

PUBLIC DISCLOSURE

February 3, 2025

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

**OakStar Bank
RSSD #3374412**

**1020 East Battlefield Road
Springfield, Missouri 65807**

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

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

The following table shows the performance level of OakStar Bank with respect to the Lending, Investment, and Service Tests.

OakStar Bank			
Performance Levels	Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding			
High Satisfactory	X	X	X
Low Satisfactory			
Needs to Improve			
Substantial Noncompliance			

*The Lending Test is weighted more heavily than the Investment and Service Tests when arriving at an overall rating.

The major factors supporting the institution's rating include the following:

- The bank's lending levels reflect excellent responsiveness to credit needs of its assessment areas.
- A high percentage of loans are made in the bank's assessment areas.
- The distribution of loans by borrower's income/revenue profile reflects adequate penetration among customers of different income levels and businesses of different sizes.
- The geographic distribution of loans reflects good penetration throughout the assessment areas.
- The bank makes a relatively high level of community development loans.
- The bank makes use of innovative and/or flexible lending products in meeting the credit needs of its assessment areas.
- The bank makes a significant level of qualified community development investments and grants and is occasionally in the leadership position.
- Service delivery systems are readily accessible to the bank's assessment areas, and the bank's record of opening and closing branches has not adversely affected the accessibility of its service delivery systems.
- The bank provides an adequate level of community development services.

INSTITUTION

DESCRIPTION OF INSTITUTION

OakStar Bank is a full-service retail bank offering both consumer and commercial loan and deposit products. The bank is wholly owned by OakStar Bancshares, Inc., a one-bank holding company. Both the bank and its holding company are headquartered in Springfield, Missouri.

Since its previous CRA evaluation, OakStar Bank has expanded its operations through mergers, acquisition activity, and loan production office (LPO) conversions. In June 2024, the bank merged with two sister banks that were wholly owned by OakStar Bancshares, Inc. This added five new branches to the bank's footprint, three of which are located in the Kansas City metropolitan statistical area (MSA), where the bank already operated, and two in nonMSA Colorado, a new assessment area for the bank. Also in June of 2024, OakStar Bank acquired a branch in Colorado Springs, Colorado, adding another new assessment area in the state. Conversions of LPOs to full-service branches occurred in Grand Junction, Colorado (August 2023), adding a third new assessment area in the state of Colorado, as well as in Nixa, Missouri (April 2024). The bank's sole branch closure occurred in the bank's nonMSA Missouri assessment area in 2024. Lastly, during this review period, two LPOs were closed in areas that were not part of the bank's assessment areas: Columbia, Missouri, and Cabot, Arkansas.

The bank's most significant presence remains in its home state of Missouri, specifically the Springfield MSA, which includes the bank's main office. The Springfield MSA has the largest share of the bank's deposits and loan volume of any of the bank's assessment areas. Though not as extensive as in Missouri, the bank also maintains operations in Kansas. In total, for this evaluation, the bank has five separate designated assessment areas. The composition of each assessment area is detailed in the *General Demographics* section for each separate assessment area.

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 assessment areas, and the bank is capable of meeting assessment area credit needs based on its available resources and financial products. As of December 31, 2024, the bank reported total assets of \$2.8 billion, which represents a 49.3 percent increase since the previous examination. As of the same date, loans and leases outstanding were \$2.5 billion, while deposits totaled \$2.5 billion.

The bank's loan portfolio composition by credit category is displayed in the following table.

Distribution of Total Loans as of December 31, 2024		
Credit Category	Amount \$ (000s)	Percentage of Total Loans
Construction and Development	\$178,458	7.1%
Commercial Real Estate	\$790,889	31.5%
Multifamily Residential	\$283,033	11.3%
1-4 Family Residential	\$484,948	19.3%
Farmland	\$195,054	7.8%
Farm Loans	\$27,375	1.1%
Commercial and Industrial	\$282,076	11.2%
Loans to Individuals	\$62,690	2.5%
Total Other Loans	\$203,550	8.1%
TOTAL	\$2,508,073	100%

As indicated by the table above, a significant portion of the bank's lending resources are directed to loans secured by commercial real estate and 1-4 family residential properties. Other significant loan products include multifamily residential and commercial and industrial loans. The bank also originates and subsequently sells a significant volume of 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 originated and sold 329 loans totaling \$88.0 million in 2023.

The bank received a Satisfactory rating at its previous CRA evaluation conducted by this Reserve Bank on June 13, 2022.

SCOPE OF EXAMINATION

The bank's CRA performance was reviewed using the Federal Financial Institutions Examination Council's (FFIEC's) Large Institution CRA Examination Procedures, which include a Lending Test, Investment Test, and Service Test. Bank performance under these tests is rated at the institution, multistate MSA, and state levels. The following table details the number of branch offices, breakdown of deposits, and the CRA review procedures applicable to each rated area. 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, 2024.

