



LARGE BANK

Comptroller of the Currency
Administrator of National Banks

Washington, DC 20219

Public Disclosure

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Community Reinvestment Act Performance Evaluation

**First National Bank of Missouri
Charter Number: 20573**

**609 North M-291 Highway
Lee's Summit, MO 64063**

Office of the Comptroller of the Currency

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

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Overall CRA Rating

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

The following table indicates the performance level of the **First National Bank of Missouri** (FNB) with respect to the Lending, Investment, and Service Tests:

Performance Levels	First National Bank of Missouri Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding			
High Satisfactory	X		
Low Satisfactory		X	X
Needs to Improve			
Substantial Noncompliance			

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

The major factors that support this rating include:

- The bank's record of consumer lending to low- and moderate-income borrowers is excellent.
- A substantial majority of the bank's loans were originated within its assessment area.
- FNB's delivery systems are reasonably accessible to individuals of different income levels.
- The bank used innovative approaches to support community development initiatives.

Definitions and Common Abbreviations

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

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

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

Block Numbering Area (BNA): A statistical subdivision of a county for grouping and numbering blocks in non-metropolitan counties where local census statistical area committees have not established census tracts. A BNA does not cross county lines.

Census Tract (CT): A small subdivision of metropolitan and other densely populated counties. Census tract boundaries do not cross county lines; however, they may cross the boundaries of metropolitan areas. Census tracts usually have between 2,500 and 8,000 persons, and their physical size varies widely depending upon population density. Census tracts are designed to be homogeneous with respect to population characteristics, economic status, and living conditions to allow for statistical comparisons.

Community Development: Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of \$1 million or less; or, activities that revitalize or stabilize low- or moderate-income geographies.

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

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

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

include non-relatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into 'male householder' (a family with a male household and no wife present) or 'female householder' (a family with a female householder and no husband present).

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

Geography: A census tract or a block numbering area 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 area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applications, the amount of loan requested, and the disposition of the application (e.g., approved, denied, and withdrawn).

Home Mortgage Loans: Such loans include home purchase and home improvement loans, as defined in the HMDA regulation. This definition also includes loans for multifamily (five or more families) dwellings, loans for the purchase of manufactured homes and refinancing of home improvement and home purchase loans.

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

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

Low-Income: Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent, in the case of a geography.

Market Share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the MA/assessment area.

Median Family Income (MFI): The median income determined by the U.S. Census Bureau every ten years and used to determine the income level category of geographies. Also, the median income determined by the Department of Housing and Urban Development annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above it and half below it.

Metropolitan Area (MA): Any primary metropolitan area (PMA), metropolitan area (MA), or consolidated metropolitan area (CMA), as defined by the Office of Management and Budget, with a population of 250,000 or more, and any other area designated as such by the appropriate federal financial supervisory agency.

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

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

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

Other Products: Includes any unreported optional category of loans for which the institution collects and maintains data for consideration during a CRA examination. Examples of such activity include consumer loans and other loan data an institution may provide concerning its lending performance.

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

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

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

Small Loan(s) to Business(es): A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) and the Thrift Financial Reporting (TFR) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans. However, thrift institutions may also exercise the option to report loans secured by nonfarm residential real estate as "small business loans" if the loans are reported on the TFR as nonmortgage, commercial loans.

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

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

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

Description of Institution

First National Bank of Missouri (FNB) is a \$189 million intrastate financial institution with its main office and two of its branches in Lee's Summit, Missouri. The bank's Lee's Summit SW Oldham Parkway branch was opened during the spring of 2001. The bank also has one branch in south Kansas City, Missouri, and one branch in Buckner, Missouri. An ATM is co-located with each branch. The bank's two assessment areas (AAs) cover portions of three counties: Jackson and Cass in Missouri, and Johnson in Kansas. All are in the Kansas City, Missouri-Kansas metropolitan area.

FNB is a wholly owned subsidiary of First National Bancor, Inc., which is 100 percent owned by Central Banccompany, Inc., a \$6 billion multi-bank holding company headquartered in Jefferson City, Missouri. FNB owns one CDC subsidiary, First Community Development Corporation. The CDC owns a commercial building that it leases rent-free to a not-for-profit organization that provides shelter, medical care, clothing, meals, pastoral care and education and job training classes for adolescents that are homeless and pregnant. Refer to the Investment Test section of this Public Evaluation for details. Central Banccompany owns 13 financial institutions, a trust company, an insurance company, a financial services firm, and a mortgage company.

The bank offers a full range of credit products, depository accounts, and investment services. Real estate loans are FNB's primary business focus, including residential real estate loans. The composition of the bank's loan portfolio by dollar amount is as follows: 54 percent commercial real estate, 25 percent residential real estate, 17 percent commercial, 3.7 percent consumer, and 0.3 percent agricultural related. As of December 31, 2002, net loans of \$151 million represent 80 percent of total assets.

Tier 1 Capital totals \$15 million and represents 7.73 percent of total assets. There are no legal impediments that impact the bank's ability to meet credit needs in its two AAs. The bank has not closed any branches or merged or acquired any companies since the last CRA evaluation.

The OCC assigned a rating of "Satisfactory Record of Meeting Credit Needs" during the last CRA evaluation dated November 30, 1998.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The evaluation period for the Lending Test was January 1, 1999, to December 31, 2002. We evaluated residential real estate, small business, small farm, and, at the bank's request, consumer loans. The evaluation period was December 1, 1998, through February 21, 2003, for Community Development (CD) loans, investments, and services.

