



LARGE BANK

Comptroller of the Currency
Administrator of National Banks

Washington, DC 20219

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Community Reinvestment Act Performance Evaluation

**INTRUST Bank, National Association
Charter Number: 2782**

**105 N. Main
Wichita, KS 67202**

**Office of the Comptroller of the Currency
C. Scott Schainost, ADC
Wichita Field Office
3450 North Rock Road Suite 505
Wichita, KS 67226**

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

Table of Contents

OVERALL CRA RATING	2
DEFINITIONS AND COMMON ABBREVIATIONS	3
DESCRIPTION OF INSTITUTION	7
SCOPE OF THE EVALUATION	8
FAIR LENDING REVIEW	9
STATE RATING	10
STATE OF KANSAS	10
STATE RATING	19
STATE OF OKLAHOMA.....	19
APPENDIX A: SCOPE OF EXAMINATION	A-1
APPENDIX B: SUMMARY OF STATE RATINGS	B-1
APPENDIX C: MARKET PROFILES FOR FULL-SCOPE AREAS	C-1
APPENDIX D: TABLES OF PERFORMANCE DATA	D-1

Overall CRA Rating

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

The following table indicates the performance level of **INTRUST Bank, National Association** with respect to the Lending, Investment, and Service Tests:

Performance Levels	INTRUST Bank N. A. Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding			
High Satisfactory	✘		
Low Satisfactory		✘	✘
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 are listed below.

- INTRUST demonstrated good responsiveness to community credit needs. The bank achieved a 1st place market share in business lending activity in the Wichita MA. The overall geographic distribution of loans by income level of the geography is good. The bank's distribution of loans to borrowers of different income levels and businesses of different sizes is good.
- INTRUST showed adequate responsiveness to community development investment needs. Investments included community services for low- and moderate-income (LMI) individuals, and revitalization of LMI areas.
- INTRUST's branch offices are reasonably accessible to all geographies and residents. The bank's office hours are reasonable and services offered do not vary by location. The bank provides a good level of community development services.

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% 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% of the area median income, or a median family income that is less than 50%, 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% and less than 120% of the area median income, or a median family income that is at least 80% and less than 120%, in the case of a geography

Moderate-Income: Individual income that is at least 50% and less than 80% of the area median income, or a median family income that is at least 50% and less than 80%, 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% of the area median income, or a median family income that is more than 120%, in the case of a geography.

Description of Institution

INTRUST Bank, National Association (INTRUST), is a \$2.5 billion interstate financial institution headquartered in Wichita, Kansas. The bank is a wholly owned subsidiary of INTRUST Financial Corporation (IFC), a \$2.5 billion holding company. INTRUST has a total of 45 branches and 97 automated teller machines (ATMs). Forty-one branches and 93 ATMs are in the state of Kansas, and four branches and four ATMS are in the state of Oklahoma.

INTRUST has seven assessment areas (AAs) in Kansas and Oklahoma. The Kansas AAs include all of the Wichita Metropolitan Area (MA) #9040, Johnson County (part of the Kansas City MO-KS MA #3760), Lawrence MA #4150, Topeka MA #8440, and the non-MA areas comprised of Riley County and Jackson County. After the ending date of this evaluation period, INTRUST sold the branch in the Jackson County, Kansas AA effective January 17, 2003. This AA is included in the non-MA Limited-scope review for this evaluation. The bank's Oklahoma AA is comprised of portions of Canadian, Cleveland, and Oklahoma Counties in the Oklahoma City MA #5880. Further details of the bank's AAs are discussed later in this evaluation.

INTRUST is a full-service banking institution which offers a full range of commercial, real estate, and consumer credit products. Net loans and leases represent 70% of the bank's total assets. On December 31, 2002, the bank's \$1.8 billion loan portfolio consisted of 42% commercial loans, 33% real estate loans, 16% consumer loans, 8% agricultural loans, and 1% other loans. On December 31, 2002, Tier one capital totaled \$198 million.

Will Rogers Bank, an Oklahoma subsidiary of INTRUST Financial Corporation, was merged into the INTRUST charter on August 10, 2001. During October and November 2002, INTRUST sold five Kansas branches to local area financial institutions. INTRUST has closed three branches in Kansas and one branch in Oklahoma since the last CRA examination.

There are no legal, financial, or other factors impeding the bank's ability to help meet the credit needs of its AAs. The Office of the Comptroller of the Currency last evaluated INTRUST CRA performance on October 25, 1999. The bank received an overall rating of "Satisfactory."

Refer to Appendix C: Market Profiles For Full-Scope Areas, to review the demographic data for the bank's AAs.

Scope of the Evaluation

Evaluation Period/Products Evaluated

The evaluation of lending products included small business and small farm loans, home mortgage and refinance loans, home improvement loans, and community development loans. The evaluation period for the Lending Test for the Kansas AAs was from January 1, 1999, to November 1, 2002. The evaluation period for the previous exam reviewed loans through 1998. The evaluation period for the Oklahoma AA was from August 10, 2001, to November 1, 2002.

The Investment Test included a review of investments, grants, and donations made within the AAs that meet the definition of community development investments. The Service Test included a review of retail and community development services provided in the bank's AAs. The evaluation period for community development investments and services for the Kansas AAs was from October 25, 1999, to January 8, 2003. The evaluation period for the Oklahoma AA was August 10, 2001, to January 8, 2003.

Inside/Outside Ratio

For the geographic distribution analysis under the Lending Test, we performed an inside/outside analysis. A majority of the bank's loans, 84%, were originated to borrowers within its AAs. By loan type, 87% of small business loans, 79% of home purchase, 88% of home improvement, and 81% of refinance loans were originated within the AAs. We viewed this as a positive characteristic in our assessment of lending.

Data Integrity

The bank reported data is considered accurate. We selected a statistical sample of 179 small business/small farm loans and 178 home mortgage loans originated during 2000, 2001, and 2002 to test the accuracy of data reported by the bank. Community development loans, investments, and services were verified during the CRA exam to ensure they met the definition for community development.

Selection of Areas for Full-Scope Review

In each state where the bank has an office, a sample of AAs within that state was selected for full-scope reviews. For the state of Kansas, we performed a full-scope evaluation of the Wichita MA. We performed a limited-scope review of the Lawrence MA, Johnson County AA, and Topeka MA, and the non-MA AAs.

INTRUST has only one AA in the state of Oklahoma. We performed a full-scope evaluation of the Oklahoma City AA.

Ratings

The bank's overall rating is a blend of the state ratings. Performance in the state of Kansas received more weight in the overall rating as this area accounts for 94% of the deposits, 98.5% of the loan originations, and 91% of the offices.

The state ratings are based primarily on those areas that received full-scope reviews. Refer to the "Scope" section under each state rating for details regarding how the areas were weighted in arriving at the overall state rating.

Fair Lending Review

An analysis of the most recent public comments, consumer complaint information, HMDA, and small business and small farm lending data was performed according to the OCC's risk based fair lending approach. Our review did not identify any fair lending issues or concerns.

State Rating

State of Kansas

CRA Rating for Kansas: Satisfactory

The lending test is rated: High Satisfactory

The investment test is rated: Low Satisfactory

The service test is rated: Low Satisfactory

The major factors that support this rating are listed below.

- INTRUST demonstrated good responsiveness to community credit needs. Business lending activity is excellent as the bank had a 1st place market share. The overall geographic distribution of loans by income level of the geography is good. The bank's distribution of loans to borrowers of different income levels and businesses of different sizes is good.
- INTRUST showed adequate responsiveness to community development needs in the state of Kansas, providing \$785 thousand in qualified investments and donations. This includes the purchase of tax credits totaling \$95 thousand to help complete a youth center and a shelter for LMI children in the Wichita MA AA.
- INTRUST's products and services are reasonably accessible to all geographies and individuals throughout the Kansas AAs. The institution provides a good level of community development services.