Rated Areas	Offices		Deposits as of June 30, 2024		Assessment Area Reviews		
	#	%	\$ (000s)	%	Full Scope	Limited Scope	TOTAL
Kansas City Multistate MSA	4	19.0%	\$277,471	12.0%	1	0	1
Missouri	16	76.2%	\$1,948,205	84.5%	1	2	3
Kansas	1	4.8%	\$80,363	3.5%	1	0	1
OVERALL¹	21	100%	\$2,306,039	100%	3	2	5

The bank receives an overall CRA rating and individual ratings for the Lending, Investment, and Service Tests at the institution level, as well as for each rated area in which the bank maintains a branch presence. As previously detailed, branching activities in Colorado occurred in the latter part of this CRA review period, resulting in limited lending data available for this performance evaluation. Thus, lacking sufficient data to conduct meaningful lending analyses, the Colorado assessment areas were not evaluated at this time. Overall CRA ratings are driven by performance in the various rated areas, which are weighted according to significance based on loan and deposit activity, branch structure, and other factors, such as CRA performance history. The bank's institution ratings are a blend of the three rated area ratings, which are weighted when making overall rating decisions. Consequently, performance in the state of Missouri is given primary consideration, followed by the Kansas City multistate MSA and then the state of Kansas.

To augment this evaluation, three community contact interviews were conducted with individuals throughout the bank's assessment areas. These interviews helped to ascertain certain economic and demographic conditions, as well as credit needs and opportunities, in the bank's assessment areas and provided context with which to evaluate the bank's responsiveness to these credit needs. Key details from these community contact interviews are included in the *Description of Assessment Area* section applicable to the assessment area for which they were conducted.

¹ Including Colorado operations as of June 30, 2024, the bank had 25 total branches and deposits of \$2,397,019.

Lending Test

Under the Lending Test, the bank's performance is evaluated using the following criteria and time periods.

Lending Test Performance Criterion	Products Selected for Review	Time Period
Level of Lending Activity	<ul style="list-style-type: none"> Home mortgage loans reported under the Home Mortgage Disclosure Act (HMDA) Small business and small farm loans reported under the CRA 	January 1, 2022 – December 31, 2023
Assessment Area Concentration		
Loan Distribution by Borrower's Profile		
Geographic Distribution of Loans		
Community Development Lending Activities		June 13, 2022 – February 2, 2025
Product Innovation		

As shown in the preceding table, HMDA, small business, and small farm loans were used to evaluate the bank's lending activity and assessment area concentration performance. However, only HMDA and small business loans were used to evaluate the bank's loan distribution by borrower's profile and geographic distribution performance, as these loans are considered the bank's core business lines based on lending volume and the bank's business strategy. The weighting given to each product when evaluating the bank's lending performance varied based on loan demand and credit needs and is discussed at the rated area and assessment area level. Lastly, equal emphasis is placed on performance in 2022 and 2023.

The bank's Lending Test performance is evaluated using the following criteria, as applicable:

- Level of lending activity
- Assessment areas concentration²
- Distribution of loans by borrower's income/revenue profile
- Geographic distribution of loans
- Community development lending activities
- Product innovation³

² This criterion is applicable at the institution level only.

³ Unlike other large bank CRA performance criteria, a lack of innovative and/or flexible lending practices does not necessarily impact the bank's performance negatively. These activities are largely used to augment consideration given to an institution's performance under the quantitative criteria, resulting in a higher performance rating. This distinction also applies to the use of innovative or complex investments under the Investment Test.

Under the previously noted Borrower Distribution and Geographic Distribution criteria, analyses often involve comparisons of bank performance to assessment area demographics and the performance of other lenders based on HMDA and CRA aggregate data. Unless otherwise noted, the following are the information sources referenced throughout the evaluation.

- Assessment area demographics are based on 2020 U.S. Census Bureau Decennial Census (2020 Census) data, and business demographics are based on 2022 and 2023 Dun & Bradstreet data.
- Median family incomes are based on the FFIEC's 2022 and 2023 annual estimates. These estimates were used to classify borrowers into low-, moderate-, middle-, and upper-income categories by comparing their reported income to the applicable median family income figure for that area.
- Industry demographics are sourced from the U.S. Department of Labor, Bureau of Labor Statistics (BLS) Quarterly Census of Employment and Wages data, according to the North American Industry Classification System.
- Unemployment data are sourced from the BLS and are not seasonally adjusted.
- In the evaluation of the bank's distribution of loans to borrowers of different income levels and businesses of different revenue sizes, the demographic figure refers to either the percentage of families in that assessment area that are classified as low- and moderate-income (LMI) or the percentage of businesses with annual revenues of \$1 million or less.
- In the evaluation of the bank's geographic distribution of loans, the demographic figure refers to either the percentage of owner-occupied housing units in that assessment area that are in LMI census tracts or the percentage of businesses located in LMI census tracts.

When analyzing bank performance, greater emphasis is placed on aggregate lending data because it is updated annually and, therefore, is expected to provide more timely and relevant comparisons.

Investment Test

All community development investments, including grants and donations, made since the previous CRA evaluation were reviewed and evaluated. In addition, investments made prior to the date of the previous CRA evaluation, but still outstanding as of this review date, were also considered. Qualified investments and grants were evaluated to determine the bank's overall level of activity, use of innovative and/or complex investments, and responsiveness to assessment area credit and community development needs.

