

Community Bank Research Conference National Survey KANSAS

Number of Banks Participating: 48

Chart 1: Asset size on December 31, 2013

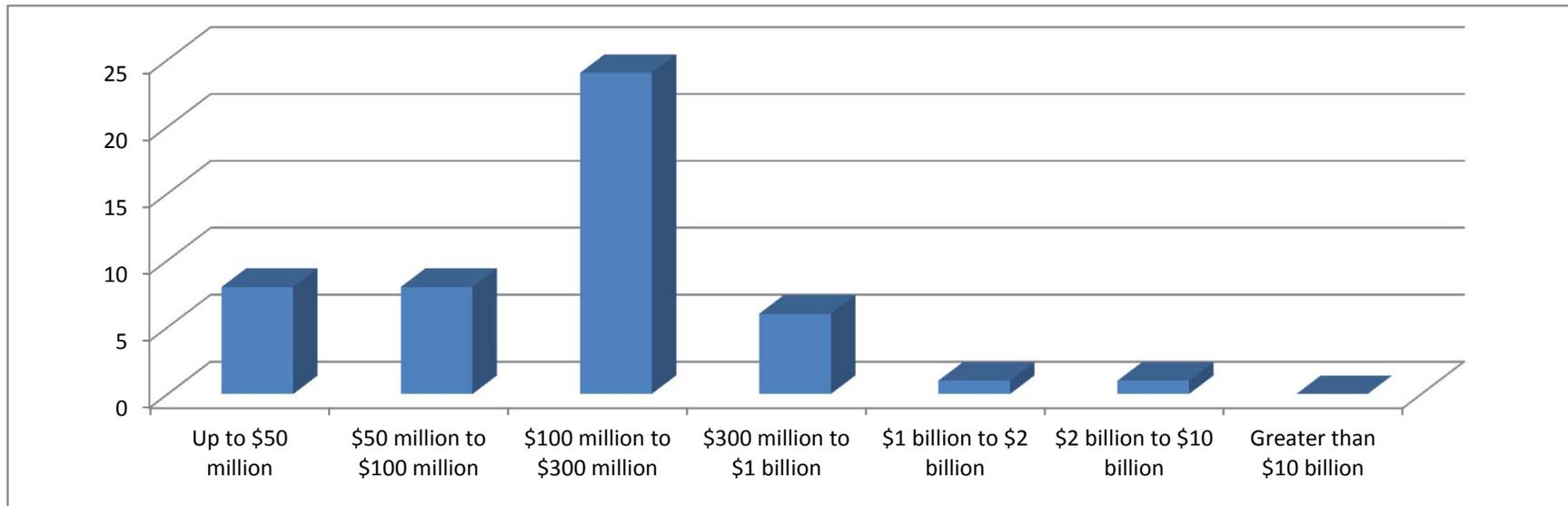


Chart 2: Urban or Rural

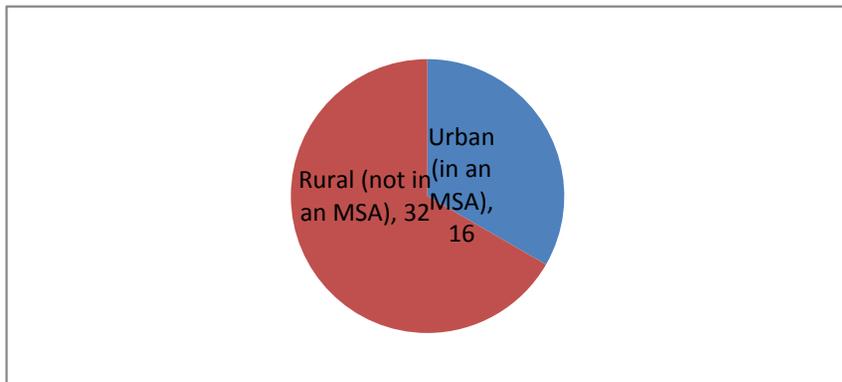


Chart 3: Required to report HMDA

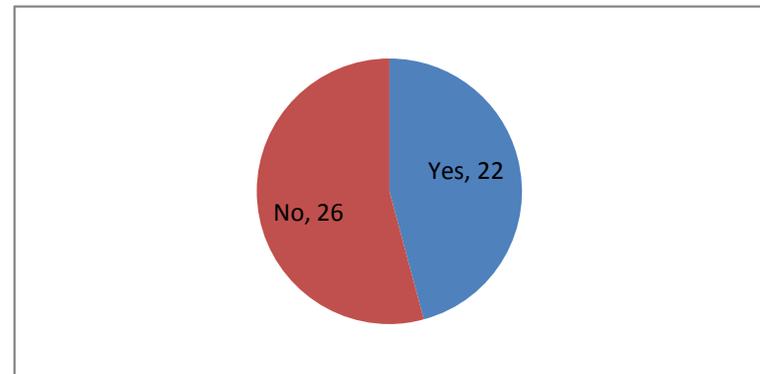


Chart 4: Number of states operating in

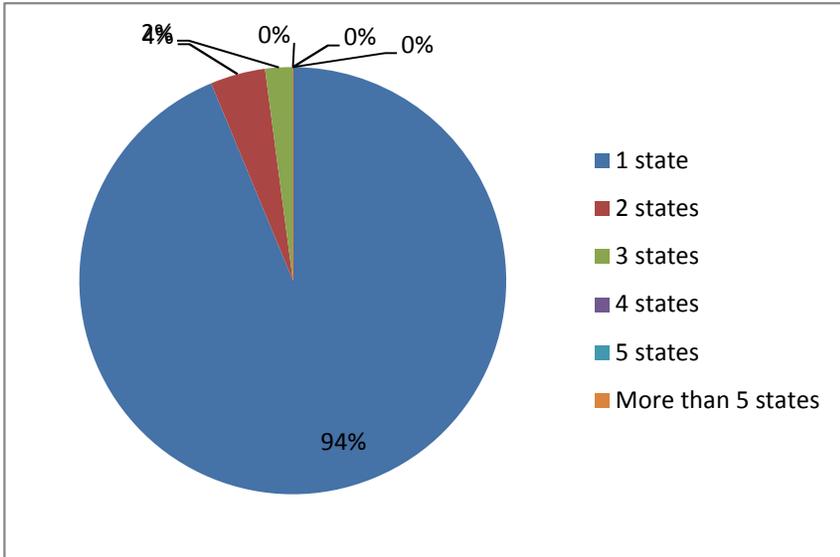


Chart 5: Number of Branches

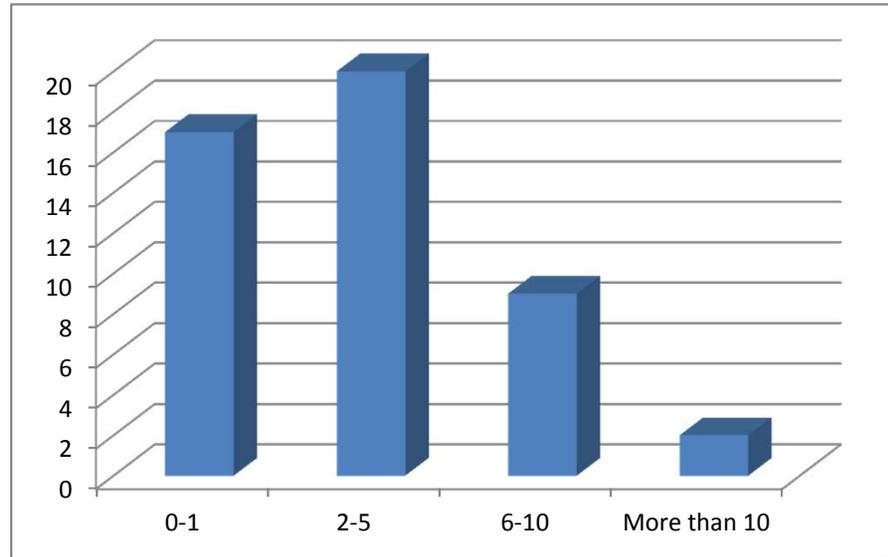