Description of Institution's Operations in Kansas

INTRUST operates 41 branches and 93 ATMs within five AAs in the state of Kansas. The five AAs include all of the Wichita MA #9040, Johnson County (part of the Kansas City MO-KS MA #3760), Lawrence MA #4150, Topeka MA #8440, and the non-MA areas comprised of Riley County and Jackson County. INTRUST ranked 3rd among all FDIC-insured financial institutions in the state of Kansas with 4.2% of the deposits. Major competitors are Capitol Federal Savings Bank and Bank of America, N.A., with 10.6% and 6.5% of the deposits, respectively.

The Wichita MA is the bank's largest AA in Kansas. INTRUST ranks 1st in deposit market share in the Wichita MA with 22.06% of all deposits. The bank with the next largest deposit market share has captured only a 13.04% share. Within the Wichita MA, there are 47 other FDIC insured financial institutions with 177 offices. INTRUST's primary competition in the Wichita MA is Bank of America, N.A., Commerce Bank, N.A., and Emprise Bank

Refer to the market profiles for the state of Kansas in Appendix C for detailed demographics and other performance context information for AAs that received full-scope reviews.

Scope of Evaluation in Kansas

We performed a full-scope evaluation of the Wichita MA. This area comprises 86% of INTRUST's total deposits and 91% of the bank's deposits in Kansas. In addition, 78% of INTRUST's Kansas branches and 90% of its Kansas ATMs are located in the Wichita MA. We performed a limited-scope review of the Lawrence MA, Johnson County AA, Topeka MA, and the non-MAs of Jackson County and Riley County. We did not identify any significant variances in the bank's performance in the limited-scope AAs to warrant expanding our review in these areas. Ratings are based primarily on the area receiving a full-scope review.

We gave more weight to small business lending performance as it is the bank's primary product line and represents 58% of the bank's total reported loan originations during this evaluation period in the full-scope review area. An analysis of INTRUST's small farm loan originations for the Wichita MA is not meaningful since this loan type represented less than three percent of its total originations. Small farm loans were not an identified credit need in this MA.

During this evaluation, we contacted one local government agency and one non-profit organization that provides services to low- and moderate-income individuals and reviewed eight other recent contacts conducted by regulatory agencies. These interviews indicated housing loans were the primary credit need in the Wichita MA.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the lending test in the state of Kansas is rated "High Satisfactory". Based on full-scope reviews, the bank's performance in the Wichita MA is good.

Lending Activity

Refer to Table 1 Lending Volume in the state of Kansas section of Appendix D for the facts and data used to evaluate the bank's lending activity.

Lending levels reflect good responsiveness in relation to area credit needs and the bank's deposit market share. INTRUST ranked 1st in the Wichita MA with a deposit market share of 22.06%.

Business lending activity is excellent as the bank ranked 1st with 20.17% of the market share. INTRUST originated 9,568 business loans for \$1.009 billion over the evaluation period.

Home mortgage lending activity is adequate as INTRUST originated 6,091 home mortgage loans totaling \$305 million. The bank ranked 5th with 4.18% market share.

Distribution of Loans by Income Level of the Geography

The overall geographic distribution of loans by income level of the geography is good. INTRUST's geographic distribution of small business loans is excellent and home mortgage loan distribution is adequate.

Home Mortgage Loans

Refer to Tables 2, 3, 4, and 5 in the state of Kansas section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations/purchases.

INTRUST's geographic distribution of home mortgage loans is adequate. The percentage of home purchase, home mortgage refinance, and home improvement loans in both the low- and moderate-income geographies is less than the percentage of owner-occupied housing located in these areas. In the low-income geographies there are 3,978 owner occupied housing units, representing 3% of these units in the MA. Fifty-seven percent of the families in these tracts are low-income families and 38% of those live below the poverty level. This suggests that a significant number of families in these tracts would find it difficult to qualify for mortgage loans. In the low-income areas the bank did achieve a 2nd place market share for home improvement loans, a 3rd place market share for home refinance, and a 5th place market share for home purchase loan products.

In the moderate-income areas the bank had a 1st place market share for home improvement loans, a 6th place for home refinance and a 13th place market share for home purchase loan products. The percentage of multifamily loans in low-income tracts was significantly higher than the percentage of multifamily units in these areas. The bank ranked 1st in market share with 100% of the loans in the low-income areas. The percentage of multifamily loans in moderate-income tracts was slightly below the demographics while the bank placed 2nd in market share.

Small Loans to Businesses

Refer to Table 6 in the state of Kansas section of Appendix D 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 small loans to businesses located in LMI geographies is excellent. INTRUST's performance significantly exceeds the percentage of businesses located in both low- and moderate-income areas. INTRUST ranks 1st in overall market share and 1st for market share in LMI geographies.

Lending Gap Analysis

Our geographic distribution analysis included a review for any unexplained lending gaps in the Wichita MA AA, particularly in LMI areas. INTRUST achieved penetration in 100% of the LMI tracts.

Inside/Outside Ratio

A majority of the bank's loans are inside its AAs. We calculated this ratio at the bank level. Refer to the ***Scope of Evaluation*** section for additional detail.

Distribution of Loans by Income Level of the Borrower

INTRUST's distribution of loans to borrowers of different income levels and businesses of different sizes is good. The bank achieved excellent penetration to LMI borrowers with its home mortgage lending and adequate penetration to businesses with revenues of \$1 million or less.

Home Mortgage Loans

Refer to Tables 8, 9 and 10 in the state of Kansas section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

INTRUST's distribution of home mortgage loans to borrowers of different income levels is excellent. For all product types the percentage of loans to moderate-income borrowers exceeded the area demographics. The percentage of loans to low-income borrowers also compares favorably to area demographics when considering a poverty rate of 11% in this AA.

The bank achieved a 1st place overall market share for home improvement lending. Market share for lending to low- and moderate-income borrowers was a 1st and 2nd, respectively. With strong nationwide competition of home mortgage loans INTRUST did not capture a significant portion of the market share for home purchase loans. The bank did rank 7th for overall market share for home refinance loans, with a 7th place for low-income borrowers and 6th place for moderate-income borrowers.

Small Loans to Businesses

Refer to Table 11 in the state of Kansas section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

The distribution of loans to businesses of different sizes is adequate. The percentage of loans to small businesses is well below the percentage of small businesses in the MA. INTRUST ranks 1st in market share for both overall and small businesses lending. A majority of the bank's loans originated for amounts of \$100,000 or less.

Community Development Lending

Community development lending had a neutral impact on the Lending Test.

- During the evaluation period INTRUST originated seven community development loans totaling \$1.1 million. Most of the loans were to organizations or businesses that provide affordable housing or community development services to LMI individuals.

INTRUST also identified 34 loans totaling \$7.1 million that had a community development purpose, but were already reported as small business or HMDA loans. These small business and HMDA loans are further evidence of the bank's commitment to community development in its AA.

INTRUST has committed \$2 million for a loan pool for job creation and economic development in the city's designated low-income revitalization area. The bank has also committed \$200 thousand to an organization that will provide home loans to LMI individuals.

Refer to Table 1 Lending Volume in the state of Kansas section of Appendix D for the facts and data used to evaluate the bank's level of community development lending. This table includes all CD loans, including multi-family loans that also qualify as CD loans. In addition, Table 5 includes geographic lending data on all multi-family loans, including those that also qualify as CD loans. Table 5 does not separately list CD loans, however.

Product Innovation and Flexibility

The bank participates in the City of Wichita's HOMEownership 80 Program-First Time Home Buyer Assistance Program. This program assists LMI borrowers in obtaining mortgage financing. The bank offers conventional financing with 3% down payment, no private mortgage insurance (PMI), no survey, and no origination fees. INTRUST originated 16 loans totaling \$499 thousand during this evaluation period.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the lending test in the Johnson County AA, Lawrence MA, Topeka MA, and the non-MAs is weaker than the bank's overall performance in the state because the overall distribution of loans to borrowers of different income levels and to businesses of different sizes was below demographics. Minimal weight was given to lending results in these AAs because of the bank's limited deposit market share and loans. Refer to the Tables 1 through 13 in the state of Kansas section of Appendix D for the facts and data that support these conclusions.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Investment Test in Kansas is rated "Low Satisfactory." Based on a full-scope review, the bank's performance in the Wichita MA is adequate.

