

# **PUBLIC DISCLOSURE**

**August 18, 2025**

## **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

**The Missouri Bank  
RSSD #309150**

**104 North Highway 47  
Warrenton, Missouri 63383**

**Federal Reserve Bank of St. Louis**

**P.O. Box 442  
St. Louis, Missouri 63166-0442**

**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, nor should it be construed as, an assessment of the financial condition of the 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.

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**INSTITUTION'S CRA RATING: This institution is rated SATISFACTORY.**

**The Lending Test is rated:**

**Satisfactory**

**The Community Development Test is rated:**

**Satisfactory**

The Missouri Bank meets the criteria for a Satisfactory rating based on the evaluation of the bank's lending and community development activities. The factors supporting the institution's rating include:

- The loan-to-deposit (LTD) ratio is reasonable given the institution's size, financial condition, and credit needs of the assessment areas (AAs).
- A majority of loans and other lending-related activities are in the AAs.
- The distribution of loans to borrowers reflects reasonable penetration among individuals of different income levels (including low- and moderate-income (LMI)) and businesses of different revenue sizes.
- The geographic distribution of loans reflects an excellent dispersion throughout the AAs.
- There were no CRA-related complaints filed against the bank since the previous CRA evaluation.
- The bank's overall community development performance demonstrates adequate responsiveness to the community development needs of its AAs, considering the bank's capacity and the need and availability of such opportunities for community development in the bank's AAs. The bank has responded to these needs through community development loans, qualified investments, and community development services.

**SCOPE OF EXAMINATION**

The bank's CRA performance was reviewed using the Federal Financial Institutions Examination Council's (FFIEC's) Intermediate Small Bank Procedures. The Intermediate Small Bank Examination Procedures entail two performance tests: the Lending Test and the Community Development Test. The bank maintains operations in four delineated AAs within the state of Missouri. The AA with the largest portion of the bank's branches, loans, and deposit activity is located within the St. Louis, Missouri-Illinois metropolitan statistical area (St. Louis, MO-IL MSA) and is composed of St. Charles and Warren counties. The second AA is located within the nonMSA portion of central Missouri and is composed of Pettis County. The third AA is located in the nonMSA portion of east central Missouri and is composed of Montgomery and Gasconade counties. The fourth AA is located within the Columbia, Missouri MSA and is composed of Boone County.

The following table details the number of branch offices, breakdown of deposits, and the CRA review procedures applicable to each AA completed as part of this evaluation. Deposit information in the following table, as well as deposit information throughout this evaluation, is taken from the Federal Deposit Insurance Corporation (FDIC) Deposit Market Share Report data as of June 30, 2025.

Assessment Area	Offices		Deposits		Review Procedures
	#	%	\$ (000s)	%	
Partial St. Louis MSA	3	42.9	305,547	73.1	Full Scope
Pettis County	2	28.6	71,244	17.0	Limited Scope
East Central Missouri	1	14.3	33,792	8.1	Limited Scope
Boone County	1	14.3	7,631	1.8	Limited Scope
<b>TOTAL<sup>1</sup></b>	<b>7</b>	<b>100.0</b>	<b>418,214</b>	<b>100.0</b>	<b>1 – Full Scope</b>

In light of branch structure, loan and deposit activity, and the bank’s CRA evaluation history, CRA performance in the Partial St. Louis MSA AA was given primary consideration, as it contains the majority of the bank’s loan and deposit activity. Therefore, the Partial St. Louis MSA AA was reviewed using full-scope examination procedures, and performance in the Pettis County, East Central Missouri, and Boone County AAs was reviewed using limited-scope procedures.

Furthermore, residential real estate loans reported under the Home Mortgage Disclosure Act (HMDA) and small business loans were used to evaluate the bank’s lending performance, as these loan categories are considered the bank’s core business lines based on lending volume and the bank’s stated business strategy. Therefore, the loan activity represented by these credit products is deemed indicative of the bank’s overall lending performance. However, as the bank has a particular emphasis on home mortgage lending, performance based on the HMDA loan category carried the most significance toward the bank’s overall performance conclusions. The following table details the performance criterion and the corresponding time periods used in each analysis.

Performance Criterion	Time Period
LTD Ratio	December 31, 2019 – June 30, 2025
Assessment Area Concentration	January 1, 2022 – December 31, 2023
Loan Distribution by Borrower’s Profile	
Geographic Distribution of Loans	
Response to Written CRA Complaints	December 9, 2019 – August 17, 2025
Community Development Activities	

Lending Test analyses often entail comparisons of bank performance to AA demographics and the performance of other lenders, based on HMDA and CRA aggregate lending data. Unless otherwise noted, AA demographics are based on 2020 American Community Survey (ACS) data; certain business demographics are based on 2022 and 2023 Dun & Bradstreet data. When analyzing bank performance by comparing lending activity to both demographic data and aggregate lending data, greater emphasis is generally placed on the aggregate lending data, because it is expected to describe many factors impacting lenders within an AA. Aggregate lending datasets are also

<sup>1</sup> Note: In this table and others throughout this document, percentages may not total 100% due to rounding.

updated annually and are, therefore, expected to predict more relevant comparisons. In addition, the bank's lending levels were evaluated in relation to those of comparable financial institutions operating within the same general region. Three other banks were identified as similarly situated peers, with asset sizes ranging from \$627.8 million to \$894.5 million as of June 30, 2025.

As part of the Community Development Test, the bank's performance was evaluated using the following criteria, considering the bank's capacity and the need and availability of such opportunities for community development in the bank's AAs:

- The number and dollar amount of community development loans.
- The number and dollar amount of qualified investments and grants.
- The extent to which the bank provides community development services.

The review included community development activities initiated from the date of the bank's previous CRA evaluation to this review date. In addition, investments made prior to the date of the previous CRA evaluation, but still outstanding as of this review date, were also considered.

To augment this evaluation, one community contact interview was conducted with a member of the local community to ascertain specific credit needs, opportunities, and local market conditions within the bank's Partial St. Louis MSA AA. Information from this interview also assisted in evaluating the bank's responsiveness to identified community credit needs and community development opportunities. Key details from the community contact interview are included in the *Description of Assessment Area* section applicable to the Partial St. Louis MSA AA.

## **DESCRIPTION OF INSTITUTION**

The bank is a full-service retail bank offering both consumer and commercial loan and deposit products. The bank is wholly owned by Warren County Bancshares, Inc., a one-bank holding company. The bank and its holding company are headquartered in Warrenton, Missouri. In April 2020, the bank merged with its affiliate bank, The Missouri Bank II, which increased the bank's asset size and expanded its geographic footprint to include Boone and Pettis counties. The bank's branch network consists of seven offices (including the main office), six of which are full service, with drive-through accessibility and cash-dispensing ATMs on site. The bank operates one limited-service location in the Pettis County AA and in March 2022, closed one branch office in the Boone County AA. Based on this branch network and other service delivery systems, such as extended banking hours of operation and online banking capabilities, the bank is well positioned to deliver financial services to the entirety of its AAs.

For this review period, no legal impediments or financial constraints were identified that would have hindered the bank from serving the credit needs of its customers, and the bank appeared capable of meeting the credit needs of its AAs based on its available resources and financial products. As of June 30, 2025, the bank reported total assets of \$470.0 million. As of the same date, loans and leases were \$299.0 million (63.6 percent of total assets), and deposits totaled \$418.2 million. The bank's loan portfolio composition by credit category is displayed in the following table.

Distribution of Total Loans as of June 30, 2025		
Credit Category	Amount \$ (000s)	Percentage of Total Loans (%)
Commercial Real Estate	107,357	35.9
1-4 Family Residential	88,909	29.7
Construction and Development	41,064	13.7
Farmland	36,944	12.4
Commercial and Industrial	13,635	4.6
Multifamily Residential	6,906	2.3
Loans to Individuals	1,944	0.7
Total Other Loans	1,657	0.6
Farm Loans	590	0.2
<b>TOTAL</b>	<b>299,006</b>	<b>100.0</b>

As indicated by the table above, a significant portion of the bank's lending resources is directed to commercial real estate loans, loans secured by 1-4 family residential properties, and construction and development loans. The bank also originates and subsequently sells loans related to residential real estate. As these loans are sold on the secondary market shortly after origination, this activity is not captured in the table.

The bank received an Outstanding rating at its previous CRA evaluation conducted by this Reserve Bank on December 9, 2019.

## CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

### LENDING TEST

The bank meets the standards for a satisfactory Lending Test rating under the intermediate small bank procedures, which evaluate bank performance under the following five criteria, as applicable.

#### Loan-to-Deposit (LTD) Ratio

One indication of the bank's overall level of lending activity is its LTD ratio. The table below displays the bank's average LTD ratio in comparison to those of regional peers. The average LTD ratio represents a 23-quarter average, dating back to the bank's last CRA evaluation.

LTD Ratio Analysis			
Name	Headquarters	Asset Size \$ (000s) as of June 30, 2025	Average LTD Ratio (%)
The Missouri Bank	Warrenton, Missouri	470,003	66.3
Regional Banks	Old Monroe, Missouri	894,510	63.0
	Rhineland, Missouri	698,482	88.4
	Odessa, Missouri	627,755	92.2

During the review period, the bank's quarterly LTD ratio experienced a fluctuating trend, decreasing to a low (55.9 percent) in the fourth quarter of 2021 and then increasing to the current ratio of 70.6 percent. The 23-quarter average was 66.3 percent. In comparison, the average LTD ratios for two of the regional peers were higher and experienced varying trends. However, one peer experienced a lower average LTD ratio for the duration of the review period. Therefore, compared to data from regional banks, the bank's average LTD ratio is reasonable, given the bank's size, financial condition, and credit needs of its AAs.

#### Assessment Area Concentration

For the loan activity reviewed as part of this evaluation, the following table displays the number and dollar volume of loans inside and outside the bank's AAs.