Chart 6: Charter Type

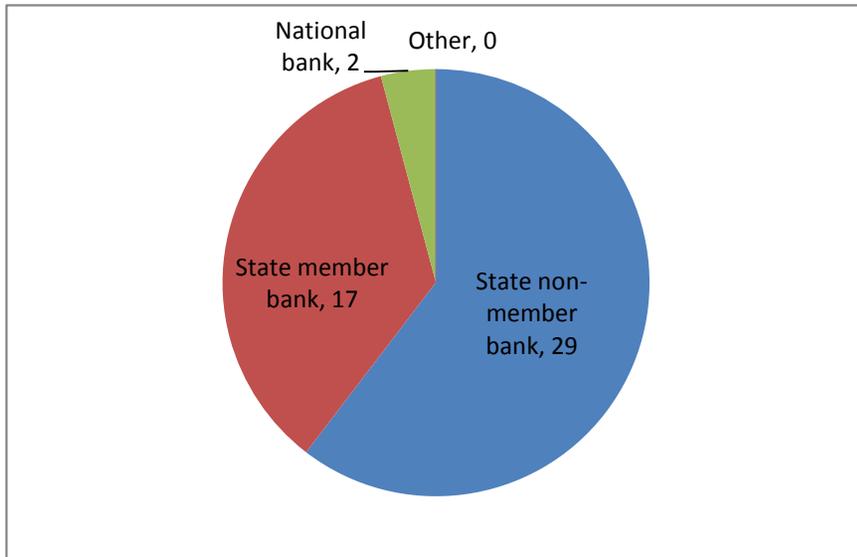


Chart 7: Corporate Structure

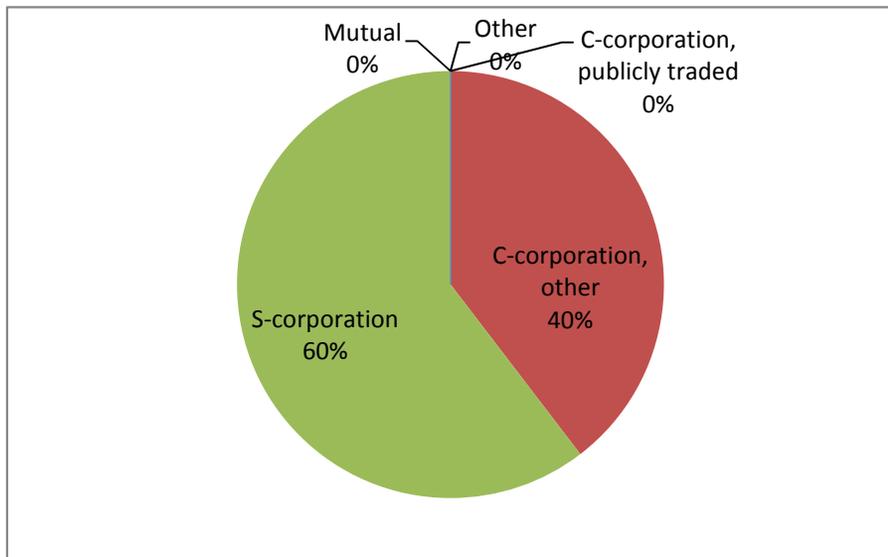


Chart 8: Position of person completing the survey

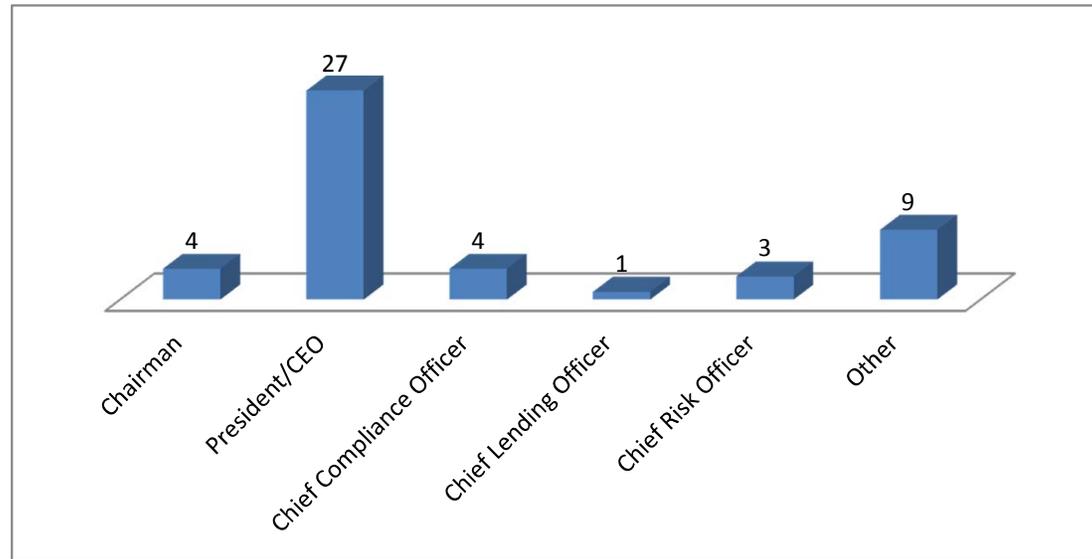


Chart 9: Primary lines of business

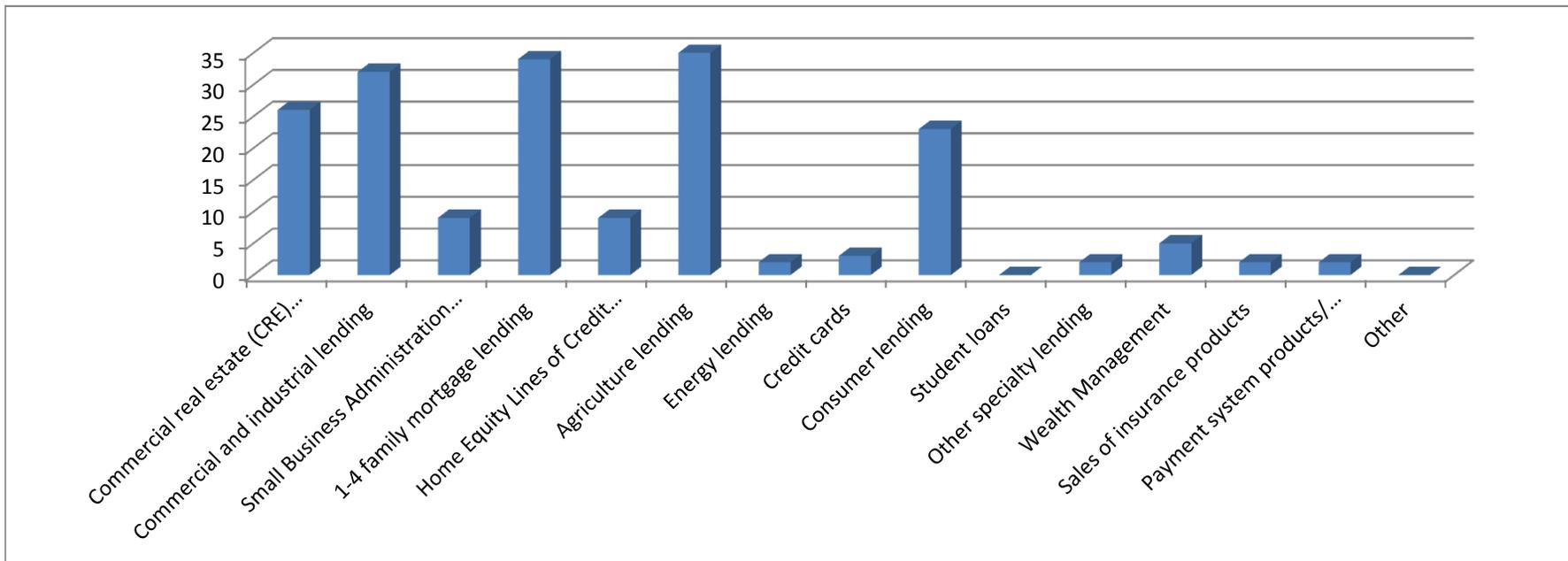


Chart 10: Competitive Outlook

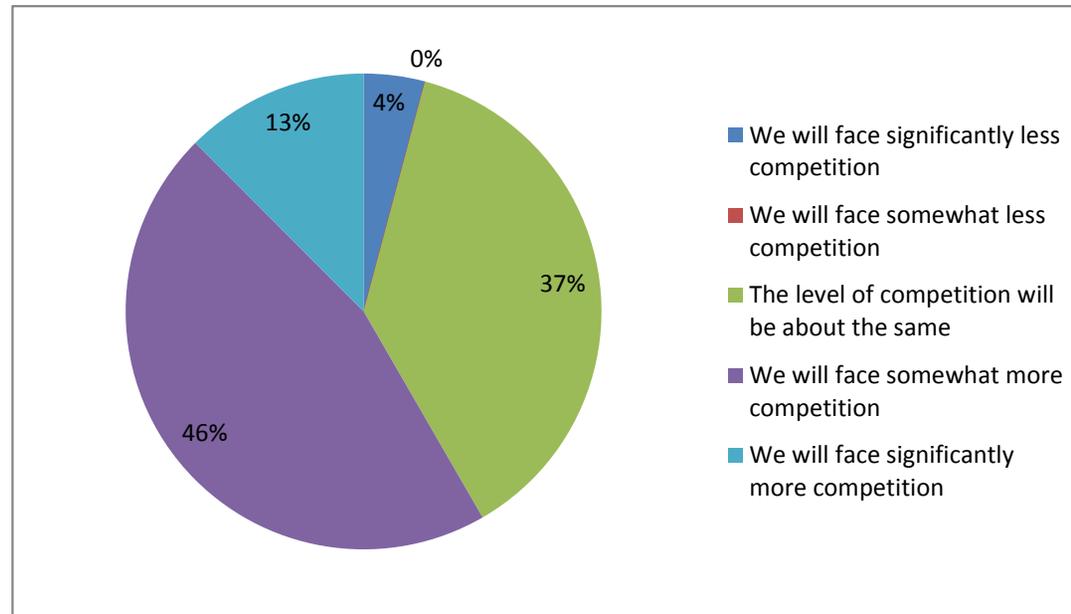


Chart 11: Expectations for change in competition (select all that apply)