For the Investment Test, we evaluated both the current balances of qualified investments made in prior periods and qualified investments made in the current period. For the Service Test, the geographic distribution of branches, the bank's record of opening and closing branches, and retail and CD services were evaluated. Refer to Appendix A for additional information concerning the scope of the examination.

Market share data for residential real estate, small business, and small farm loans were based on 2001 aggregate data, which was the most current data available at the time of the bank's CRA performance evaluation.

Data Integrity

The data used to evaluate the bank's performance in its AA was accurate. We tested a representative sample of FNB's publicly filed information for January 1, 1999, through September 30, 2002, of the bank's HMDA, small business, small farm, consumer loans, and community development loans, investments and services. The test included an evaluation of the bank's processes to ensure the accuracy of the data. We did not find any significant errors during this review.

Selection of Areas for Full-Scope Review

FNB has designated two AAs. The bank's primary AA (Lee's Summit) includes the bank's main office and three of its four other branch offices. The bank's secondary AA (Wornall Road) has only one branch. We performed a full-scope review of the bank's Lee's Summit AA and a limited review of the bank's Wornall Road AA. Both AAs are in the Kansas City, Missouri-Kansas MA and cover portions of three counties: Jackson and Cass Counties in Missouri, and Johnson County in Kansas.

Most of the bank's loan and deposit activity was originated in the bank's Lee's Summit AA. Approximately, 91 percent of the bank's residential real estate, small business and small farm loans, and 98 percent of the bank's consumer loan activity was originated in the bank's Lee's Summit AA. The bank's deposit volume is similar with more than 93 percent originating in one of the bank's Lee's Summit AA.

Refer to Appendices A and B for additional scope and market profile information.

Ratings

The bank's overall rating was based primarily on the area that received a full-scope review. The Lending Test was weighted more heavily in arriving at the overall rating.

Other

Affordable housing is the primary credit need according to the three community contacts we interviewed during this CRA evaluation. Two of the contacts were with local government agencies and one was an area realtor. We also reviewed the Lee's Summit CHAT (Community Housing Assessment Team) Report dated December 5, 2001. The Report assesses housing needs in the city and recommends strategies that will enable the community to increase overall production of housing and help to define future community development directions.

Fair Lending Review

An analysis of the most recent HMDA and small business and small farm lending data, public comments and consumer complaints was performed according to the OCC's risk-based fair lending approach. Based on its analysis of the information, the OCC determined that a comprehensive fair lending examination would not need to be conducted in connection with the CRA evaluation this year. The latest comprehensive fair lending examination was performed November 30, 1998.

Conclusions with Respect to Performance Tests

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the lending test in the Lee's Summit AA is rated "High Satisfactory".

Lending levels reflect excellent responsiveness by FNB to the credit needs of its full-scope AA.

Lending Activity

Refer to Table 1 Lending Volume and Table 1 Other Products in the Lee's Summit section of appendix C for the facts and data used to evaluate the bank's lending activity.

A vast majority (93.5 percent) of all loans the bank originated within its AAs were in the Lee's Summit AA. Because of the extent of its presence and the level of operations in the Lee's Summit AA, our conclusions for the Lending Test were weighted more heavily on the bank's performance in this area.

Among the home mortgage loans, 64.9 percent were for home refinance, 27.2 percent were for home purchase, and 7.9 percent were for home improvement.

The bank has approximately 1.5 percent of the deposits from the full-scope AA and ranks 13th of the 46 banks located in its AA. The bank had an overall market share of .62 percent of home mortgage loans and ranked 33rd of the 374 lenders in its AA that originate home mortgage loans.

The bank's geographic distribution for all types of loan products reviewed reflected a lower percentage of bank loans in moderate-income geographies than the percentage of owner-occupied units in those areas. The moderate-income areas are located in the most outlying area from the bank's branch locations and primary banking area of Lee's Summit, MO. The bank does not have a branch or deposit-taking ATM in the moderate-income geographies. There are also natural barriers, such as major highways and distances, that would tend to deter borrowers from traveling to bank with FNB. The number and availability of other financial institutions in these moderate-income areas would seem to encourage local banking.

Distribution of Loans by Income Level of the Geography

Home Mortgage Loans

Refer to Tables 2, 3, 4 and 5 in appendix C for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

The overall geographic distribution of FNB's home mortgage loans reflected adequate distribution among moderate-, middle-, and upper-income geographies in the full-scope AA. Because of the mitigating circumstances previously discussed, very little weight was given to the geographic distribution.

There are no low-income geographies in the bank's primary AA. There are five moderate-income geographies in the AA. Four of the moderate-income geographies are in a city located in the northern-most portion of the AA. The mitigating circumstances previously discussed have had an effect on home mortgage lending in moderate-income geographies. In addition, the bank is not a major home mortgage lender with less than a one percent market share of home mortgage loans.

The geographic distribution of home purchase loans in the full-scope AA was poor. The percentage of home purchase loans in moderate-income geographies was below the percentage of owner-occupied units and slightly below the bank's overall market share for home purchase loans in moderate-income geographies.

The geographic distribution of home improvement loans in the full-scope AA was adequate. The bank's percentage of home improvement loans in moderate-income geographies is slightly less than the percentage of owner-occupied units. The bank's market share in moderate-income geographies was insignificant.

The geographic distribution of home mortgage refinance loans was poor. The bank's percentage of home refinance loans was significantly below the percentage of owner-occupied units.

The bank originated a minimal number of multifamily loans, so a geographical analysis of these loans is not meaningful.

Small Loans to Businesses

Refer to Table 6 in appendix C for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to businesses.