Lending Inside and Outside the Assessment Areas January 1, 2022 – December 31, 2023								
Loan Type	Inside				Outside			
	#	# %	\$ (000s)	\$ %	#	# %	\$ (000s)	\$ %
HMDA	146	82.5	38,353	82.9	31	17.5	7,915	17.1
Small Business	79	80.6	10,491	77.8	19	19.4	2,994	22.2
<b>TOTAL LOANS</b>	<b>225</b>	<b>81.8</b>	<b>48,844</b>	<b>81.7</b>	<b>50</b>	<b>18.2</b>	<b>10,909</b>	<b>18.3</b>

A majority of loans and other lending-related activities were made in the bank's AAs. As shown above, 81.8 percent of the total loans were made inside the AAs, accounting for 81.7 percent of the dollar volume of total loans.

**Borrower and Geographic Distribution**

Overall, performance by borrower's income/revenue profile is reasonable, based on the analyses of lending in the bank's full-scope AA, as displayed in the following table.

Full-Scope Assessment Area	Loan Distribution by Borrower's Profile
Partial St. Louis MSA	Reasonable

Limited-Scope Assessment Areas	Loan Distribution by Borrower's Profile
Pettis County	Consistent
East Central Missouri	Exceeds
Boone County	Consistent

In addition, the bank's distribution of lending by income level of census tract reflects excellent penetration throughout the full-scope AA subject to review.

Full-Scope Assessment Area	Geographic Distribution of Loans
Partial St. Louis MSA	Excellent

Limited-Scope Assessment Areas	Geographic Distribution of Loans
Pettis County	Below
East Central Missouri	N/A
Boone County	Below

**Responses to Complaints**

No CRA-related complaints were filed against the bank during this review period (December 9, 2019, through August 17, 2025).

**COMMUNITY DEVELOPMENT TEST**

The bank's performance under the Community Development Test is rated satisfactory. Considering the bank's capacity and the need and availability of such opportunities for community development in the AAs, the bank demonstrates adequate responsiveness to the community development needs of its full-scope AA.

Full-Scope Assessment Area	Community Development Test Performance Conclusions
Partial St. Louis MSA	Adequate



Limited-Scope Assessment Areas	Community Development Test Performance Conclusions
Pettis County	Consistent
East Central Missouri	Below
Boone County	Consistent

Total Community Development Activities Inside Assessment Areas December 9, 2019 – August 17, 2025			
Community Development Component	#		\$
Loans	46		24.1 million
Investments, Current and Prior	9		4.0 million
Current Period	7		2.9 million
Prior Period, Still Outstanding	2		1.1 million
Donations	82		34,767
Services	3 services	335 hours	1 organization

During the review period, the bank made 46 qualifying loans in its AAs totaling approximately \$24.1 million. Of those loans, 34 loans, totaling \$18.5 million, were to small businesses for the purpose of economic development, as they created and retained jobs for LMI individuals; five loans totaling \$3.2 million were for affordable housing; and seven loans, totaling \$2.4 million, were made with the purpose of revitalizing and stabilizing an LMI area or providing community services.

The bank also made community development investments and donations in its AAs totaling \$4.0 million. This amount included six new qualified investments totaling \$2.9 million, two continuing investments made in a prior review period totaling \$1.1 million, and 82 donations totaling \$34,767. All of the investments were municipal bonds for essential community needs that benefit LMI areas and school bonds to districts that serve LMI families. Furthermore, the 82 donations were made to 25 separate organizations having a community development purpose.

During the review period, bank personnel used financial expertise to provide three service activities to one community development organization within the bank's AAs. The service activity provided financial expertise to the economic development council, which assists small businesses that create and retain jobs for LMI individuals in the bank's AAs.

In addition to adequately meeting the community development needs of its AAs, the bank made eight economic development loans totaling \$4.4 million outside its AAs but still within the broader statewide or regional areas.

## **FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW**

Based on findings from the Consumer Affairs examination, including a fair lending analysis performed under Regulation B – Equal Credit Opportunity and the Fair Housing Act requirements, conducted concurrently with this CRA evaluation, no evidence of discriminatory or other illegal credit practices inconsistent with helping to meet community credit needs was identified.

## ST. LOUIS, MISSOURI-ILLINOIS METROPOLITAN STATISTICAL AREA

*(Full-Scope Review)*

### DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE PARTIAL ST. LOUIS MSA ASSESSMENT AREA

#### **Bank Structure**

The bank operates three of its seven branches (42.9 percent) in this AA. Two of the branches are located in St. Charles County, and one, which serves as the bank's headquarters, is located in Warren County. Two of the branches are located in moderate-income census tracts, with the remaining branch located in a middle-income census tract. All branches have cash-dispensing ATMs on site and offer drive-through services. Since the last evaluation, the bank did not open or close any branches in the AA. Based on its branch network and other service delivery systems, the bank is well positioned to deliver financial services to all of the AA.

#### **General Demographics**

The AA is composed of St. Charles and Warren counties in their entirety, which represent two of the seven counties that make up the Missouri portion of the St. Louis, MO-IL MSA. As of the 2020 ACS, the AA population was 440,794, with St. Charles County comprising 91.9 percent of that population (405,262). Banking competition in this AA is high. Of the 39 FDIC-insured depository institutions with a branch presence in this AA, the bank ranked 11<sup>th</sup> in deposit market share, encompassing 2.8 percent of total deposit dollars.

Credit needs in the AA include a mix of consumer and business loan products. One particular credit need noted by the community contact is affordable housing. The community contact cited rising housing costs along with a lack of LMI and first-time homebuyer programs as barriers for potential homebuyers looking to obtain affordable housing.

#### **Income and Wealth Demographics**

The following table summarizes the distribution of AA census tracts by income level and the family population within those tracts.

Assessment Area Demographics by Geography Income Level						
Dataset	Low-	Moderate-	Middle-	Upper-	Unknown-	TOTAL
Census Tracts	1	11	37	44	1	94
	1.1%	11.7%	39.4%	46.8%	1.1%	100%
Family Population	466	9,788	46,297	60,094	3	116,648
	0.4%	8.4%	39.7%	51.5%	0.0%	100%

As shown above, 12.8 percent of the census tracts in the AA are LMI geographies, with 8.8 percent of the total family population residing in the LMI census tracts. The moderate-income census tracts are located in both St. Charles and Warren counties, and the low-income census tract, which consists mainly of farmland, is located in St. Charles County.

Based on 2020 ACS data, the median family income for the AA was \$100,516. At the same time, the median family income for the St. Louis, MO-IL MSA as a whole was \$84,758. More recently, the FFIEC estimates the 2023 median family income for the St. Louis, MO-IL MSA in its entirety to be \$100,800. The following table displays the population percentages of AA families by income level compared to the MSA family population as a whole.

Family Population by Income Level					
Dataset	Low-	Moderate-	Middle-	Upper-	TOTAL
Assessment Area	14,318	18,299	26,427	57,604	116,648
	12.3%	15.7%	22.7%	49.4%	100%
St. Louis, MO-IL MSA	150,414	129,743	152,753	291,483	724,393
	20.8%	17.9%	21.1%	40.2%	100%

As shown in the table above, 28.0 percent of the families within the AA were considered LMI, which is well below the LMI family percentage of 38.7 percent in the entire MSA. The percentage of families living below the poverty level in the AA, 5.3 percent, is lower than in the St. Louis, MO-IL MSA (10.8 percent). Considering these factors, the AA appears to be more affluent than the MSA as a whole.

### **Housing Demographics**

Based on housing values, income levels, and rental costs, housing in the AA appears to be less affordable than the St. Louis, MO-IL MSA.

Housing Cost Burden (%)						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low-Income	Moderate-Income	All Renters	Low-Income	Moderate-Income	All Owners
Assessment Area	77.6	37.8	36.0	66.6	33.2	14.4
St. Louis, MO-IL MSA	75.2	25.8	40.8	61.0	26.9	16.4
<i>Cost burden is housing cost that equals 30 percent or more of household income. Source: U.S. Department of Housing and Urban Development (HUD), 2017–2021 Comprehensive Housing Affordability Strategy</i>						

According to the table above, more LMI renters are cost burdened in the AA than in the MSA as a whole. Similarly, a greater number of LMI homeowners in the AA are cost burdened when compared to the LMI homeowners across the St. Louis, MO-IL MSA. The elevated levels of cost-burdened LMI renters and homeowners in the AA supports the community contact’s statement that the area would benefit from more affordable housing options.

### **Industry and Employment Demographics**

The AA supports a sizable business community, including a strong small business sector, as evidenced by Dun & Bradstreet data that indicates that 93.0 percent of the AA businesses have gross annual revenues of \$1 million or less. Furthermore, according to the U.S. Department of Labor, Bureau of Labor Statistics (BLS) Quarterly Census of Employment and Wages data, there are 169,862 employees in the AA (including 16,637 government employees). By percentage, the three largest nongovernment job categories in the AA are retail trade (14.0 percent), healthcare and social assistance (13.8 percent), and accommodation and food services (13.6 percent). The table below details BLS unemployment data (not seasonally adjusted) for the AA and the St. Louis, MO-IL MSA.

Unemployment Levels (%)			
Dataset	Time Period (Annual Average)		
	2022	2023	2024
Assessment Area	2.2	2.6	3.1
St. Louis, MO-IL MSA	2.9	3.3	3.7

As shown in the preceding table, unemployment levels were lower in the AA compared to the MSA as a whole, though both reflect a slight upward trend in the past three years.

### **Community Contact Information**

The community contact, specializing in real estate, described a strong economy but a challenging market for first-time homebuyers due to rising housing costs and a lack of affordable housing. The influx of an older, affluent population has driven up home prices, pushing younger residents to seek more affordable options elsewhere, while the area lacks sufficient programs to assist low- to moderate-income individuals in becoming homeowners, despite an adequate number of banks.

## CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE PARTIAL ST. LOUIS MSA ASSESSMENT AREA

### LENDING TEST

The bank's overall distribution of loans by borrower's income/revenue profile reflects reasonable penetration among borrowers of different income levels and businesses of different revenue sizes. The overall geographic distribution of loans reflects excellent penetration throughout the AA.

### Loan Distribution by Borrower's Profile

Overall, the bank's loan distribution by borrower's profile is reasonable, based on performance from both loan categories reviewed. Greater significance was placed on performance in the HMDA loan category given the bank's emphasis on HMDA lending.

