



CRA Public File

Loan to Deposit Ratios

for each quarter of prior calendar year

	1st Quarter	2nd Quarter	3rd Quarter	4th Quarter
2015	82.80	86.40	91.00	86.10
2016	84.00	89.20	89.10	82.90
2017	85.40	89.70	93.00	87.20
2018	84.50	90.00	94.30	88.50
2019	86.70	92.90	92.20	83.80
2020	83.60	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	60.09	65.73	65.80	62.41
2025	63.48	72.91	69.16	65.18

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
Closed 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
Mobile Home Loans
Ready Reserves/Overdraft Banking
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

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

Lane County Census Tracts:

9566.00



Census Tracts

Gray County Census Tracts:

9626.00
9627.00

Ford County Census Tracts:

9616.00
9617.00
9618.01
9618.02
9619.01
9619.02
9620.00
9621.01
9621.02

Seward County Census Tracts:

9656.00
9657.00
9658.00
9659.00
9660.00

Hodgeman County Census Tracts:

4611.00

Pawnee County Census Tracts:

9702.00
9703.00

Barton County Census Tracts:

9711.00
9712.00
9713.00
9714.00
9715.00
9716.00
9717.00
9718.00



Public Comments

2025

Lakin Branch

None Received

Garden City Branch

None Received