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

INTRUST showed adequate responsiveness to community development investment needs in the Wichita MA, given the moderate level of opportunities. INTRUST provided \$785 thousand in qualified investments and donations. Investments address community development needs, including community services for LMI individuals, and revitalization of LMI areas.

Significant qualified investments occurring during the evaluation period are listed below.

- Donation of \$574 thousand to the United Way of the Plains to provide social services that target primarily LMI individuals.
- Deposit of \$50 thousand, in the form of a Certificate of Deposit, in a local credit union designated as a Community Development Financial Institution (CDFI), which lends in LMI areas or to LMI individuals in order to promote community development.
- Purchase of tax credits totaling \$95 thousand to help complete a youth center and a shelter for LMI children in the Wichita MA.

Although INTRUST's investments are not particularly innovative or complex, they are responsive to community development needs in the AA. A majority of the community development investment opportunities in the AA are through donations, grants, or in-kind contributions to established organizations. A moderate level of community development investment opportunities exists in the MA.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the investment test in the non-MAs is not consistent with the bank's overall performance under the investment test in Kansas. In the Johnson County AA, Lawrence MA, and Topeka MA the bank's performance is weaker than the bank's overall performance in the state. INTRUST did not make any qualified investment in the Lawrence MA or Topeka MA. In the Johnson County AA, the dollar amount of qualified investment is low compared to the available investment opportunities to benefit LMI individuals through established organizations. Minimal weight was given to the investment results of the limited-scope AAs given the bank's limited market share of deposits and loans.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the service test in Kansas is rated "Low Satisfactory". Based on a full-scope review, the bank's performance in the Wichita MA is adequate.

Refer to Table 15 in the state of Kansas section of Appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

Retail Banking Services

INTRUST's delivery systems are reasonably accessible to geographies and individuals of different income levels throughout the Wichita MA AA. The bank has 32 branch locations and 84 ATMs in the full-scope AA. The geographic distribution of branches and ATMs in low-income census tracts is below the demographics of the Wichita MA, i.e. the percentage of population in these census tracts. The bank has no branches and only three ATMs (cash dispensing only) in the ten low-income census tracts. In addition, the bank has only four locations (main office and three branches) in the 25 moderate-income census tracts, which is also below the demographics of the Wichita MA AA. The 18 ATM locations in the moderate-income tracts accurately reflect the demographics of the AA, but only three ATMs accept deposits. One ATM is a talking ATM for persons with visual impairments.

Management states that bank products and services are delivered to individuals residing in low- and moderate-income tracts through the in-grocery store branches located in the neighboring tracts. Four branches are located in moderate-income tracts with an additional three branches located in middle-income tracts that are adjacent to a low- or moderate-income tract. Bank generated reports support the statement that products and services are delivered to individuals in these low- and moderate-income tracts. The reports show 21% of the households in the low-income tracts have INTRUST deposit products while 4% have INTRUST loan products. For moderate-income tracts, 24% of the households have INTRUST deposit products and 4% have INTRUST loan products. The in-grocery store locations provide a good distribution point for bank services.

The bank constructed two new branches in upper-income census tracts. Delivery systems for low- and moderate-income census tracts have not been impacted, as no branches were opened or closed in these tracts.

INTRUST offers convenient and consistent business hours. There are no significant differences in hours of operations or services offered between locations in LMI tracts and middle- or upper-income tracts.

While not all branches have resident loan officers, all branch locations accept loan applications. Loan officers do make themselves available at all locations to assist loan applicants when needed. To further facilitate LMI customers, INTRUST hired four bilingual employees for a branch located in a moderate-income tract.

Other delivery services include automated 24 hour telephone banking and Internet banking. The telephone banking service includes obtaining information on existing accounts, applying for loans, paying bills, and ordering checks. The telephone service offers TDD access for the hearing impaired. The bank also utilizes a telephone information service that offers multiple language options. The Internet online banking service includes accessing existing accounts, opening deposit accounts, applying for loans, and tax preparation software. We did not place any significant weight on these alternative delivery systems, as there was no information available to show whether these services are effective in reaching LMI individuals and geographies.

Community Development Services

INTRUST's performance in providing community development services in the Wichita MA is good. The bank supports approximately twenty community service organizations that have various mission statements. Such involvements in community organizations have promoted community development. The following are examples that demonstrate how bank associates used their financial expertise to assist these organizations.

- Bank officer serves as chairman of the Board and a member of the loan committee for an organization that promotes affordable housing for LMI individuals.
- Bank officer serves as financial officer, board member, and on the financial education committee for an organization that provides health care to LMI individuals.
- Bank officers serve as members of the board or finance committee for organizations that provide a mentor or foster care for LMI children.
- Bank officer services as member of financial allocation committee for an agency that grants funds to community based organizations that provide services to LMI individuals.
- Bank officers provide financial advice to organizations that promote business and economic development for businesses with annual gross revenues under \$1 million.
- Bank provides financial expertise to assist in the distribution of the U.S. Treasury's Bank Enterprise Award to eligible community organizations that promote affordable housing or provide services to LMI individuals.

Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Service Test in the Johnson County AA, Lawrence MA, Topeka MA, and the non-MAs appear stronger than the bank's overall "Low Satisfactory " rating.

State Rating

State of Oklahoma

CRA Rating for Oklahoma: Satisfactory

The lending test is rated: **Low Satisfactory**

The investment test is rated: **Needs To Improve**

The service test is rated: **High Satisfactory**

The major factors that support this rating are listed below.

- INTRUST demonstrated adequate responsiveness to community credit needs. The distribution of loans to borrowers of different income levels and businesses of different sizes is adequate and the geographic distribution of lending is good.
- INTRUST demonstrated poor responsiveness to community development needs in the state of Oklahoma, providing only \$1 thousand in qualified investments and donations.
- INTRUST's products and services are accessible to all geographies and individuals throughout the Oklahoma AA. The institution provides an adequate level of community development services.

Description of Institution's Operations in Oklahoma

The Oklahoma City AA includes a total of 144 census tracts (CTs) located in western Oklahoma County, northern Cleveland County, and eastern Canadian County. Six percent of the bank's total deposits are in the Oklahoma City AA.

INTRUST has four branches and four ATMS in the AA. INTRUST ranked 23rd with a modest deposit market share of 0.95% in Oklahoma, Cleveland, and Canadian counties. Mid First Bank has the largest deposit market share in the same three counties with 13.48%, followed by Bank One with 13.30% market share.

Refer to the market profiles for the state of Oklahoma in Appendix C for detailed demographics and other performance context information for AAs that received full-scope reviews.

Scope of Evaluation in Oklahoma

INTRUST has only one AA in the state of Oklahoma. We performed a full-scope evaluation of the Oklahoma City AA.

We gave equal weight to home mortgage and small business lending performance. Both were primary product lines for the bank and represent 49% and 51%, respectively, of the bank's reported loan originations during an evaluation period that began on the merger date of August 10, 2001. An analysis of INTRUST's small farm loan originations would not be meaningful since there were less than 10 loans originated. Small farm loans were not an identified credit need in this MA.

During this evaluation, we contacted two local non-profit organizations that provide services to LMI individuals. These interviews indicated affordable housing and homebuyer education programs as the primary banking needs of the community.

LENDING TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the lending test in the state of Oklahoma is rated "Low Satisfactory". Based on a full-scope review, the bank performance in the Oklahoma City AA is adequate.

Lending Activity

Refer to Table 1 Lending Volume in the state of Oklahoma section of Appendix D for the facts and data used to evaluate the bank's lending activity.