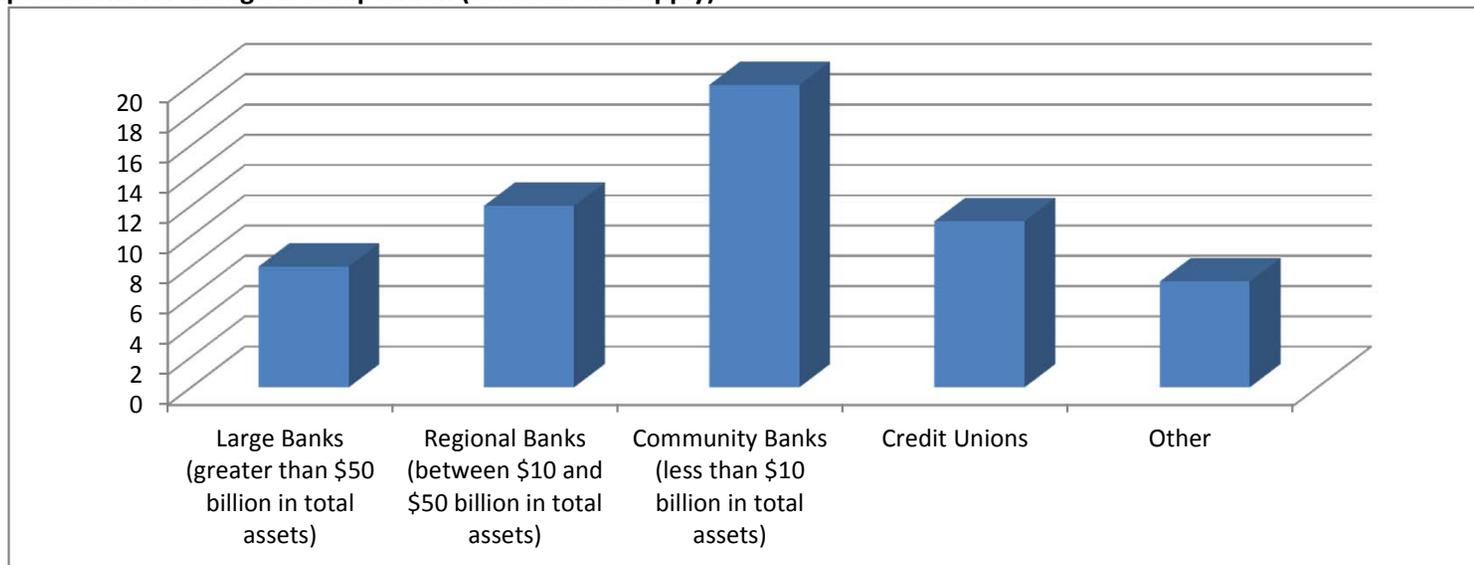


Chart 12: Originate 1-4 family mortgages and hold a portion in portfolio

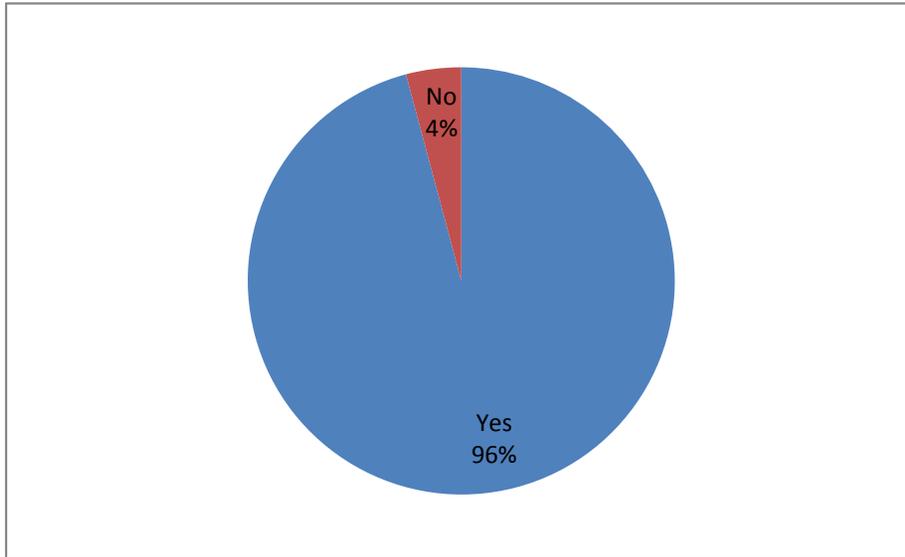


Chart 13: Will you make non-QM in 2014?