Service Test

The review period for retail and community development services includes activity from the date of the bank's previous CRA evaluation to the date of the current evaluation. The Service Test considers the following criteria:

- Distribution and accessibility of bank branches and alternative delivery systems.
- Changes in branch locations.
- Reasonableness of business hours and retail services.
- Community development services.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

LENDING TEST

The bank's performance under the Lending Test is rated high satisfactory. This rating reflects the performance in each rated area shown in the table below, with Missouri carrying the most weight toward the overall rating. The bank's performance under each of the criteria of the Lending Test is shown in the tables that follow.

Rated Area	Lending Test Rating
Kansas City Multistate MSA	High Satisfactory
Missouri	High Satisfactory
Kansas	Low Satisfactory
LENDING TEST RATING	HIGH SATISFACTORY

Lending Activity

Overall, lending levels reflect excellent responsiveness to the credit needs of the bank's combined assessment areas, based on loan activity reviewed under the Lending Test (see the *Lending Inside and Outside of Assessment Areas* table in the next section for a breakdown of lending activity by product type). The total number and dollar volume of loans were considered in arriving at lending activity conclusions, as well as competitive factors and the bank's overall lending rankings relative to other financial institutions operating in each assessment area. Additional lending activity details are discussed later for each assessment area reviewed under full-scope procedures.

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 assessment areas.

Lending Inside and Outside of Assessment Areas January 1, 2022 through December 31, 2023						
Loan Type	Inside Assessment Areas		Outside Assessment Areas		TOTAL	
HMDA	1,974	84.6%	359	15.4%	2,333	100%
	\$501,491	78.7%	\$135,500	21.3%	\$636,991	100%
Small Business	1,877	86.9%	282	13.1%	2,159	100%
	\$247,779	80.4%	\$60,240	19.6%	\$308,019	100%
Small Farm	1,503	88.8%	189	11.2%	1,692	100%
	\$102,838	84.1%	\$19,470	15.9%	\$122,308	100%
TOTAL LOANS	5,354	86.6%	830	13.4%	6,184	100%
	\$852,108	79.8%	\$215,210	20.2%	\$1,067,318	100%

A high percentage of loans were made inside the bank's assessment areas. As shown above, 86.6 percent of the bank's total HMDA, small business, and small farm loans were made inside the bank's assessment areas, representing 79.8 percent of loans by dollar volume.

Borrower and Geographic Distribution

Overall, performance by borrower's income or revenue profile is adequate, as shown in the following tables.

Rated Area	Loan Distribution by Borrower's Profile
Kansas City Multistate MSA	Adequate
Missouri	Adequate
Kansas	Adequate
OVERALL	ADEQUATE

The overall geographic distribution of loans reflects good penetration throughout the assessment areas, as displayed below.

Rated Area	Geographic Distribution of Loans
Kansas City Multistate MSA	Good
Missouri	Good
Kansas	Adequate
OVERALL	GOOD

Community Development Lending Activity

Overall, OakStar Bank makes a relatively high level of community development loans, as noted in the following tables.

Rated Area	Community Development Lending
Kansas City Multistate MSA	Relatively High Level
Missouri	Relatively High Level
Kansas	Low Level
OVERALL	RELATIVELY HIGH LEVEL

During the review period, the bank originated or renewed 71 qualifying community development loans inside its assessment areas, totaling \$156.1 million. Moreover, the bank provides a relatively high level of community development loans in the Springfield MSA assessment area, which carries the most weight and, therefore, supports that the bank's overall level of community development lending is at a relatively high level. In addition to meeting the community development lending needs of its own assessment areas in the state of Missouri, the bank also originated 19 community development loans totaling \$80.9 million outside its assessment areas but within the state.

Product Innovation

Overall, the bank makes use of innovative and/or flexible lending practices in serving the credit needs of its assessment areas, as shown in the table below.

Rated Area	Use of Product Innovation
Kansas City Multistate MSA	Makes Use
Missouri	Makes Use
Kansas	Makes Little Use
OVERALL	MAKES USE

The bank makes use of innovative and/or flexible lending practices in serving the credit needs of its assessment areas. During the review period, the bank's efforts through these lending programs resulted in 424 loans being originated totaling \$240.1 million. Offerings include:

- **ReStore Mortgage:** OakStar Bank's in-house ReStore home loan product is targeted specifically toward primary home purchases or refinances in LMI geographies within the bank's assessment areas. This product has more flexible underwriting standards and provides credit counseling for customers. Over the review period, OakStar Bank originated 87 of these loans totaling \$15.2 million.
- **Federal Housing Administration (FHA)/U.S. Department of Veterans Affairs (VA) Insured Loan Programs:** These government-insured loan programs offer flexible, long-term financing to eligible borrowers with low or no down payment requirements and are offered throughout all of the bank's assessment areas. During the review period, the bank originated 35 FHA loans totaling \$7.5 million and 29 VA loans totaling \$9.2 million.
- **U.S. Department of Agriculture Rural Development (USDA RD) Loan Program:** This loan program is designed to assist LMI borrowers in purchasing affordable housing in rural areas and features no down payment requirement. During the review period, the bank originated 11 of these loans totaling \$2.2 million.

