Community Reinvestment Act

Under the federal Community Reinvestment Act (CRA), the Federal Deposit Insurance Corporation (FDIC) evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The FDIC also takes this record into account when deciding on certain applications submitted by us.

Your involvement is encouraged.

You are entitled to certain information about our operations and our performance under the CRA, including, for example, information about our branches, such as their location and services provided at them; the public section of our most recent CRA Performance Evaluation, prepared by the FDIC; and comments received from the public relating to our performance in helping to meet community credit needs, as well as our responses to those comments. You may review this information – today.

At least 30 days before the beginning of each quarter, the FDIC publishes a nationwide list of the banks that are scheduled for CRA examination in that quarter. This list is available from the Regional Director, Federal Deposit Insurance Corporation, 1100 Walnut Street, Suite 2100, Kansas City, MO 64106. You may send written comments about our performance in helping to meet community credit needs to Jordan Lauer, President, 307 Main St, PO Box 330, Westmoreland, KS 66549 and FDIC Regional Director. You may also submit comments electronically through the FDIC's Web site at www.fdic.gov/regulations/cra. Your letter, together with any response by us, will be considered by the FDIC in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the FDIC Regional Director. You may also request from the FDIC Regional Director an announcement of our applications covered by the CRA filed with the FDIC.

The Farmers State Bank of Westmoreland

CRA Statement

That the Farmers State Bank of Westmoreland/Manhattan/Onaga will conform to the Community Reinvestment Act and that the bank will do its best to promote the communities of Westmoreland/Manhattan/Onaga and the surrounding area.

The Farmers State Bank Community Reinvestment Act Mission Statement:

This bank should strive to serve the local area with the best possible banking service to include reasonable cost checking accounts, loans and to personally help people financially where possible. We should also make sure we do our best to attract added business to the communities we serve and to help keep the businesses that we currently have. Our lending philosophy is to say yes to loans unless there is a compelling reason why we should say no.

Setting goals/quotas to increase either bank totals or loans is not essential, but rather the bank should give good service, be pleasant to our customers and friends and this will bring new customers to bank with us.

YEAR-TO-DATE DISCLOSURE STATEMENT
As of December 31, 2025

The Farmers State Bank of Westmoreland
307 Main Street
Westmoreland, KS 66549
785-457-3316

Notice and Availability
The annual disclosure statement may be obtained
upon request.

I, the undersigned officer, attest to the correctness of this statement and declare that it has been examined by me and to the best of my knowledge and belief has been prepared in accordance with instructions issued by the appropriate Federal regulatory authority and is true and correct.

President

This statement has not been reviewed, or confirmed for accuracy or relevancy, by the Federal Deposit Insurance Corporation or any other regulatory agency.

CONSOLIDATED REPORT OF CONDITION
For December 31, 2025

Dollar Amounts in Thousands		Current Year		Prior Year
Assets				
Cash and balances due from depository institutions:				
Noninterest-bearing balances and currency and coin		2,074		5,118
Interest-bearing balances		6,961		1,683
Securities:				
Held-to-maturity securities		1,420		1,693
Available-for-sale securities		68,729		60,697
Federal funds sold and securities purchased under agreements to resell		9,570		0
Loans and lease financing receivables:				
Loans and leases held for sale		690		160
Loans and leases held for investment	140,401		149,741	
LESS:Allowance for loan and lease losses	2,321		2,854	
Loans and leases allowance		138,080		146,887
Trading assets		0		0
Premises and fixed assets (including capitalized leases)		2,451		2,605
Other real estate owned		0		0
Investments in unconsolidated subsidiaries and associated companies		3		2
Direct and indirect investments in real estate ventures		2		0
Intangible assets:		0		0
Other assets		5,100		5,632
Total assets		235,080		224,481
Liabilities				
Deposits In domestic offices		204,183		194,873
Noninterest-bearing	38,455		42,525	
Interest-bearing	165,728		152,348	
Federal funds purchased and securities sold under agreements to repurchase		0		3,342
Trading liabilities		0		0
Other borrowed money		0		0
Subordinated notes and debentures		0		0
Other liabilities		438		447
Total liabilities		204,621		198,662
Equity Capital				
Perpetual preferred stock and related surplus		0		0
Common stock		94		94
Surplus		377		377
Retained earnings		34,284		32,648
Accumulated other comprehensive income		-4,296		-7,300
Other equity capital components		0		0
Total bank equity capital		30,459		25,819
Noncontrolling (minority) interests in consolidated subsidiaries		0		0
Total equity capital		30,459		25,819
Total liabilities and equity capital		235,080		224,481

CONSOLIDATED REPORT OF INCOME

For December 31, 2025

Dollar Amounts in Thousands	Current Year		Prior Year	
Interest income:				
Interest and fee income on loans		8,984		9,167
Income from lease financing receivables		13		8
Interest income on balances due from depository institutions		219		107
Interest and dividend income on securities:				
U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities)	572		287	
Mortgage-backed securities	0		0	
All other securities	1,352		1,378	
Total interest and dividend income on securities		1,924		1,665
Interest income on federal funds sold and securities purchased under agreements to resell		633		129
Other interest income		128		134
Total interest income		11,901		11,210
Interest expense:				
Interest on deposits:				
Transaction accounts:				
NOW, ATS, and telephone and preauthorized transfer accounts	820		1,018	
Nontransaction accounts:				
Savings deposits, including money market deposit accounts	926		1,450	
Time deposits of $250,000 or less	2,053		1,819	
Time deposits of more than $250,000	546		415	
Expense of federal funds purchased and securities sold under agreements to repurchase	2		14	
Interest on trading liabilities and other borrowed money	37		108	
Total interest expense		4,384		4,824
Net interest income		7,517		6,386
Provision for loan and lease losses		445		207
Noninterest income:				
Income from fiduciary activities	0		0	
Service charges on deposit accounts	155		134	
Fees and commissions from securities brokerage, investment banking, advisory and underwriting activities	0			
Income from insurance activities	3			
Net servicing fees	0		0	
Net gains (losses) on sales of loans	46		57	
Net gains (losses) on sales of other real estate owned	-1		-8	
Net gains (losses) on sales of other assets (excluding securities)	3		0	
Other noninterest income	450		518	
Total noninterest income		656		705
Realized gains (losses) on held-to-maturity securities		0		0
Realized gains (losses) on available-for-sale securities		1		-68
Noninterest expense:				
Salaries and employee benefits	3,140		3,014	
Expenses of premises and fixed assets (net of rental income) (excluding salaries, employee benefits and mortgage interest)	510		494	
Amortization expense and asset impairment losses	0		48	
Other noninterest expense	1,710		1,748	
Total noninterest expense		5,360		5,304
Income (loss) before applicable income taxes and discontinued operations		2,374		1,520
Applicable income taxes		436		288
Income (loss) before discontinued operations		1,938		1,232
Extraordinary items and other adjustments, net of income taxes		0		0
Net (income) attributable to bank and noncontrolling (minority) interests		1,938		1,232
LESS: Net income (loss) attributable to noncontrolling (minority) interests		0		0
Net income (loss)		1,938		1,232

