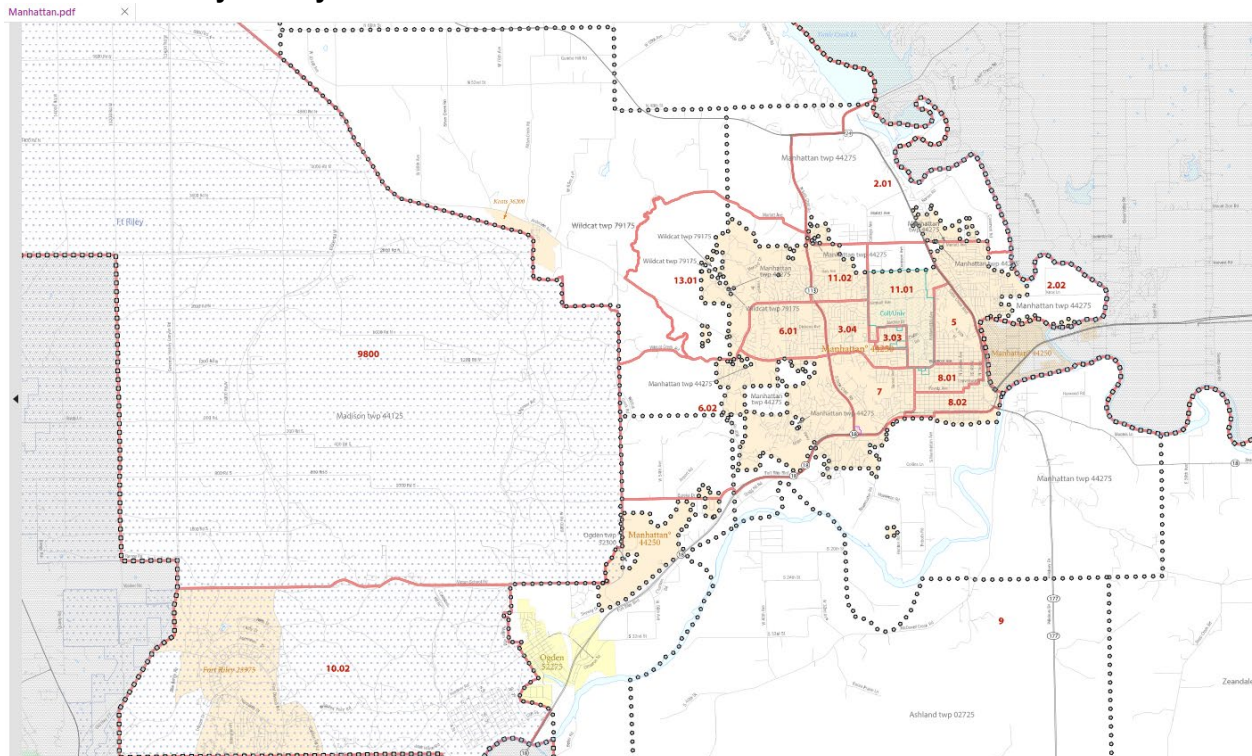


KS StateBank operates branches in three Metropolitan Statistical Areas (MSA's): Manhattan, Kansas (Riley, Pottawatomie and Geary) – (31740), Wichita, Kansas (Sedgwick) – (48620) and Phoenix, Arizona (Maricopa) – (38060).