Borrowers are classified into low-, moderate-, middle-, and upper-income categories by comparing their reported income to the applicable median family income figure as estimated by the FFIEC (\$100,800 for the St. Louis, MO-IL MSA as of 2023). The following table shows the distribution of HMDA-reported loans by borrower income level in comparison to family population income demographics for the AA. Additionally, the 2022–2023 aggregate data for the AA is displayed.

Distribution of 2022–2023 HMDA Lending by Borrower Income Level Assessment Area: Partial St. Louis MSA							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	1	3.4	5.3	57	0.6	2.7	12.3
Moderate	3	10.3	17.7	614	6.5	12.8	15.7
Middle	7	24.1	22.6	1,800	19.0	21.1	22.7
Upper	16	55.2	33.5	6,572	69.6	42.6	49.4
Unknown	2	6.9	20.9	406	4.3	20.8	0.0
TOTAL	29	100.0	100.0	9,449	100.0	100.0	100.0
Refinance							
Low	2	5.0	9.3	153	1.7	5.6	12.3
Moderate	8	20.0	22.5	1,402	15.5	17.8	15.7
Middle	5	12.5	23.5	1,269	14.0	22.6	22.7
Upper	20	50.0	29.1	5,834	64.4	36.7	49.4
Unknown	5	12.5	15.7	394	4.4	17.3	0.0
TOTAL	40	100.0	100.0	9,052	100.0	100.0	100.0

<b>Home Improvement</b>							
Low	0	0.0	5.3	0	0.0	3.4	12.3
Moderate	1	33.3	15.1	33	15.9	10.9	15.7
Middle	1	33.3	23.8	45	21.6	20.2	22.7
Upper	1	33.3	52.6	130	62.5	61.6	49.4
Unknown	0	0.0	3.3	0	0.0	3.9	0.0
<b>TOTAL</b>	<b>3</b>	<b>100.0</b>	<b>100.0</b>	<b>208</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<b>Multifamily Loans</b>							<b>% of Multifamily Units</b>
Low	0	0.0	0.0	0	0.0	0.0	N/A
Moderate	0	0.0	0.0	0	0.0	0.0	N/A
Middle	0	0.0	0.0	0	0.0	0.0	N/A
Upper	0	0.0	0.0	0	0.0	0.0	N/A
Unknown	0	0.0	100.0	0	0.0	100.0	N/A
<b>TOTAL</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>	<b>100.0</b>	<b>N/A</b>
<b>Total Home Mortgage Loans</b>							<b>Families By Family Income %</b>
Low	3	4.2	6.2	210	1.1	3.1	12.3
Moderate	12	16.7	18.5	2,049	11.0	12.9	15.7
Middle	13	18.1	22.8	3,114	16.6	20.0	22.7
Upper	37	51.4	34.3	12,536	67.0	39.2	49.4
Unknown	7	9.7	18.1	800	4.3	24.8	0.0
<b>TOTAL</b>	<b>72</b>	<b>100.0</b>	<b>100.0</b>	<b>18,709</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<i>Source: 2022 and 2023 FFIEC Census Data 2016–2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.</i>							

As displayed in the preceding table, the bank’s percentage of lending to low-income borrowers (4.2 percent) is significantly below the low-income family population figure (12.3 percent) and slightly below the 2022–2023 aggregate lending level to low-income borrowers (6.2 percent), reflecting poor performance. The bank’s level of lending to moderate-income borrowers (16.7 percent) is below the 2022–2023 aggregate lending level to moderate-income borrowers (18.5 percent), though higher than the moderate-income family population percentage (15.7 percent), reflecting reasonable performance. Considering the performance of both income categories, including the AA having a higher population of moderate-income families, the bank’s overall distribution of loans by borrower’s profile is reasonable.

Next, small business loans were reviewed to determine the bank’s lending levels to businesses of different sizes. The following table shows the distribution of 2022–2023 small business loans by loan amount and business revenue size compared to Dun & Bradstreet and aggregate data.

Distribution of 2022–2023 Small Business Lending by Borrower Income Level Assessment Area: Partial St. Louis MSA								
Business Revenue and Loan Size		2022–2023						
		Count			Dollars			Total
		Bank		Aggregate	Bank		Aggregate	Businesses
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	35	66.0	54.5	2,846	42.0	33.3	93.0
	Over \$1 Million/ Unknown	18	34.0	45.5	3,929	58.0	66.7	7.0
	<b>TOTAL</b>	<b>53</b>	<b>100.0</b>	<b>100.0</b>	<b>6,775</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Loan Size	\$100,000 or Less	36	67.9	94.3	1,447	21.4	39.1	
	\$100,001–\$250,000	6	11.3	2.9	1,139	16.8	14.9	
	\$250,001–\$1 Million	11	20.8	2.8	4,189	61.8	46.1	
	Over \$1 Million	0	0.0	0.0	0	0.0	0.0	
	<b>TOTAL</b>	<b>53</b>	<b>100.0</b>	<b>100.0</b>	<b>6,775</b>	<b>100.0</b>	<b>100.0</b>	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	27	77.1		953	33.5	
		\$100,001–\$250,000	5	14.3		890	31.3	
		\$250,001–\$1 Million	3	8.6		1,003	35.2	
		Over \$1 Million	0	0.0		0	0.0	
		<b>TOTAL</b>	<b>35</b>	<b>100.0</b>		<b>2,846</b>	<b>100.0</b>	

The bank’s level of lending to small businesses is reasonable. The bank originated the majority of its small business loans (66.0 percent) to businesses with revenues of \$1 million or less, which exceeds the aggregate lending level from 2022–2023 of 54.5 percent but is below the demographic estimate of businesses in the AA with annual revenues of \$1 million or less (93.0 percent).

### Geographic Distribution of Loans

As previously noted, the AA includes 1 low-income and 11 moderate-income census tracts, representing 12.8 percent of all AA census tracts. Overall, the bank’s geographic distribution of loans in the AA reflects excellent penetration throughout the LMI census tracts, based on the HMDA and small business categories. Furthermore, based on reviews from both loan categories, there were no conspicuous lending gaps noted in LMI areas, further supporting that the overall geographic distribution of loans is excellent.

The following table displays the geographic distribution of the 2022–2023 HMDA loans compared to the owner-occupied housing demographics and aggregate performance for the AA.

Distribution of 2022–2023 HMDA Lending by Income Level of Geography Assessment Area: Partial St. Louis MSA							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner- Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0	0.1	0	0.0	0.1	0.4
Moderate	11	37.9	8.1	1,737	18.4	5.8	7.9
Middle	10	34.5	39.9	2,952	31.2	36.9	40.3
Upper	8	27.6	51.8	4,760	50.4	57.2	51.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
TOTAL	29	100.0	100.0	9,449	100.0	100.0	100.0
Refinance							
Low	0	0.0	0.1	0	0.0	0.3	0.4
Moderate	8	20.0	7.7	1,281	14.2	6.2	7.9
Middle	14	35.0	39.8	3,809	42.1	35.6	40.3
Upper	18	45.0	52.4	3,962	43.8	58.0	51.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
TOTAL	40	100.0	100.0	9,052	100.0	100.0	100.0
Home Improvement							
Low	0	0.0	0.1	0	0.0	0.0	0.4
Moderate	1	33.3	6.3	130	62.5	5.4	7.9
Middle	2	66.7	34.6	78	37.5	32.2	40.3
Upper	0	0.0	59.1	0	0.0	62.4	51.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
TOTAL	3	100.0	100.0	208	100.0	100.0	100.0
Multifamily Loans							% of Multifamily Units
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	46.5	0	0.0	15.4	13.8
Middle	0	0.0	31.0	0	0.0	47.6	45.4
Upper	0	0.0	22.5	0	0.0	36.9	40.7
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
TOTAL	0	0.0	100.0	0	0.0	100.0	100.0



Total Home Mortgage Loans							% of Owner-Occupied Units
Low	0	0.0	0.1	0	0.0	0.1	0.4
Moderate	20	27.8	7.9	3,148	16.8	6.5	7.9
Middle	26	36.1	39.3	6,839	36.6	37.2	40.3
Upper	26	36.1	52.7	8,722	46.6	56.2	51.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
<b>TOTAL</b>	<b>72</b>	<b>100.0</b>	<b>100.0</b>	<b>18,709</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<i>Source: 2022 and 2023 FFIEC Census Data 2016–2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.</i>							

The bank did not originate any HMDA loans in low-income census tracts. However, considering the minimal 2022–2023 aggregate HMDA lending level (0.1 percent) along with the low demographic figure (0.4 percent) for owner-occupied units in low-income census tracts, the bank’s performance for HMDA lending in low-income census tracts (0.0 percent) is reasonable. The analysis of HMDA loans revealed excellent lending performance to borrowers residing in moderate-income census tracts. The bank’s penetration of HMDA lending in moderate-income census tracts (27.8 percent) greatly exceeds the demographic (7.9 percent) and the 2022–2023 aggregate lending levels (7.9 percent). Considering the performance of both census tract categories, the bank’s overall geographic HMDA lending performance is excellent.

Second, the bank’s geographic distribution of small business loans was reviewed. The following table displays 2022–2023 small business loan activity by geographical income level compared to the location of businesses throughout the bank’s AA and the 2022–2023 small business aggregate data.

<b>Distribution of 2022–2023 Small Business Lending by Income Level of Geography Assessment Area: Partial St. Louis MSA</b>							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	0	0.0	2.2	0	0.0	5.8	2.0
Moderate	27	50.9	9.8	3,424	50.5	11.6	12.3
Middle	15	28.3	36.2	1,602	23.6	37.2	36.8
Upper	11	20.8	51.5	1,750	25.8	45.3	48.8
Unknown	0	0.0	0.2	0	0.0	0.1	0.0
<b>TOTAL</b>	<b>53</b>	<b>100.0</b>	<b>100.0</b>	<b>6,776</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
<i>Source: 2022 and 2023 FFIEC Census Data 2022 and 2023 Dun &amp; Bradstreet Data 2016–2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.</i>							

The bank's level of lending in low-income census tracts (0.0 percent) is below the percentage of businesses (2.0 percent) operating inside the sole low-income AA census tract and the 2022–2023 aggregate lending level (2.2 percent); however, as the low demographic and aggregate figures suggest limited lending opportunities in the low-income census tract, the bank's performance is reasonable. The bank's percentage of small business lending in moderate-income census tracts (50.9 percent) significantly exceeds the aggregate lending level (9.8 percent) and the percentage of small businesses operating in the moderate-income census tracts (12.3 percent), representing excellent lending performance. Therefore, the bank's overall geographic distribution of small business loans is excellent.