CONSOLIDATED REPORT OF INCOME
For December 31, 2025

Dollar Amounts in Thousands	Current Year	Prior Year
MEMORANDA		
Income on tax-exempt loans and leases to states and political subdivisions in the U.S.	13	8
Income on tax-exempt securities issued by states and political subdivisions in the U.S.	271	267
Number of full-time equivalent employees at end of current period	35	37
Interest and fee income on loans to finance agricultural production and other loans to farmers *Completed by banks with $300 million or more in total assets, and by banks with less than $300 million in total assets, that have loans to finance agricultural production and other loans to farmers exceeding five percent of total loans*	2,118	2,146
Trading revenue (from cash instruments and derivative instruments):		
Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account		
Noncash income from negative amortization on closed-end loans secured by 1–4 family residential properties	#REF!	0
Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option *Completed by banks that have elected to account for assets and liabilities under a fair value option.*		
Net gains (losses) on assets	0	0
Net gains (losses) on liabilities	0	0
Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities recognized in earnings	#REF!	0
CHANGES IN EQUITY CAPITAL		
Total equity capital originally reported at the end of the previous calendar year	25,819	24,663
Restatements due to corrections of material accounting errors and changes in accounting principals	38	0
Balance end of previous calendar year as restated	25,857	24,663
Net Income (loss) for the calendar year-to-date	1,938	1,232
Sale, conversion, acquisition, or retirement of capital stock, net	0	0
Treasury stock transactions, net	0	0
Changes incident to business combinations, net	0	0
LESS:Cash dividends declared on preferred stock	0	0
LESS:Cash dividends declared on common stock	340	264
Other comprehensive income	3,004	188
Other transactions with parent holding company (not included above)	0	0
Total equity capital end of current period	30,459	25,819
CHANGES IN ALLOWANCE FOR FOR LOAN AND LEASE LOSSES		
Balance originally reported at the end of the previous calendar year	2,854	2,810
Recoveries	29	66
LESS: Charge-offs and write-downs	1,007	229
Provision for loan and lease losses	445	207
Adjustments	0	0
Balance at end of current period	2,321	2,854

CONSOLIDATED REPORT OF INCOME
For December 31, 2025

Dollar Amounts in Thousands	Current Year		Prior Year	
	Past due 90 days or more still accruing	Nonaccrual	Past due 90 days or more still accruing	Nonaccrual
PAST DUE AND NONACCRUAL LOANS, LEASES, AND OTHER ASSETS				
Loans secured by real estate:				
Construction, land development and other land loans	0	0	933	0
Secured by farmland	677	1,096	0	1,379
Secured by 1-4 family residential properties	100	0	605	0
Secured by 5 or more unit multifamily residential loans	0	0	0	0
Secured by nonfarm nonresidential properties	0	0	0	0
Loans to depository institutions and acceptances of other banks	0	0	0	0
Commercial and industrial loans	333	0	243	0
Loans to individuals for household, family, and other personal expenditures:				
Credit cards	0	0	0	0
Automobile loans	54	0	12	0
Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	23	0	0	0
All other loans	499	144	991	0
Lease financing receivables	0	0	0	0
Debt securities and other assets (excludes other real estate owned and other repossessed assets)	0	0	0	0

PUBLIC DISCLOSURE

April 28, 2025

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

The Farmers State Bank of Westmoreland
Certificate Number: 15164

307 Main Street
Westmoreland, Kansas 66549

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

1100 Walnut Street, Suite 2100
Kansas City, Missouri 64106

This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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INSTITUTION RATING

INSTITUTION'S CRA RATING: This institution is rated **Satisfactory.**

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

The bank's Community Reinvestment Act (CRA) performance under the applicable criteria supports the overall rating. The following points summarize this performance.

- The loan-to-deposit ratio is reasonable given the institution's size, financial condition, and the credit needs of the assessment area.
- The bank originated a majority of the reviewed small farm, small business, and home mortgage loans within the assessment area.
- The geographic distribution of loans reflects reasonable dispersion throughout the assessment area.
- The distribution of borrowers reflects reasonable penetration among farms and businesses of different revenue sizes and individuals of different income levels in the assessment area.
- The institution did not receive any CRA-related complaints since the previous evaluation; therefore, this factor did not affect the rating.

DESCRIPTION OF INSTITUTION

The Farmers State Bank of Westmoreland (Farmers State Bank) is headquartered in Westmoreland, Kansas. The institution received a Satisfactory rating at its previous FDIC CRA evaluation dated April 15, 2019, based on Interagency Small Institution Examination Procedures.

Farmers State Bank operates three full-service locations in northeastern Kansas. Aside from the main office, the institution has branches in Manhattan and Onaga. The bank has not opened or closed any branches or had any merger or acquisition activities since the previous CRA evaluation.

Farmers State Bank offers agricultural, commercial, residential, and consumer loans. The bank also makes agriculture and business loans through various government programs, and originated loans under the Small Business Administration's Paycheck Protection Program. This program was established in 2020 to provide relief to small businesses during the Coronavirus Disease 2019 pandemic. Agriculture lending is the bank's primary lending focus. The bank's deposit products include checking accounts, savings accounts, and certificates of deposit. Alternative banking services include internet and mobile banking, and six ATMs.

According to the December 31, 2024 Reports of Condition and Income, the bank reported total assets of $224.5 million, total deposits of $194.9 million, and total loans of $149.9 million. The following table illustrates the loan portfolio composition as of December 31, 2024, based on dollar volume.

