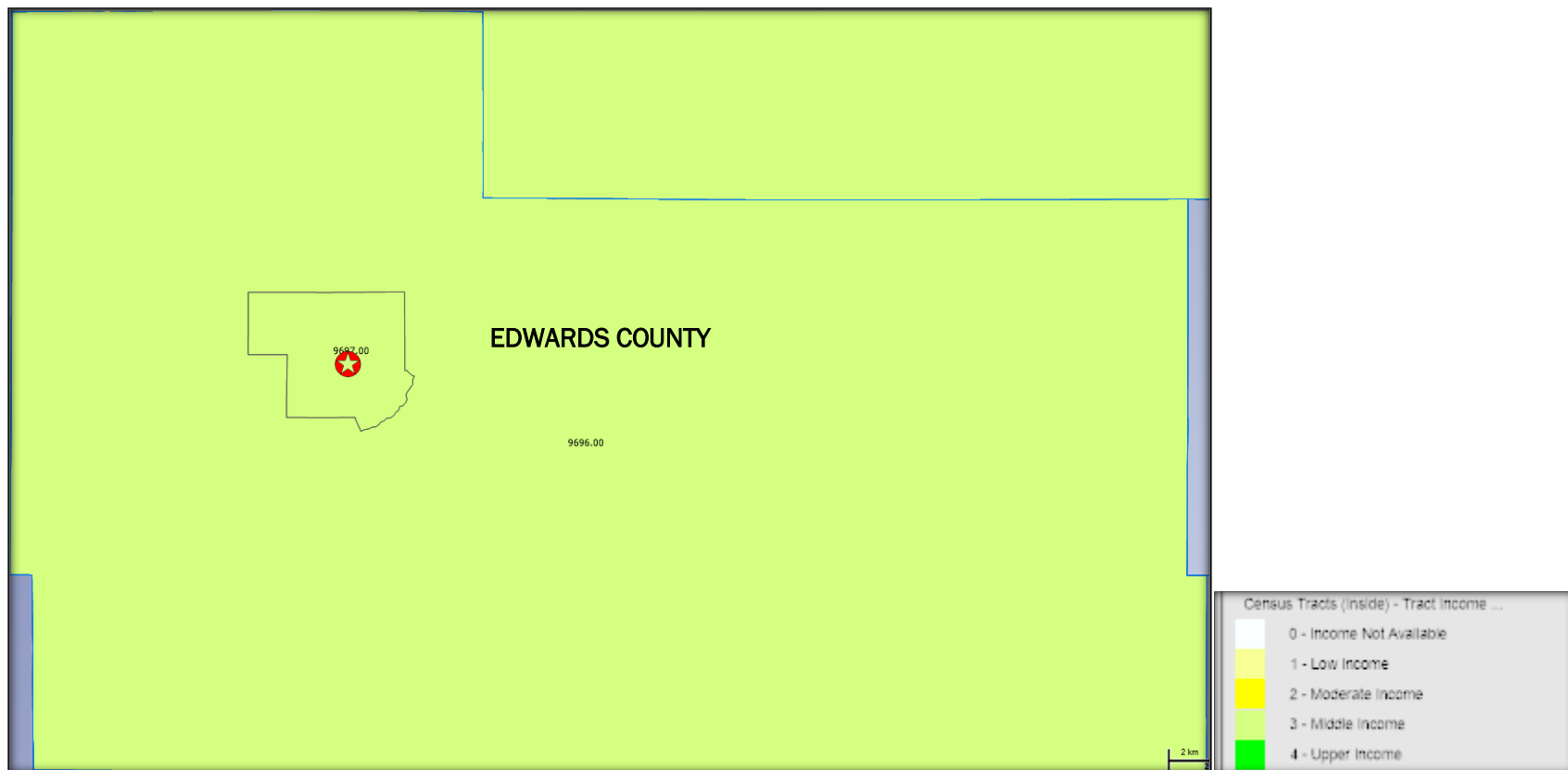


Nonmetropolitan Assessment Area

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.