Lending levels reflect an adequate responsiveness in relation to area credit needs and the bank's deposit market share. INTRUST ranked 23rd in deposit market share for the three counties of Canadian, Cleveland, and Oklahoma with .95% of the deposits.

Business lending activity is adequate. INTRUST reported 249 business loans totaling \$15.5 million. The bank ranked 19th for market share with 1.21% during 2001.

Home mortgage lending activity is adequate as INTRUST originated 235 home mortgage loans totaling \$7.4 million. The bank did not achieve a significant overall market share for home mortgage lending.

Distribution of Loans by Income Level of the Geography

INTRUST's geographic distribution of lending is good. Penetration in low- and moderate-income geographies for small business loans is excellent and is stronger than home mortgage loans, which is considered adequate.

Home Mortgage Loans

Refer to Tables 2, 3, 4, and 5 in the state of Oklahoma section of Appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations/purchases.

The geographic distribution of home mortgage loans is adequate. The geographic distribution of home purchase loans is good. The percentage of loans in moderate-income areas is slightly above the demographics. The bank did not grant any loans in low-income areas. In the low-income geographies there are 2,808 owner occupied housing units, which represents less than 3% of the owner occupied housing in the AA. Fifty-nine percent of the families in the low-income tracts are low-income families and 39% of those live below the poverty level. This suggests that a significant number of families in these tracts would find it difficult to qualify for mortgage loans.

The geographic distribution of home improvement loans is adequate. The percentage of loans in low-income areas is higher than demographics of the area, while the penetration in moderate-income areas is below demographics.

The geographic distribution of home refinance loans is adequate. The percentage of loans in LMI areas is below the demographics of the area. The bank did not grant any multifamily housing loans.

Small Loans to Businesses

Refer to Table 6 in the state of Oklahoma section of Appendix D 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 small loans to businesses located in LMI geographies is excellent. Lending exceeds the demographics in both LMI geographies. The bank has a 19th overall market share with 1.21% of the loans. INTRUST has a 20th ranking for the low-income areas and an 18th ranking for market share in the moderate-income areas.

Lending Gap Analysis

Our geographic distribution analysis included a review for any unexplained lending gaps in the Oklahoma City AA, particularly in LMI areas. INTRUST achieved penetration in 90% of the low- and 81% of the moderate-income tracts. Geographic information showed that tracts without INTRUST loan products are located on the edges of the bank's AA and are several miles from the nearest branch. This analysis had a neutral impact on the overall geographic distribution of lending.

Inside/Outside Ratio

A majority of the bank's loans are inside its AAs. We calculated this ratio at the bank level. Refer to the ***Scope of Evaluation*** section for additional detail.

Distribution of Loans by Income Level of the Borrower

INTRUST's distribution of loans to borrowers of different income levels and businesses of different sizes is adequate. The bank achieved adequate penetration to LMI borrowers with its home mortgage lending and adequate distribution to businesses with revenues of \$1 million or less.

Home Mortgage Loans

Refer to Tables 8, 9 and 10 in the state of Oklahoma section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

INTRUST's distribution of home mortgage loans to borrowers of different income levels is adequate. The distribution of home purchase and home refinance loans to moderate-income borrowers was lower than demographics, but considered reasonable. The distribution of home improvement lending to moderate-income borrowers was above demographics.

The percentage of home refinance and home improvement lending to low-income borrowers compared favorably to area demographics when considering a poverty rate of 11% in this AA. INTRUST did not grant any home purchase loans to low-income borrowers.

Small Loans to Businesses

Refer to Table 11 in the state of Oklahoma section of Appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

The distribution of loans to businesses of different sizes is adequate. The percentage of loans to small businesses is less than the percentage of small businesses in the AA. The bank ranks 16th in market share for lending to small businesses and 21st for lending overall. A substantial majority of the bank's loans were originated for amounts of \$100,000 or less.

Community Development Lending

The bank did not provide us any information that supported Community Development Lending in the Oklahoma City MA AA.

Product Innovation and Flexibility

The bank did not provide us any information that exhibited product innovation and flexibility in the Oklahoma City MA AA.

INVESTMENT TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the Investment Test in Oklahoma is rated "Needs to Improve." Based on a full-scope review, the bank's performance in the Oklahoma City AA is poor.

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

INTRUST demonstrated poor responsiveness to community development investment needs in the Oklahoma City AA, providing only \$1 thousand in donations to two organizations that primarily benefit LMI individuals.

Several community development investment opportunities exist in the Oklahoma City AA. Based on research conducted by examiners, there are opportunities to purchase affordable housing bonds and participate in loans through a subsidized housing program with the city government. The Oklahoma City Empowerment Zone and the Oklahoma Enterprise Community also offer community development investment opportunities. In addition, qualified investment opportunities are available through donations, grants, or in-kind contributions to established organizations.

SERVICE TEST

Conclusions for Areas Receiving Full-Scope Reviews

The bank's performance under the service test in the state of Oklahoma is rated "High Satisfactory". Based on a full-scope review, the bank's performance in the Oklahoma City AA is good.

Refer to Table 15 in the state of Oklahoma section of Appendix D for the facts and data used to evaluate the distribution of the bank's branch delivery system and branch openings and closings.

Retail Banking Services

INTRUST's delivery systems are accessible to geographies and individuals of different income levels throughout the Oklahoma City AA. The bank has a main office, three branch locations, and four ATMs in the full-scope AA. The geographic distribution of branches and ATMs in low-income census tracts is below the demographics of the bank's AA, i.e. the percentage of population in these census tracts. The bank does not have any branches or ATMs in these areas. The bank has one branch and one ATM in the moderate-income census tracts. The geographic distribution of branches in the moderate-income tracts significantly exceeds the demographics of the bank's AA. The branch in the moderate-income tract is geographically close in proximity with the low-income tracts in the bank's AA, providing reasonable access to the bank's products and services.

The bank's record of opening and closing branches has generally not adversely affected the accessibility of its delivery systems, particularly in LMI geographies or to LMI individuals. As a result of the August 2001 merger with Will Rogers Bank, INTRUST acquired five branches in the Oklahoma AA. One location in a middle-income tract was closed in April 2002, but there was another branch nearby.

Services do not vary in a way that inconveniences any portion of the AA or any group of individuals, including LMI geographies or LMI individuals. The Oklahoma branches offer the same full line of deposit and loan services as the Wichita branches. All products are offered at all the branches, and the main bank has full time loan officers. A loan officer is available to visit customers at the other branches by appointment. The bank also provides bilingual employees to assist customers.

INTRUST offers business hours that are substantially the same at all locations. All bank locations have a drive-through facility. Total services hours are 7:30 A.M. to 6:30 P.M. Monday through Friday, with two branch lobbies open on Saturday until Noon. The bank located in the moderate-income tract is not open for lobby service on Saturday, but does have drive-through facility open on Saturday from 8:00 A.M. to Noon.

Alternative delivery systems are the same as in the Wichita MA. Refer to the Wichita MA evaluation for details. We did not place any significant weight on these alternative delivery systems, as there was no information available to show whether these services are effective in reaching LMI individuals and geographies.

Community Development Services

INTRUST's performance in providing community development services in the Oklahoma City AA is adequate. Bank officers provide expertise to five local community based organizations. The following are examples that demonstrate how bank associates used their financial expertise to assist these organizations.

- Bank officers serve as members of committees for two organizations that provide affordable housing or housing revitalization.
- Bank officer serves as member of a financial allocation committee of an agency that grants funds to community based organizations that provide services to LMI individuals.
- Bank officers serve as members of boards and financing committees for organizations that promote business and economic development and have annual gross revenues of \$1 million or less.