Loan Portfolio Distribution as of 12/31/2024		
Loan Category	**$(000s)**	**%**
Construction, Land Development, and Other Land Loans	15,031	10.0
Secured by Farmland	37,224	24.8
Secured by 1-4 Family Residential Properties	25,398	17.0
Secured by Multifamily (5 or more) Residential Properties	1,290	0.9
Secured by Non-farm Non-Residential Properties	12,332	8.2
Total Real Estate Loans	**91,275**	**60.9**
Commercial and Industrial Loans	23,940	16.0
Agricultural Production and Other Loans to Farmers	29,731	19.8
Consumer	4,739	3.2
Other Loans	56	-
Lease Financing Receivables (net of unearned income)	160	0.1
Less: Unearned Income	-	-
Total Loans	**149,901**	**100.0**
Source: Reports of Condition and Income		

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

DESCRIPTION OF ASSESSMENT AREA

The CRA requires each financial institution to define one or more assessment areas within which its CRA performance will be evaluated. Farmers State Bank continues to designate one assessment area consisting of all of Pottawatomie County, and the following 14 of 17 census tracts in adjacent Riley County: 2.01, 2.02, 3.03, 3.04, 5, 6.01, 6.02, 7, 8.01, 8.02, 9, 11.01, 11.02, and 13.01. The Riley County census tracts in the assessment area primarily cover the city of Manhattan. Both counties are part of the Manhattan, Kansas Metropolitan Statistical Area (MSA).

Economic and Demographic Data

The assessment area is comprised of one low-income census tract, three moderate-income census tracts, seven middle-income census tracts, seven upper-income census tracts, and one census tract without an income classification. All of the low- and moderate-income census tracts within the assessment area are in the Manhattan area. The low-income census tract includes Kansas State University. The following table illustrates select demographic characteristics of the assessment area.

Demographic Information of the Assessment Area						
Demographic Characteristics	**#**	**Low % of #**	**Moderate % of #**	**Middle % of #**	**Upper % of #**	**NA* % of #**
Geographies (Census Tracts)	19	5.3	15.8	36.8	36.8	5.3
Population by Geography	84,077	5.1	16.4	32.5	42.5	3.5
Housing Units by Geography	36,233	3.1	17.7	36.2	41.5	1.6
Owner-Occupied Units by Geography	16,375	0.0	14.2	35.0	50.5	0.3
Occupied Rental Units by Geography	15,226	4.8	21.1	37.2	33.7	3.2
Vacant Units by Geography	4,632	8.1	18.6	37.0	35.2	1.2
Businesses by Geography	7,266	3.4	10.8	39.6	45.5	0.7
Farms by Geography	412	1.7	5.8	60.9	31.3	0.2
Family Distribution by Income Level	17,368	18.1	13.5	20.8	47.6	0.0
Household Distribution by Income Level	31,601	24.0	15.4	17.7	42.8	0.0
Median Family Income - Manhattan, Kansas MSA		$70,357	Median Housing Value			$190,414
Families Below Poverty Level		9.7%	Median Gross Rent			$910

Source: 2020 U.S. Census and 2024 D&B Data. Due to rounding, totals may not equal 100.0%
(*) The NA category consists of geographies that have not been assigned an income classification.

The 2024 D&B data indicates that the service industry represents the largest portion of businesses and farms at 37.5 percent; followed by non-classifiable establishments at 18.6 percent; and finance, insurance, and real estate at 11.5 percent. The agriculture sector accounts for 5.4 percent of farms and businesses. The data also indicates that area farms and businesses are relatively small with 90.8 percent having 9 or fewer employees, and 87.8 percent operating from a single location.

The Federal Financial Institutions Examination Council (FFIEC) median family income figure for the Manhattan, Kansas MSA was used to analyze home mortgage lending performance under the Borrower Profile criterion. The median family incomes for 2023 and 2024 are shown in the following table, along with the corresponding income thresholds.

Manhattan, Kansas MSA Median Family Income Ranges				
Median Family Incomes	**Low <50%**	**Moderate 50% to <80%**	**Middle 80% to <120%**	**Upper ≥120%**
2023 ($88,000)	<$44,000	$44,000 to <$70,400	$70,400 to <$105,600	≥$105,600
2024 ($85,700)	<$42,850	$42,850 to <$68,560	$68,560 to <$102,840	>$102,840
Source: FFIEC				

Competition

There is substantial competition for financial services in the assessment area, particularly in the Manhattan area. According to June 30, 2024 FDIC Deposit Market Share data, there are 20 institutions operating 41 locations within Pottawatomie and Riley counties. Of these institutions, Farmers State Bank ranked 6th with a 5.7 percent deposit market share. Additionally, competition for home loans is present amongst banks, credit unions, and non-depository mortgage lenders.

According to 2023 Home Mortgage Disclosure Act (HMDA) aggregate data, 191 lenders reported 1,699 home mortgage loans in the assessment area. Farmers State Bank ranked 10th with a 2.9 percent market share.

Community Contact

To help gain insight into the area's economy, demographic trends, business environment, and credit needs within the local community, examiners interview individuals that are familiar with the area. This section includes observations made by a community representative familiar with the assessment area.

The individual indicated the area economy is diversified in its businesses and industries. Agriculture plays a significant role in the economy, although the education, manufacturing, and government sectors are also economic drivers. The agriculture economy is primarily reliant on cattle operations, and those operators have done well. However, crop farmers have had some struggles due to low commodity prices and higher input costs. A substantial manufacturing business also recently closed in Pottawatomie County. Additionally, the contact indicated that first-time homebuyers have difficulty finding affordable housing in Pottawatomie County.

The contact stated that agriculture, small business, and home mortgage loans are all primary credit needs in the area. The individual felt that the area banks support the community and are meeting the credit needs in the area.

Credit Needs

Examiners determined that small farm, small business, and home mortgage loans are all primary credit needs in the assessment area based on information from bank management, the community contact, and economic and demographic data.

SCOPE OF EVALUATION

General Information

This evaluation covers the period from the prior evaluation dated April 15, 2019, to the current evaluation dated April 28, 2025. Examiners used Interagency Small Institution Examination Procedures to evaluate the bank's CRA performance.

Activities Reviewed

Examiners reviewed small farm, small business, and home mortgage loans to evaluate the bank's performance for this evaluation. Examiners selected the loan products reviewed based on the bank's business strategy and loan volume during the evaluation period. Small farm lending received more weight when drawing overall conclusions since this loan category had the most lending activity.

For small farm and small business lending, examiners focused on 2024 loan activity. Bank records show the institution originated 340 small farm loans totaling $27.6 million, and 149 small business loans totaling $6.4 million in 2024. Examiners also reviewed all home mortgage loan originations reported on the bank's HMDA Loan Application Registers in 2023 and 2024. The institution

reported 64 home mortgage loan originations totaling $11.9 million in 2023, and 41 home mortgage loan originations totaling $8.5 million in 2024. Bank officials confirmed lending activity in the years reviewed would be reasonably representative of the bank's lending patterns since the prior evaluation.