The geographic distribution of the small loans to businesses is less than satisfactory. The percentage of the bank's small loans to businesses was less than the percentage of businesses in the moderate-income geographies. The same mitigating circumstances as stated above would have an effect on the bank's ability to originate small loans to businesses in the outlying moderate-income area.

Small Loans to Farms

Refer to Table 7 in appendix C for the facts and data used to evaluate the geographic distribution of the bank's origination/purchase of small loans to farms.

The geographic distribution of small loans to farms was adequate. The bank's small loans to farms were less than demographics. Because of the minimal number of agricultural loans the bank originated, very little weight was attributed to these loans.

Consumer Loans

Refer to Table 13 in appendix C for the facts and data used to evaluate the geographic distribution of the bank's consumer loan originations and purchases.

The bank's geographic distribution of consumer loans was poor. Consumer loans were also less than demographics in the moderate-income geographies.

Lending Gap Analysis

We reviewed reports detailing lending activity over the evaluation period to identify gaps in the geographic distribution of these loans. No unexplained conspicuous gaps were identified in the AA receiving a full-scope review.

Inside/Outside Ratio

A majority (88.3 percent) of FNB's home mortgage, small business, small farm and consumer loans that were originated over the evaluation period were within the bank's AA. The percentages by loan type were mortgage loans 80.8 percent, small loans to businesses 76.0 percent, small loans to farms 77.3 percent, and consumer loans 92.4 percent. The inside/outside ratio analysis was performed at the bank level and included all bank loan originations in the full-scope AA. This performance was positively factored into the overall analysis of the bank's geographic distribution of lending by income level of geography.

Distribution of Loans by Income Level of the Borrower

The borrower distribution of FNB's home mortgage loans and small loans to businesses and farms reflected good distribution among borrowers of different income levels and businesses and farms of different sizes.

The analysis is based on the bank's lending performance to low- and moderate-income borrowers and to businesses and farms with revenues of \$1 million or less.

Home Mortgage Loans

Refer to Tables 8, 9, and 10 in appendix C for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

The borrower distribution of FNB's home mortgage loans for home purchase and home improvement loans was excellent, and borrower distribution of home mortgage refinance loans was good.

The borrower distribution of home purchase loans was excellent. The bank's loans to low-income borrowers for home purchases were below demographics. However, almost seven percent of households are below the poverty level, making it difficult for low-income families to purchase a home. The percentage of home purchase loans to moderate-income borrowers was just slightly less than the percentage of moderate-income families living in the full-scope AA. The bank had an overall market share of .40 percent of home purchase loans, a .37 percent share of home purchase loans to low-income borrowers, and a .22 percent market share to moderate-income borrowers.

The borrower distribution of home improvement loans is excellent. The borrower distribution was less than demographics for low-income borrowers, but greatly exceeded demographics to moderate-income borrowers. FNB exceeded its overall .67 percent market share for home improvement loans to low-income borrowers with .84 percent. The bank's market share for moderate-income borrowers was below its overall market share with .43 percent.

The borrower distribution of home mortgage refinance loans is good. The borrower distribution reflected less than demographics for low-income borrowers, but exceeded demographics for moderate-income borrowers. Nearly seven percent of the households are below the poverty level, making it difficult for low-income borrowers to own a home that could be refinanced. The bank also exceeded its overall market share of home refinance loans of .73 percent with a .70 percent and .93 percent market share for loans to low- and moderate-income borrowers, respectively.

Small Loans to Businesses

Refer to Table 11 in appendix C for the facts and data used to evaluate the borrower distribution of the bank's origination/purchase of small loans to businesses.

The borrower distribution of small loans to businesses was adequate. The percentage of small loans to businesses was considerably less than the percentage of businesses with revenues of \$1 million or less. The bank's market share to businesses with \$1 million or less in gross revenues exceeded its market share to all businesses regardless of revenue. FNB ranked 11th of the 79 lenders making small loans to businesses with \$1 million or less in gross revenues. The bank also demonstrated its commitment to small loans to businesses by originating 69.8 percent of its loans in amounts less than \$100 thousand and 85.2 percent in amounts less than \$250 thousand.

Small Loans to Farms

Refer to Table 12 in appendix C for the facts and data used to evaluate the borrower distribution of the bank's origination/purchase of small loans to farms.

While the borrower distribution of small loans to farms was good, agricultural lending is not a major lending product of the bank, and very little weight was given to the bank's participation in

this area. FNB ranked 4th of the 17 lenders making small loans to farms with \$1 million or less in gross revenues.

Consumer Loans

Refer to Table 13 in appendix C for the facts and data used to evaluate the borrower distribution of the bank's consumer loan originations and purchases.

The borrower distribution of consumer loans to low- and moderate-income borrowers is excellent. The percentage of the bank's consumer loans to low-income borrowers (35.4%) is almost two times the percentage of low-income households (18.8%). Likewise, the percentage of consumer loans to moderate-income borrowers (25.5%) is significantly greater than the percentage of moderate-income households (15.9%).

Community Development Lending

Refer to Table 1 Lending Volume in Appendix C for the facts and data used to evaluate the bank's level of community development (CD) lending. This table includes all CD loans, including multifamily loans that also qualify as CD loans.

- Opportunities for CD lending are limited. During the evaluation period, FNB originated three CD loans totaling \$1.2 million in response to credit needs in the bank's full-scope AA. Two of the loans, totaling \$1,172 thousand, were used by organizations that participate in subsidized housing multifamily rental programs for low- and moderate-income families. The smaller loan, totaling \$22 thousand, was made to an organization that provides medical services in a moderate-income area for low- and moderate-income families.