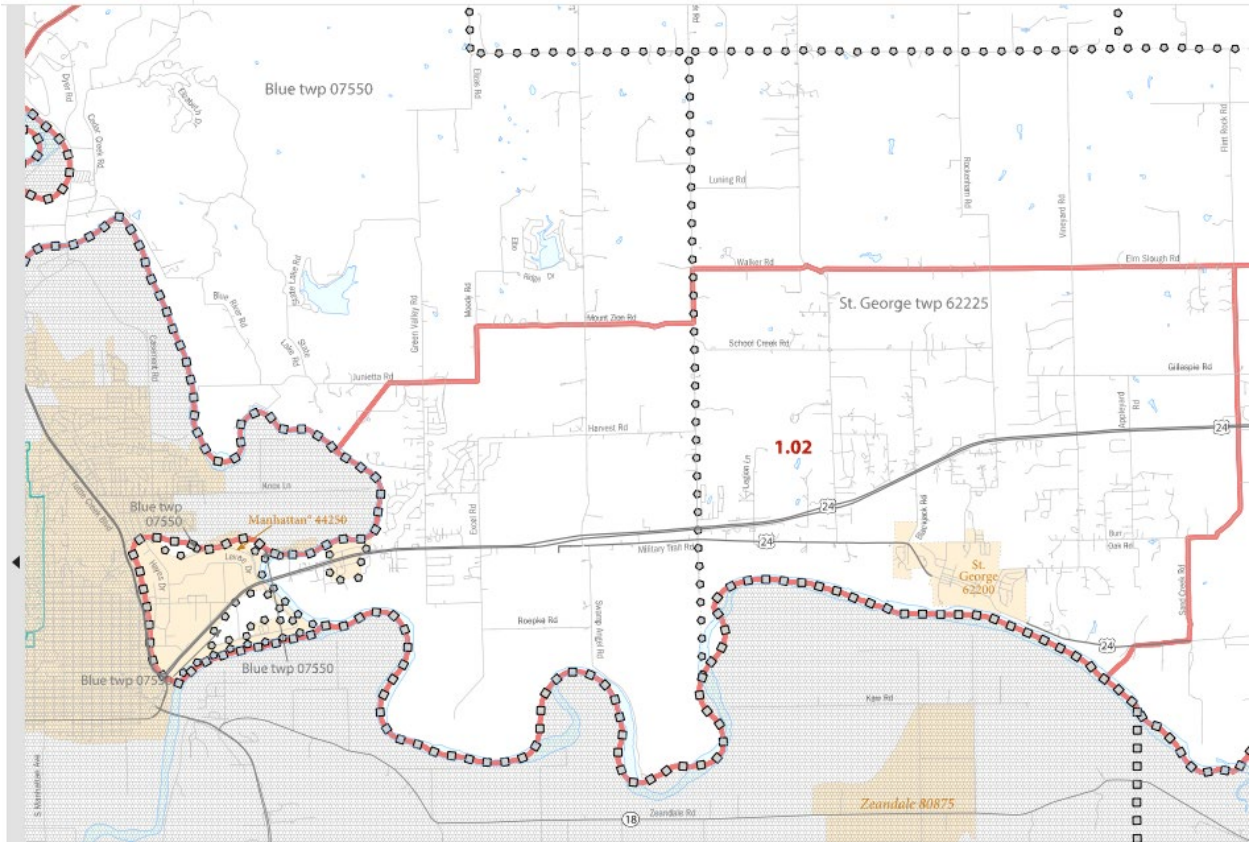
- Manhattan – Riley County – All census tracts.
- Manhattan – Pottawatomie County, Kansas – All census tracts.
- Junction City – Geary County, Kansas – All census tracts.
- Wichita – Sedgwick County, Kansas – All census tracts.
- Phoenix Arizona – Maricopa County, Arizona – All census tracts.