- Small Business Administration (SBA) Loan Program (7(a) and 504): These two loan programs administered by the SBA provide financing to businesses with the intention of promoting business growth and job creation. OakStar Bank originated 172 SBA 7(a) loans totaling \$122.1 million and four SBA 504 loans totaling \$7.4 million during the review period.
- MOBUCK\$ Program: The Missouri State Treasurer’s Office linked deposit program, MOBUCK\$, invests in Missouri small business, agriculture, and governmental entities. Through the program, the office partners with qualified lending institutions to provide low-interest loans to help grow and expand economic opportunity across Missouri. By dollar amount, OakStar Bank was the largest participant in the program in the state of Missouri in 2024 and originated 84 loans throughout the review period totaling \$76.2 million.
- Missouri Housing Development Commission (MHDC) Loan Program: This state-assisted loan system offers three separate programs targeting homebuyers in Missouri with affordable interest rates, down payment assistance, and tax credits. During the review period, OakStar Bank originated two loans totaling \$298,909 through the programs.

INVESTMENT TEST

The bank’s performance under the Investment Test is rated high satisfactory, driven primarily by the performance in Missouri. Overall, the bank made a significant level of qualified community development investments and grants. The following table displays investment and donation activity performance for each assessment area.

Rated Area	Investments (\$)	Donations (\$)	Investment Test Rating
Kansas City Multistate MSA	\$5.6 million	\$46,778	High Satisfactory
Missouri	\$4.9 million	\$245,306	High Satisfactory
Kansas	\$0	\$3,900	Low Satisfactory
TOTAL	\$10.5 million	\$295,984	HIGH SATISFACTORY

During the review period, the bank made two new investments totaling \$7.4 million and had \$3.2 million in previous period investments that were still outstanding. In addition, the bank made 217 donations totaling \$295,984. The bank’s new and prior period investment activity consisted of mortgage-backed securities (MBSs), which are investments in pools of loans made up of affordable housing loans to LMI borrowers.

Also included in the totals above, the bank maintained two prior investments totaling \$260,000 benefitting an area outside of the bank’s assessment areas but within the state of Missouri. These investments were made in municipal bonds that benefited a school district that educates a majority of students who are eligible for free or reduced lunches.

SERVICE TEST

The bank's performance under the Service Test is rated high satisfactory based on the criteria shown in the table below.

Rated Area	Service Test Rating
Kansas City Multistate MSA	High Satisfactory
Missouri	High Satisfactory
Kansas	Low Satisfactory
SERVICE TEST RATING	HIGH SATISFACTORY

Accessibility of Delivery Systems

The bank's delivery systems are readily accessible to geographies and individuals of different income levels, as shown in the following tables.

Rated Area	Accessibility of Delivery Systems
Kansas City Multistate MSA	Accessible
Missouri	Readily Accessible
Kansas	Accessible
OVERALL	READILY ACCESSIBLE

The bank currently operates 4 of its 21 branches (19.1 percent) in LMI geographies. These branches are in the Springfield MSA, Joplin MSA, and nonMSA Missouri assessment areas. In addition to branch locations, consideration was also given to the distribution of LPOs and the availability of alternative delivery systems, such as online and mobile banking.

Changes in Branch Locations

The bank's record of opening and closing branches has not adversely affected the accessibility of the bank's delivery systems, particularly to LMI geographies and individuals

Rated Area	Changes in Branch Locations
Kansas City Multistate MSA	Not Adversely Affected
Missouri	Not Adversely Affected
Kansas	Not Adversely Affected
OVERALL	NOT ADVERSELY AFFECTED

Reasonableness of Business Hours and Services in Meeting Assessment Area Needs

The bank's hours and services do not vary in a way that inconveniences certain portions of its assessment areas, particularly LMI geographies or individuals. The bank's branch locations are generally open between 8:30 a.m. and 5 p.m., with minimal substantive variations in the operating hours and drive-through services. Some of the bank's locations also offer Saturday drive-through hours. The bank offers the same suite of products throughout its entire branch network, and the vast majority of branches have ATMs on site.

Rated Area	Reasonableness of Business Hours and Services
Kansas City Multistate MSA	Do Not Vary in a Way That Inconveniences
Missouri	Do Not Vary in a Way That Inconveniences
Kansas	Do Not Vary in a Way That Inconveniences
OVERALL	DO NOT VARY IN A WAY THAT INCONVENIENCES

Community Development Services

The bank provides an adequate level of community development services, as shown below.

Full-Scope Assessment Areas	Community Development Services
Kansas City Multistate MSA	Adequate Level
Missouri	Adequate Level
Kansas	Limited Level
OVERALL	ADEQUATE LEVEL

In total, bank employees provided over 1,600 hours of community service in the bank's assessment areas and broader statewide regions. Overall, this level of community development services is slightly below the bank's level of community service hours at the previous evaluation across all assessment areas reviewed.

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.