For the Lending Test, examiners reviewed the entire universe of these small farm, small business, and home mortgage loans to evaluate the Assessment Area Concentration criterion. For the Geographic Distribution criterion, all of the loans originated inside the assessment area were reviewed for all three loan categories. For the Borrower Profile criterion, all home mortgage loan originations in the assessment area were reviewed, while samples of small farm and small business loans in the assessment area were selected and reviewed. The samples included 60 small farm loans totaling $3.6 million, and 57 small business loans totaling $2.2 million.

The 2024 D&B data provided a standard of comparison for the bank's small farm and small business lending performance. The 2020 U.S. Census data and 2023 HMDA aggregate data provided standards of comparison for the bank's home mortgage lending performance. While examiners analyzed two years of home mortgage lending data for the Geographic Distribution and Borrower Profile criteria, examiners did not identify any trends between 2023 and 2024 data that materially affect conclusions. Therefore, this evaluation presents information for 2023, the most recent year for which aggregate data is available. Although both the number and dollar volume of loans are shown throughout this evaluation, examiners emphasize performance by the number of loans because it is a better indicator of the number of farms, businesses, and individuals served.

CONCLUSIONS ON PERFORMANCE CRITERIA

LENDING TEST

Farmers State Bank demonstrated satisfactory performance under the Lending Test. The bank's performance under all evaluated criteria supports this conclusion.

Loan-to-Deposit Ratio

The loan-to-deposit ratio is reasonable given the institution's size, financial condition, and the credit needs of the assessment area. The bank's performance for this criterion was evaluated based on the average of the 23 quarterly net loan-to-deposit ratios since the previous evaluation. The bank's average net loan-to-deposit ratio is reasonably comparable to the ratios of similarly situated institutions during the same time period. Examiners selected the similarly situated institutions based on their asset size, geographic location, and product mix. See the following table for details.

Loan-to-Deposit Ratio Comparison		
Bank	**Total Assets as of 12/31/2024 ($000s)**	**Average Net Loan-to-Deposit Ratio (%)**
The Farmers State Bank of Westmoreland, Westmoreland, Kansas	**224,481**	**71.6**
The Riley State Bank of Riley, Kansas	116,105	70.4
Kaw Valley State Bank and Trust Company, Wamego, Kansas	266,075	57.3
Source: Reports of Condition and Income 6/30/2019 – 12/31/2024		

Assessment Area Concentration

Farmers State Bank originated a majority of the reviewed small farm, small business, and home mortgage loans within the assessment area. See the following table for details.

Lending Inside and Outside of the Assessment Area										
Loan Category	**Number of Loans**				**Total**	**Dollar Amount of Loans**				**Total**
	Inside		**Outside**			**Inside**		**Outside**		
	#	**%**	**#**	**%**	**#**	**$**	**%**	**$**	**%**	**$**
Small Farm	273	80.3	67	19.7	340	20,324	73.6	7,294	26.4	27,618
Small Business	126	84.6	23	15.4	149	4,687	73.4	1,698	26.6	6,385
Home Mortgage										
2023	49	76.6	15	23.4	64	9,120	76.4	2,814	23.6	11,934
2024	31	75.6	10	24.4	41	6,993	81.8	1,552	18.2	8,545
Subtotal	**80**	**76.2**	**25**	**23.8**	**105**	**16,113**	**78.7**	**4,366**	**21.3**	**20,479**
Source: Bank Data										

Geographic Distribution

The geographic distribution of loans reflects reasonable dispersion throughout the assessment area. The bank's reasonable performance in all three loan categories reviewed supports this conclusion. For this criterion, examiners focused on the percentage of lending in low- and moderate-income census tracts.

When drawing conclusions for this criterion, examiners considered Farmer State Bank's limited activity in Riley County compared to Pottawatomie County, particularly since all of the low- and moderate-income tracts in the assessment area are in Riley County. The bank's Manhattan branch generally serves Riley County. Bank records indicate the Manhattan office accounted for 28.1 percent of total deposits, and 34.6 percent of total loans as of March 31, 2025.

Small Farm Loans

The geographic distribution of small farm loans is reasonable. While none of the small farm loans were in the low-income census tract, this is reasonable since there are only seven farms in the tract. The moderate-income tracts also have limited farming operations. As the following table shows, the bank's percentage of lending in the moderate-income tracts somewhat lags demographic data. However, further analysis of the reviewed loans in Riley County showed a total of nine different small farm borrowers, and two of them are in the moderate-income census tracts.

Geographic Distribution of Small Farm Loans					
Tract Income Level	**% of Farms**	**#**	**%**	**$(000s)**	**%**
Low	1.7	0	0.0	0	0.0
Moderate	5.8	4	1.5	460	2.3
Middle	60.9	264	96.7	18,501	91.0
Upper	31.3	5	1.8	1,363	6.7
Not Available	0.2	0	0.0	0	0.0
Totals	**100.0**	**273**	**100.0**	**20,324**	**100.0**
Source: 2024 D&B Data, Bank Data *Due to rounding, totals may not equal 100.0%.*					

Small Business Loans

The geographic distribution of small business loans is reasonable. As the following table shows, none of the small business loans were in the low-income tract, although the percentage of businesses in that tract is small. The bank's percentage of lending in the moderate-income tracts lags the demographic data. However, further analysis of the reviewed loans in Riley County showed a total of ten different small business borrowers, and two of them are in the moderate-income census tracts. Overall, the small business lending is reasonable based on the bank's lending activity.

Geographic Distribution of Small Business Loans					
Tract Income Level	**% of Businesses**	**#**	**%**	**$(000s)**	**%**
Low	3.4	0	0.0	0	0.0
Moderate	10.8	5	4.0	334	7.1
Middle	39.6	109	86.5	3,953	84.3
Upper	45.5	12	9.5	400	8.5
Not Available	0.7	0	0.0	0	0.0
Totals	**100.0**	**126**	**100.0**	**4,687**	**100.0**
Source: 2024 D&B Data, Bank Data *Due to rounding, totals may not equal 100.0%.*					

Home Mortgage Loans

The geographic distribution of home mortgage loans is reasonable. As the following table shows, there are no owner-occupied housing units in the low-income tract. The bank's percentage of lending in the moderate-income tracts lags aggregate data, although it is somewhat similar to demographic data. Further analysis of the reviewed loans in Riley County showed a total of ten home mortgage loans, and five of them are in the moderate-income census tracts. Thus, the bank's home mortgage lending performance is reasonable.