Positive consideration was given to FNB's community development lending in the evaluation of its lending performance.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the lending test in the western portion of the Kansas City, Missouri-Kansas MA is not inconsistent with the bank's overall performance under the lending test in the Kansas City-Lee's Summit AA. Refer to Tables 1 through 13 in appendix C for the facts and data that support these conclusions.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

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

The bank's performance under the investment test is rated "Low Satisfactory". This is based on FNB's volume of qualified community development investments in the Kansas City MA, which received a full-scope review. Qualified investments during the evaluation period totaled \$238 thousand.

The following are samples of investments made by FNB during the evaluation period:

The bank's primary investment includes its subsidiary, the First Community Development Corporation (CDC), which was chartered October 15, 1998. The CDC's initial investment was \$75 thousand to purchase and renovate a building in FNB's AA. The property is leased to a not-for-profit organization for \$1 per year; the market value of the lease is \$15,300 per year. The not-for-profit organization provides shelter, medical care, clothing, meals, spiritual needs, and education/job training classes to homeless and pregnant adolescents.

During this evaluation period, the CDC invested an additional \$10 thousand and donated \$5 thousand to help the organization purchase a van. Current shares in the CDC total 84,900 at \$1 per share.

The bank also allows a community organization in its AA to lease office space rent-free. The market value for this lease is \$11,800 per year. Both investments are examples of innovative approaches to support community development initiatives.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the investment test in portions of Western Jackson County and Eastern Johnson County was weaker than the bank's overall performance. The bank has not made any qualified investments that benefit this AA. This did not negatively impact our overall conclusions for the investment test since the bank has a very limited presence in the AA. The bank has one branch office in this AA and only 4.4 percent of the bank's loans and 6.6 percent of the bank's deposits come from this AA.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Service Test is rated "Low Satisfactory." Based on full-scope reviews, the bank's performance in the Lee's Summit AA is adequate.

Retail Banking Services

Refer to Table 15 in appendix C for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

FNB's delivery systems are reasonably accessible to individuals of different income levels although the bank does not have any offices in its moderate-income geographies. All of the bank's offices are full-service facilities and have onsite automated teller machines (ATM). In addition, there are numerous financial institutions in the area to help meet the community service needs. During the evaluation period, the bank opened one branch in an upper-income geography. The bank did not close any branches during the evaluation period.

FNB's hours and services are convenient to meet customers' needs. Alternative delivery systems used to expand the availability of retail banking services include telephone banking, which allows customers to receive information about their deposit accounts and loan balances. Customers may obtain payment and balance information, transfer funds, and make loan payments by telephone. The bank also offers several online banking options for both personal and business use. These services are generally available 24 hours a day, 7 days a week without customer fees. The bank offers free checking with a minimum opening balance of \$50.00.

No information was available on the effectiveness of alternative services in reaching low- and moderate-income individuals. Therefore, we did not place significant weight on them when reaching conclusions under the Service Test.

Community Development Services

Given the bank's size and resources, FNB provides an adequate level of community development services in the AA. This is based primarily on the number of services provided. Bank representatives often serve in leadership roles, as board members, as executive officers, and as members of finance committees. Organizations assisted are involved in a variety of community development activities including affordable housing, financial education, and economic development activities for small businesses.

The following are examples of community development services FNB provided during the evaluation period:

- One of the bank's directors is chairman and director of the local housing authority that provides government-subsidized no-cost or low-cost housing to low-income individuals in the Lee's Summit area.

- A bank executive officer is a member of the local economic development council. During 2000, he was chairman of this organization. The council works on a variety of projects to retain and attract businesses to the area, as well as projects to improve the economic well being of area residents in the Lee's Summit area.
- A bank officer serves on the Board of the First Community Development Corp and assists with fundraising activities. The CDC manages the real property held for the benefit of a local social services organization.
- The bank sponsors a local elementary school serving predominantly low- and moderate-income students for the Missouri Council on Economic Education's "Dollar and Sense" school savings program.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Service Test in the Wornall Road AA is not inconsistent with the bank's overall "Low Satisfactory" performance under the Service Test. Refer to Table 15 in appendix C for the facts and data that support these conclusions.

Appendix A: Scope of Examination

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

Time Period Reviewed	Lending Test (excludes CD Loans): 1-1-1999 to 12-31-2002 Investment and Service Tests and CD Loans: 12-1-1998 to 2-21-2003	
Financial Institution	Products Reviewed	
First National Bank of Missouri Lee’s Summit, Missouri	Home mortgage loans, small loans to businesses and farms, consumer loans, community development loans, investments, services	
List of Assessment Areas and Type of Examination		
Assessment Area	Type of Exam	Other Information
Lee’s Summit AA Wornall Road AA	Full-Scope Limited-Scope	95.6% total loans; 93.4% total deposits One branch in south Kansas City

Appendix B: Market Profiles for Full-Scope Areas

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Market Profiles for Areas Receiving Full-Scope Reviews

Kansas City Missouri-Kansas MA	B2
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Kansas City, Missouri-Kansas MA

Demographic Information for Full-Scope Area: Lee's Summit, MO						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	51	0	9.8%	64.7%	25.5%	NA
Population by Geography	268,660	0	9.9%	73.3%	16.8%	NA
Owner-Occupied Housing by Geography	72,069	0	8.1%	74.7%	17.2%	NA
Businesses by Geography	12,262	0	10.0%	71.2%	18.8%	NA
Farms by Geography	464	0	7.1%	74.4%	18.5%	NA
Family Distribution by Income Level	75,920	15.2%	17.8%	27.9%	39.1%	NA
Distribution of Low- and Moderate-Income Families throughout AA Geographies	75,920	0	16.8%	73.7%	9.5%	NA
Median Family Income = \$39,404						
HUD Adjusted Median Family Income for 2002 = \$64,500						
Households Below the Poverty Level = 6.9%						
			Median Housing Value			\$69,537
			Unemployment Rate			= 5.7%

(*) The NA category consists of geographies that have not been assigned an income classification.
Source: 1990 U.S. Census, and 2002 HUD updated MFI.