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 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): State of Kansas: January 1, 1999 to November 1, 2002 State of Oklahoma: August 10, 2001 to November 1, 2002 Investment and Service Tests and CD Loans: State of Kansas: October 25, 1999 to January 8, 2003 State of Oklahoma: August 10, 2001 to January 8, 2003	
Financial Institution	Products Reviewed	
INTRUST Bank N. A. Wichita, Kansas	HMDA, Small Business and Small Farm loans, Qualified Investments	
Affiliate(s)	Affiliate Relationship	Products Reviewed
N/A	N/A	N/A
List of Assessment Areas and Type of Examination		
Assessment Area	Type of Exam	Other Information
State of Kansas Wichita MA # 9040) Johnson Co (part of MA #3760) Lawrence MA # 4150 Topeka MA # 8440 Non MA (2 combined AAs) State Of Oklahoma Oklahoma City (part of MA # 5880)	Full-scope Limited-scope Limited-scope Limited-scope Limited-scope Full-scope	Jackson County, Riley County

Appendix B: Summary of State Ratings

INTRUST Bank N.A.				
Overall Bank:	Lending Test Rating*	Investment Test Rating	Service Test Rating	Overall Bank/State Rating
INTRUST Bank	High Satisfactory	Low Satisfactory	Low Satisfactory	Satisfactory
State:				
State of Kansas	High Satisfactory	Low Satisfactory	Low Satisfactory	Satisfactory
State of Oklahoma	Low Satisfactory	Needs To Improve	High Satisfactory	Satisfactory

(*) The lending test is weighted more heavily than the investment and service tests in the overall rating.

Appendix C: Market Profiles for Full-Scope Areas

Table of Contents

Market Profiles for Areas Receiving Full-Scope Reviews

<i>Wichita Metropolitan Area</i>	2
<i>Oklahoma City Metropolitan Area</i>	4

Wichita Metropolitan Area

Wichita MA #9040

Demographic Information for Full-scope Area: Wichita MA #9040						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	118	8.47	21.19	54.24	16.10	0.00
Population by Geography	485,270	5.44	17.21	57.37	19.99	0.00
Owner-Occupied Housing by Geography	121,606	3.27	13.83	60.63	22.28	0.00
Business by Geography	29,733	6.51	20.16	49.27	24.05	0.00
Farms by Geography	1,212	1.16	4.37	75.74	18.73	0.00
Family Distribution by Income Level	131,435	18.22	18.32	25.69	37.76	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	48,031	9.50	25.08	56.97	8.45	0.00
Median Family Income		35,931	Median Housing Value		57,805	
HUD Adjusted Median Family Income for 2002		59,000	Unemployment Rate (U.S. Dept. of Labor)		5.5%	
Households Below Poverty Level		10.71%				

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

The AA consists of the Wichita, KS MA #9040. The Wichita MA includes Sedgwick, Butler, and Harvey Counties in south central Kansas with a 1990 population of 485,270. The AA has 118 census tracts, which are designated 8% low-, 21% moderate-, 54% middle-, and 16% upper-income per the 1990 U.S. Census. Twelve percent of the AA's population is over the age of 65 and 11% of the households in the AA have incomes below the poverty level. The weighted average of MA updated median family income for 2002 is \$59,000. Eighty-six percent of the bank's deposits are in the Wichita MA.

INTRUST has 32 branches and 84 ATMs in the AA (see **Service Test** for details). INTRUST has the largest deposit market share of all banks in the AA with 22% of all deposits. Within the AA there are 47 other FDIC insured financial institutions with 177 offices. The bank with the next largest deposit market share has captured only a 13% share. INTRUST's primary competition is Bank of America, N.A., Commerce Bank, N.A., and Emprise Bank. The bank's primary business focus is generally small business loan originations. The bank's market share for loan products is described under the **Lending Test**.

The area's economy is depressed. The city of Wichita is known as the "Air Capital of the World" and houses several general aviation manufacturers (Boeing, Raytheon, Cessna, and Bombardier/Learjet). Aircraft manufacturing employment is the largest industry in the MA and employs approximately 36,000 people. Boeing is the largest local employer with over 13,000 employees. The sharp downturn in air travel as a result of the events on September 11, 2001, has led to a rapid deceleration in aircraft

production, causing thousands of layoffs. The Wichita MA unemployment rate has risen from 4.4% at year-end 2001 to 5.5% at year-end 2002.

During this evaluation, we contacted two local organizations that provide services to low- and moderate-income individuals and reviewed eight other recent contacts conducted by regulatory agencies. These interviews indicated housing loans were the primary credit need in the Wichita MA.

Oklahoma City Metropolitan Area

Oklahoma City (part of MA #5880)

Demographic Information for Full-scope Area: Oklahoma City (part of MA #5880)						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts/BNAs)	144	6.94	18.75	43.75	29.17	1.39
Population by Geography	429,307	4.18	17.95	43.70	34.16	0.00
Owner-Occupied Housing by Geography	107,124	2.62	15.06	43.96	38.37	0.00
Business by Geography	24,111	4.77	19.75	41.77	33.58	0.13
Farms by Geography	454	2.64	13.66	38.11	45.37	0.22
Family Distribution by Income Level	117,273	17.68	16.82	23.07	42.43	0.00
Distribution of Low and Moderate Income Families throughout AA Geographies	40,460	8.64	27.28	46.08	18.00	0.00
Median Family Income		32,406	Median Housing Value		57,827	
HUD Adjusted Median Family Income for 2002		46,000	Unemployment Rate (U.S. Dept. of Labor)		4.2%	
Households Below Poverty Level		11.25%				

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

The Oklahoma City AA does not include all of the Oklahoma City MA. The AA is comprised of parts of western Oklahoma County, northern Cleveland County, and eastern Canadian County. The 1990 census population for the AA is 429,307. The AA has 144 census tracts, which are designated 7% low-, 19% moderate-, 44% middle-, 29% upper-income, and 1% not applicable. Eleven percent of the AA's population is over the age of 65 and 11% of the households in the AA have income below the poverty level. The weighted average updated median family income for 2002 is \$46,000. Six percent of the bank's deposits are in the AA.

INTRUST has four branches and four ATMS in the AA (see **Service Test** for details). INTRUST has a .95% deposit market share in the counties of Oklahoma, Cleveland and Canadian for a 23rd ranking. Mid First Bank has the largest deposit market share in the same three counties with 13.48% followed by Bank One with 13.30% market share. The bank's market share for loan products is described under the **Lending Test**.

Oklahoma City's local economy is rebounding. Military presence in the city provides a stable expenditure base and some insulation from economic downturn. Tinker Air Force Base is the largest employer with approximately 22,000 employees. The services industry represents 32% of the total job force in the city. This sector has seen a slight increase in jobs while the manufacturing industry has seen layoffs. High oil prices and natural gas prices are prodding modest expansion in the energy industry. Unemployment rates have declined from 5.0% at year-end 2001 to 4.2% at November 2002.

During this evaluation, we contacted two local organizations that provide services to low- and moderate-income individuals and reviewed six other recent contacts conducted by regulatory agencies. These interviews indicated affordable housing and homebuyer education programs as the primary banking needs of the community.

Appendix D: Tables of Performance Data

Table of Contents

CONTENT OF STANDARDIZED TABLES.....2

Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan areas are presented in one set of tables. References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to Appendix A: Scope of 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/AA. Deposit data are compiled by the FDIC and are available as of June 30th of each year. Tables without data are not included in this PE.

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

- Table 1. Lending Volume** - Presents the number and dollar amount of reportable loans originated and purchased by the bank over the evaluation period by MA/AA. Community development loans to statewide or regional entities or made outside the bank's AA may receive positive CRA consideration. Refer to Interagency Q&As 12 C.F.R. § 25.12(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 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 AA.

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 AA.

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/AA. 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 Home Mortgage 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- Not used in this evaluation) - 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/AA.

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 AA. See Interagency Q&As 12 C.F.R. § 25.12(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.

