

**Farmers National Bank
Phillipsburg, Kansas**

CRA STATEMENT

It is the goal and intention of Farmers National Bank to help meet the credit needs of our local communities, extending credit to as many borrowers as possible, including low and moderate income people, keeping within safe and sound lending guidelines.

Primary types of loans offered by the bank include but are not limited to real estate loans (including residential loans), agricultural loans, commercial loans, consumer loans, FSA Guaranteed Loans and SBA loans. Special purpose loans have been offered at low rates for 4-H and FFA projects. These programs and others will continue to be offered as needed.

Directors, officers and employees of the bank all acknowledge the need to be active in their particular communities, as it helps the bank gain insight to the day to day credit needs of the area. Communities in the bank's trade territory include the main office in Phillipsburg and branch office locations in Logan, Kensington, Stockton, and Atwood. Our territory also includes other communities within and surrounding these locations. A map of the Bank's local delineation of community is attached along with a copy of the Community Reinvestment Act Notice which is posted in the lobby of each of our locations.

The bank's quarterly loan to deposit ratio for the prior year is available to everyone in the CRA public file. This ratio has remained strong through the years and is living proof of the bank's desire to be a major lender for the area, both now and in the years to come.