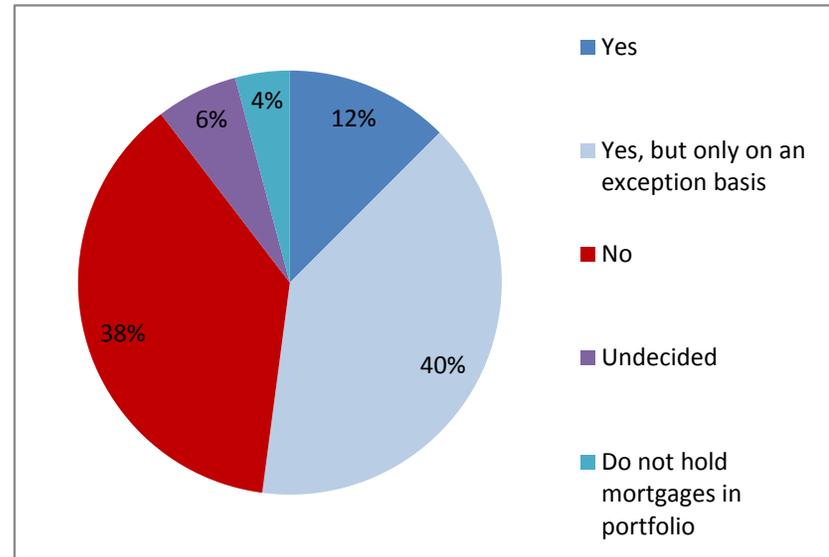


Chart 14: Expected change in dollar volume in 1-4 family mortgages in 2014

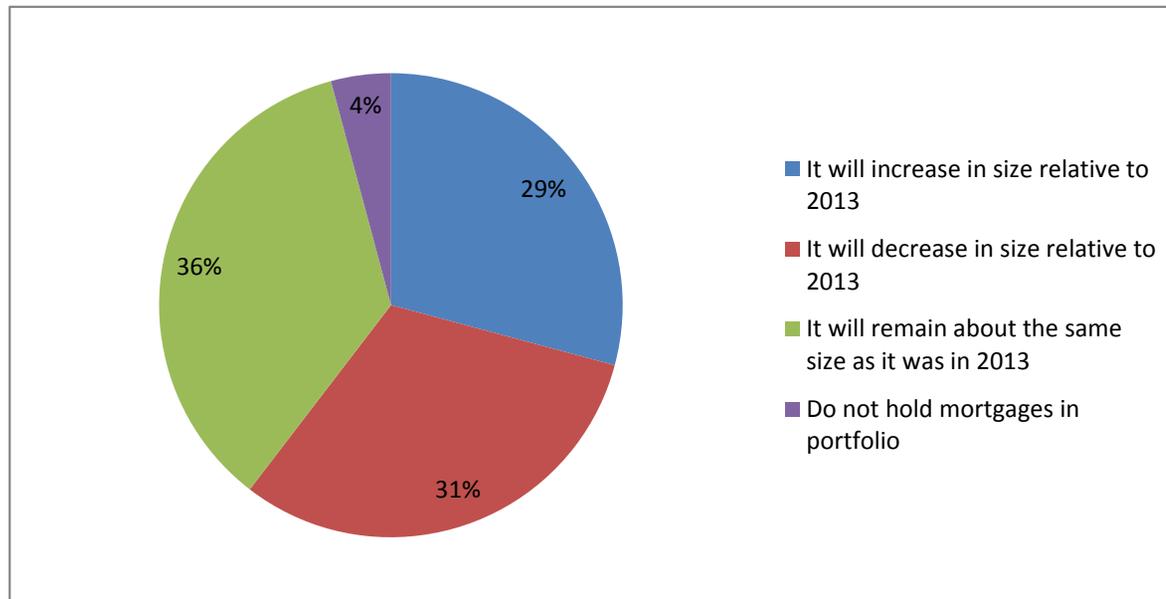


Chart 15: 1-4 family mortgages as a percent of loans

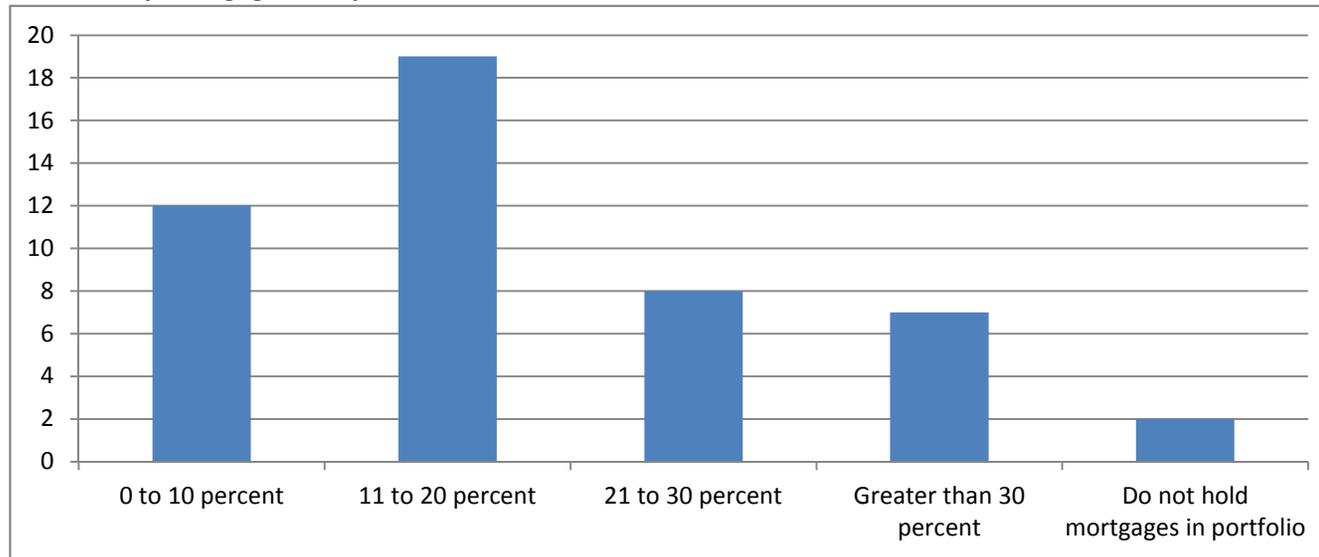


Chart 16: Eligible to make rural, balloon-payment QM in 2014

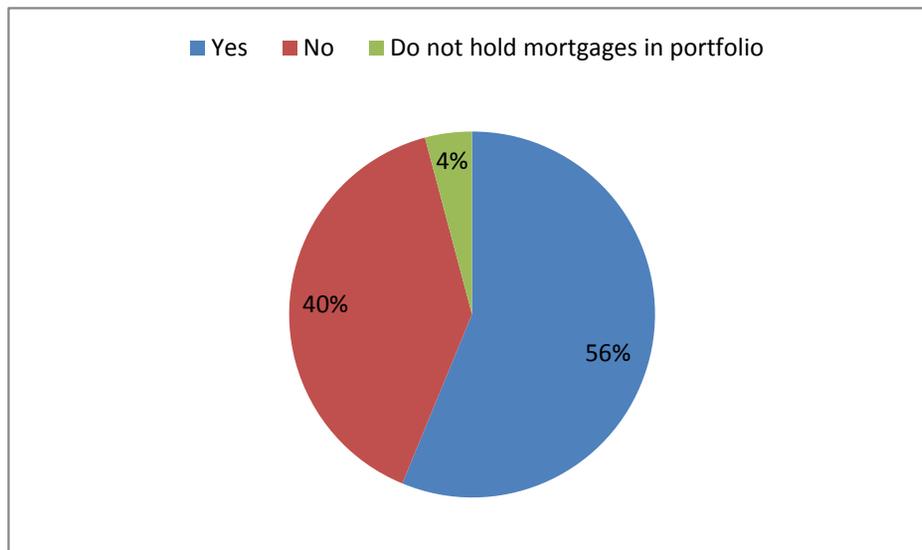


Chart 17: Banks "yes," plan to originate in 2014

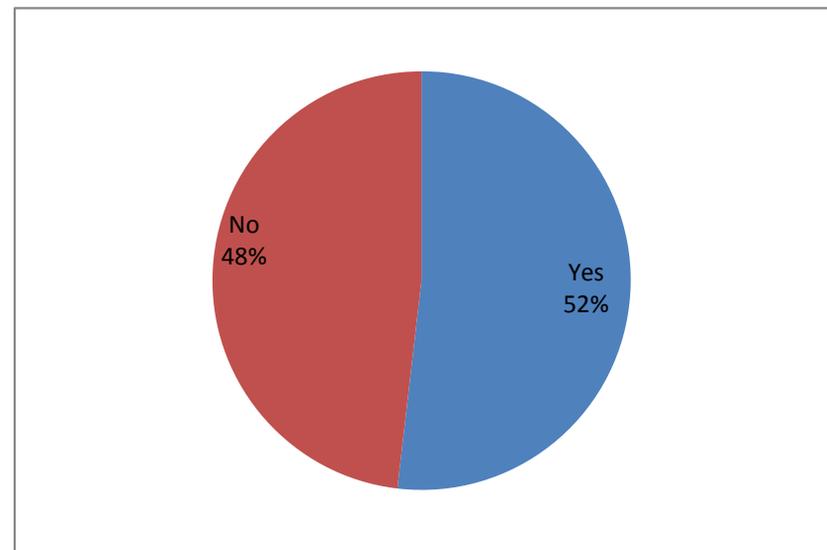


Chart 18: Percentage of mortgage loans that would not have qualified under "Ability to Repay"

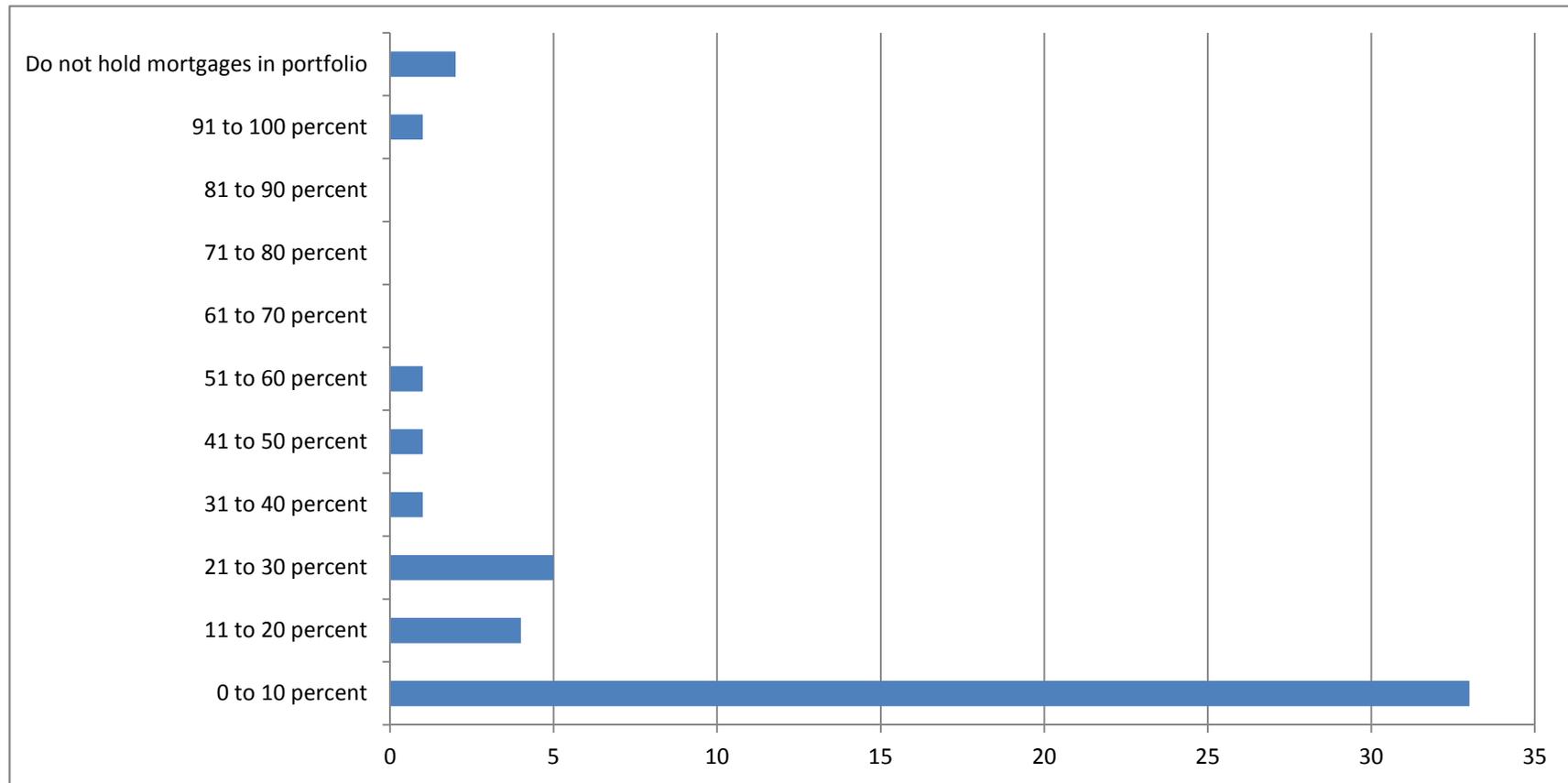


Chart 19: Reasons for not qualifying under "Ability to Repay"

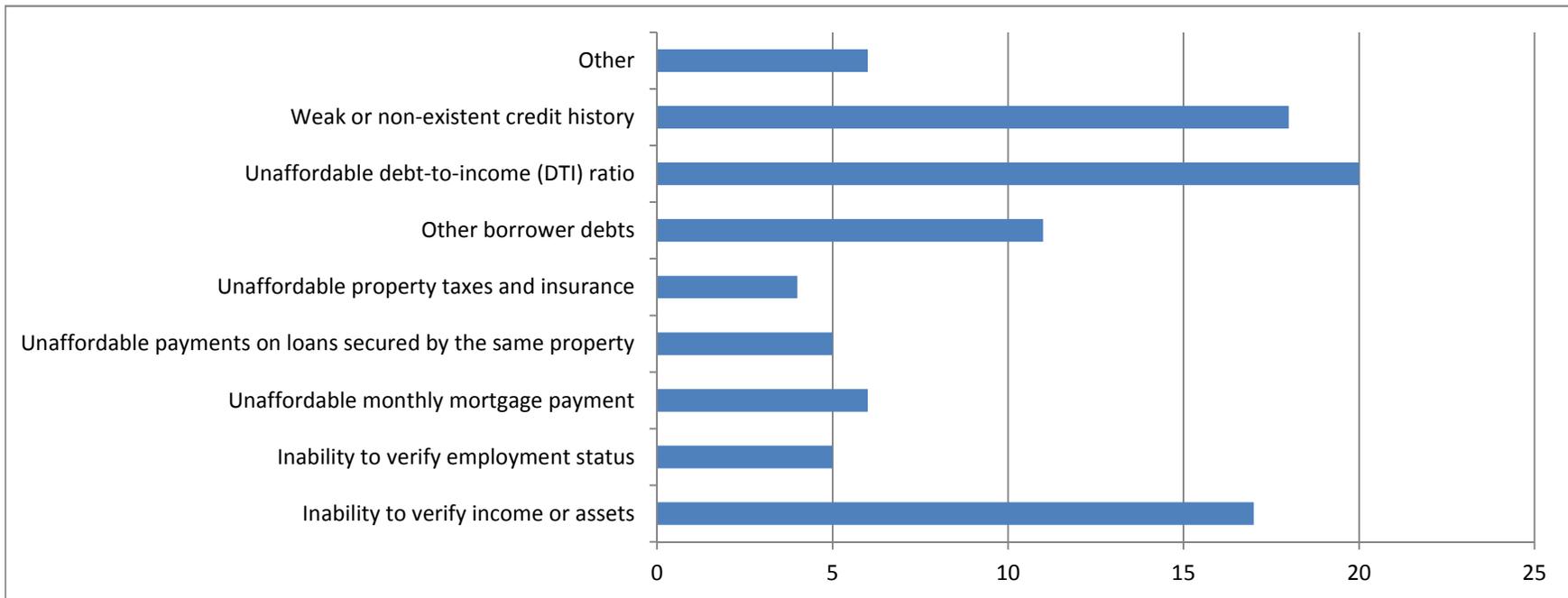


Chart 20: Primary reason for not qualifying under "Ability to Repay"