Tables of Performance Data

Table 1. Lending Volume

LENDING VOLUME FOR STATE OF KANSAS		Geography: INTRUST BANK N.A.						Evaluation Period: JANUARY 1, 1999 TO NOVEMBER 1, 2002				
FOR STATE OF OKLAHOMA		AUGUST 10, 2001 TO NOVEMBER 1, 2002										
MA/Assessment Area (2002):	% 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)	
State of Oklahoma												
Full-scope: Oklahoma City (part of MA	100.00	235	7,432	249	15,494	6	243	0	0	490	23,169	100.00
State Of Kansas												
Full-scope: Wichita MA #9040	91.75	6,091	304,712	9,568	1,009,994	475	36,680	7	1,128	16,161	1,352,514	91.12
Limited-scope: Johnson Co (part of MA #37	3.88	319	19,158	357	43,158	6	617	0	0	682	62,933	4.68
Limited-scope: Lawrence MA #4150	2.10	202	22,295	142	18,852	24	534	1	35	369	41,716	.70
Limited-scope: Topeka MA #8440	0.49	46	3,400	40	3,925	0	0	0	0	86	7,325	2.12
Limited-scope: Non-MA (combined 2 AAs)	1.79	208	23,783	100	5,116	6	546	1	108	315	29,553	1.38

* Loan Data as of November 01, 2002. Rated area refers to either the state or multi-state MA rating area.

** The evaluation period for Community Development Loans is From October 25, 1999 to January 08, 2003 for State of Kansas and August 10, 2001 to January 8, 2003 for State of Oklahoma.

*** Deposit Data as of December 31, 2003. Rated Area refers to either the state, multi-state MA, or institution, as appropriate.

Table2. Geographic Distribution of Home Purchase Loans

Geographic Distribution: HOME PURCHASE 1, 2002 FOR STATE OF KANSAS		Geography: INTRUST BANK N.A.						Evaluation Period: JANUARY 1, 1999 TO NOVEMBER AUGUST 10, 2001 TO NOVEMBER								
1, 2002 FOR STATE OF OKLAHOMA		Total Home Purchase Loans		Low-Income Geographies		Moderate-Income Geographies		Middle-Income Geographies		Upper-Income Geographies		Market Share (%) by Geography*				
MA/Assessment Area:	#	% of Total**	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	% Owner Occ Units***	% BANK Loans	Overa ll	Low	Mod	Mid	Upp	
State of Oklahoma																
Full-scope: Oklahoma City(part of MA #5880)	23	100.00	2.62	0.00	15.06	17.39	43.96	21.74	38.37	60.87	0.00	0.00	0.00	0.00	0.00	
State of Kansas																
Full-scope: Wichita MA #9040	1,163	87.58	3.27	3.01	13.83	10.15	60.63	54.86	22.28	31.99	1.92	6.78	2.25	1.93	1.66	
Limited-scope: Johnson Co (part of MA #3760)	42	3.26	N/A	N/A	N/A	N/A	32.66	21.43	67.34	78.57	0.06	N/A	N/A	0.05	0.07	
Limited-scope: Lawrence MA #4150	51	3.84	0.13	0.00	11.10	5.88	64.74	49.02	24.03	45.10	0.89	0.00	0.00	0.56	1.57	
Limited-scope: Topeka MA #8440	8	0.60	1.71	0.00	20.45	37.50	44.59	50.00	33.25	12.50	0.03	0.00	0.00	0.00	0.07	
Limited-Scope: Non-MA (combined 2 AAs)	64	4.82	0.46	0.00	6.17	21.88	58.81	42.19	34.56	35.94	2.35	0.00	4.65	2.30	1.88	

* Based on 2001 Peer Mortgage Data: Midwest Region and Southwest 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 1, 2002 FOR STATE OF KANSAS		Geography: INTRUST BANK N.A.		Evaluation Period: JANUARY 1, 1999 TO NOVEMBER 1, 2002 FOR STATE OF OKLAHOMA AUGUST 10, 2001 TO NOVEMBER											
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
State of Oklahoma															
Full-scope: Oklahoma City (part of MA #5880)	126	100.00	2.62	3.97	15.06	7.94	43.96	43.65	38.37	44.44	0.00	0.00	0.00	0.00	0.00
State of Kansas															
Full-scope: Wichita MA #9040	2,608	90.68	3.27	2.07	13.83	9.28	60.63	57.29	22.28	31.37	19.60	21.79	17.63	20.08	19.18
Limited-scope: Johnson Co (part of MA #3760)	178	6.19	N/A	N/A	N/A	N/A	32.66	26.97	67.34	73.03	2.26	N/A	N/A	2.99	1.95
Limited-scope: Lawrence MA #4150	40	1.39	0.13	0.00	11.10	5.00	64.74	65.00	24.03	30.00	7.11	0.00	0.00	9.21	5.26
Limited-scope: Topeka MA #8440	18	0.63	1.71	0.00	20.45	11.11	44.59	61.11	33.25	27.78	0.86	0.00	0.00	1.29	0.76
Limited-scope: Non-MA (combined 2 AAs)	32	1.07	0.46	0.00	6.17	3.13	58.81	56.25	34.56	40.63	6.98	0.00	0.00	6.00	10.71

* Based on 2001 Peer Mortgage Data: Midwest Region and Southwest 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 2002 FOR STATE OF KANSAS			Geography: INTRUST BANK N.A.				Evaluation Period: JANUARY 1, 1999 TO NOVEMBER 1, 2002 FOR STATE OF OKLAHOMA					AUGUST 10, 2001 TO NOVEMBER 1, 2002 FOR STATE OF OKLAHOMA				
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	Overa ll	Low	Mod	Mid	Upp	
State of Oklahoma																
Full-scope: Oklahoma City (part of MA #5880)	86	100.00	2.62	1.16	15.06	6.98	43.96	45.35	38.37	46.51	0.02	0.00	0.00	0.00	0.03	
State of Kansas																
Full-scope: Wichita MA #9040	2,309	88.10	3.27	1.95	13.83	6.45	60.63	60.03	22.28	31.57	4.77	6.74	3.85	5.19	4.26	
Limited-scope: Johnson Co (part of MA #3760)	99	3.78	N/A	N/A	N/A	N/A	32.66	32.32	67.34	67.68	0.12	N/A	N/A	0.17	0.10	
Limited-scope: Lawrence MA #4150	106	4.04	0.13	0.94	11.10	6.60	64.74	47.17	24.03	45.28	0.86	0.00	0.82	0.74	1.06	
Limited-scope: Topeka MA #8440	10	0.38	1.71	0.00	20.45	20.00	44.59	70.00	33.25	10.00	0.09	0.00	0.00	0.16	0.05	
Limited-scope: Non-MA (combined 2 AAs)	97	3.70	0.46	0.00	6.17	11.34	58.81	48.45	34.56	40.21	2.78	0.00	2.17	2.98	2.72	

* Based on 2001 Peer Mortgage Data: Midwest Region and Southwest 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 2002 FOR STATE OF KANSAS		Geography: INTRUST BANK N.A.						Evaluation Period: JANUARY 1, 1999 TO NOVEMBER 1, AUGUST 10, 2001 TO NOVEMBER 1, 2002 FOR STATE OF OKLAHOMA							
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	Overa ll	Low	Mod	Mid	Upp
State of Oklahoma															
Full-scope: Oklahoma City (part of MA #5880)	0	0.00	1.91	0.00	25.92	0.00	49.98	0.00	22.19	0.00	0.00	0.00	0.00	0.00	0.00
State of Kansas															
Full-scope: Wichita MA #9040	11	26.83	5.01	9.09	20.44	18.18	54.60	72.73	19.94	0.00	9.09	100. 0	14.2 9	7.14	0.00
Limited-scope: Johnson Co (part of MA #3760)	0	0.00	N/A	N/A	N/A	N/A	42.47	0.00	57.53	0.00	0.00	N/A	N/A	0.00	0.00
Limited-scope: Lawrence MA #4150	5	12.20	9.45	0.00	19.47	60.00	44.57	20.00	26.51	20.00	9.68	0.00	9.09	7.69	14.2 9
Limited-scope: Topeka MA #8440	10	24.39	6.77	20.00	23.18	80.00	33.62	0.00	36.44	0.00	4.35	0.00	11.1 1	0.00	0.00
Limited-scope: Non-MA (combined 2 AAs)	15	36.59	10.85	0.00	30.87	66.67	26.99	33.33	31.29	0.00	36.3 6	0.00	100. 0	20.0 0	0.00