FNB's full-scope Lee's Summit AA consists of 47 census tracts that cover portions of eastern Jackson County and 4 census tracts that cover the northern section of Cass County. FNB has a total of 4 offices and ATMs in this AA. During the evaluation period, 93.4 percent of deposits and 95.6 percent of the bank's loans were derived from this AA. FNB also maintains a small presence in the area around its branch/ATM in south Kansas City, Missouri. It has a separate AA referred to as the Wornall Road AA and includes portions of western Jackson County and eastern Johnson County.

Based on FDIC market share data as of June 30, 2002, FNB's deposits in Jackson and Cass Counties total \$165 million. This equates to a 1.51 percent deposit-county market share, which ranks FNB number 13 out of 46 area financial institutions. The leading deposit-taking institution has a market share of 22.46 percent. Major local competitors include Bank of Lee's Summit, BC National Bank, Commercial Federal, First Community Bank, Community Bank of Pettis County, North American Savings Bank, and Bank of Jacomo.

FNB's primary business focus is commercial real estate, with a strong presence in the residential real estate market. All banking locations are considered full-service facilities that offer a variety of loan, deposit, and on-line services.

The local economy is stable with an unemployment rate of 5.7 percent for the AA. The City of Lee's Summit is the fastest growing city in eastern Jackson County and the Kansas City, Missouri-Kansas MA. The city's population grew from 46,418 in 1990 to 70,700 in 2000. The median value for existing homes increased from \$69,537 in 1990 to \$131,500 in 2000 according to census information prepared by the Mid-America Regional Council. About 41 percent of employment in Lee's Summit is in the services sector, with 16 percent in construction and 14 percent in retail. Key service industries include health care, food, and lodging. The top five major employers are AT&T Customer Service Center, Lee's Summit (R-7) School District, Truman Medical Center – Lakewood, John Knox Village Retirement Center, and Saint Gobain-Calmar. The number of employees of these companies ranges from 1,900 to 580 each.

Based on information from three recent community contacts, the primary credit need is affordable housing. There is a need for homes priced below \$130 thousand. City officials have been working with the housing authority and other government agencies to develop a plan to address the need. Opportunities for community development projects are limited due to the utilization of other financing sources. The contacts stated that all banks have been generally responsive to meeting community credit needs.

Appendix C: Tables of Performance Data

Content of Standardized Tables

References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the lending test tables, the following are applicable: purchased loans are treated as originations/purchases and market share is the number of loans originated and purchased by the bank as a percentage of the aggregate number of reportable loans originated and purchased by all lenders in the MA/assessment area. Tables without data are not included in this PE.

The following is a listing and brief description of the tables:

- Table 1. Lending Volume** – Presents the number and dollar amount of reportable loans originated and purchased by the bank over the evaluation period by MA/assessment area. Community development loans to statewide or regional entities or made outside the bank’s assessment area may receive positive CRA consideration. Refer to Interagency Q&As __.12(i) – 5 and – 6 for guidance on when a bank may receive positive CRA consideration for such loans. When such loans exist, insert a line item with the appropriate caption, such as “Statewide/Regional” or “Out of Assessment Area,” in the MA/Assessment Area column and record the corresponding numbers and amounts in the “Community Development Loans” column.
- Table 1. Other Products** – Presents the number and dollar amount of any unreported category of loans originated and purchased by the bank over the evaluation period by MA/assessment area. Examples include consumer loans or other data that a bank may provide, at its option, concerning its lending performance. This is a two-page table that lists specific categories.
- Table 2. Geographic Distribution of Home Purchase Loans** – Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents market share information based on the most recent aggregate market data available.
- Table 3. Geographic Distribution of Home Improvement Loans** – See Table 2.
- Table 4. Geographic Distribution of Home Mortgage Refinance Loans** – See Table 2.
- Table 5. Geographic Distribution of Multifamily Loans** – Compares the percentage distribution of the number of multifamily loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of multifamily housing units throughout those geographies. The table

also presents market share information based on the most recent aggregate market data available.

- Table 6. Geographic Distribution of Small Loans to Businesses** – The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) throughout those geographies. The table also presents market share information based on the most recent aggregate market data available. Because small business data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank’s assessment area.
- Table 7. Geographic Distribution of Small Loans to Farms** – The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. The table also presents market share information based on the most recent aggregate market data available. Because small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank’s assessment area.
- Table 8. Borrower Distribution of Home Purchase Loans** – Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MA/assessment area. The table also presents market share information based on the most recent aggregate market data available.
- Table 9. Borrower Distribution of Home Improvement Loans** – See Table 8.
- Table 10. Borrower Distribution of Refinance Loans** – See Table 8.
- Table 11. Borrower Distribution of Small Loans to Businesses** – Compares the percentage distribution of the number of small loans (less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to the percentage distribution of businesses with revenues of \$1 million or less. In addition, the table presents the percentage distribution of the number of loans originated and purchased by the bank by loan size, regardless of the revenue size of the business. Market share information is presented based on the most recent aggregate market data available.
- Table 12. Borrower Distribution of Small Loans to Farms** – Compares the percentage distribution of the number of small loans (less than or equal to \$500,000) originated and purchased by the bank to farms with revenues of \$1 million or less to the percentage distribution of farms with revenues of \$1 million or less. In addition, the table presents the percentage distribution of the number of loans originated and purchased by the bank by loan size, regardless of the revenue size of the farm.