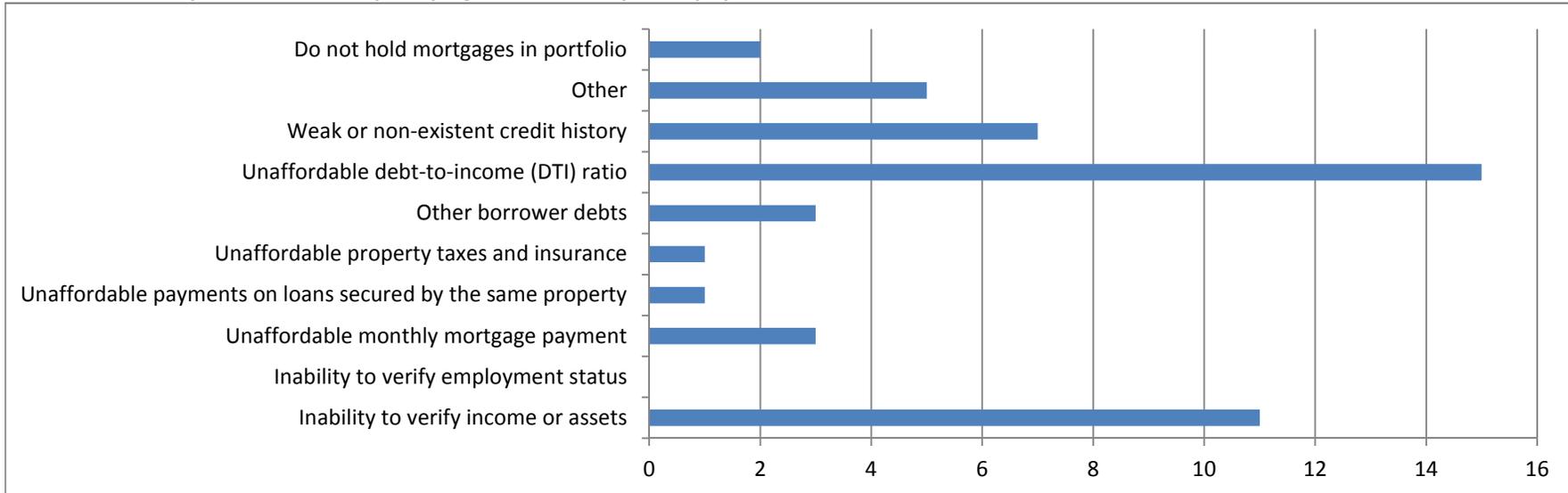


Chart 21: Percentage of mortgage loans that would not have qualified as a Qualified Mortgage