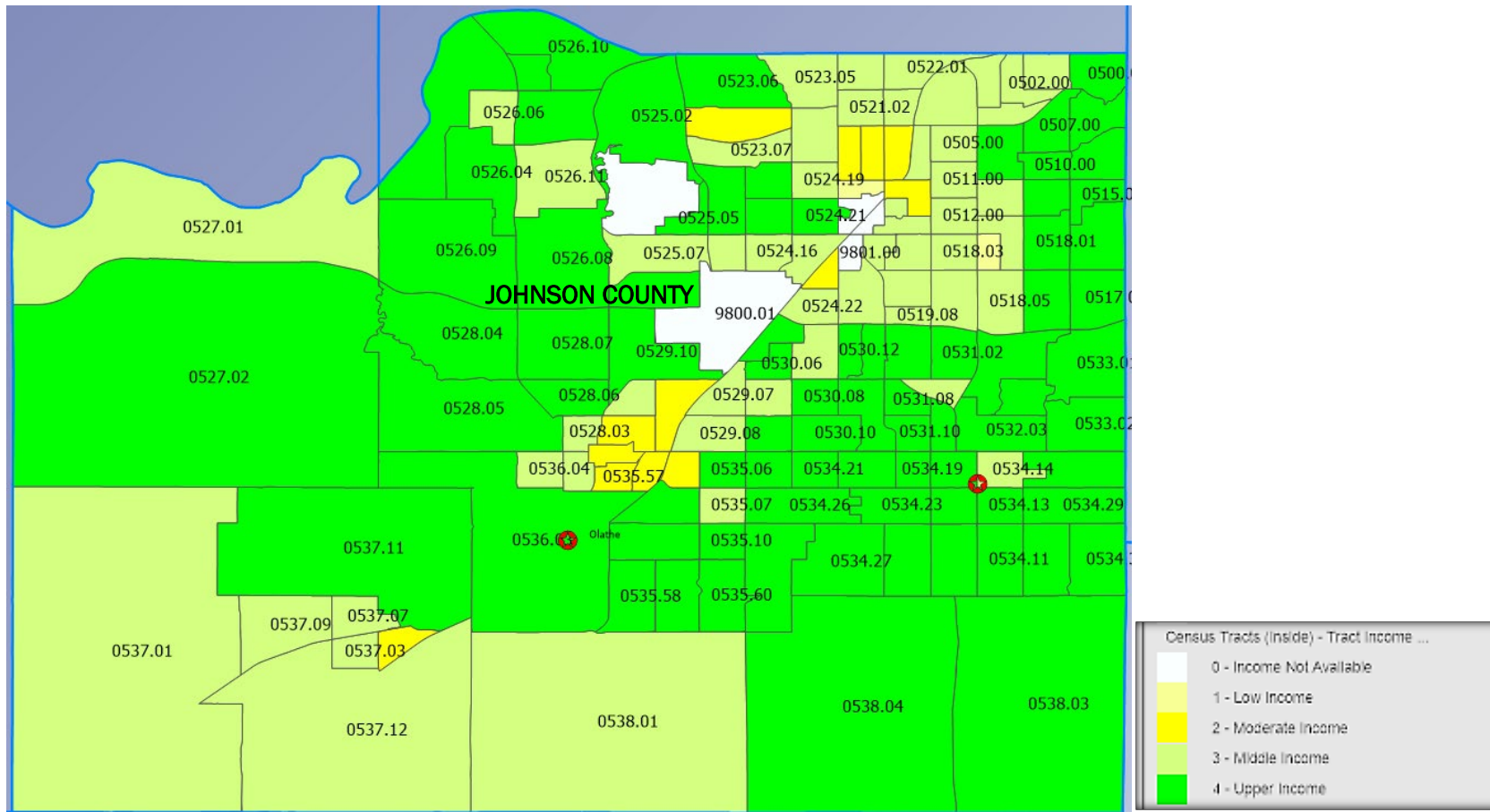
Edwards County, Kansas Map



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	2019	2020	2021	2022
March	59.56%	59.38%	78.32%	52.50%
June	58.93%	63.96%	55.57%	48.49%
September	61.24%	67.42%	56.37%	45.09%
December	61.89%	69.04%	55.86%	48.35%



Home Mortgage Disclosure Act (HMDA) Notice

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

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