Market share information is presented based on the most recent aggregate market data available.

Table 13. Geographic and Borrower Distribution of Consumer Loans (OPTIONAL) – For geographic distribution, the table compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of households within each geography. For borrower distribution, the table compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage of households by income level in each MA/assessment area.

Table 14. Qualified Investments – Presents the number and dollar amount of qualified investments made by the bank in each MA/AA. The table separately presents investments made during prior evaluation periods that are still outstanding and investments made during the current evaluation period. Prior-period investments are reflected at their book value as of the end of the evaluation period. Current period investments are reflected at their original investment amount even if that amount is greater than the current book value of the investment. The table also presents the number and dollar amount of unfunded qualified investment commitments. In order to be included, an unfunded commitment must be legally binding and tracked and recorded by the bank’s financial reporting system.

A bank may receive positive consideration for qualified investments in statewide/regional entities or made outside of the bank’s assessment area. See Interagency Q&As __.12(i) – 5 and – 6 for guidance on when a bank may receive positive CRA consideration for such investments. When such investments exist, insert a line item with the appropriate caption, such as “Statewide/Regional” or “Out of Assessment Area,” in the MA/Assessment Area column and record the corresponding numbers and amounts in the “Qualified Investments” column.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings – Compares the percentage distribution of the number of the bank’s branches in low-, moderate-, middle-, and upper-income geographies to the percentage of the population within each geography in each MA/AA. The table also presents data on branch openings and closings in each MA/AA.

Table 1. Lending Volume

LENDING VOLUME												Geography: KANSAS CITY, MO-KS MA	Evaluation Period: January 1, 1999, to December 31, 2002
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA*	Home Mortgage		Small Loans to Businesses		Small Loans to Farms		Community Development Loans**		Total Reported Loans		% of Rated Area Deposits in MA/AA***	
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)		
Full Review:													
Lee's Summit, Mo	95.6%	658	\$70,003	609	\$74,407	34	\$2,319	3	\$1,194	1,304	\$147,923	93.4%	
Limited Review:													
Wornall Road	4.4%	30	\$2,353	104	\$7,066	NA	NA	NA	NA	134	\$9,419	6.6%	

* Loan Data as of 12-31-02. Rated area refers to either the state or multi-state MA rating area.

** The evaluation period for Community Development Loans is December 1, 1998 to February 21, 2003.

*** Deposit Data as of June 30, 2002 . Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME														
Geography: KANSAS CITY, MO-KS MA Evaluation Period: January 1, 1999, to December 31, 2002														
MA/Assessment Area:	% of Rated Area Loans (#) in MA/AA	Total Optional Loans**		Small Business Real Estate Secured**		Home Equity**		Motor Vehicle**		Credit Card**		Other Secured Consumer**		% of Rated Area Deposits in AA***
		#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	#	\$ (000's)	
Full Review:														
Lee's Summit, MO	97.9%	916	\$7,778	NA	NA	NA	NA	451	\$3,939	NA	NA	232	\$2,851	93.4%
Limited Review:														
Wornall Road	2.1%	20	\$136	NA	NA	NA	NA	7	\$70	NA	NA	6	\$43	6.6%

Home Equity loans are maintained on a separate bank system. Bank was unable to provide information in a useable format.
Bank does not have credit card loans.

* Loan Data as of December 31, 2002. Rated area refers to either the state or multi-state MA rating area.

** The evaluation period for Optional Product Line(s) is From January 1, 1999 to December 31, 2002.

*** Deposit Data as of June 30, 2002. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table 1. Other Products

LENDING VOLUME		Geography: KANSAS CITY, MO-KS MA Evaluation Period: January 1, 1999, to December 31, 2002			
MA/Assessment Area:	Other Unsecured Consumer Loans		Other Optional Loans*		
	#	\$ (000's)	#	\$ (000's)	
Full Review:					
Lee's Summit, MO	233	\$988	NA	NA	
Limited Review:					
Wornall Road	7	\$23	NA	NA	

(*)The evaluation period for Optional Product Line(s) is January 1, 1999 to December 31, 2002.

Table 2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE		Geography: KANSAS CITY, MO-KS MA Evaluation Period: January 1, 1999, to December 31, 2002													
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Over all	Low	Mod	Mid	Upp
Full Review:															
Lee's Summit, MO	179	94.7%	NA	NA	8.1%	2.8%	74.7%	64.8%	17.2%	32.4%	.40%	NA	.35%	.35%	.57%
Limited Review:															
Wornall Road	10	5.3%	1.0%	0	5.0%	10%	34.3%	40.0%	59.7%	50.0%	.05%	.0%	.05	.06%	.04%

* Based on 2001 Peer Mortgage Data: Midwest Region.

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

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by the number of owner occupied housing units in the area based on 1990 Census information.

Table 3. Geographic Distribution of Home Improvement Loans

Geographic Distribution: HOME IMPROVEMENT												Geography: KANSAS CITY, MO-KS MA					Evaluation Period: January 1, 1999, to December 31, 2002				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography										
	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Over all	Low	Mod	Mid	Upp						
Full Review:																					
Lee's Summit, MO	52	89.7%	NA	NA	8.1%	5.8%	74.7%	75.0%	17.2%	19.2%	.67%	NA	.0%	.79%	.46%						
Limited Review:																					
Wornall Road	6	10.3%	1.0%	NA	5.0%	50.0%	34.3%	16.7%	59.7%	33.3%	No percentages listed for this category										

* Based on 2001 Peer Mortgage Data: Midwest Region.