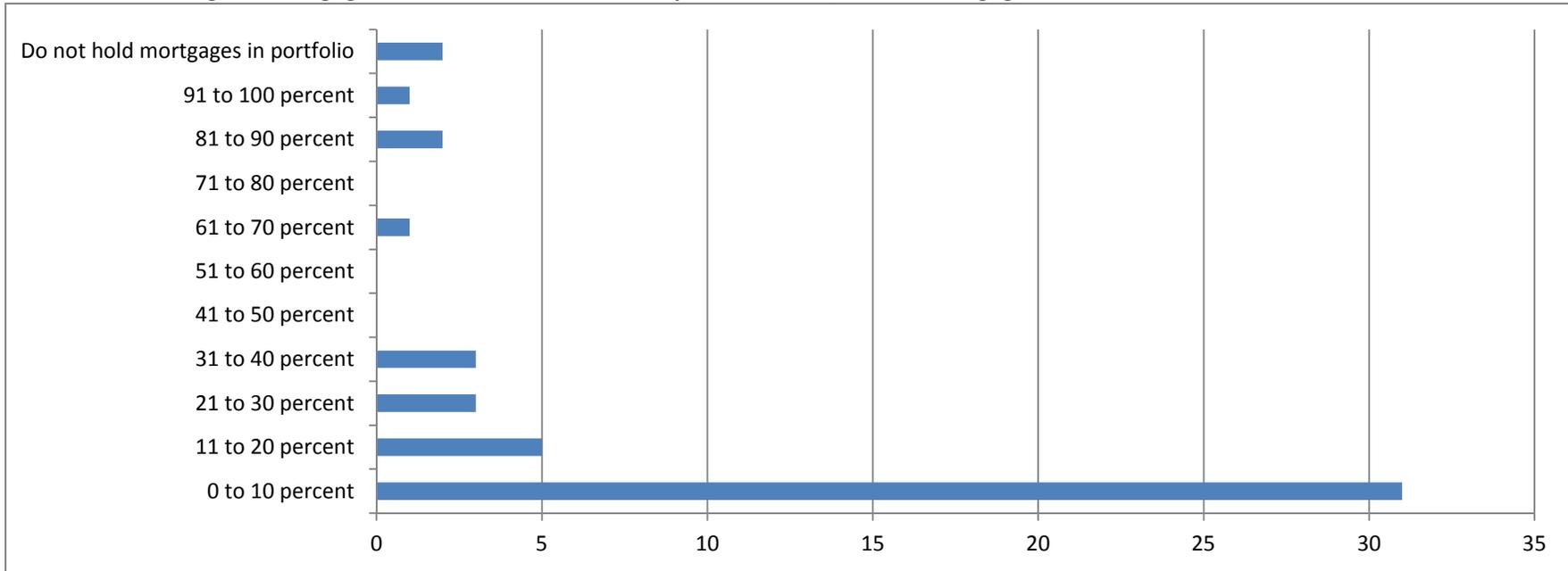


Chart 22: Percentage from above originated in 2013

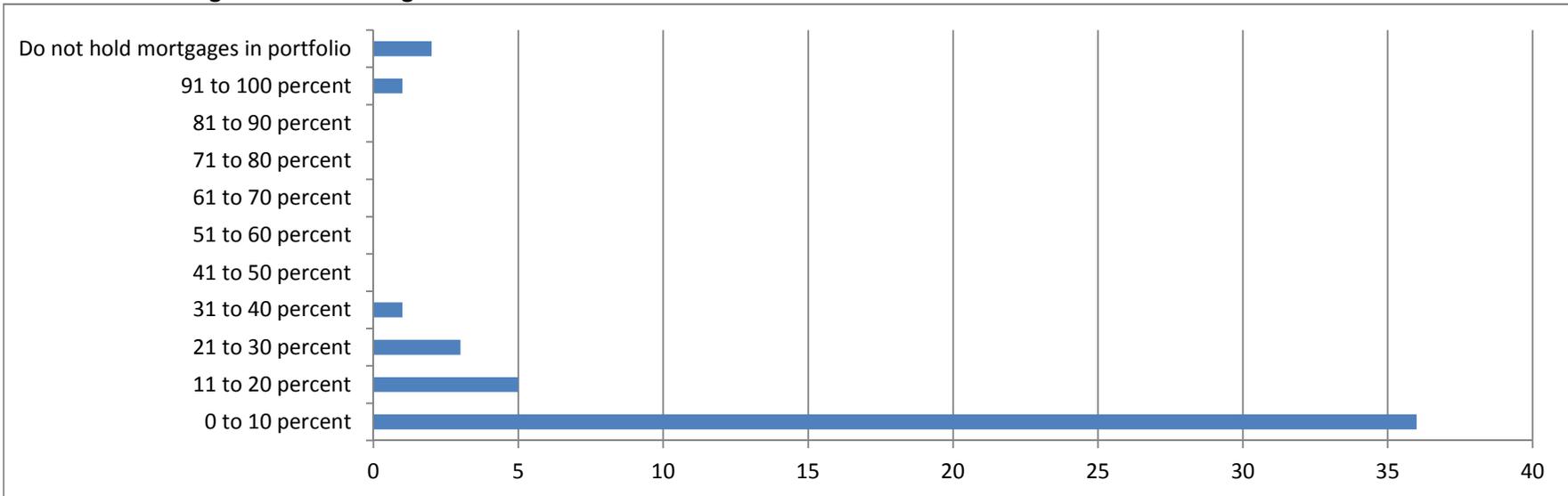


Chart 23: Reasons for not qualifying as a Qualified Mortgage

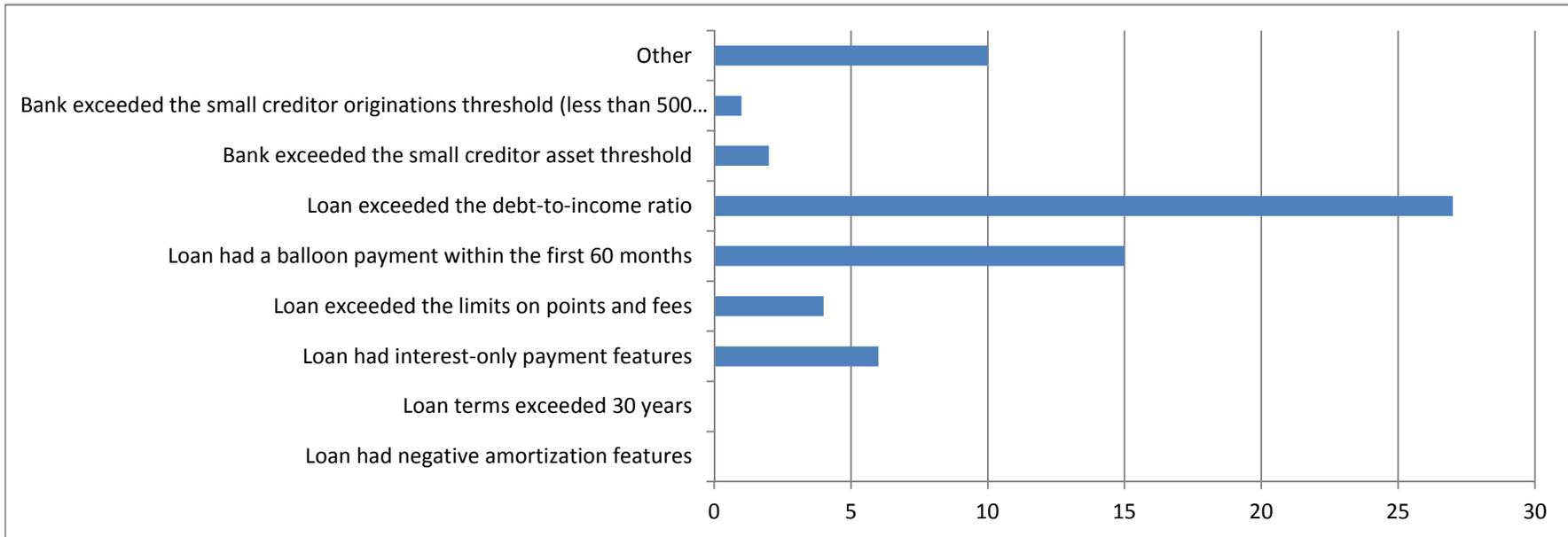


Chart 24: Primary reasons for not qualifying as a Qualified Mortgage

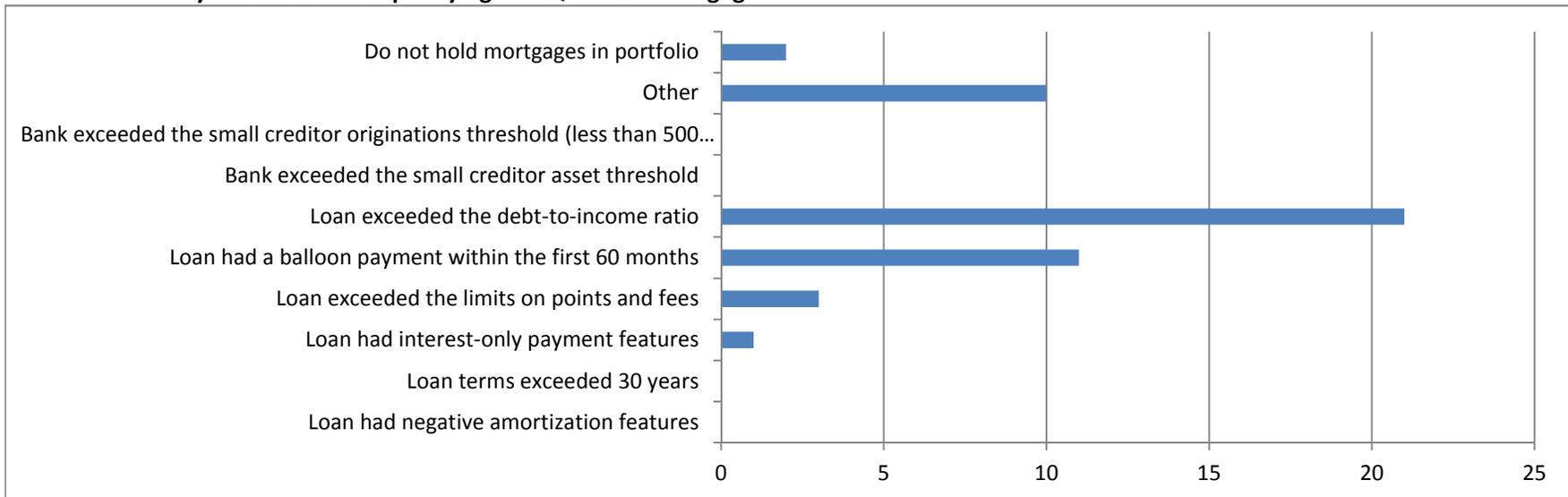


Chart 25: Products and Services Currently Offered

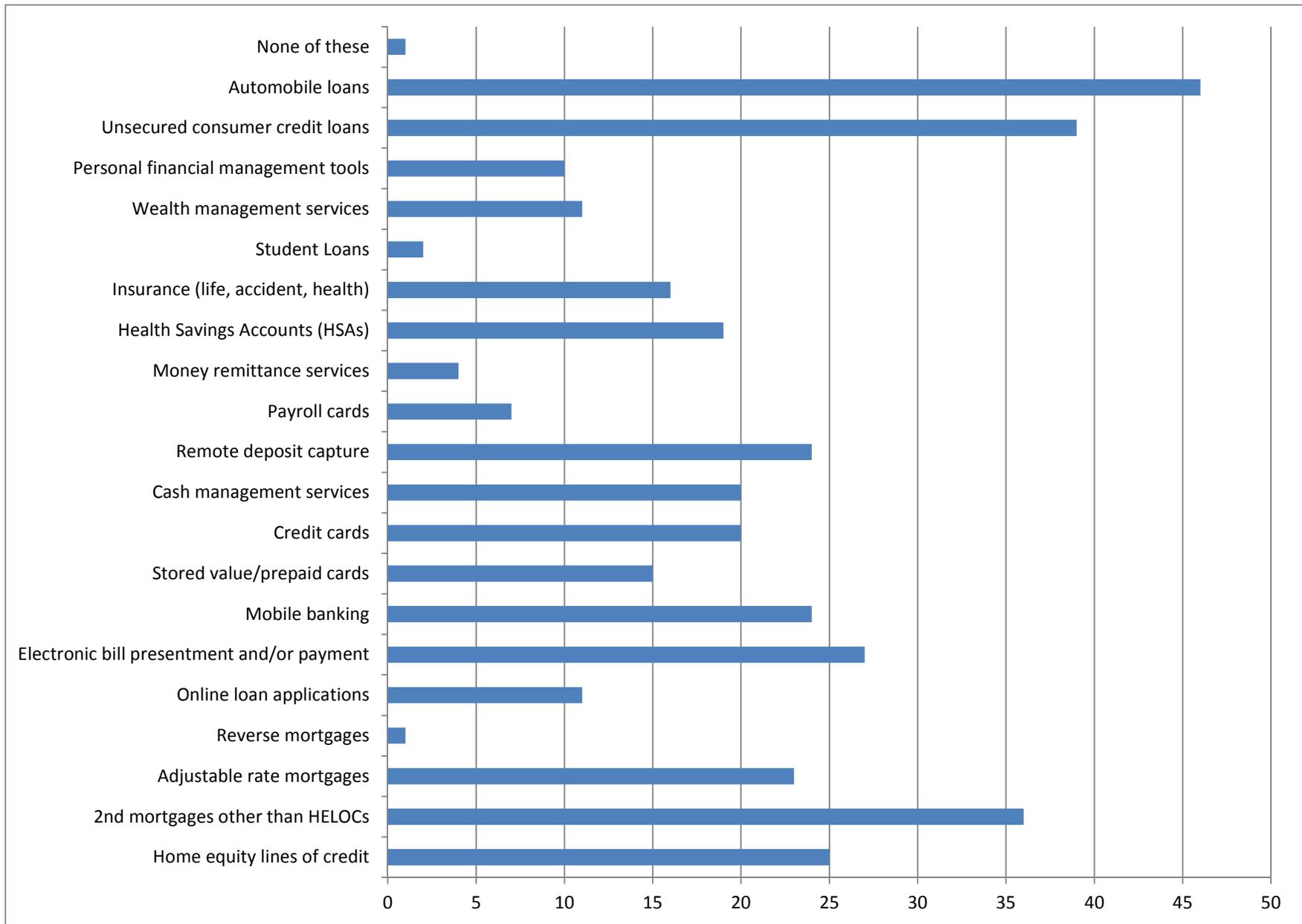


Chart 26: Exit or substantially limit any products or services in next 3 years