* Based on 2001 Peer Mortgage Data: Midwest Region and Southwest 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 2002 FOR STATE OF KANSAS		Geography: INTRUST BANK N.A.		Evaluation Period: JANUARY 1, 1999 TO NOVEMBER 1, AUGUST 10, 2001 TO NOVEMBER 1, 2002 FOR STATE OF OKLAHOMA											
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 Business es***	% BANK Loans	% of Business es***	% BANK Loans	% of Business es***	% BANK Loans	% of Business es***	% BANK Loans	Overa ll	Low	Mod	Mid	Upp
State of Oklahoma															
Full-scope: Oklahoma City (part of MA #5880)	249	100.00	4.77	5.67	19.75	21.46	41.77	42.11	33.58	30.77	0.11	0.00	0.21	0.10	0.11
State of Kansas															
Full-scope: Wichita MA #9040	9,568	93.74	6.51	10.01	20.16	25.52	49.27	34.60	24.05	29.87	20.17	30.96	27.12	17.08	20.34
Limited-scope: Johnson Co (part of MA #3760)	357	3.50	N/A	N/A	N/A	N/A	30.47	22.97	69.53	77.03	0.37	N/A	N/A	0.29	0.42
Limited-scope: Lawrence MA #4150	142	1.39	2.06	0.00	14.69	18.31	58.50	54.93	24.75	26.76	2.78	0.00	3.87	3.50	2.05
Limited-scope: Topeka MA #8440	40	0.39	12.27	35.00	23.00	22.50	35.10	20.00	29.31	22.50	0.37	1.20	0.56	0.18	0.18
Limited-scope: Non-MA (combined 2 AAs)	100	0.98	4.13	22.00	27.80	22.00	40.03	40.00	28.04	16.00	4.11	22.50	5.29	3.00	2.62

* Based on 2001 Peer Small Business Data: US&PR.

** 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 (2002).

Table 7. Geographic Distribution of Small Loans to Farms

Geographic Distribution: SMALL LOANS TO FARMS 1, 2002 FOR STATE OF KANSAS		Geography: INTRUST BANK N.A.						Evaluation Period: JANUARY 1, 1999 TO NOVEMBER AUGUST 10, 2001 TO NOVEMBER 1, 2002 FOR STATE OF OKLAHOMA							
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	Overa ll	Low	Mod	Mid	Upp
State of Oklahoma															
Full-scope: Oklahoma City (part of MA #5880)	6	100.00	2.64	0.00	13.66	0.00	38.11	50.00	45.37	50.00	0.00	0.00	0.00	0.00	0.00
State of Kansas															
Full-scope: Wichita MA #9040	475	92.95	1.16	0.42	4.37	3.37	75.74	79.58	18.73	16.63	32.40	0.00	37.50	30.84	45.00
Limited-scope: Johnson Co (part of MA #3760)	6	1.17	N/A	N/A	N/A	N/A	35.99	50.00	64.01	50.00	2.82	N/A	N/A	0.00	4.08
Limited-scope: Lawrence MA #4150	24	4.70	0.00	0.00	3.26	0.00	81.16	100.00	15.58	0.00	18.75	0.00	0.00	28.57	0.00
Limited-scope: Topeka MA #8440	0	0.00	3.79	0.00	9.66	0.00	59.66	0.00	26.90	0.00	0.00	0.00	0.00	0.00	0.00
Limited-scope: Non-MA (combined 2 AAs)	6	1.17	3.08	0.00	4.63	0.00	61.70	33.33	30.59	66.67	1.11	0.00	0.00	2.17	0.00

* Based on 2001 Peer Small Business Data: US&PR.

** 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 (2002).

Table 8. Borrower Distribution of Home Purchase Loans

Borrower Distribution: HOME PURCHASE 2002 FOR STATE OF KANSAS		Geography: INTRUST BANK N.A.		Evaluation Period: JANUARY 1, 1999 TO NOVEMBER 1, AUGUST 10, 2001 TO NOVEMBER 1, 2002 FOR STATE OF OKLAHOMA													
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****	% Families**	% BANK Loans****	Overall	Low	Mod	Mid	Upp
State of Oklahoma																	
Full-scope: Oklahoma City (part of MA #5880)	23	100.00	17.68	0.00	16.82	9.52	23.07	33.33	42.43	57.14	0.00	0.00	0.00	0.00	0.00	0.00	0.00
State of Kansas																	
Full-scope: Wichita MA #9040	1,163	87.58	18.22	12.46	18.32	20.79	25.69	25.00	37.76	41.76	2.30	1.79	1.69	1.81	3.76	0.00	0.00
Limited-scope: Johnson Co (part of MA #3760)	42	3.16	8.04	2.44	12.57	14.63	21.99	17.07	57.40	65.85	0.07	0.00	0.04	0.05	0.11	0.00	0.00
Limited-scope: Lawrence MA #4150	51	3.84	20.06	8.16	16.21	12.24	25.34	18.37	38.39	61.22	1.11	0.74	0.46	1.09	1.46	0.00	0.00
Limited-scope: Topeka MA #8440	8	0.60	18.04	37.50	17.91	12.50	26.14	0.00	37.91	50.00	0.03	0.17	0.00	0.00	0.00	0.00	0.00
Limited-scope: Non-MA (combined 2 AAs)	64	4.82	17.58	3.39	19.32	8.47	21.91	23.73	41.19	64.41	3.55	4.76	1.11	2.88	4.40	0.00	0.00

* Based on 2001 Peer Mortgage Data: Midwest Region and Southwest Region.

** As a percentage of loans with borrower income information available. No information was available for 4.22% 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 1, 2002 FOR STATE OF KANSAS		Geography: INTRUST BANK N.A.		Evaluation Period: JANUARY 1, 1999 TO NOVEMBER AUGUST 10, 2001 TO NOVEMBER 1, 2002 FOR STATE OF OKLAHOMA												
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****	% Families* **	% BANK Loans****	Overa ll	Low	Mod	Mid
State of Oklahoma																
Full-scope: Oklahoma City (part of MA #5880)	126	100.00	17.68	11.11	16.82	20.63	23.07	28.57	42.43	39.68	0.00	0.00	0.00	0.00	0.00	0.00
State of Kansas																
Full-scope: Wichita MA #9040	2,608	90.68	18.22	11.54	18.32	22.66	25.69	27.72	37.76	38.07	19.78	21.48	19.94	17.94	20.68	20.68
Limited-scope: Johnson Co (part of MA #3760)	178	6.19	8.04	3.95	12.57	10.17	21.99	14.69	57.40	71.19	2.38	3.13	1.08	2.45	2.60	2.60
Limited-scope: Lawrence MA #4150	40	1.39	20.06	0.00	16.21	23.08	25.34	25.64	38.39	51.28	7.33	0.00	5.00	6.25	10.42	10.42
Limited-scope: Topeka MA #8440	18	0.63	18.04	0.00	17.91	22.22	26.14	38.89	37.91	38.89	0.88	0.00	0.63	0.47	1.93	1.93
Limited-scope: Non-MA (combined 2 AAs)	32	1.11	17.58	0.00	19.32	6.25	21.91	25.00	41.19	68.75	7.14	0.00	6.25	8.00	7.50	7.50

* Based on 2001 Peer Mortgage Data: Midwest Region and Southwest Region.