### COMMUNITY DEVELOPMENT TEST

The bank's overall community development performance demonstrates adequate responsiveness to the community development needs within the Partial St. Louis MSA AA, considering the bank's capacity and the need and availability of such opportunities for community development. The bank has addressed these needs of the AA through community development loans, qualified investments, and community development services.

During the review period, the bank extended 32 community development loans totaling \$16.0 million in the Partial St. Louis MSA AA. Of these loans, 21 totaling \$11.7 million were made to small businesses for the purpose of economic development. The economic development loans, 14 of which were for businesses located in moderate-income census tracts, assisted with start-up costs, working capital, and improvements to existing businesses that created and retained jobs for LMI workers. The bank made five loans totaling \$3.2 million for the purpose of affordable housing. The affordable housing loans were all located in moderate-income census tracts and included rental properties and mobile homes. Additionally, the bank made five loans in moderate-income census tracts totaling \$852,689 for the purpose of revitalization and stabilization, two of which were part of a government plan to revitalize the area. The remaining loan (\$310,507) was for the purpose of community service.

The bank made five qualified investments, including four new investments and one from the prior period, totaling \$2.9 million. Of the new investments, two were school bonds totaling \$1.8 million, and two were municipal bonds totaling \$560,776 for improvements to the police station and county jail. Each of the new bonds were for the purpose of revitalization and stabilization, as the improvements were for essential facilities located in moderate-income census tracts. The prior-period investment totaling \$500,000 had a purpose of community service. The investment was a bond for improvements to the local community college, the majority of whose students are eligible for financial assistance.

Additionally, the bank made 53 donations, totaling \$14,399, to 14 different community organizations benefiting LMI geographies or individuals. All of the donations were for the purpose of community service. Finally, three bank employees utilized their financial expertise to provide 335 service hours to one community development organization in this AA.

# **PETTIS COUNTY NONMETROPOLITAN STATISTICAL AREA**

*(Limited-Scope Review)*

## **DESCRIPTION OF INSTITUTION’S OPERATIONS IN THE PETTIS COUNTY ASSESSMENT AREA**

This AA was delineated as a result of the 2020 merger and includes the entirety of Pettis County. The bank operates two offices in the AA, one full-service and one limited-service, which were each acquired during the merger. The full-service location has a cash-dispensing ATM on site and drive-up accessibility. The tables below detail key demographics relating to this AA.

Assessment Area Demographics by Population Income Level					
Demographic Type	Population Income Level				TOTAL
	Low-	Moderate-	Middle-	Upper-	
Family Population	1,902	1,987	2,495	4,505	<b>10,889</b>
	17.5%	18.2%	22.9%	41.1%	<b>100%</b>
Household Population	3,117	2,616	3,192	7,268	<b>16,193</b>
	19.3%	16.2%	19.7%	44.9%	<b>100%</b>

Assessment Area Demographics by Geography Income Level						
Dataset	Geography Income Level					TOTAL
	Low-	Moderate-	Middle-	Upper-	Unknown-	
Census Tracts	0	2	8	1	0	<b>11</b>
	0.0%	18.2%	72.7%	9.1%	0.0%	<b>100%</b>
Family Population	0	1,273	8,557	1,059	0	<b>10,889</b>
	0.0%	11.7%	78.6%	9.7%	0.0%	<b>100%</b>
Household Population	0	2,028	12,685	1,480	0	<b>16,193</b>
	0.0%	12.5%	78.3%	9.1%	0.0%	<b>100%</b>
Business Institutions	0	132	1,329	113	0	<b>1,574</b>
	0.0%	8.4%	84.4%	7.2%	0.0%	<b>100%</b>

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE PETTIS  
COUNTY ASSESSMENT AREA**

**LENDING TEST**

The bank's Lending Test performance in this AA is consistent with the bank's Lending Test performance in the Partial St. Louis MSA AA, which was reviewed using full-scope procedures, as detailed in the following table. For more detailed information relating to the bank's Lending Test performance in this AA, see the tables in *Appendix A*.

<b>Lending Test Criteria</b>	<b>Performance</b>
Distribution of Loans by Borrower's Profile	Consistent
Geographic Distribution of Loans	Below
<b>OVERALL</b>	<b>Consistent</b>

**COMMUNITY DEVELOPMENT TEST**

The bank's Community Development Test performance in this AA is consistent with the bank's Community Development Test performance in the Partial St. Louis MSA AA, which was reviewed using full-scope procedures.

During the review period, the bank made seven community development loans totaling \$1.6 million that supported economic development, as the loans were to small businesses that create and retain jobs for LMI individuals. Additionally, the bank made three investments totaling \$1.9 million for the purpose of community service. Two of the investments (\$1.3 million) were made during the current period and were composed of a school and municipal bond benefiting a majority of LMI individuals. The remaining investment was from the prior period (\$556,725) and was a bond for a community college in the AA with a majority of their students eligible for financial aid. Finally, the bank made 26 donations, totaling \$20,087, to nine different community organizations benefiting LMI geographies or individuals. All of the donations were for the purpose of community service.

## EAST CENTRAL MISSOURI NONMETROPOLITAN STATISTICAL AREA

*(Limited-Scope Review)*

### DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE EAST CENTRAL MISSOURI ASSESSMENT AREA

This AA includes Gasconade and Montgomery counties in their entireties. The bank operates one full-service office in the AA. The AA includes nine census tracts, none of which are low- or moderate-income. As such, geographical lending distribution was not evaluated for this AA. The tables below detail key demographics relating to this AA.

Assessment Area Demographics by Population Income Level					
Demographic Type	Population Income Level				TOTAL
	Low-	Moderate-	Middle-	Upper-	
Family Population	1,006	1,100	1,676	3,680	7,462
	13.5%	14.7%	22.5%	49.3%	100%
Household Population	2,108	1,544	1,969	5,528	11,149
	18.9%	13.9%	17.7%	49.6%	100%

Assessment Area Demographics by Geography Income Level						
Dataset	Geography Income Level					TOTAL
	Low-	Moderate-	Middle-	Upper-	Unknown-	
Census Tracts	0	0	4	5	0	9
	0.0%	0.0%	44.4%	55.6%	0.0%	100%
Family Population	0	0	2,992	4,470	0	7,462
	0.0%	0.0%	40.1%	59.9%	0.0%	100%
Household Population	0	0	4,501	6,648	0	11,149
	0.0%	0.0%	40.4%	59.6%	0.0%	100%
Business Institutions	0	0	487	802	0	1,289
	0.0%	0.0%	37.8%	62.2%	0.0%	100%

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE EAST  
CENTRAL MISSOURI ASSESSMENT AREA**

**LENDING TEST**

The bank's Lending Test performance in this AA exceeds the bank's Lending Test performance in the Partial St. Louis MSA AA, which was reviewed using full-scope procedures, as detailed in the following table. For more detailed information relating to the bank's Lending Test performance in this AA, see the tables in *Appendix A*.

<b>Lending Test Criteria</b>	<b>Performance</b>
Distribution of Loans by Borrower's Profile	Exceeds
Geographic Distribution of Loans	N/A
<b>OVERALL</b>	<b>Exceeds</b>

**COMMUNITY DEVELOPMENT TEST**

The bank's Community Development Test performance in this AA is below the bank's Community Development Test performance in the Partial St. Louis MSA AA, which was reviewed using full-scope procedures.

During the review period, the bank made two community development loans totaling \$824,084 that supported economic development, as the loans were to small businesses that create and retain jobs for LMI individuals. Additionally, the bank made one investment in the amount of \$353,167 for the purpose of community service. The investment was a school bond for improvements to a school district with a majority of their students eligible for free and reduced lunch. Finally, the bank made three donations, totaling \$281, to two different community organizations benefiting LMI geographies or individuals. The donations were for the purpose of community service.

## COLUMBIA, MISSOURI METROPOLITAN STATISTICAL AREA

*(Limited-Scope Review)*

### DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE BOONE COUNTY ASSESSMENT AREA

This AA was delineated as a result of the 2020 merger and includes the entirety of Boone County. The bank operates one full-service office in the AA and closed one branch during the review period; both were acquired during the merger. The tables below detail key demographics relating to this AA.

Assessment Area Demographics by Population Income Level					
Demographic Type	Population Income Level				TOTAL
	Low-	Moderate-	Middle-	Upper-	
Family Population	7,492	7,776	8,598	17,278	41,144
	18.2%	18.9%	20.9%	42.0%	100%
Household Population	17,493	11,518	12,380	30,528	71,919
	24.3%	16.0%	17.2%	42.5%	100%

Assessment Area Demographics by Geography Income Level						
Dataset	Geography Income Level					TOTAL
	Low-	Moderate-	Middle-	Upper-	Unknown-	
Census Tracts	4	11	15	9	1	40
	10.0%	27.5%	37.5%	22.5%	2.5%	100%
Family Population	962	8,902	17,831	13,085	364	41,144
	2.3%	21.6%	43.3%	31.8%	0.9%	100%
Household Population	5,042	19,485	26,698	18,745	1,949	71,919
	7.0%	27.1%	37.1%	26.1%	2.7%	100%
Business Institutions	878	1,893	2,544	1,795	192	7,302
	12.0%	25.9%	34.8%	24.6%	2.6%	100%

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE BOONE  
COUNTY ASSESSMENT AREA**

**LENDING TEST**

The bank's Lending Test performance in this AA is consistent with the bank's Lending Test performance in the Partial St. Louis MSA AA, which was reviewed using full-scope procedures, as detailed in the following table. For more detailed information relating to the bank's Lending Test performance in this AA, see the tables in *Appendix A*.