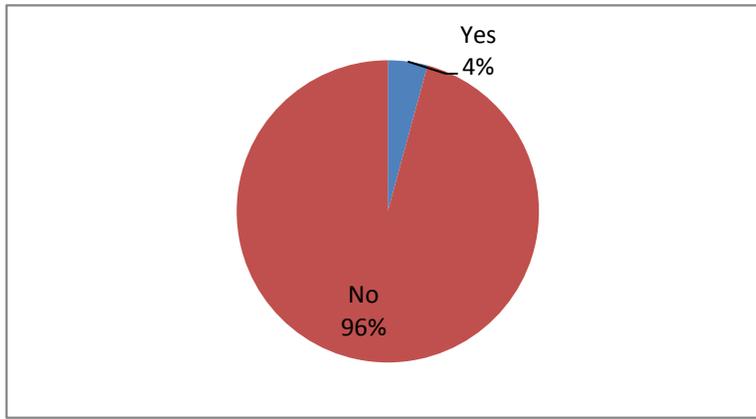


Chart 27: Products or services to exit or substantially limit

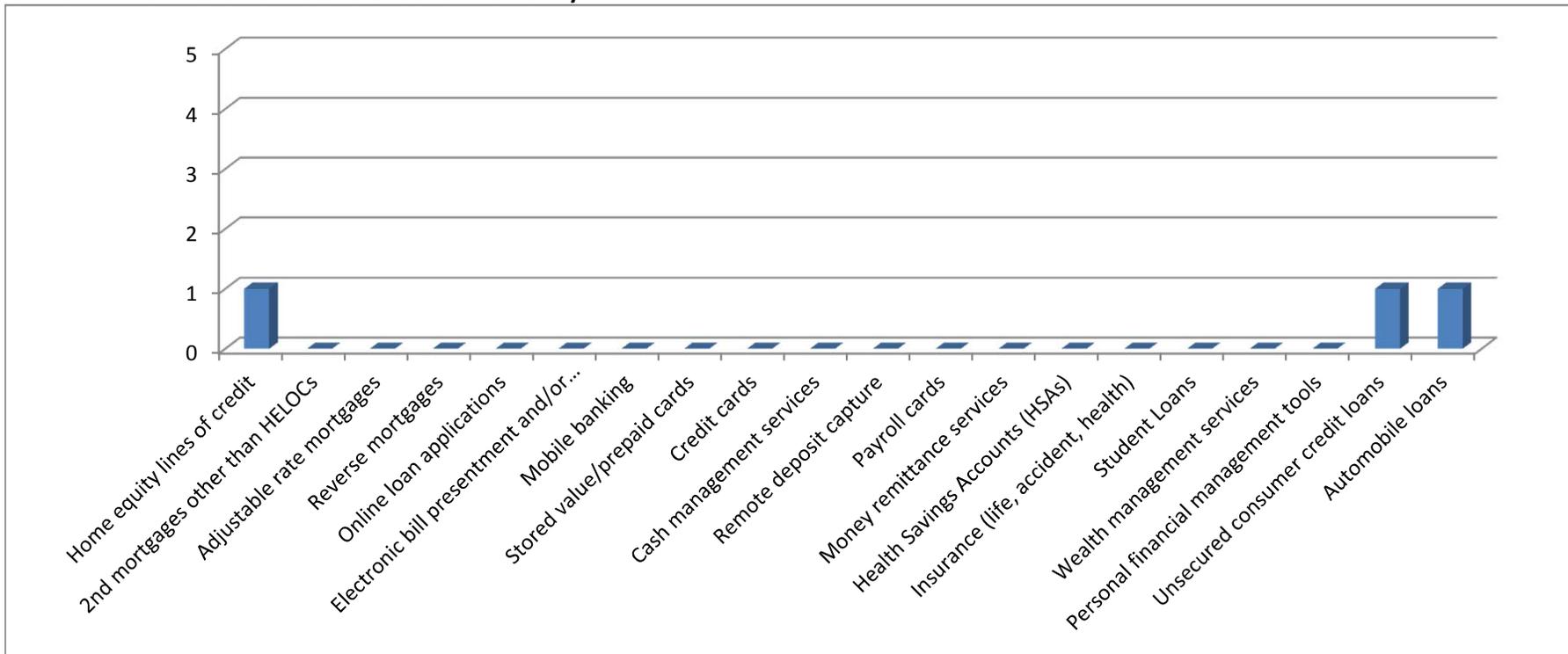


Chart 28: Products planning to offer in next 3 years

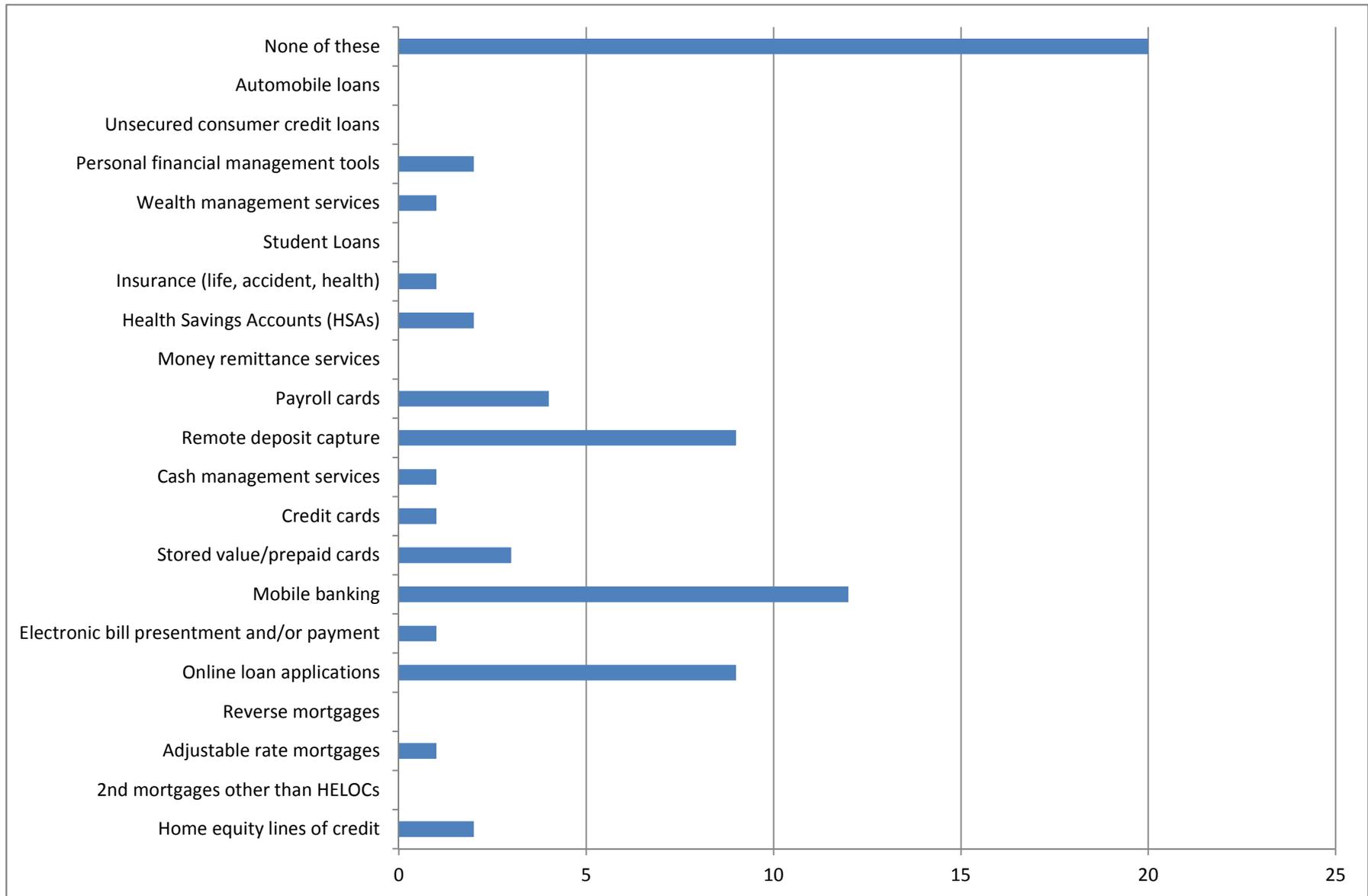


Chart 29: Technology Expenses as a Percentage of Total Assets

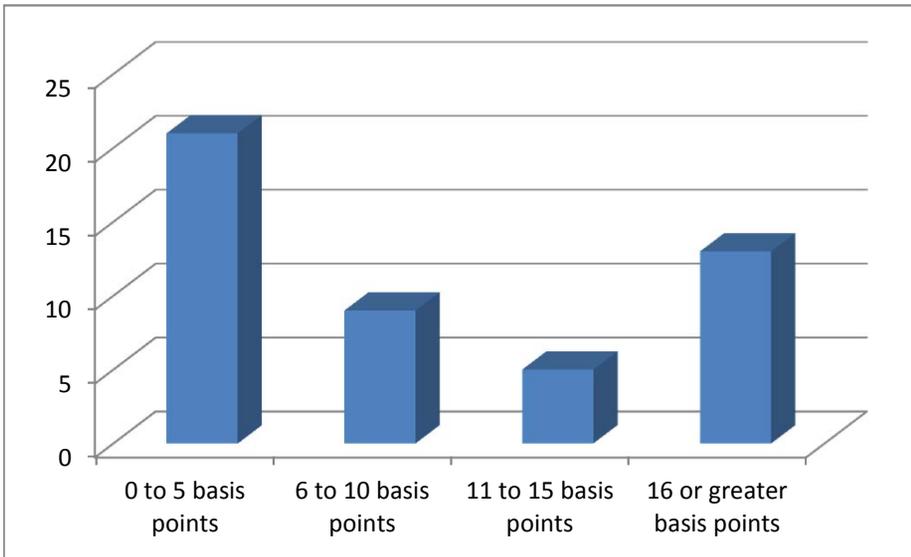


Chart 30: Change in Compliance Costs Over the Last 3 Years

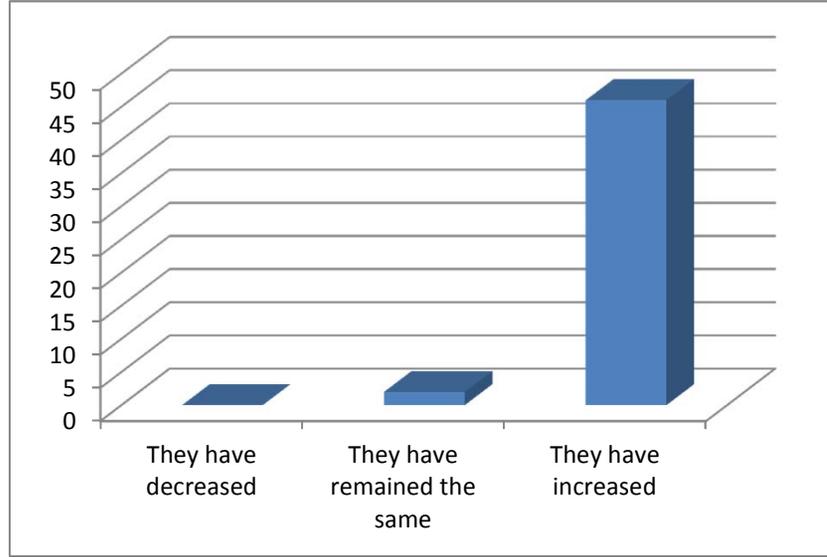


Chart 31: Drivers of increased compliance cost (all that apply)

