



## CRA Public File

### Loan to Deposit Ratios

for each quarter of prior calendar year

	1st Quarter LTD Ratio	2nd Quarter LTD Ratio	3rd Quarter LTD Ratio	4th Quarter LTD Ratio
2013	64.9	69.1	74	75.2
2014	73.2	80.4	85.9	81.5
2015	82.8	86.4	91	86.1
2016	84	89.2	89.1	82.9
2017	85.4	89.7	93	87.2
2018	84.5	90	94.3	88.5
2019	86.7	92.9	92.2	83.8
2020	83.6	81.23	83.47	74.79
2021	73.81	76.15	72.96	68.64
2022	63.52	69.81	69.83	64.88
2023	63.51	64.49	65.36	59.57
2024				

\*\*Keep at least 10 years\*\*

### Branches Opened and Closed

A listing of branches opened or closed during current year and past two years:

**Branches Opened: None**

**Branches Closed: None**



## List of Branches

### **Main Bank:**

KCB Bank - Lakin  
221 N Main St  
Lakin, KS 67860

Lobby Hours:  
9:00 am – 4:00 pm  
Monday thru Friday  
Closed Saturday

Drive-In Hours:  
8:00 am – 5:30 pm  
Monday thru Friday  
9:00 am – 12:00 pm - Saturday

### **Branch:**

KCB Bank – Garden City  
1910 E Mary St  
Garden City, KS 67846

Lobby Hours:  
8:30 am – 5:00 pm  
Monday thru Friday  
9:00 am – 12:00 pm - Saturday

Drive-In Hours:  
8:00 am – 5:30 pm  
Monday thru Friday  
9:00 am – 12:00 pm - Saturday



## **List of Services**

### **Deposit Account Services:**

Please see enclosed Brochures for complete listing of accounts offered.

### **Consumer Loans:**

Auto Loans  
Recreational Vehicle Loans  
Personal Loans  
Ready Reserves/Overdraft Banking Mobile Homes Loans  
Home Equity & Home Equity Line of Credit

### **Real Estate Loans:**

Residential, Farm and Commercial Properties  
Fixed Rate Loans  
Adjustable-Rate Mortgage Loans  
Rural Development  
2nd Mortgage Loans  
Construction Loans  
Origination of Secondary Market Loans

### **Agricultural and Commercial Loans:**

Operating Loans  
Livestock Loans  
Machinery and Equipment Loans  
SBA Loans  
FSA Loans

### **Other Services:**

Night Depository Services  
Safe Deposit Boxes  
Trust Services  
Medallion Signature Guarantee

*See Brochures for additional services.*



## Census Tracts

Kearny County Census Tracts:  
9591.00

Finney County Census Tracts:  
9601.00  
9602.00  
9603.00  
9604.01  
9604.03  
9604.04  
9605.01  
9605.03  
9605.05  
9605.07  
9605.08  
9606.00

Hamilton County Census Tracts:  
9586.00

Stanton County Census Tracts:  
9641.00

Greeley County Census Tracts:  
9581.00

Wichita County Census Tracts:  
9576.00

Scott County Census Tracts:  
9571.00

Haskell County Census Tracts:  
4631.00

Grant County Census Tracts:  
9636.00  
9637.00