

Central Bank of Kansas City

ORGANIZATIONAL INFORMATION

2301 Independence Avenue

Kansas City, MO 64124

Web Address: www.centralbankkc.com

Number of Branches: 6

Certified CDFI: Yes

Minority Depository Institution: No



FINANCIAL HIGHLIGHTS

End of Period Date	12/31/2006	12/31/2007	12/31/2008	12/31/2009	6/30/2010
Total Assets (\$000)	144,073	144,500	168,333	190,985	183,739
Total Loans & Leases (\$000)	103,091	104,445	127,899	140,392	133,512
Total Deposits (\$000)	120,110	122,677	136,741	159,230	144,793
Total Equity Cap (\$000)	17,569	18,665	19,856	25,102	26,970
Net Income (\$000)	3,236	2,512	3,345	6,284	1,968
Return on Average Assets (%)	2.30	1.81	2.22	3.51	2.15
Return on Average Equity (%)	18.87	13.80	17.13	29.92	14.98
Net Interest Margin (%)	5.48	5.48	5.10	4.83	5.07
Leverage Ratio (%)	10.87	11.83	10.91	10.98	13.37
Efficiency Ratio (%)	59.99	61.34	59.18	35.35	54.11
Noncurrent Loans/Total Loans (%)	2.17	0.91	2.38	3.56	4.96
Net Chargeoffs/Avg Loans (%)	0.47	1.28	0.77	3.73	1.42
Loan Loss Reserves/Loans (%)	1.46	1.61	1.61	3.16	3.46

DEPOSIT SURVEY RESPONSE SUMMARY

Deposit Products		(6) Online Capabilities		Debit/Credit Cards	
(1) Checking Accounts	Yes	<i>Available Services</i>		(8) Provide ATM/Debit Cards	Yes
Interest Bearing	Yes	Balance Inquiry	Yes	On what accounts	Checking
Automatic Sweep	Yes	Intrabank Transfers	Yes	Are permissions/limits offered	Yes
Dual Signature	Yes	Interbank Transfers	No	(9) Provide Credit Cards	Yes
Account Minimum	\$0	Wire Transfers	Yes	Provided directly	Yes
		E-Bill Payment	No	Customer information shared with a partner institution?	United Missouri Bank
(2) Money Market Accounts	Yes	Investment Services	No	Is a credit check performed	No
Automatic Sweep	Yes				
Are Checks Available	Yes	Available online reports		(10) System Integration	
Dual Signature	Yes	Checking Account History	Yes	Integration with Software	Yes
Account Minimum	\$1,000	How many years	3 months	If yes, identify which	
		Money Market Account History	Yes	Quickbooks	Yes
(3) CDs & CDARS		How many years	3 months	Microsoft Money	
CDARS Participant	Yes	Card Transaction Accounts	Yes	Quicken	
Maximum CD Term	5 years	How many years	3 months	Peachtree	
CDARS Protection	Yes	Check Imaging	Yes	CSV File	
(4) Maximum Deposit		How many years	Joint Statement		
With CDARS	\$5 million			(11) Integration with Payroll Administration systems	No
Without CDARS	\$250,000 for full FDIC insurance	(7) Wire Transfers			
		<i>What Transfers are available</i>		Fees	
Early Termination for CDs/CDARS	Yes	Online	No	Variable, please inquire with bank	
Cost of Early Termination	Depends on term	ACH for Direct Deposit	Yes		
Early Termination Delay	2 days	Via Phone	Yes		
		Via Fax	Yes		
(5) Offer overdraft protection?	No				