Manhattan – Riley County



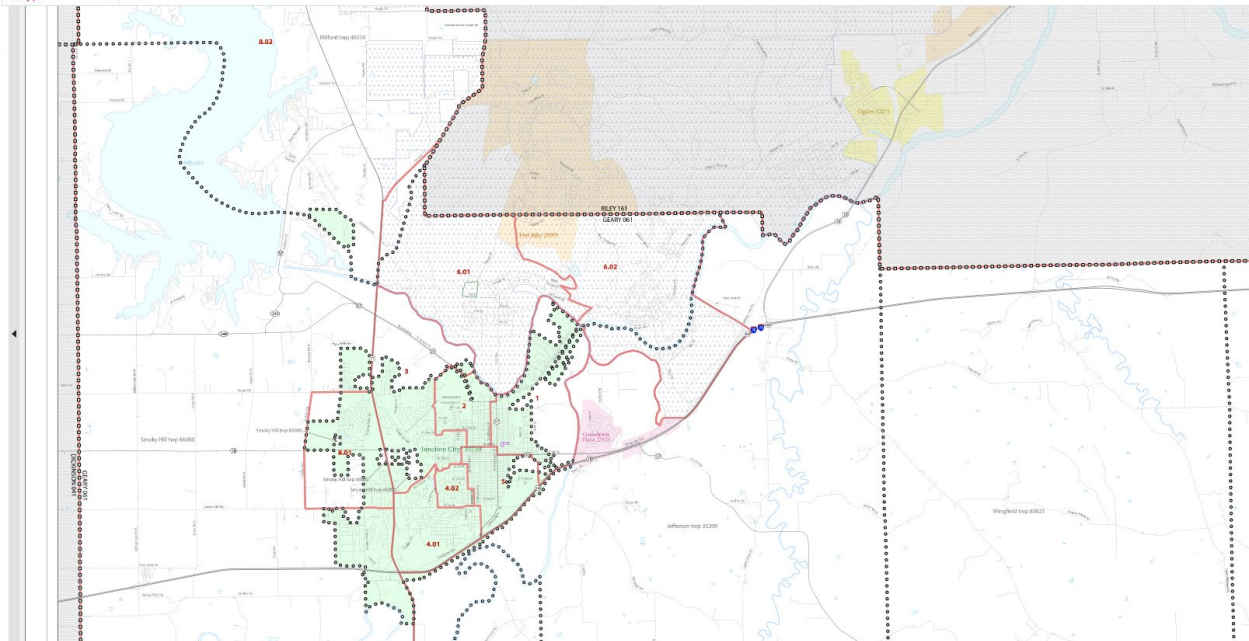
Manhattan – Pottawatomie County

Pottawatomie County... X

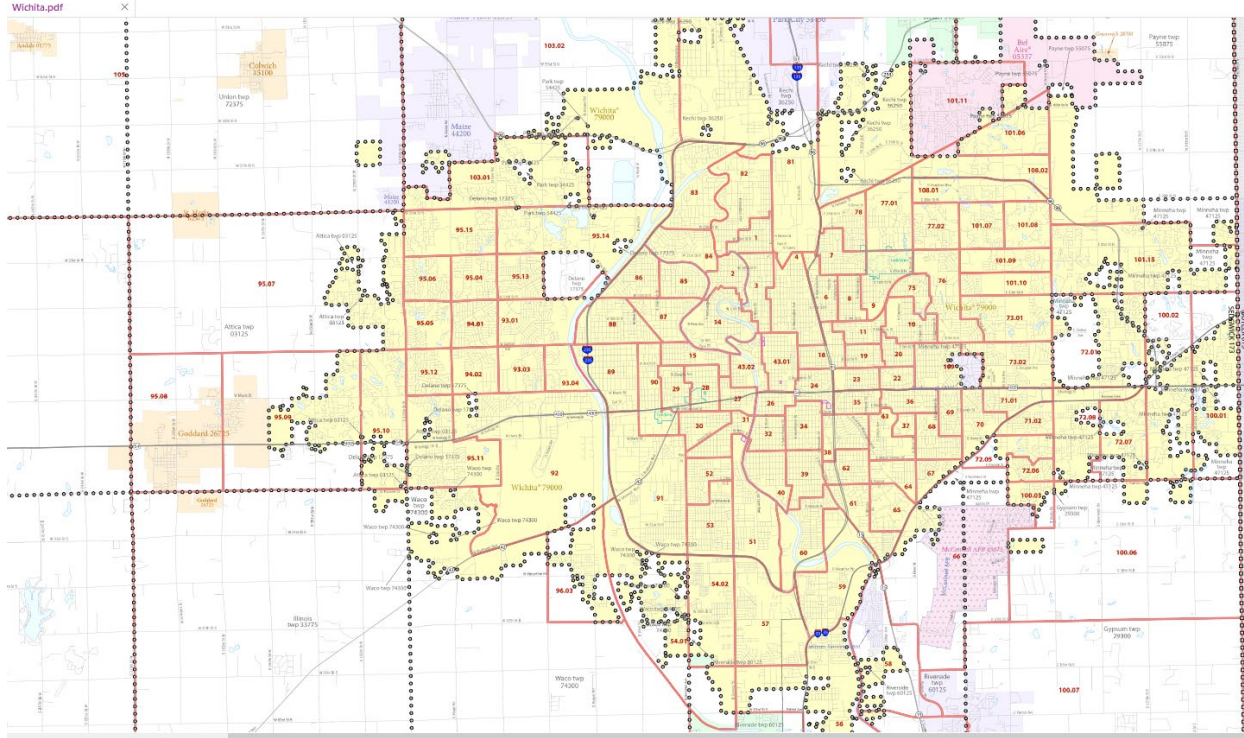