** As a percentage of loans with borrower income information available. No information was available for 0.67% 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

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****	% Families* **	% BANK Loans****	Overa ll	Low	Mod
Borrower Distribution: HOME MORTGAGE REFINANCE 1, 2002 FOR STATE OF KANSAS																
Geography: INTRUST BANK N.A.																
Evaluation Period: JANUARY 1, 1999 TO NOVEMBER 1, 2002 FOR STATE OF KANSAS																
NOVEMBER 1, 2002 FOR STATE OF OKLAHOMA																
AUGUST 10, 2001 TO																
State of Oklahoma																
Full-scope: Oklahoma City (part of MA #5880)	86	100.00	17.68	7.06	16.82	11.76	23.07	27.06	42.43	54.12	0.02	0.18	0.00	0.04	0.00	
State of Kansas																
Full-scope: Wichita MA #9040	2,309	88.10	18.22	8.78	18.32	20.86	25.69	26.57	37.76	43.79	6.06	6.08	5.74	5.38	6.80	
Limited-scope: Johnson Co (part of MA #3760)	99	3.78	8.04	4.08	12.57	13.27	21.99	15.31	57.40	67.35	0.15	0.00	0.11	0.09	0.20	
Limited-scope: Lawrence MA #4150	106	4.04	20.06	1.90	16.21	15.24	25.34	22.86	38.39	60.00	1.05	0.00	1.31	0.69	1.26	
Limited-scope: Topeka MA #8440	10	0.38	18.04	10.00	17.91	40.00	26.14	20.00	37.91	30.00	0.11	0.00	0.13	0.09	0.14	
Limited-scope: Non-MA (combined 2 AAs)	97	3.70	17.58	1.08	19.32	8.60	21.91	15.05	41.19	75.27	3.94	0.00	1.22	2.56	4.82	

* Based on 2001 Peer Mortgage Data: Midwest Region and Southwest Region.

** As a percentage of loans with borrower income information available. No information was available for 1.44% 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.

Table 11. Borrower Distribution of Small Loans to Businesses

Borrower Distribution: SMALL LOANS TO BUSINESSES NOVEMBER 1, 2002 FOR STATE OF KANSAS		Geography: INTRUST BANK N.A.		Evaluation Period: JANUARY 1, 1999 TO AUGUST 10, 2001 TO NOVEMBER 1, 2002 FOR STATE OF OKLAHOMA					
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
State of Oklahoma									
Full-scope: Oklahoma City (part of MA #5880)	249	100.00	81.08	48.59	84.74	10.04	5.22	0.11	0.04
State of Kansas									
Full-scope: Wichita MA #9040	9,568	93.74	69.97	41.15	75.25	12.62	12.12	20.17	22.06
Limited-scope: Johnson Co (part of MA #3760)	357	3.50	66.23	42.02	71.71	13.73	14.57	0.37	0.68
Limited-scope: Lawrence MA #4150	142	1.39	71.78	48.59	71.13	12.68	16.20	2.78	2.98
Limited-scope: Topeka MA #8440	40	0.39	70.29	30.00	67.50	20.00	12.50	0.37	0.39
Limited-scope: Non-MA (combined 2 AAs)	100	0.98	72.04	27.00	87.00	8.00	5.00	4.11	3.50

* Based on 2001 Peer Small Business Data: US&PR.

** 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 - 2002).

**** Small loans to businesses with revenues of \$1 million or less as a percentage of all loans reported as small loans to businesses. No information was available for 22.54% of small loans to businesses originated and purchased by the bank.

Table 12. Borrower Distribution of Small Loans to Farms

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 \$1,000,000	All	Rev\$ 1 Million or Less	
Borrower Distribution: SMALL LOANS TO FARMS 1, 2002 FOR STATE OF KANSAS 1, 2002 FOR STATE OF OKLAHOMA											
				Geography: INTRUST BANK N.A.				Evaluation Period: JANUARY 1, 1999 TO NOVEMBER AUGUST 10, 2001 TO NOVEMBER			
State of Oklahoma											
Full-scope: Oklahoma City (part of MA #5880)		6	100.00	93.39	100.00	100.00	0.00	0.00	0.00	0.00	
State of Kansas											
Full-scope: Wichita MA #9040		475	92.95	94.06	63.79	74.32	20.84	4.84	32.40	26.85	
Limited-scope: Johnson Co (part of MA #3760)		6	1.17	91.00	66.67	50.00	33.33	16.67	2.82	3.23	
Limited-scope: Lawrence MA #4150		24	4.70	93.84	87.50	100.00	0.00	0.00	18.75	22.22	
Limited-scope: Topeka MA #8440		0	0.00	93.10	0.00	0.00	0.00	0.00	0.00	0.00	
Limited-scope: Non-MA (combined 2 AAs)		6	1.17	96.40	83.33	50.00	50.00	0.00	1.11	0.00	

* Based on 2001 Peer Small Business Data: US&PR.

** 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 - 2002).

**** 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 23.40% of small loans to farms originated and purchased by the bank.

Table 14. Qualified Investments

QUALIFIED INVESTMENTS FOR STATE OF KANSAS		Geography: INTRUST BANK N.A.				Evaluation Period: OCTOBER 25, 1999 TO JANUARY 8, 2003, AUGUST 10, 2001 TO JANUARY 8, 2003,				
FOR STATE OF OKLAHOMA		Prior Period Investments*		Current Period Investments		Total Investments			Unfunded Commitments**	
MA/Assessment Area:	#	\$(000's)	#	\$(000's)	#	\$(000's)	% of Total	#	\$(000's)	
State of Oklahoma										
Full-scope: Oklahoma City (part of MA #5880)	0	0	2	1	2	1	100.00	0	0	
State of Kansas										
Full-scope: Wichita MA #9040	0	0	40	785	40	785	98.74	0		
Limited-scope: Johnson Co (part of MA #3760)	0	0	3	3	3	3	.38	0	0	
Limited-scope: Lawrence MA #4150	0	0	0	0	0	0	0.00	0	0	
Limited-scope: Topeka MA #8440	0	0	0	0	0	0	0.00	0	0	
Limited-scope: Non-MA (combined 2 AAs)	0	0	2	7	2	7	.88	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.

Table 15. Distribution of Branch Delivery System and Branch Openings/Closings

DISTRIBUTION OF BRANCH DELIVERY SYSTEM AND BRANCH OPENINGS/CLOSINGS JANUARY 8, 2003 FOR STATE OF KANSAS				Geography: INTRUST BANK N.A.				Evaluation Period: OCTOBER 25, 1999 TO AUGUST 10, 2001 TO JANUARY 8, 2003 FOR STATE OF OKLAHOMA									
MA/Assessment Area:	Deposits	Branches						Branch Openings/Closings				Population					
	% of Rated Area Deposits in AA	# of BANK Branches	% of Rated Area Branches in AA	Location of Branches by Income of Geographies (%)				# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)				% of Population within Each Geography			
				Low	Mod	Mid	Upp			Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
State of Oklahoma																	
Full-scope: Oklahoma City (part of MA #5880)	100.00	4	100.00	0.00	25.00	50.00	25.00	0	1	0	0	-1	0	4.18	17.95	43.70	34.16
State of Kansas																	
Full-scope: Wichita MA #9040	91.12	32	78.05	0.00	12.50	50.00	37.50	2	0	0	0	0	2	5.44	17.21	57.37	19.99
Limited-scope: Johnson Co (part of MA #3760)	4.68	3	7.32	N/A	N/A	0.00	100.00	1	3	0	0	-2	0	N/A	N/A	35.94	64.06
Limited-scope: Lawrence MA #4150	.70	2	4.87	0.00	50.00	0.00	50.00	0	0	0	0	0	0	5.98	16.47	57.15	20.40
Limited-scope: Topeka MA #8440	2.12	1	2.44	100.00	0.00	0.00	0.00	0	0	0	0	0	0	2.53	24.21	42.08	31.14
Limited-scope: Non-MA (combined 2 AAs)	1.38	3	7.32	0.00	33.33	33.33	33.34	1	0	0	0	0	1	5.65	26.07	41.84	26.45