Geographic Distribution of Home Mortgage Loans						
Tract Income Level	**% of Owner-Occupied Housing Units**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low	0.0	0.0	0	0.0	0	0.0
Moderate	14.2	19.1	5	10.2	669	7.3
Middle	35.0	30.6	31	63.3	4,906	53.8
Upper	50.5	49.5	13	26.5	3,545	38.9
Not Available	0.3	0.8	0	0.0	0	0.0
Totals	**100.0**	**100.0**	**49**	**100.0**	**9,120**	**100.0**
Source: 2020 U.S. Census, Bank Data, 2023 HMDA Aggregate Data						

Borrower Profile

The distribution of borrowers reflects reasonable penetration in the assessment area. The bank's reasonable performance in all three lending categories reviewed supports this conclusion. For this criterion, examiners focused on the percentage of small farm and small business loans to operations with gross annual revenues of $1 million or less, and the percentage of home mortgage loans to low- and moderate-income borrowers.

Small Farm Loans

The distribution of loans to farms of different revenue sizes is reasonable. As illustrated in the following table, the bank's percentage of lending to farms with revenues of $1 million or less is somewhat lower than the demographic data for this revenue category. However, this lag is attributable to some larger farms having multiple loans in the sample reviewed. Therefore, examiners performed an adjusted analysis based on the number of borrowers rather than the number of loans. Of the 45 different farm borrowers included in the review, 42 of them (93.3 percent) had revenues of $1 million or less, which is similar to the comparative data for this revenue category.

Distribution of Small Farm Loans by Gross Annual Revenue Category					
Gross Revenue Level	**% of Farms**	**#**	**%**	**$(000s)**	**%**
<=$1,000,000	96.4	50	83.3	2,610	72.5
>$1,000,000	1.7	10	16.7	989	27.5
Revenue Not Available	1.9	0	0.0	0	0.0
Total	**100.0**	**60**	**100.0**	**3,599**	**100.0**
Source: 2024 D&B Data, Bank Data					

Small Business Loans

The distribution of loans to businesses of different revenue sizes is reasonable. As illustrated in the following table, the bank's percentage of small business loans to operations with revenues of $1 million or less is similar to the demographic data for this revenue category.

Distribution of Small Business Loans by Gross Annual Revenue Category					
Gross Revenue Level	**% of Businesses**	**#**	**%**	**$(000s)**	**%**
<=$1,000,000	84.1	47	82.5	1,431	65.5
>$1,000,000	4.1	10	17.5	753	34.5
Revenue Not Available	11.8	0	0.0	0	0.0
Total	**100.0**	**57**	**100.0**	**2,184**	**100.0**
Source: 2024 D&B Data, Bank Data					

Home Mortgage Loans

The distribution of home mortgage loans reflects reasonable penetration among individuals of different income levels. The bank's percentage of loans to low- and moderate-income borrowers is reasonably comparable to aggregate performance in both income categories.

Distribution of Home Mortgage Loans by Borrower Income Level						
Borrower Income Level	**% of Families**	**Aggregate Performance % of #**	**#**	**%**	**$(000s)**	**%**
Low	18.1	5.4	4	8.2	239	2.6
Moderate	13.5	15.9	6	12.2	802	8.8
Middle	20.8	21.0	11	22.4	1,693	18.6
Upper	47.6	36.1	10	20.4	3,237	35.5
Not Available	0.0	21.5	18	36.7	3,149	34.5
Totals	**100.0**	**100.0**	**49**	**100.0**	**9,120**	**100.0**
Source: 2020 U.S. Census, Bank Data, 2023 HMDA Aggregate Data *Due to rounding, totals may not equal 100.0%.*						

Response to Complaints

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

DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

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

APPENDICES

SMALL BANK PERFORMANCE CRITERIA

Lending Test

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

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

GLOSSARY

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

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

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

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

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

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

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

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

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family. Other family is further classified into “male householder” (a family with a male householder and no wife present) or “female householder” (a family with a female householder and no husband present).

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

Full-Scope Review: A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower profile, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

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

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants; the amount of loan requested; and the disposition of the application (approved, denied, and withdrawn).

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

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

Limited-Scope Review: A limited scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area.
Performance under applicable tests is often analyzed using only quantitative factors (e.g., geographic distribution, borrower profile, total number and dollar amount of investments, and branch distribution).

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

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

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

Metropolitan Division (MD): A county or group of counties within a CBSA that contain(s) an urbanized area with a population of at least 2.5 million. A MD is one or more main/secondary

counties representing an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area (MSA): CBSA associated with at least one urbanized area having a population of at least 50,000. The MSA comprises the central county or counties or equivalent entities containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

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

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

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

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

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

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

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

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

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

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

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

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

FARMERS state bank

Account Details

BANK*with*FARMERS.COM

WESTMORELAND
T: (785) 457-3316
F: (785) 457-3798

P.O. Box 330
307 Main Street
Westmoreland, KS 66549

MANHATTAN
T: (785) 539-9002
F: (785) 539-9004

8685 E HWY 24
Manhattan, KS 66502

ONAGA
T: (785) 889-4211
F: (785) 889-4934

P.O. Box 180
301 Leonard Street
Onaga, KS 66521

Member FDIC

CHECKING ACCOUNTS

FREE CHECKING ACCOUNT

Minimum balance to open the account—You must deposit $100 to open this account.

Transaction limitations—There are no transaction limitations that apply to this account.

Other features—You will receive a monthly statement with your check images.

COMMERCIAL CHECKING ACCOUNT

Eligibility requirements—Commercial, business or farm checking accounts must be maintained for the sole purpose of operating your business.

Minimum balance to open the account—You must deposit $100 to open this account.

Minimum balance to avoid imposition of fees— A minimum balance fee of $10 will be imposed every statement cycle if the average daily balance for the statement cycle falls below $500. There will be an additional fee of $0.20 per debit item if the average daily balance for the statement cycle falls below $500. These fees will be imposed as a service charge on the statement.

The average daily balance—The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.

Transaction limitations—There are no transaction limitations that apply to this account.

Other features—You will receive a monthly statement with your check images.

BOOKS & BUCKS CHECKING ACCOUNT

Eligibility requirements—You must be between the ages of 12 and 18. Only one account per student.