<b>Lending Test Criteria</b>	<b>Performance</b>
Distribution of Loans by Borrower's Profile	Consistent
Geographic Distribution of Loans	Below
<b>OVERALL</b>	<b>Consistent</b>

**COMMUNITY DEVELOPMENT TEST**

The bank's Community Development Test performance in this AA is consistent with the bank's Community Development Test performance in the Partial St. Louis MSA AA, which was reviewed using full-scope procedures.

During the review period, the bank made five community development loans totaling \$5.7 million, four of which were for the purpose of economic development. These loans were made to small businesses that create and retain jobs for LMI individuals. The remaining loan was made for the purchase of a gas station in a moderate-income census tract, which would revitalize and stabilize an LMI area by providing an essential service and creating LMI jobs.



**APPENDIX A – LENDING PERFORMANCE TABLES FOR LIMITED-SCOPE  
REVIEW ASSESSMENT AREAS**

**Pettis County Assessment Area**

Distribution of 2022–2023 HMDA Lending by Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0	6.2	0	0.0	3.3	17.5
Moderate	1	14.3	21.7	83	9.0	15.8	18.2
Middle	2	28.6	21.4	238	25.8	20.7	22.9
Upper	3	42.9	26.9	427	46.2	36.8	41.4
Unknown	1	14.3	23.7	176	19.0	23.3	0.0
TOTAL	7	100.0	100.0	924	100.0	100.0	100.0
Refinance							
Low	3	50.0	9.7	52	9.8	5.3	17.5
Moderate	2	33.3	22.8	229	43.2	17.5	18.2
Middle	0	0.0	24.6	0	0.0	23.5	22.9
Upper	1	16.7	28.1	249	47.0	35.7	41.4
Unknown	0	0.0	14.7	0	0.0	18.1	0.0
TOTAL	6	100.0	100.0	530	100.0	100.0	100.0
Home Improvement							
Low	0	0.0	8.6	0	0.0	7.5	17.5
Moderate	1	14.3	17.3	38	7.3	12.0	18.2
Middle	0	0.0	24.1	0	0.0	26.5	22.9
Upper	6	85.7	41.4	484	92.7	46.7	41.4
Unknown	0	0.0	8.6	0	0.0	7.4	0.0
TOTAL	7	100.0	100.0	522	100.0	100.0	100.0
Multifamily Loans							% of Multifamily Units
Low	0	0.0	0.0	0	0.0	0.0	N/A
Moderate	0	0.0	0.0	0	0.0	0.0	N/A
Middle	0	0.0	6.7	0	0.0	1.2	N/A
Upper	0	0.0	46.7	0	0.0	4.0	N/A
Unknown	2	100.0	46.7	1,112	100.0	94.8	N/A
TOTAL	2	100.0	100.0	1,112	100.0	100.0	N/A

**The Missouri Bank  
Warrenton, Missouri**

**CRA Performance Evaluation  
August 18, 2025**

Total Home Mortgage Loans							Families By Family Income %
Low	3	13.6	7.1	52	1.7	3.5	17.5
Moderate	4	18.2	21.0	350	11.3	14.4	18.2
Middle	2	9.1	22.0	238	7.7	19.5	22.9
Upper	10	45.5	28.6	1,160	37.6	33.6	41.4
Unknown	3	13.6	21.2	1,288	41.7	29.0	0.0
<b>TOTAL</b>	<b>22</b>	<b>100.0</b>	<b>100.0</b>	<b>3,088</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

Source: 2022 and 2023 FFIEC Census Data

2016–2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Distribution of 2022–2023 Small Business Lending by Borrower Income Level								
Business Revenue and Loan Size		2022–2023						
		Count			Dollars			Total
		Bank		Aggregate	Bank		Aggregate	Businesses
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	8	88.9	53.3	1,924	93.7	40.4	90.2
	Over \$1 Million/Unknown	1	11.1	46.7	130	6.3	59.6	9.8
	<b>TOTAL</b>	<b>9</b>	<b>100.0</b>	<b>100.0</b>	<b>2,054</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Loan Size	\$100,000 or Less	5	55.6	89.9	336	16.4	31.2	
	\$100,001–\$250,000	2	22.2	5.5	243	11.8	18.5	
	\$250,001–\$1 Million	2	22.2	4.6	1,475	71.8	50.3	
	Over \$1 Million	0	0.0	0.0	0	0.0	0.0	
	<b>TOTAL</b>	<b>9</b>	<b>100.0</b>	<b>100.0</b>	<b>2,054</b>	<b>100.0</b>	<b>100.0</b>	
Loan Size	Revenue \$1 Million or Less	5	62.5		336	17.5		
	\$100,001–\$250,000	1	12.5		113	5.9		
	\$250,001–\$1 Million	2	25.0		1,475	76.7		
	Over \$1 Million	0	0.0		0	0.0		
	<b>TOTAL</b>	<b>8</b>	<b>100.0</b>		<b>1,924</b>	<b>100.0</b>		

Distribution of 2022–2023 HMDA Lending by Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner- Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	15.3	0	0.0	11.8	11.6
Middle	7	100.0	74.2	924	100.0	77.2	77.0
Upper	0	0.0	10.5	0	0.0	11.0	11.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
TOTAL	7	100.0	100.0	924	100.0	100.0	100.0
Refinance							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	16.7	11.1	21	4.0	7.4	11.6
Middle	4	66.7	78.8	497	93.8	85.5	77.0
Upper	1	16.7	10.1	12	2.3	7.1	11.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
TOTAL	6	100.0	100.0	530	100.0	100.0	100.0
Home Improvement							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	8.6	0	0.0	4.6	11.6
Middle	5	71.4	76.5	290	55.6	80.7	77.0
Upper	2	28.6	14.8	232	44.4	14.7	11.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
TOTAL	7	100.0	100.0	522	100.0	100.0	100.0
Multifamily Loans							% of Multifamily Units
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	15.6	0	0.0	0.8	13.0
Middle	2	100.0	82.2	1,112	100.0	99.0	86.6
Upper	0	0.0	2.2	0	0.0	0.2	0.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
TOTAL	2	100.0	100.0	1,112	100.0	100.0	100.0

**The Missouri Bank  
Warrenton, Missouri**

**CRA Performance Evaluation  
August 18, 2025**

Total Home Mortgage Loans							% of Owner-Occupied Units
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	4.5	13.7	21	0.7	9.7	11.6
Middle	18	81.8	75.7	2,823	91.4	81.1	77.0
Upper	3	13.6	10.6	244	7.9	9.3	11.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
<b>TOTAL</b>	<b>22</b>	<b>100.0</b>	<b>100.0</b>	<b>3,088</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

Source: 2022 and 2023 FFIEC Census Data

2016–2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Distribution of 2022–2023 Small Business Lending by Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	9.4	0	0.0	6.6	8.4
Middle	9	100.0	82.4	2,054	100.0	88.0	84.3
Upper	0	0.0	8.1	0	0.0	5.4	7.3
Unknown	0	0.0	0.1	0	0.0	0.0	0.0
<b>TOTAL</b>	<b>9</b>	<b>100.0</b>	<b>100.0</b>	<b>2,054</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

Source: 2022 and 2023 FFIEC Census Data

2022 and 2023 Dun & Bradstreet Data

2016–2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

**East Central Missouri Assessment Area**

Distribution of 2022–2023 HMDA Lending by Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	1	50.0	6.8	50	12.8	3.2	13.5
Moderate	0	0.0	21.2	0	0.0	14.4	14.7
Middle	0	0.0	22.7	0	0.0	22.7	22.5
Upper	1	50.0	26.9	340	87.2	38.0	49.3
Unknown	0	0.0	22.4	0	0.0	21.7	0.0
TOTAL	2	100.0	100.0	390	100.0	100.0	100.0
Refinance							
Low	0	0.0	9.3	0	0.0	4.4	13.5
Moderate	1	33.3	20.2	96	47.8	14.8	14.7
Middle	0	0.0	21.1	0	0.0	17.5	22.5
Upper	1	33.3	38.9	75	37.3	53.8	49.3
Unknown	1	33.3	10.5	30	14.9	9.4	0.0
TOTAL	3	100.0	100.0	201	100.0	100.0	100.0
Home Improvement							
Low	0	0.0	15.2	0	0.0	9.6	13.5
Moderate	1	50.0	15.2	20	10.3	13.3	14.7
Middle	1	50.0	18.2	175	89.7	18.3	22.5
Upper	0	0.0	43.9	0	0.0	48.6	49.3
Unknown	0	0.0	7.6	0	0.0	10.2	0.0
TOTAL	2	100.0	100.0	195	100.0	100.0	100.0
Multifamily Loans							% of Multifamily Units
Low	0	0.0	0.0	0	0.0	0.0	N/A
Moderate	0	0.0	0.0	0	0.0	0.0	N/A
Middle	0	0.0	0.0	0	0.0	0.0	N/A
Upper	0	0.0	0.0	0	0.0	0.0	N/A
Unknown	1	100.0	100.0	89	100.0	100.0	N/A
TOTAL	1	100.0	100.0	89	100.0	100.0	N/A

**The Missouri Bank  
Warrenton, Missouri**

**CRA Performance Evaluation  
August 18, 2025**

Total Home Mortgage Loans							Families By Family Income %
Low	1	12.5	7.8	50	5.7	3.6	13.5
Moderate	2	25.0	20.1	116	13.3	13.3	14.7
Middle	1	12.5	21.5	175	20.0	20.0	22.5
Upper	2	25.0	30.5	415	47.4	41.1	49.3
Unknown	2	25.0	20.0	119	13.6	20.7	0.0
<b>TOTAL</b>	<b>8</b>	<b>100.0</b>	<b>100.0</b>	<b>875</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