KANSAS CITY, MISSOURI-KANSAS MULTISTATE MSA⁴

CRA RATING FOR KANSAS CITY MSA:

The Lending Test is rated:

The Investment Test is rated:

The Service Test is rated:

SATISFACTORY

High Satisfactory

High Satisfactory

High Satisfactory

Factors supporting the ratings for the Kansas City MSA include:

- The bank's lending levels reflect good responsiveness to the credit needs of the Kansas City assessment area.
- The distribution of loans by borrower's income or revenue profile reflects adequate penetration among customers of different income levels and businesses of different sizes.
- The geographic distribution of loans reflects good penetration throughout the Kansas City assessment area.
- The bank makes a relatively high level of community development loans throughout the Kansas City assessment area.
- The bank makes use of innovative and/or flexible lending practices in serving the credit needs of the assessment area.
- The bank makes a significant level of qualified community development investments and donations and is occasionally in a leadership position in the assessment area.
- Delivery systems are accessible to geographies and individuals of different income levels in the Kansas City assessment area. Changes in branch locations have not adversely affected the accessibility of the bank's delivery systems.
- The bank provides a relatively high level of community development services.

⁴ This rating reflects performance within the multistate MSA. The statewide evaluation of Missouri and Kansas is adjusted and does not reflect performance in the portions of Missouri and Kansas contained in the Kansas City MSA.

SCOPE OF EXAMINATION

Scoping considerations applicable to the review of the Kansas City assessment area are consistent with the overall CRA examination scope presented in the *Institution, Scope of Examination* section. Based on loan demand and the bank's lending activity, HMDA lending received primary consideration in the analysis of the bank's lending performance.

The Kansas City assessment area was reviewed under full-scope examination procedures and included information obtained from one community contact interview. This interview was used to ascertain specific credit and community development needs and provided context with which to evaluate the bank's responsiveness to these needs. Key details from this community contact interview are included in the next section.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE KANSAS CITY ASSESSMENT AREA

Bank Structure

As shown in the table below, the bank operates four (19.1 percent) of its total branches in the Kansas City assessment area.

Branch Locations by Census Tract Income Level				
Low-Income	Moderate-Income	Middle-Income	Upper-Income	Unknown-Income
0	0	1	2	1

In addition to the branch locations shown in the table above, there is one LPO located in a moderate-income census tract in this assessment area. This LPO is located on the Missouri side of the assessment area, whereas all the bank's full-service branches are located in Kansas. The four branches are evenly spread between the Kansas counties of Johnson and Wyandotte, with the LPO located in Jackson County, Missouri. During this review period, the bank merged with a sister bank previously under the same holding company and added three new branches in this assessment area and did not close any branches. Based on this branch network and other service delivery systems, the bank is adequately positioned to deliver financial services to the entire Kansas City assessment area.

General Demographics

The bank's assessment area is composed of Johnson and Wyandotte counties in Kansas and Jackson County in Missouri. These counties represent 3 of the 14 counties that make up the entire Kansas City, Kansas-Missouri multistate MSA. The following table displays the populations of each of the counties in the bank's assessment area and the population of the assessment area as a whole.

State	County	Population
Kansas	Johnson	609,863
	Wyandotte	169,245
Missouri	Jackson	717,204
ASSESSMENT AREA		1,496,312

The assessment area's population is split between the two counties in Kansas and the single county in Missouri, with a slight majority located in Kansas. The assessment area is predominantly urban, with the core of Kansas City located in Jackson County, Missouri. The assessment area is diverse, and, as such, credit needs are varied. Affordable housing options are a critical need in the area, particularly as related to home loan products tailored to helping first-time homebuyers. Additionally, as a major city with a significant population size, the assessment area offers significant community development opportunities for financial institutions.

The banking industry in the Kansas City assessment area is competitive, with 82 FDIC-insured depository institutions operating 448 branches throughout the assessment area. Of these institutions, OakStar Bank ranks 31st with 0.4 percent of the deposit market share. Deposits held in branches in the Kansas City assessment area represent 12.0 percent of total bank deposits. Competition for HMDA and CRA loans is similarly high. An analysis of 2022 and 2023 HMDA-reportable loans shows that 614 and 588 institutions, respectively, had loan activity in the assessment area, of which OakStar Bank ranked 61st and 51st, respectively. Similar analysis for CRA lending was conducted, with the bank ranking 50th out of 174 institutions with CRA loan activity in 2022 and 44th out of 155 institutions with CRA loan activity in the assessment area in 2023.

Income and Wealth Demographics

The following table reflects the number of census tracts by income level and the family population within those tracts.

Assessment Area Demographics by Geography Income Level				
	Census Tracts		Family Population	
Low	55	12.4%	30,156	8.3%
Moderate	112	25.2%	82,402	22.6%
Middle	134	30.1%	122,899	33.7%
Upper	121	27.2%	126,631	34.8%
Unknown	23	5.2%	2,246	0.6%
TOTAL	445	100%	364,334	100%

As shown in the table above, 37.6 percent of census tracts in the assessment area are LMI, while 30.9 percent of assessment area families reside within those tracts. These LMI areas are primarily concentrated in and around the metro area of Kansas City in Jackson County in Missouri and Wyandotte County in Kansas.

Based on 2020 Census data, the median family income for the assessment area was \$86,296. This income figure was higher than the median family income for the states of Missouri (\$72,834) and

Kansas (\$77,620) as a whole. More recently, the FFIEC estimated the median family income for the Kansas City MSA to be \$97,300 in 2022 and \$104,400 in 2023. The following table displays the distribution of assessment area families by income level compared to the states of Missouri and Kansas as a whole.