Minimum balance to open the account—You must deposit $5 to open this account.

Electronic statements required for students ages 13 to 18.

No monthly service charge.

No ATM surcharges issued by Farmers State Bank. Surcharges from foreign banks will still be applied, if applicable.

Free debit card and debit card replacements.

Free checks.

$25 reward each semester—Receive a $25 reward each semester by having a GPA of 3.5 or higher. To request payment, students must provide a copy of their first semester report card no later than March 15 and a copy of their second semester report card no later than July 15. Account must be open during the semester to get the reward.

When account owner turns 19 years old, the account will be automatically converted to a FREE checking account product, that will no longer offer some of the account perks.

NOW ACCOUNT

Rate information—Your interest rate and annual percentage yield may change.

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

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

Limitations on rate changes—There are no maximum or minimum interest rate limits for this account.

Compounding and crediting—Interest will be compounded monthly and will be credited to your account monthly.

Effect of closing an account—Interest will be paid at the time your account is closed.

Minimum balance to open the account—You must deposit $1,000 to open this account.

Minimum balance to avoid imposition of fees— A minimum balance fee of $10 will be imposed every statement cycle if the average daily balance for the statement cycle falls below $1,000. This minimum balance fee will be imposed as a service charge on the statement.

Average daily balance computation method— The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. You must maintain a minimum daily balance of $1,000 in the account each day to obtain the disclosed annual percentage yield. You will earn interest for every day during the period that your account equals or exceeds the minimum daily balance requirement.

Accrual of interest on noncash deposits—Interest begins to accrue on the first business day after the banking day you deposit noncash items (for example, checks).

Other features—You will receive a monthly statement with your check images.

SAVINGS ACCOUNTS

PASSBOOK SAVINGS ACCOUNT

Rate information—Your interest rate and annual percentage yield may change.

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

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

Limitations on rate changes—There are no maximum or minimum interest rate limits for this account.

Compounding and crediting—Interest will be compounded semi-annually (June 30 & Dec 31) and will be credited to your account semi-annually (June 30 & Dec 31).

Effect of closing an account—Interest may be forfeited if the amount of interest to be paid is less than $1.00 at the time the account is closed.

Minimum balance to open the account—You must deposit $100 to open this account. You must maintain a minimum daily balance of $100 in the account each day to obtain the disclosed annual percentage yield. You will earn interest for every day during the period that your account equals or exceeds the minimum daily balance requirement.

Minimum balance to avoid imposition of fees—A minimum balance fee of $5 will be imposed every month if the average daily balance for the month falls below $50. This minimum balance fee will be imposed as a service charge on the statement.

Daily balance computation method—We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

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

Transaction limitations—During any month, you may not make more than 6 withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer, telephone order or instruction, computer transfer, or by check, draft, debit card, or similar order to a third party. There is a debit fee of $0.50 per debit in excess of 6 per month. This debit fee will be imposed as a service charge on the account.

Other features—You will receive an annual statement. If you receive monthly electronic fund transfers, you will receive a monthly statement.

HOLIDAY CLUB ACCOUNT

Rate information—Your interest rate and annual percentage yield may change.

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

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

Limitations on rate changes—There are no maximum or minimum interest rate limits for this account.

Compounding and crediting—Interest will be compounded semi-annually (May 5 & Nov 5) and will be credited to your account semi-annually (May 5 & Nov 5).

Effect of closing an account—Interest may be forfeited if the amount of interest to be paid is less than $1.00 at the time the account is closed. The account cannot be reopened.

Minimum balance to open the account—You must deposit $50 to open this account. You must maintain a minimum daily balance of $100 in the account each day to obtain the disclosed annual percentage yield. You will earn interest for every day during the period that your account equals or exceeds the minimum daily balance requirement.

Maximum balance—This account may not exceed $2,500.

Daily balance computation method—We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

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

Transaction limitations—You may deposit as frequently as you wish. No withdrawals may be made from this account.

Other features—Customers are limited to one holiday club account per household. You will receive an annual statement. The balance of your account will be paid to you in check form on Nov 5 of each year. A deposit will need to be made by Dec 31 to keep the account open for the following year.

MONEY MARKET ACCOUNTS

MONEY MARKET ACCOUNT

Rate information—Your interest rate and annual percentage yield may change.

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

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

Limitations on rate changes—There are no maximum or minimum interest rate limits for this account.

Compounding and crediting—Interest will be compounded monthly and will be credited to your account monthly.

Effect of closing an account—Interest will be paid at the time your account is closed.

Minimum balance to open the account—You must deposit $2,500 to open this account.

Minimum balance to avoid imposition of fees—A minimum balance fee of $10 will be imposed every statement cycle if the average daily balance for the statement cycle falls below $2,500. This minimum balance fee will be imposed as a service charge on the statement.

Average daily balance computation method—The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period. You must maintain a minimum daily balance of $1,000 in the account each day to obtain the disclosed annual percentage yield. You will earn interest for every day during the period that your account equals or exceeds the minimum daily balance requirement.

Accrual of interest on noncash deposits—Interest begins to accrue on the first business day after the banking day you deposit noncash items (for example, checks).

Transaction limitations—During any month, you may not make more than 6 withdrawals or transfers to another account of yours or to a third party by means of a preauthorized or automatic transfer, telephone order or instruction, computer transfer, or by check, draft, debit card, or similar order to a third party.

Other features—You will receive a monthly statement with your check images.

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FARMERS state bank

FEE SCHEDULE

Overdraft Fee – per item	$27.00
Return Item Fee – per attempt	$27.00
Stop Payment Fee	$27.00
Commercial Account Returned Deposit Item Fee	$5.00
Check Orders	Varies
Temporary Check Printing – per item (minimum increments of 4)	$0.50
Reissue Lost ATM/Debit Card (new #)	$30.00
Reissue Damaged ATM/Debit Card (same #)	$15.00
ATM Transaction Fee (Foreign ATM) (outside of Allpoint network)	$2.00
ACH Transfer Set-up Fee – per transfer	$10.00
ACH Transfer Change Fee	$10.00
Recurring Transfer Set-up Fee – per transfer	$10.00
Recurring Transfer Change Fee	$10.00
Inactivity Fee – per month (Accts ≤ $200 with no activity for 3 years)	$5.00
Garnishment Fee	$15.00
Account Research Fee – per hour	$25.00
Account Balancing Assistance Fee – per hour	$25.00
Paper Statement Reprint – per statement	$10.00
Email Statement Reprint – per statement	$5.00
Returned Statement Fee – per month	$10.00
Gift Card Fee	$5.00
Personal Money Order (up to $1,000)	$2.00
Bank Money Order	$5.00
Wire Transfer Fee – Outgoing	$25.00
Wire Transfer Fee – Incoming	$0.00
Wire Transfer Fee – Foreign Countries (outgoing and incoming)	$60.00
Photocopies – per page	$0.10
Outgoing Fax – first five pages	$3.00
Outgoing Fax – per page after fifth page	$0.50
Incoming Fax – unlimited pages	$2.00
Safe Deposit Box – per year:	
5 x 5	$30.00
3 x 10	$35.00
5 x 10	$40.00
8 x 10	$60.00
10 x 10	$60.00
Safe Deposit Box Key Replacement	$20.00
Safe Deposit Box Break Open Fee	$200.00
Non-customer Change Counting, upon discretion	10% or $5.00 min
Non-customer Foreign Check Cashing, upon discretion	1% or $5.00 min

