



## PUBLIC DISCLOSURE

May 29, 2018

## COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Armed Forces Bank, National Association  
Charter Number 8796

320 Kansas Avenue  
Ft. Leavenworth, KS 66027-3400

Office of the Comptroller of the Currency

7101 College Boulevard  
Suite 1600  
Overland Park, KS 66210

**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.

2017

Table 3C - Geographic Distribution of Consumer Loans in United States								
Census Tract Income Level	Low		Moderate		Middle		Upper	
	% of AA Households *	% of Number of Loans **	% of AA Households *	% of Number of Loans **	% of AA Households *	% of Number of Loans **	% of AA Households *	% of Number of Loans **
Consumer Loans	6.4	8.3	21.1	29.0	43.8	41.5	28.5	19.6

Source: data collected and maintained by AFB; 2015 ACS U.S. Census data.

\*No information available on 0.2% of households in AA.

\*\*No information available on 1.6% of loans originated and purchased by bank.

## Responses to Complaints

AFB has not received any written complaints during the evaluation period related to its CRA performance.

## COMMUNITY DEVELOPMENT TEST

AFB's performance under the CD Test is rated "Outstanding." CD loans and qualified investments total \$16.3 million. This represents 9.2 percent of Tier One Capital. In addition, AFB performed 82 CD services totaling 2,761 hours. There are limited CD loan and investment opportunities since the Federal Government provides for most of the military needs, including housing.

### Number and Amount of Community Development Loans

AFB originated three qualified CD loans totaling \$5.2 million during the evaluation period.

- Two CD loans totaling \$2.6 million provided community services to LMI individuals. This included a \$2 million loan renewal that supports a Senior Crimestoppers program for LMI residents in a senior housing facility. A \$601 thousand loan helped rehabilitate water supply and sewer systems for an affordable housing apartment complex.
- One CD loan totaling \$2.6 million promoted economic development for a small business. The borrower used funds to construct a drug store and pharmacy adjacent to a city-approved redevelopment site that consists of LMI census tracts in a blighted area. The small business promotes permanent job creation for LMI individuals and serves the needs of residents in a predominately LMI geography. As of the date of construction, the closest pharmacy involved a 45-minute drive.