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

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 1990 Census information.

Table 4. Geographic Distribution of Home Mortgage Refinance Loans

Geographic Distribution: HOME MORTGAGE REFINANCE												Geography: KANSAS CITY, MO-KS MA					Evaluation Period: January 1, 1999, to December 31, 2002				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography										
	#	% of Total**	% Owner Occ*** Units	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Over all	Low	Mod	Mid	Upp						
Full Review:																					
Lee's Summit, MO	427	96.8%	NA	NA	8.1%	2.1%	74.7%	67.9%	17.2%	30.0%	.73%	NA	.36%	.73%	.78%						
Limited Review:																					
Wornall Road	14	3.2%	1.0%	0	5.0%	14.2%	34.3%	42.9%	59.7%	42.9%	.06%	0%	.35%	.04%	.05%						

* Based on 2001 Peer Mortgage Data: Midwest Region.

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

*** Percentage of Owner Occupied Units is the number of owner occupied housing units in a particular geography divided by number of owner occupied housing units in the area based on 1990 Census information.

Table 5. Geographic Distribution of Multifamily Loans

Geographic Distribution: MULTIFAMILY												Geography: KANSAS CITY, MO-KS MA					Evaluation Period: January 1, 1999, to December 31, 2002				
MA/Assessment Area:	Total Multifamily Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*										
	#	% of Total**	% of MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	% MF Units***	% BANK Loans	Over all	Low	Mod	Mid	Upp						
Full Review:																					
Lee's Summit, MO	1	50.0%	NA	NA	5.9%	0	88.8%	0	5.3%	100%											
Limited Review:																					
Wornall Road	1	50.0%	.5%	0	19.5%	100%	44.5%	0	35.5%	0											

*Percentages not available

* Based on 2001 Peer Mortgage Data: Midwest Region.

** Multifamily loans originated and purchased in the MA/AA as a percentage of all multifamily loans originated and purchased in the rated area.

*** Percentage of multifamily units is the number of multifamily housing units in a particular geography divided by number of multifamily housing units in the area based on 1990 Census information.

Table 6. Geographic Distribution of Small Loans to Businesses

Geographic Distribution: SMALL LOANS TO BUSINESSES															Geography: KANSAS CITY, MO-KS MA					Evaluation Period: January 1, 1999 TO December 31, 2002				
MA/Assessment Area:	Total Small Business Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*													
	#	% of Total**	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	% of Businesses***	% BANK Loans	Over all	Low	Mod	Mid	Upp							
Full Review:																								
Lee's Summit, MO	609	85.4%	NA	NA	10.0%	.3%	71.2%	59.6%	18.8%	40.1%	2.46%	NA	.50%	2.72%	5.22%									
Limited Review:																								
Wornall Road	104	14.6%	1.1%	0	5.5%	1.0%	28.1%	24.0%	65.3%	75.0%	1.32%	.82%	.42%	1.67%	1.43%									

* Based on 2001 Peer Small Business Data: US.

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet 2001.

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS															Geography: KANSAS CITY, MO-KS MA															Evaluation Period: January 1, 1999, to December 31, 2002														
MA/Assessment Area:	Total Small Farm Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography																																	
	#	% of Total**	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	% of Farms***	% BANK Loans	Over all	Low	Mod	Mid	Upp																													
Full Review:																																												
Lee's Summit, MO	34	100%	NA	NA	7.1%	3.0%	74.4%	79.4%	18.5%	17.6%	8.75%	NA	0%	9.26%	13.33%																													
Limited Review:																																												
Wornall Road	0	0	6.0%	0	7.0%	0	30.8%	0	56.2%	0	4.76%	0%	0%	6.67%	3.57%																													

* Based on 2001 Peer Small Business Data: US.

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Source Data - Dun and Bradstreet 2001.

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE															Geography: KANSAS CITY, MO-KS MA															Evaluation Period: January 1, 1999, to December 31, 2002														
MA/Assessment Area:	Total Home Purchase Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share																																	
	#	% of Total**	% Families**	% BANK Loans****	% Families**	% BANK Loans****	% Families* **	% BANK Loans****	% Families* **	% BANK Loans****	Over all	Low	Mod	Mid	Upp																													
Full Review:																																												
Lee's Summit, MO	179	94.7%	15.2%	14.0%	17.8%	17.3%	27.9%	21.8%	39.1%	46.9%	.40%	.37%	.22%	.28%	.93%																													
Limited Review:																																												
Wornall Road	10	5.3%	11.0%	0	13.8%	10.0%	20.4%	40.0%	54.8%	50.0%	.06%	+	+	.08%	.05%																													

+Percentages not available –too small to measure

* Based on 2001 Peer Mortgage Data: Midwest Region.

** As a percentage of loans with borrower income information available. No information was available for 1.6% of loans originated and purchased by Bank.

*** Percentage of Families is based on the 1990 Census information.

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

Table 9. Borrower Distribution of Home Improvement Loans

Borrower Distribution: HOME IMPROVEMENT												Geography: KANSAS CITY, MO-KS MA					Evaluation Period: January 1, 1999, to December 31, 2002				
MA/Assessment Area:	Total Home Improvement Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share										
	#	% of Total**	% Families**	% BANK Loans****	% Families* **	% BANK Loans****	% Families* **	% BANK Loans****	% Families* **	% BANK Loans****	Over all	Low	Mod	Mid	Upp						
Full Review:																					
Lee's Summit, MO	52	89.7%	15.2%	11.6%	17.8%	28.8%	27.9%	28.8%	39.1%	30.8%	.67%	.84%	.43%	.95%	.29%						
Limited Review:																					
Wornall Road	6	10.3%	11.0%	0	13.8%	50.0%	20.4%	16.7%	54.8%	33.3%	.06%	+	+	+	+						

+percentages not available – too small to measure

* Based on 2001Peer Mortgage Data: Midwest Region.