Source: 2022 and 2023 FFIEC Census Data

2016–2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Distribution of 2022–2023 Small Business Lending by Borrower Income Level								
Business Revenue and Loan Size		2022–2023						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	10	71.4	53.3	478	57.7	39.1	91.3
	Over \$1 Million/Unknown	4	28.6	46.7	351	42.3	60.9	8.7
	<b>TOTAL</b>	<b>14</b>	<b>100.0</b>	<b>100.0</b>	<b>829</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Loan Size	\$100,000 or Less	12	85.7	92.6	349	42.1	39.8	
	\$100,001–\$250,000	2	14.3	3.8	480	57.9	17.8	
	\$250,001–\$1 Million	0	0.0	3.6	0	0.0	42.4	
	Over \$1 Million	0	0.0	0.0	0	0.0	0.0	
	<b>TOTAL</b>	<b>14</b>	<b>100.0</b>	<b>100.0</b>	<b>829</b>	<b>100.0</b>	<b>100.0</b>	
Loan Size	\$100,000 or Less	9	90.0		248	51.9		
	\$100,001–\$250,000	1	10.0		230	48.1		
	\$250,001–\$1 Million	0	0.0		0	0.0		
	Over \$1 Million	0	0.0		0	0.0		
	<b>TOTAL</b>	<b>10</b>	<b>100.0</b>		<b>478</b>	<b>100.0</b>		

**Boone County Assessment Area**

Distribution of 2022–2023 HMDA Lending by Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	1	3.4	7.0	229	3.9	3.9	18.2
Moderate	0	0.0	18.1	0	0.0	13.7	18.9
Middle	0	0.0	19.3	0	0.0	18.5	20.9
Upper	5	17.2	29.8	2,338	40.1	41.2	42.0
Unknown	23	79.3	25.8	3,264	56.0	22.7	0.0
TOTAL	29	100.0	100.0	5,831	100.0	100.0	100.0
Refinance							
Low	0	0.0	10.4	0	0.0	5.5	18.2
Moderate	0	0.0	17.9	0	0.0	12.7	18.9
Middle	1	16.7	21.7	225	14.0	19.0	20.9
Upper	3	50.0	33.8	1,189	74.0	46.4	42.0
Unknown	2	33.3	16.2	192	12.0	16.5	0.0
TOTAL	6	100.0	100.0	1,606	100.0	100.0	100.0
Home Improvement							
Low	0	0.0	8.9	0	0.0	4.4	18.2
Moderate	0	0.0	14.4	0	0.0	10.4	18.9
Middle	0	0.0	23.9	0	0.0	20.8	20.9
Upper	0	0.0	46.8	0	0.0	59.3	42.0
Unknown	1	100.0	6.0	91	100.0	5.2	0.0
TOTAL	1	100.0	100.0	91	100.0	100.0	100.0
Multifamily Loans							% of Multifamily Units
Low	0	0.0	1.4	0	0.0	0.3	N/A
Moderate	0	0.0	0.7	0	0.0	0.1	N/A
Middle	0	0.0	1.4	0	0.0	0.3	N/A
Upper	0	0.0	3.4	0	0.0	0.6	N/A
Unknown	4	100.0	93.1	7,895	100.0	98.8	N/A
TOTAL	4	100.0	100.0	7,895	100.0	100.0	N/A

Total Home Mortgage Loans							Families By Family Income %
Low	1	2.5	7.7	229	1.5	3.5	18.2
Moderate	0	0.0	17.5	0	0.0	11.2	18.9
Middle	1	2.5	19.7	225	1.5	15.6	20.9
Upper	8	20.0	31.3	3,527	22.9	35.6	42.0
Unknown	30	75.0	23.8	11,442	74.2	34.0	0.0
<b>TOTAL</b>	<b>40</b>	<b>100.0</b>	<b>100.0</b>	<b>15,423</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>
Source: 2022 and 2023 FFIEC Census Data 2016–2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2022–2023 Small Business Lending by Borrower Income Level								
Business Revenue and Loan Size		2022–2023						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	3	100.0	51.9	833	100.0	41.7	92.1
	Over \$1 Million/ Unknown	0	0.0	48.1	0	0.0	58.3	7.9
	TOTAL	3	100.0	100.0	833	100.0	100.0	100.0
Loan Size	\$100,000 or Less	1	33.3	89.2	92	11.0	29.4	
	\$100,001–\$250,000	0	0.0	5.4	0	0.0	17.9	
	\$250,001–\$1 Million	2	66.7	5.4	741	89.0	52.7	
	Over \$1 Million	0	0.0	0.0	0	0.0	0.0	
	TOTAL	3	100.0	100.0	833	100.0	100.0	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	1	33.3		92	11.0	
		\$100,001–\$250,000	0	0.0		0	0.0	
		\$250,001–\$1 Million	2	66.7		741	89.0	
		Over \$1 Million	0	0.0		0	0.0	
		TOTAL	3	100.0		833	100.0	



Distribution of 2022–2023 HMDA Lending by Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner- Occupied Units
	#	# %	# %	\$	\$ %	\$ %	
Home Purchase Loans							
Low	1	3.4	1.3	54	0.9	1.0	1.1
Moderate	12	41.4	23.8	1,547	26.5	18.2	19.5
Middle	10	34.5	41.6	2,045	35.1	37.9	43.6
Upper	6	20.7	32.7	2,185	37.5	42.5	35.3
Unknown	0	0.0	0.6	0	0.0	0.4	0.5
TOTAL	29	100.0	100.0	5,831	100.0	100.0	100.0
Refinance							
Low	0	0.0	1.2	0	0.0	1.0	1.1
Moderate	2	33.3	19.3	372	23.2	15.4	19.5
Middle	2	33.3	43.3	372	23.2	38.6	43.6
Upper	2	33.3	36.1	862	53.7	45.0	35.3
Unknown	0	0.0	0.1	0	0.0	0.1	0.5
TOTAL	6	100.0	100.0	1,606	100.0	100.0	100.0
Home Improvement							
Low	0	0.0	1.3	0	0.0	1.1	1.1
Moderate	0	0.0	14.9	0	0.0	14.3	19.5
Middle	1	100.0	40.3	91	100.0	34.6	43.6
Upper	0	0.0	43.4	0	0.0	49.7	35.3
Unknown	0	0.0	0.2	0	0.0	0.2	0.5
TOTAL	1	100.0	100.0	91	100.0	100.0	100.0
Multifamily Loans							% of Multifamily Units
Low	0	0.0	11.7	0	0.0	22.6	22.1
Moderate	3	75.0	43.4	7,510	95.1	38.2	37.5
Middle	1	25.0	24.8	385	4.9	15.9	20.1
Upper	0	0.0	17.2	0	0.0	9.7	11.4
Unknown	0	0.0	2.8	0	0.0	13.5	8.9
TOTAL	4	100.0	100.0	7,895	100.0	100.0	100.0

**The Missouri Bank  
Warrenton, Missouri**

**CRA Performance Evaluation  
August 18, 2025**

Total Home Mortgage Loans							% of Owner-Occupied Units
Low	1	2.5	1.4	54	0.4	4.5	1.1
Moderate	17	42.5	22.6	9,429	61.1	21.0	19.5
Middle	14	35.0	41.6	2,893	18.8	34.4	43.6
Upper	8	20.0	33.8	3,047	19.8	37.6	35.3
Unknown	0	0.0	0.5	0	0.0	2.5	0.5
<b>TOTAL</b>	<b>40</b>	<b>100.0</b>	<b>100.0</b>	<b>15,423</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

Source: 2022 and 2023 FFIEC Census Data

2016–2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Distribution of 2022–2023 Small Business Lending by Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	\$ (000s)	\$ %	\$ %	
Low	2	66.7	7.3	417	50.1	11.2	12.0
Moderate	0	0.0	25.3	0	0.0	26.1	26.1
Middle	1	33.3	33.7	416	49.9	33.7	34.8
Upper	0	0.0	30.7	0	0.0	26.8	24.4
Unknown	0	0.0	3.0	0	0.0	2.1	2.8
<b>TOTAL</b>	<b>3</b>	<b>100.0</b>	<b>100.0</b>	<b>833</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