Contact Us

WESTMORELAND
(785) 457-3316

Lobby Hours
Monday - Friday 9 a.m. - 3 p.m.
Saturday 8 a.m. - 11:30 a.m.
Drive-Up Hours
Monday - Thursday 8 a.m. - 4 p.m.
Friday 8 a.m. - 6 p.m.
Saturday 8 a.m. - 11:30 a.m.

MANHATTAN
(785) 539-9002

Lobby Hours
Monday - Friday 9 a.m. - 4 p.m.
Saturday 8 a.m. - 11:30 a.m.
Drive-Up Hours
Monday - Friday 7:30 a.m. - 6 p.m.
Saturday 7:30 a.m. - 11:30 a.m.

ONAGA
(785) 889-4211

Lobby Hours
Monday - Friday 9 a.m. - 3 p.m.
Saturday 8 a.m. - 11:30 a.m.
Drive-Up Hours
Monday - Thursday 8 a.m. - 4 p.m.
Friday 8 a.m. - 6 p.m.
Saturday 8 a.m. - 11:30 a.m.

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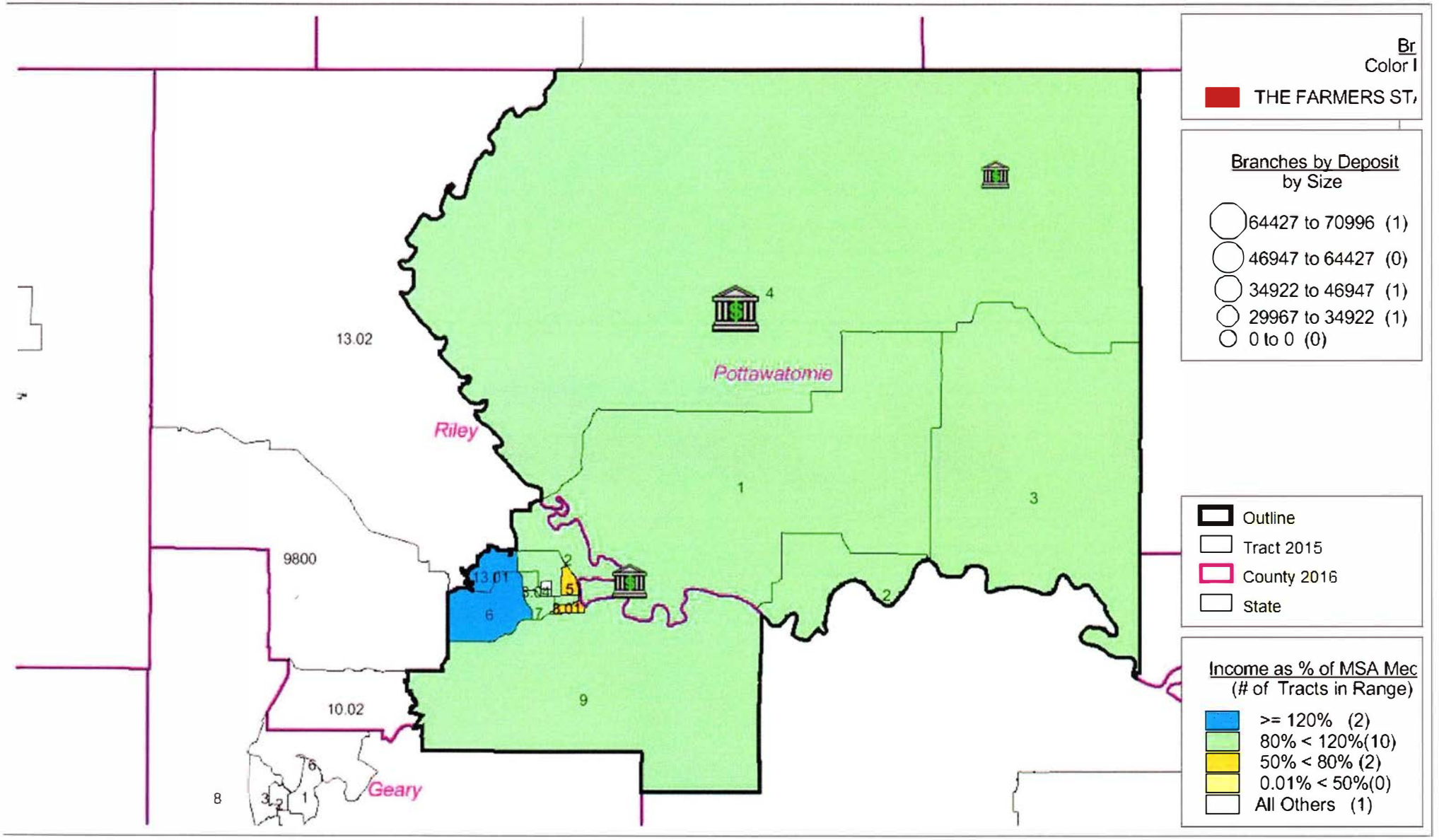
Br
Color I
THE FARMERS ST
Branches by Deposit
by Size
64427 to 70996 (1)
46947 to 64427 (0)
34922 to 46947 (1)
29967 to 34922 (1)
0 to 0 (0)
Outline
Tract 2015
County 2016
State
Income as % of MSA Mec
(# of Tracts in Range)
>= 120% (2)
80% < 120%(10)
50% < 80% (2)
0.01% < 50%(0)
All Others (1)
Pottawatomie
Riley
Geary
13.02
9800
10.02
13.01
4
1
3
2
9
6
5
8