** As a percentage of loans with borrower income information available. No information was available for 1.7% of loans originated and purchased by Bank.

*** Percentage of Families is based on the 1990 Census information.

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

Table 10. Borrower Distribution of Home Mortgage Refinance Loans

Borrower Distribution: HOME MORTGAGE REFINANCE												Geography: KANSAS CITY,MO-KS MA					Evaluation Period: January 1, 1999, to December 31, 2002				
MA/Assessment Area:	Total Home Mortgage Refinance Loans		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers		Market Share										
	#	% of Total	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	% Families***	% BANK Loans****	Over all	Low	Mod	Mid	Upp						
Full Review:																					
Lee's Summit, MO	427	96.8%	15.2%	8.8%	17.8%	20.1%	27.9%	31.1%	39.1%	40.0%	.73%	.70%	.93%	1.00%	.84%						
Limited Review:																					
Wornall Road	14	3.2%	11.0%	7.1%	13.8%	28.6%	20.4%	21.4%	54.8%	42.9%	.07%	+	.45%	.05%	.06%						

+percentages not available – too small to measure

* Based on 2001Peer Mortgage Data: Midwest Region.

** As a percentage of loans with borrower income information available. No information was available for 2.1% of loans originated and purchased by Bank.

*** Percentage of Families is based on the 1990 Census information.

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

Table11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES					Geography: KANSAS CITY, MO-KS MA Evaluation Period: January 1, 1999, to December 31, 2002				
MA/Assessment Area:	Total Small Loans to Businesses		Businesses With Revenues of \$1 million or less		Loans by Original Amount Regardless of Business Size			Market Share	
	#	% of Total**	% of Businesses***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$1,000,000	All	Rev \$1 Million or Less
Full Review:									
Lee's Summit, MO	609	85.4%	93.5%	71.3%	69.8%	15.4%	14.8%	1.3%	2.5%
Limited Review:									
Wornall Road	104	14.6%	90.3%	27.9%	85.6%	8.7%	5.7%	.7%	1.3%

* Based on 2001 Peer Small Business Data: US.

** Small loans to businesses originated and purchased in the MA/AA as a percentage of all small loans to businesses originated and purchased in the rated area.

*** Businesses with revenues of \$1 million or less as a percentage of all businesses (Source D&B - 2001).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. Income information was available for all small loans to businesses originated and purchased by the Bank.

Table12. Borrower Distribution of Small Loans to Farms

Borrower Distribution: SMALL LOANS TO FARMS				Geography: KANSAS CITY, MO-KS MA Evaluation Period: January 1, 1999, to December 31, 2002					
MA/Assessment Area:	Total Small Loans to Farms		Farms With Revenues of \$1 million or less		Loans by Original Amount Regardless of Farm Size			Market Share	
	#	% of Total**	% of Farms***	% BANK Loans****	\$100,000 or less	>\$100,000 to \$250,000	>\$250,000 to \$500,000	All	Rev \$1 Million or Less
Full Review:									
Lee's Summit, MO	34	100%	95.3%	88.2%	70.6%	29.4%	0	7.0%	8.8%
Limited Review:									
Wornall Road	0	0	90.8%	0				4.1%	4.8%

* Based on 2001 Peer Small Business Data: US.

** Small loans to farms originated and purchased in the MA/AA as a percentage of all small loans to farms originated and purchased in the rated area.

*** Farms with revenues of \$1 million or less as a percentage of all farms (Source D&B - 2001).

**** Small loans to farms with revenues of \$1 million or less as a percentage of all loans reported as small loans to farms. No information was available for 2.9% of small loans to farms originated and purchased by Bank.

Table 13. Geographic and Borrower Distribution of Consumer Loans (Institution's Option)

Geographic and Borrower Distribution: CONSUMER LOANS																			Geography: KANSAS CITY, MO-KS MA Evaluation Period: January 1, 1999, to December 31, 2002																		
MA/Assessment Area:	Geographic Distribution										Borrower Distribution																										
	Total Consumer Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Low-Income Borrowers		Moderate-Income Borrowers		Middle-Income Borrowers		Upper-Income Borrowers																				
	#	% of Total*	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans	% of Hhlds**	% of BANK Loans																			
Full Review:																																					
Lee's Summit, MO	675	97.1%	NA	NA	11.2%	3.3%	73.3%	74.2%	15.5%	22.5%	18.8%	35.4%	15.9%	25.5%	22.1%	20.9%	43.2%	18.2%																			
Limited Review:																																					
Wornall Road	20	2.9%	2.3%	0	11.6%	10.0%	34.9%	55.0%	51.2%	35.0%	15.5%	37.5%	14.2%	25.0%	18.9%	31.3%	51.4%	6.3%																			

* Consumer loans originated and purchased in the MA/AA as a percentage of all consumer loans originated and purchased in the rated area.

** Percentage of Households is based on the 1990 Census Information.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS		Geography: KANSAS CITY, MO-KS MA Evaluation Period: December 1, 1998, to February 21, 2003							
MA/Assessment Area:	Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)
Full Review:									
Lee's Summit, MO	1	75	35	163	36	238	100%	2	23
Limited Review:									
Wornall Road	0	0	0	0	0	0	0	0	0

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

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