Source: 2022 and 2023 FFIEC Census Data

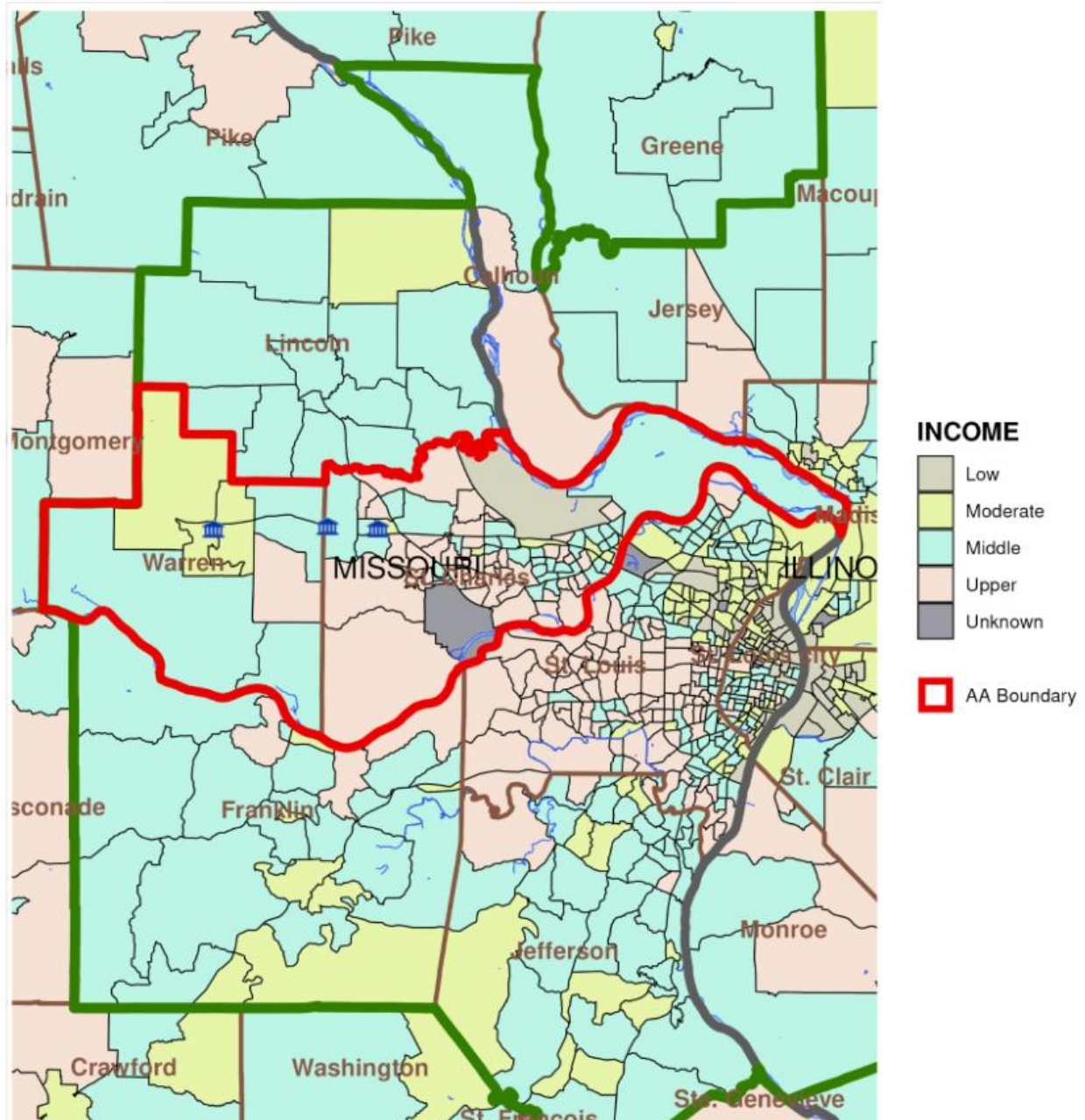
2022 and 2023 Dun & Bradstreet Data

2016–2020 U.S. Census Bureau: American Community Survey

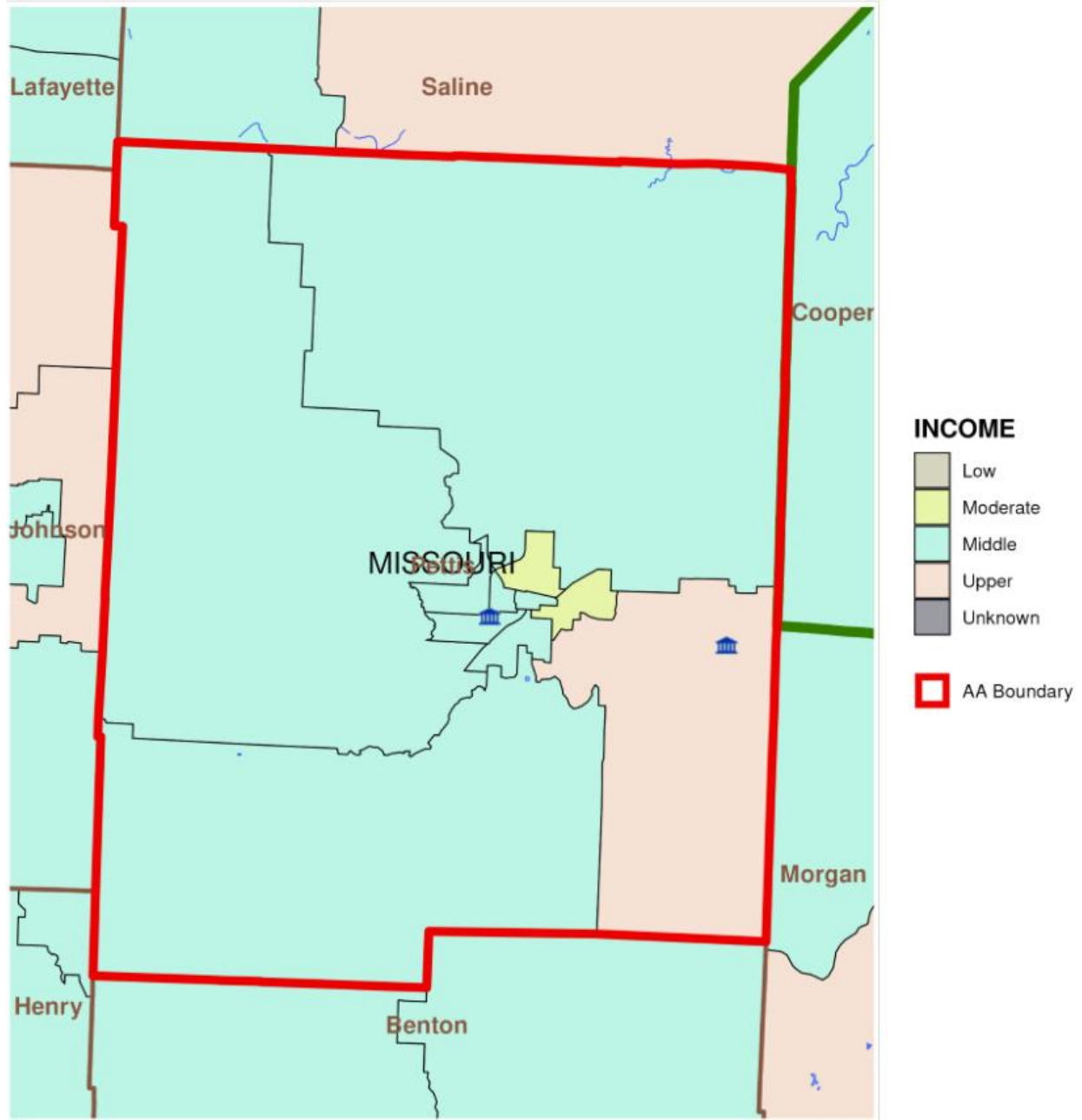
Note: Percentages may not total 100.0 percent due to rounding.