Junction City – Geary County

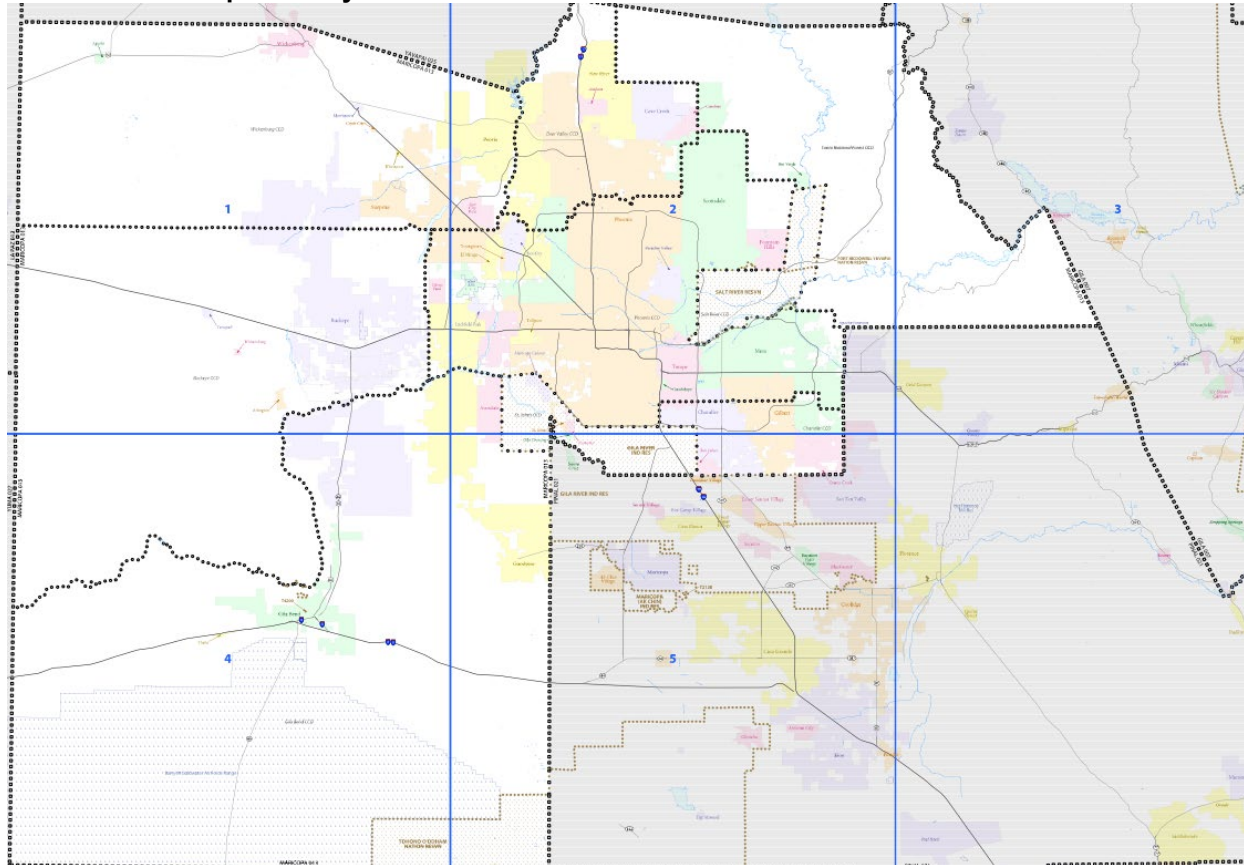
Geary.pdf X



Wichita – Sedgewick County



Phoenix – Maricopa County



Phoenix – Maricopa County (cont.)