FARMERS STATE BANK

CRA QUARTERLY REPORTS

LOANS TO DEPOSITS RATIOS

REPORT DATE	TOTAL LOANS & LEASES	RESERVE FOR BAD DEBT	SUBTOTAL	TOTAL DEPOSITS	TOTAL ASSETS	LOANS TO DEPOSITS RATIO %
3/31/2020	126,622,867.48	2,135,943.48	124,486,924.00	162,505,947.40	190,837,251.30	77.92%
6/30/2020	130,924,821.52	2,058,186.88	128,866,634.64	182,536,742.04	212,566,357.49	71.73%
9/30/2020	124,171,378.93	2,356,198.94	121,815,179.99	176,136,277.75	206,503,080.08	70.50%
12/31/2020	127,100,197.39	2,267,450.31	124,832,747.08	184,234,892.14	214,577,134.77	68.99%
3/31/2021	129,730,833.16	2,305,774.47	127,425,058.69	193,877,061.94	224,261,703.70	66.91%
6/30/2021	139,071,594.56	2,345,062.37	136,726,532.19	194,671,078.49	225,906,721.03	71.44%
9/30/2021	128,926,133.67	2,251,019.44	126,675,114.23	194,636,079.54	226,635,056.98	66.24%
12/31/2021	130,439,587.61	2,231,787.67	128,207,799.94	192,584,444.05	223,798,924.25	67.73%
3/31/2022	131,266,435.28	2,379,082.03	128,887,353.25	202,843,194.84	232,206,365.00	64.71%
6/30/2022	130,293,362.54	2,608,752.65	127,684,609.89	204,256,438.62	231,790,961.74	63.79%
9/30/2022	129,154,805.32	2,607,877.89	126,546,927.43	201,409,589.11	227,707,573.26	64.13%
12/31/2022	137,701,368.82	2,402,540.82	135,298,828.00	202,169,698.59	227,218,103.76	68.11%
3/31/2023	145,732,425.58	2,833,013.99	142,899,411.59	198,539,497.21	228,071,615.78	73.40%
6/30/2023	146,059,244.52	2,825,738.23	143,233,506.29	193,921,398.58	226,104,371.80	75.32%
9/30/2023	142,581,689.25	2,830,987.58	139,750,701.67	184,158,539.73	214,961,418.13	77.42%
12/31/2023	146,978,375.65	2,810,454.76	144,167,920.89	190,717,656.77	226,440,746.71	77.07%
3/31/2024	152,923,569.15	2,793,537.07	150,130,032.08	197,848,650.07	223,784,569.30	77.29%
6/30/2024	153,238,940.08	2,811,709.58	150,427,230.50	198,868,945.85	224,489,177.21	77.06%
9/30/2024	147,717,111.48	2,868,308.20	144,848,803.28	191,380,928.61	221,555,832.86	77.18%
12/31/2024	149,901,066.62	2,854,502.09	147,046,564.53	194,873,279.32	224,480,710.41	76.92%
3/31/2025	136,943,515.30	2,594,931.37	134,348,583.93	208,316,760.54	236,372,228.40	65.74%
6/30/2025	139,023,742.35	2,460,626.22	136,563,116.13	204,529,352.01	233,108,659.35	67.97%
9/30/2025	135,864,829.48	2,551,315.94	133,313,513.54	203,932,346.23	234,620,413.38	66.62%
12/31/2025	141,090,747.97	2,320,705.00	138,770,042.97	204,183,210.96	235,080,328.44	69.10%
3/31/2026	141,694,912.59	2,303,261.15	139,391,651.44	223,893,464.98	255,455,473.17	63.29%
6/30/2026	144,046,956.68	2,308,622.46	141,738,334.22	226,240,517.11	257,672,536.73	63.67%
9/30/2026	142,522,494.10	2,494,354.07	140,028,140.03	219,468,540.89	249,606,784.88	64.94%

Resources	December 31, 2024	December 31, 2025
Cash and Due from Banks	$6,801,615.90	$9,035,229.51
Federal Agency Bonds	$11,366,244.72	$19,083,743.32
State and Municipal Bonds	$51,023,682.19	$51,065,534.35
Federal Funds Sold	$0.00	$9,570,000.00
Loans and Overdrafts	$147,046,564.53	$138,770,042.97
Bank Building and Equipment	$2,604,510.40	$2,450,757.25
Interest Earned, Not Collected (Loans & Investments)	$3,089,549.12	$2,626,016.85
Prepaid Expense	$343,322.09	$432,629.74
Other Assets	$2,205,221.46	$2,046,374.45
	$224,480,710.41	$235,080,328.44

Liabilities And Capital		
Deposits	$194,873,249.32	$204,183,210.96
Reserves for Interest and Taxes	$446,166.68	$437,671.59
Capitol Stock - Common	$94,250.00	$94,250.00
Surplus	$377,000.00	$377,000.00
Undivided Profits	$25,348,044.41	$29,988,195.89
Other Liabilities	$3,342,000.00	
	$224,480,710.41	$235,080,328.44

**Dececmber 31, 2025 Contingent Liabilities (Letters of Credit) $3,198,912.47

STATEMENT OF CONDITION

Home Mortgage Disclosure Act Notice

The HMDA data about our residential mortgage lending are available online for review. The data show geographic distribution of loans and applications; ethnicity, race, sex, age, and income of applicants and borrowers; and information about loan approvals and denials. HMDA data for many other financial institutions are also available online.

For more information, visit the Consumer Financial Protection Bureau's Web site (*www.consumerfinance.gov/hmda*).

FACTS

WHAT DOES FARMERS STATE BANK DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and account balances
- credit history and credit scores
- income and transaction history

When you are *no longer* our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Farmers State Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Farmers State Bank share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes— information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?

Call 785-457-3316 or go to www.bankwithfarmers.com

Who we are

Who is providing this notice?	Farmers State Bank

What we do

How does Farmers State Bank protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We restrict access to those employees who need to know that information to provide products or services to you.
How does Farmers State Bank collect my personal information?	We collect your personal information, for example, when you ■ apply for a loan or deposit money ■ pay your bills or open an account ■ provide account information We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only ■ sharing for affiliates' everyday business purposes—information about your creditworthiness ■ affiliates from using your information to market to you ■ sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. ■ Farmers State Bank has no affiliates.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. ■ Farmers State Bank does not share with nonaffiliates so they can market to you.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. ■ Farmers State Bank doesn't jointly market.

Other important information