APPENDIX B – Maps of Assessment Areas

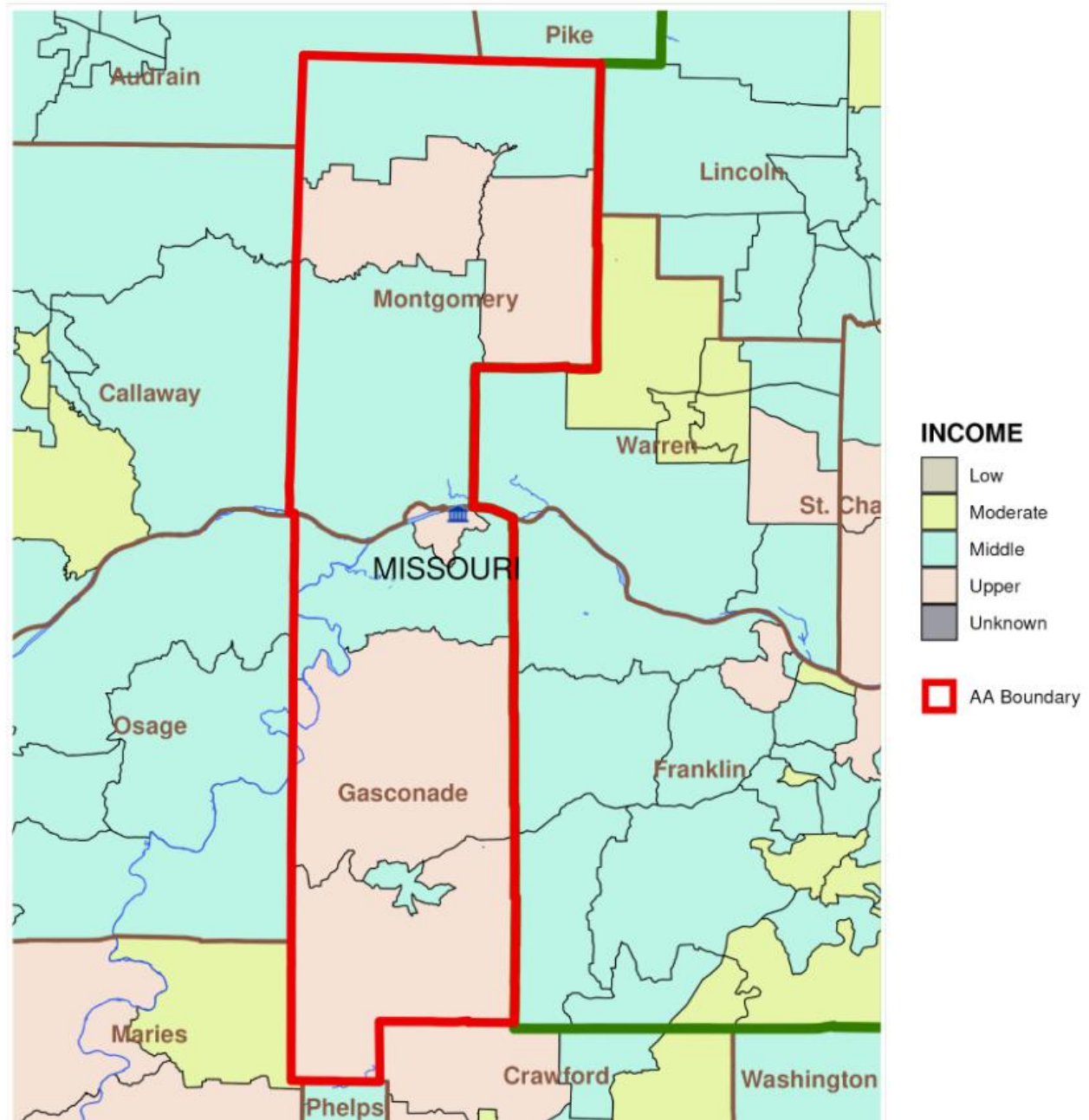
Partial St. Louis MSA Assessment Area



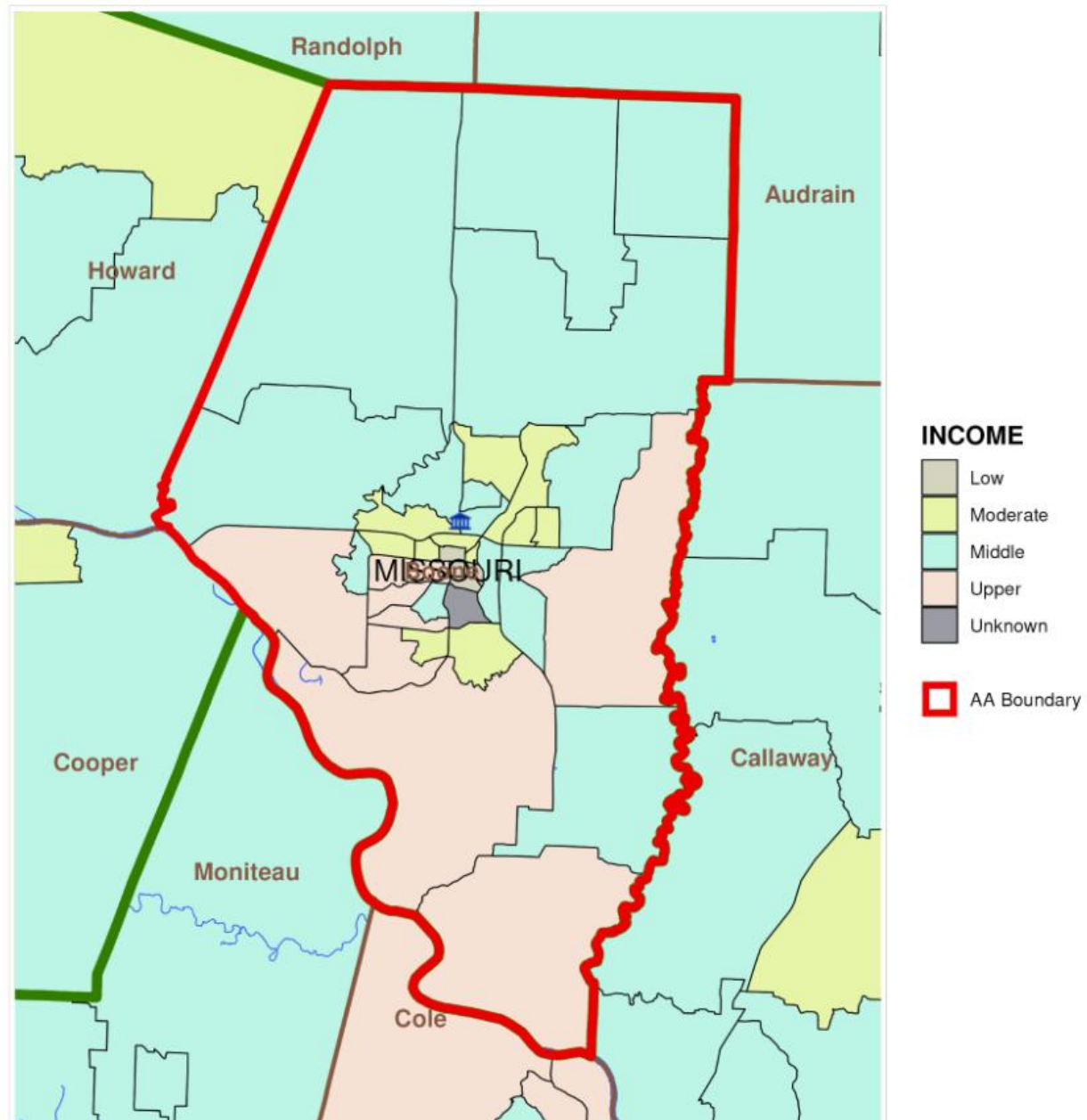
Pettis County Assessment Area



East Central Missouri Assessment Area



**Boone County Assessment Area**





## APPENDIX C – GLOSSARY

**Aggregate lending:** The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

**Assessment area:** One or more of the geographic areas delineated by the bank and used by the regulatory agency to assess an institution's record of CRA performance.

**Census tract:** A small subdivision of metropolitan and nonmetropolitan counties. Census tract boundaries do not cross county lines; however, they may cross the boundaries of metropolitan statistical areas. Census tracts usually have between 2,500 and 8,000 persons, and their physical size varies widely, depending on population density. Census tracts are designed to be homogeneous with respect to population characteristics, economic status, and living conditions to allow for statistical comparisons.

**Community contact:** Interviews conducted as part of the CRA examination to gather information that might assist examiners in understanding the bank's community, available opportunities for helping to meet local credit and community development needs, and perceptions on the performance of financial institutions in helping meet local credit needs. Communications and information gathered can help to provide a context to assist in the evaluation of an institution's CRA performance.

**Community development:** An activity associated with one of the following five descriptions: (1) affordable housing (including multifamily rental housing) for low- or moderate-income individuals; (2) community services targeted to low- or moderate-income individuals; (3) activities that promote economic development by financing businesses or farms that meet the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of \$1 million or less; (4) activities that revitalize or stabilize low- or moderate-income geographies, designated disaster areas, or distressed or underserved nonmetropolitan middle-income geographies; or (5) Neighborhood Stabilization Program (NSP) eligible activities in areas with HUD-approved NSP plans, which are conducted within two years after the date when NSP program funds are required to be spent and benefit low-, moderate-, and middle-income individuals and geographies.

**Consumer loan(s):** A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, home equity loans, other secured consumer loans, and other unsecured consumer loans.

**Demographics:** The statistical characteristics of human populations (e.g., age, race, sex, and income) used especially to identify markets.

**Distressed nonmetropolitan middle-income geography:** A middle-income, nonmetropolitan geography will be designated as distressed if it is in a county that meets one or more of the

following triggers: (1) an unemployment rate of at least 1.5 times the national average, (2) a poverty rate of 20 percent or more, or (3) a population loss of 10 percent or more between the previous and most recent decennial census or a net migration loss of 5 percent or more over the 5-year period preceding the most recent census.

**Family:** Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include nonrelatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into “male householder” (a family with a male householder and no wife present) or “female householder” (a family with a female householder and no husband present).

**Full-scope review:** Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

**Geography:** A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

**Home Mortgage Disclosure Act (HMDA):** The statute that requires certain mortgage lenders who do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and income of applicants; the amount of loan requested; and the disposition of the application (e.g., approved, denied, and withdrawn).

**Home mortgage loans:** Includes home purchase and home improvement loans as defined in the HMDA regulation. This definition also includes multifamily (five or more families) dwelling loans, loans for the purchase of manufactured homes, and refinancing of home improvement and home purchase loans.

**Household:** One or more persons who occupy a housing unit. The occupants may be a single family, one person living alone, two or more families living together, or any other group of related or unrelated persons who share living arrangements.

**Housing affordability ratio:** Calculated by dividing the median household income by the median housing value. It represents the amount of single family, owner-occupied housing that a dollar of income can purchase for the median household in the census tract. Values closer to 100 percent indicate greater affordability.

**Limited-scope review:** Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).



**Low-income:** Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent, in the case of a geography.

**Market share:** The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

**Median family income:** The dollar amount that divides the family income distribution into two equal groups, half having incomes above the median, half having incomes below the median. The median family income is based on all families within the area being analyzed.

**Metropolitan area (MA):** A metropolitan statistical area (MSA) or a metropolitan division (MD) as defined by the Office of Management and Budget. An MSA is a core area containing at least one urbanized area of 50,000 or more inhabitants, together with adjacent communities having a high degree of economic and social integration with that core. An MD is a division of an MSA based on specific criteria including commuting patterns. Only an MSA that has a population of at least 2.5 million may be divided into MDs.

**Middle-income:** Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent in the case of a geography.

**Moderate-income:** Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent in the case of a geography.

**Multifamily:** Refers to a residential structure that contains five or more units.

**Nonmetropolitan statistical area (nonMSA):** Not part of a metropolitan area. (See metropolitan area.)

**Other products:** Includes any unreported optional category of loans for which the institution collects and maintains data for consideration during a CRA examination. Examples of such activity include consumer loans and other loan data an institution may provide concerning its lending performance.

**Owner-occupied units:** Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

**Performance context:** The performance context is a broad range of economic, demographic, and institution- and community-specific information that an examiner reviews to understand the context in which an institution's record of performance should be evaluated. The performance context is not a formal or written assessment of community credit needs.

**Performance criteria:** These are the different criteria against which a bank's performance in helping to meet the credit needs of its assessment area(s) is measured. The criteria relate to lending, investment, retail service, and community development activities performed by a bank. The performance criteria have both quantitative and qualitative aspects. There are different sets of criteria for large banks, intermediate small banks, small banks, wholesale/limited purpose banks, and strategic plan banks.

**Performance evaluation (PE):** A written evaluation of a financial institution's record of meeting the credit needs of its community, as prepared by the federal financial supervision agency responsible for supervising the institution.

**Qualified investment:** A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

**Rated area:** A rated area is a state or multistate metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area.

**Small businesses/small farms:** A small business/farm is considered to be one in which gross annual revenues for the preceding calendar year were \$1 million or less.

**Small loan(s) to business(es):** That is, "small business loans" are included in "loans to small businesses" as defined in the Consolidated Reports of Condition and Income (Call Report) and the Thrift Financial Reporting (TFR) instructions. These loans have original amounts of \$1 million or less and typically are secured either by nonfarm or nonresidential real estate or are classified as commercial and industrial loans. However, thrift institutions may also exercise the option to report loans secured by nonfarm residential real estate as "small business loans" if the loans are reported on the TFR as nonmortgage, commercial loans.

**Small loan(s) to farm(s):** That is, "small farm loans" are included in "loans to small farms" as defined in the instructions for preparation of the Consolidated Reports of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland or are classified as loans to finance agricultural production and other loans to farmers.

**Underserved middle-income geography:** A middle-income, nonmetropolitan geography will be designated as underserved if it meets criteria for population size, density, and dispersion that indicate the area's population is sufficiently small, thin, and distant from a population center that the tract is likely to have difficulty financing the fixed costs of meeting essential community needs.

**Upper-income:** Individual income that is 120 percent or more of the area median income, or a median family income that is 120 percent or more, in the case of a geography.