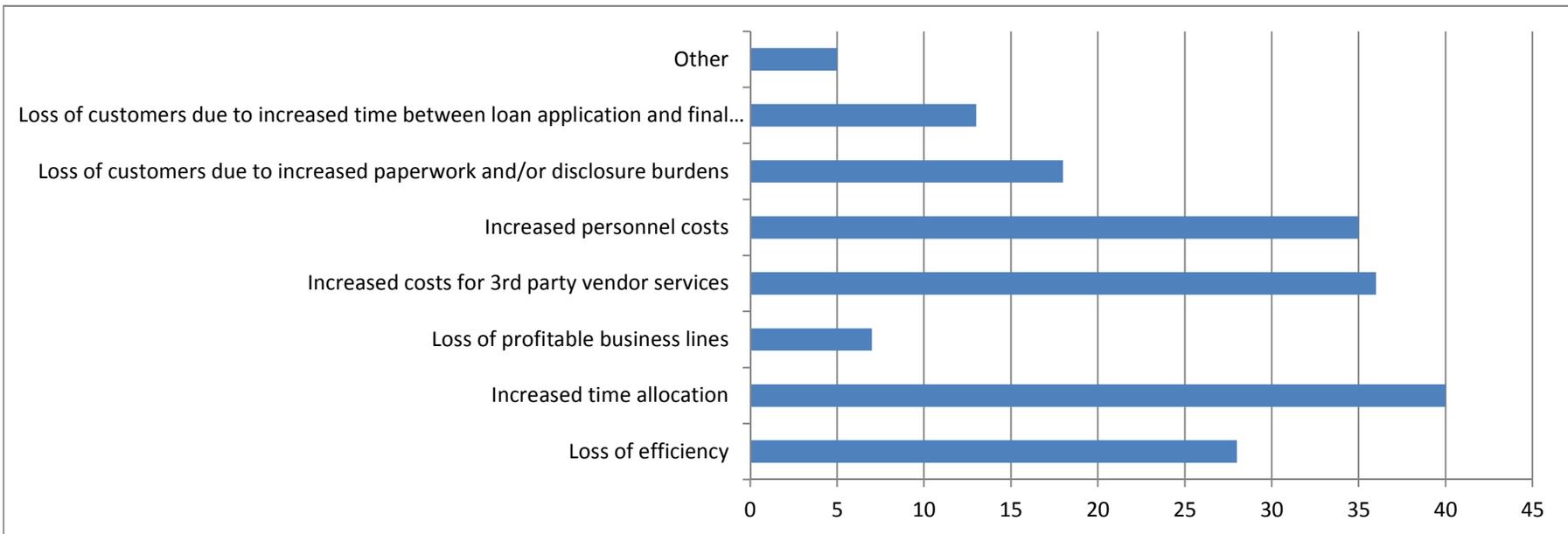


Chart 32: Biggest contributor to increased compliance cost

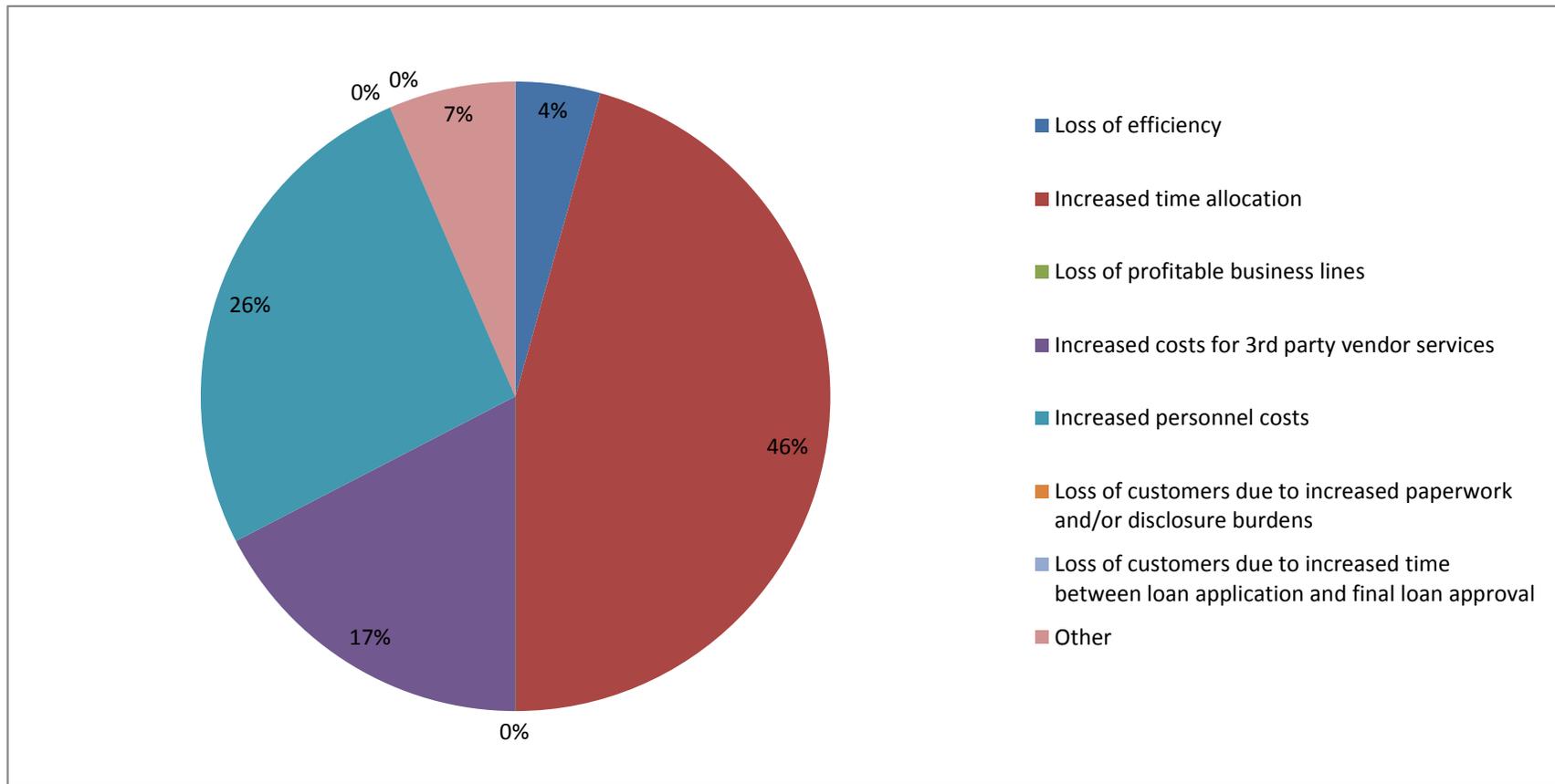


Chart 33: Received and seriously considered accepting an acquisition offer in the last 12 months

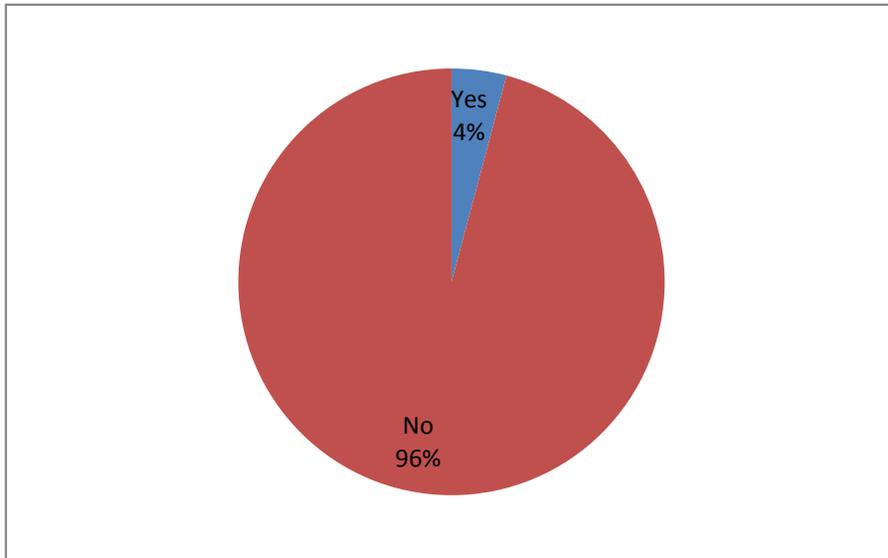


Chart 34: Expect to receive an offer in the next 12 months

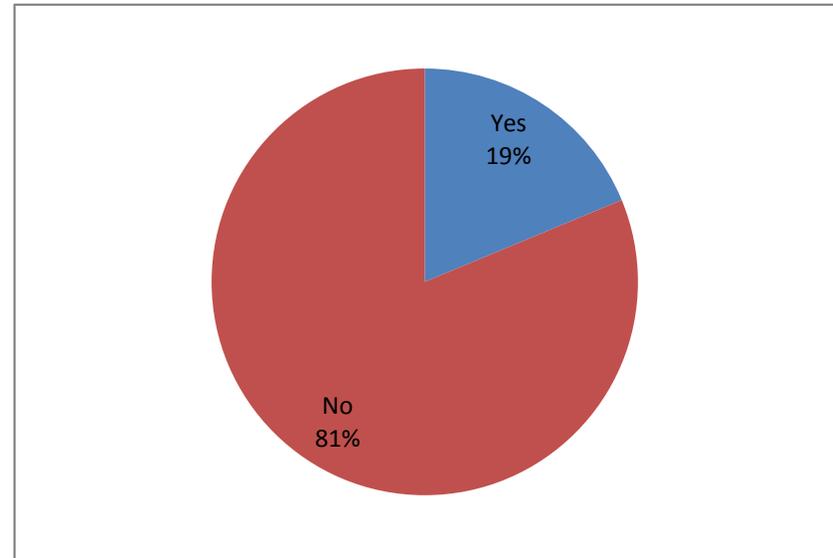


Chart 35: Made an offer in the last 12 months

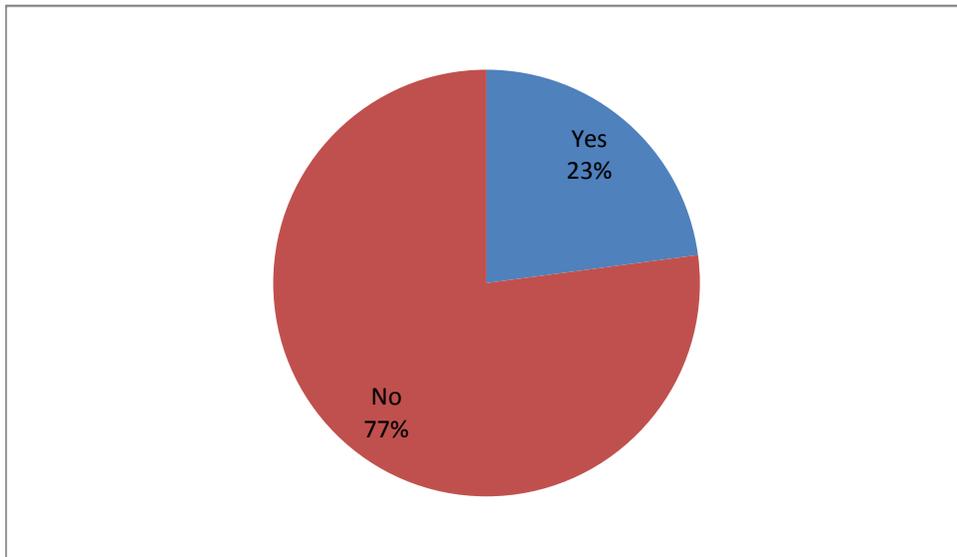


Chart 36: Expect to make an offer in the next 12 months