Family Population by Income Level						
	Assessment Area		Missouri		Kansas	
Low	76,056	20.9%	317,471	20.5%	135,113	18.3%
Moderate	63,117	17.3%	285,869	18.4%	130,126	17.6%
Middle	75,780	20.8%	333,130	21.5%	162,489	22.0%
Upper	149,381	41.0%	614,586	39.6%	309,883	42.0%
TOTAL	364,334	100%	1,551,056	100%	737,611	100%

When compared with the data in the first table in this section, a higher percentage of families in the assessment area are LMI (38.2 percent) than reside in LMI census tracts (30.9 percent). Overall, the distribution of families by income level in the assessment area is similar to the states of Missouri and Kansas, despite the higher median family income level in the assessment area. Additionally, the percentage of families below the poverty level in the assessment area (7.5 percent) is below the state of Missouri (8.9 percent) but substantially similar to Kansas (7.6 percent).

Housing Demographics

The following table displays key housing demographics for the assessment area compared to the states of Missouri and Kansas.

Housing Cost Burden Levels						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low-Income	Moderate-Income	All Renters	Low-Income	Moderate-Income	All Owners
Assessment Area	76.8%	34.2%	40.7%	60.0%	28.0%	16.5%
Jackson County, Missouri	75.6%	30.8%	43.0%	57.7%	24.6%	17.6%
Johnson County, Kansas	83.3%	44.1%	36.2%	68.3%	38.7%	14.4%
Wyandotte County, Kansas	71.9%	20.1%	42.8%	55.4%	19.0%	20.2%
Missouri	74.0%	30.3%	39.6%	58.6%	26.5%	16.1%
Kansas	75.7%	29.8%	38.2%	58.1%	26.8%	15.3%
<i>Cost burden is housing cost that equals 30 percent or more of household income.</i>						
<i>Source: U.S. Department of Housing and Urban Development (HUD) 2017–2021 Comprehensive Housing Affordability Strategy</i>						

Based on the data in the table above, homeownership is similarly affordable in the assessment area compared to the states of Kansas and Missouri when accounting for higher income levels in the assessment area. LMI renters and owners are more likely to be cost burdened in Johnson County than in the other counties in the assessment area or the two comparison states as a whole. This may negatively impact the bank’s ability to originate home purchase loans to LMI borrowers, as half of the bank’s branches are located in Johnson County. Wyandotte County, however, is the least likely location to have LMI renters or homeowners considered cost burdened, though the likelihood of being cost burdened for all renters and owners is higher compared to the states as a whole.

Industry and Employment Demographics

The Kansas City assessment area supports a large and diverse business community. BLS industry demographics indicate that there are 826,549 paid employees in the assessment area, with the three largest industries by number of paid employees being healthcare and social assistance (14.9 percent), government (12.6 percent), and retail trade (9.5 percent). While numerous larger businesses and organizations are headquartered in the Kansas City MSA, the assessment area also supports a strong small business sector, with 90.4 percent of assessment area businesses having annual revenues of \$1 million or less.

The table below details BLS unemployment for the assessment area compared to Missouri and Kansas.

Unemployment Levels			
Dataset	Time Period (Annual Average)		
	2021	2022	2023
Assessment Area	4.1%	2.7%	2.9%
Missouri	4.2%	2.6%	3.1%
Kansas	3.3%	2.6%	2.7%

As shown in the table above, unemployment levels in the assessment area resembled Missouri and Kansas as a whole, except for in 2021 when Kansas had lower unemployment. Unemployment levels in the assessment area were lowest in Johnson County, Kansas, throughout the review period. All areas of review, however, followed the same pattern of decreased unemployment from 2021 to 2022, only for unemployment to rise slightly in 2023.

Community Contact Information

For the Kansas City assessment area, one community contact interview was completed as part of this evaluation. This new interview was with two individuals with expertise in economic research and housing working for a governmental organization.

The community contact interviewees categorized the local economy as experiencing moderate growth. Employment patterns have experienced change during the review period, with two large national organizations headquartered in Kansas City being bought out by larger competitors, while new manufacturing facilities have been brought online in the area. The contacts also stated that population growth has been modest with a consistent trend. Housing construction has increased in the area, although this has been predominantly in the form of high-end housing. Contacts believe that Kansas City has a significant housing shortage, primarily in affordable housing units. This is primarily seen in single-family homes. One affordable housing project cited occurred in Johnson County, Kansas. This project was notable, as the contacts described this county as being significantly deficient in affordable housing for residents.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE KANSAS CITY ASSESSMENT AREA

LENDING TEST

The bank's Lending Test performance in the Kansas City assessment area is rated high satisfactory. The following table displays the bank's performance under the Lending Test in the Kansas City assessment area.

Lending Test Summary	
Lending Activity	Good
Borrower Distribution	Adequate
Geographic Distribution	Good
Community Development Loans	Relatively High Level
Product Innovation	Makes Use
LENDING TEST RATING	HIGH SATISFACTORY

Lending Activity

The following table displays the bank's combined 2022 and 2023 lending volume in the Kansas City assessment area by number and dollar volume.

Summary of Lending Activity January 1, 2022 through December 31, 2023				
Loan Type	#	%	\$ (000s)	%
Home Improvement	17	4.8%	\$3,485	2.5%
Home Purchase	186	52.4%	\$58,784	42.6%
Multifamily Housing	25	7.0%	\$27,479	19.9%
Refinancing	35	9.9%	\$19,669	14.2%
Other Purpose Line of Credit (LOC)	13	3.7%	\$2,848	2.1%
Other Purpose Closed/Exempt	3	0.9%	\$701	0.5%
Total HMDA	279	78.6%	\$112,966	81.8%
Small Business	74	20.9%	\$24,731	17.9%
Small Farm	2	0.6%	\$418	0.3%
TOTAL LOANS	355	100%	\$138,115	100%

Loans made in the Kansas City assessment area represent 6.9 percent of total 2022 and 2023 HMDA and CRA loans by number, and 17.0 percent by dollar, within the bank's assessment areas. The bank's lending by dollar amount is well above the current percentage of the total bank deposits held in the assessment area (12.0 percent). While the level of lending is below the current percentages of total bank branches (19.0 percent), three of the bank's four branches in the

assessment area were incorporated into the bank's branching structure in 2024. Therefore, lending levels reflect good responsiveness to the assessment area credit needs.

Loan Distribution by Borrower's Profile

The bank's overall loan distribution by borrower's profile is adequate. As previously discussed, bank performance in the HMDA loan category was given primary consideration relative to small business lending in this assessment area.

HMDA Lending

Overall, the bank's borrower distribution of HMDA loans is poor. In 2022, the bank originated 6.0 percent of its HMDA loans to low-income borrowers, which was below the aggregate lending level (9.7 percent) and the demographic figure (20.9 percent), reflecting poor performance. HMDA lending to low-income borrowers improved in 2023 (7.8 percent). While still below the demographic figure, this, coupled with the slightly decreased aggregate lending level (9.4 percent), reflects adequate performance.

The bank made 10.6 percent of its HMDA loans to moderate-income borrowers in 2022, again reflecting poor performance when compared to peer institutions in the assessment area (18.8 percent) and the demographic level (17.3 percent). Similar to low-income borrower lending levels, the bank's performance improved in 2023 (14.8 percent). This performance was below the aggregate lending level (19.3 percent) but approached the demographic level (17.3 percent) and is considered adequate. However, despite performance upticks in 2023, the bank's overall distribution of HMDA loans by borrower's profile is poor, driven by poor performance in 2022 and overall LMI lending levels that were consistently below comparison data.

Small Business Lending

The bank's record of lending to businesses of different sizes is adequate overall. The bank originated 58.3 percent of its small business loans to businesses with annual revenues of \$1 million or less in 2022; this performance is considered adequate, as it exceeded the aggregate lending level (50.9 percent) but was well below the demographic figure (90.3 percent). Lending to businesses with annual revenues of \$1 million or less increased in 2023 (60.5 percent) and was again above the aggregate lending level (52.8 percent). However, the bank's performance remained well below demographic (90.3 percent) and is considered adequate.

Geographic Distribution of Loans

The bank's geographic distribution of loans is good overall based on both loan products reviewed, with primary emphasis placed on HMDA lending. Additionally, an analysis of the dispersion of HMDA and CRA loan products throughout the assessment area did not reveal evidence of conspicuous lending gaps in LMI geographies. In 2022, the bank had loan activity in 28.8 percent of all assessment area census tracts and 25.7 percent of all LMI geographies. In 2023, the bank had lending activity in 26.3 percent of census tracts in the assessment area and 21.6 percent of LMI geographies in the assessment area. This dispersion was consistent with the bank's branch

structure in the assessment area and supports the conclusion that the geographic distribution of loans is good overall.

HMDA Lending

The overall distribution of HMDA loans by geography income level is good. In 2022, the bank originated 8.6 percent of its HMDA loans in low-income geographies, as compared with 5.2 percent by peer institutions in the assessment area and the demographic figure of 6.0 percent, reflecting excellent performance in low-income geographies. Similarly, the bank's HMDA lending in low-income geographies in 2023 (10.2 percent) is also considered excellent, as the bank significantly exceeded aggregate lenders (6.2 percent) and the demographic level (6.0 percent).

HMDA lending in moderate-income geographies is adequate in both 2022 and 2023. In both years, the bank's levels of lending in moderate-income geographies (19.2 percent in 2022 and 20.3 percent in 2023) were in line with both aggregate lending levels (21.1 percent in 2022 and 22.5 percent in 2023) and the demographic figure (20.7 percent for both years).

Small Business Lending

The bank's record of lending to small businesses in LMI geographies is good overall. The bank made 13.9 percent of its 2022 small business loans in low-income geographies, which is considered excellent when compared to the aggregate lending level (6.4 percent) and the demographic figure (7.0 percent). Likewise, small business lending in low-income geographies in 2023 (13.2 percent) is excellent when compared with the aggregate lending level (6.4 percent) and the demographic figure (7.0 percent).

Small business lending in moderate-income census tracts in 2022 is good. The bank originated 22.2 percent of its small business loans in moderate-income census tracts, which was modestly higher than peer institutions in the assessment area (17.3 percent) and the demographic figure (19.4 percent). Performance dipped in 2023, as the bank's lending in moderate-income geographies (13.2 percent) was modestly lower than the aggregate lending level (16.4 percent) and the demographic figure (19.6 percent), reflecting adequate performance.

Community Development Lending Activity

The bank makes a relatively high level of community development loans in the Kansas City assessment area. As detailed in the table below, the bank made 16 community development loans totaling \$41.6 million. The most impactful of these loans are discussed following the table below.

Community Development Lending										
	Affordable Housing		Community Services		Revitalization/ Stabilization		Economic Development		Total	
	#	\$ (000s)	#	\$ (000s)	#	\$ (000s)	#	\$ (000s)	#	\$ (000s)
Community Development Loans	2	\$4,123	1	\$2,469	5	\$16,500	8	\$18,484	16	\$41,575

- The bank originated two community development loans with a purpose of affordable housing, totaling \$4.1 million. These loans provided funding for affordable multifamily housing. As noted by community contacts, the assessment area has need for affordable housing options for LMI borrowers; therefore, these loans are considered especially responsive to the needs of the community.
- The bank financed several community development loans for various commercial and residential real estate construction projects that qualified as either revitalization/stabilization of LMI geographies or economic development by supporting permanent LMI job creation for small businesses. One SBA loan totaling \$5.0 million financed the purchase of a software engineering firm located in a low-income census tract and Opportunity Zone. This purchase allowed for the retention of six employees.

Product Innovation

The bank makes use of innovative and flexible lending practices in serving the credit needs of the Kansas City assessment area. A summary of each of the bank's innovative and/or flexible products is included in the *Institution, Conclusions with Respect to Performance* section. The bank's use of flexible and/or innovative lending products in the Kansas City assessment area is described as follows.

- The bank made 73 ReStore home mortgage loans totaling \$13.3 million to borrowers in the Kansas City assessment area. These loans provide more flexible underwriting standards for borrowers purchasing housing in LMI census tracts, which is responsive to a need identified by community contacts.
- OakStar Bank originated 26 SBA 7(a) loans totaling \$26.2 million and two SBA 504 loans totaling \$2.5 million.
- Through the MOBUCK\$ program with the Missouri State Treasurer's Office, the bank made six loans totaling \$16.9 million, which provided funds to expand local businesses.
- The bank also originated home mortgage loans through government loan programs, including three FHA loans (\$656,643) and seven VA loans (\$2.4 million).

INVESTMENT TEST

The bank's Investment Test performance in the Kansas City MSA is rated high satisfactory. The bank made a significant level of qualified community development investments and donations in the assessment area and was occasionally in a leadership position. The bank made two new qualified community development investments of \$5.5 million in addition to \$152,576 in investments made prior to this review period but still outstanding. All of the qualified investments were MBSs providing affordable housing loans to LMI borrowers in the assessment area, a noted need in the area according to the community contact interview. In addition to these investments, the bank made 24 qualifying community development donations totaling \$46,778. These donations supported a variety of community service organizations operating throughout the assessment area. The most impactful of these donations are summarized below.

- The bank made 10 donations totaling \$17,847 to a community service organization focused on meeting critical needs for predominantly no- or low-income individuals in the assessment area.
- The bank made four donations totaling \$10,000 to a community service organization specializing in improving education standards in low-income elementary schools. The majority of students in these schools are eligible for free or reduced lunches.

SERVICE TEST

The bank's performance under the Service Test in the Kansas City MSA is rated high satisfactory. The following table displays the bank's performance under the Service Test.

Service Test Summary	
Accessibility of Delivery Systems	Accessible
Changes in Branch Locations	Not Adversely Affected
Reasonableness of Business Hours and Services	Do Not Vary in a Way That Inconveniences
Community Development Services	Relatively High Level
SERVICE TEST RATING	HIGH SATISFACTORY

Accessibility of Delivery Systems

The bank operates four branches in the Kansas City assessment area. The following table displays the location of the bank's branches by geography income level compared to the distribution of assessment area census tracts and households by geography income level.

Branch Distribution by Geography Income Level						
Dataset	Geography Income Level					TOTAL
	Low-	Moderate-	Middle-	Upper-	Unknown-	
Branches	0	0	1	2	1	4
	0%	0%	25.0%	50.0%	25.0%	100%
Census Tracts	12.4%	25.2%	30.1%	27.2%	5.2%	100%
Household Population	9.5%	24.8%	34.3%	30.5%	1.0%	100%

As displayed in the preceding table, the bank does not operate any of its assessment area branches in LMI census tracts. This distribution is below the percentage of assessment area census tracts that are LMI (37.6 percent) and the household population in LMI census tracts (34.3 percent). However, the bank does operate two branches in close proximity to LMI census tracts that are accessible to residents of those tracts. One of these branches is directly adjacent to one low-income census tract, whereas the other branch is less than one mile away from three separate moderate-income census tracts. In addition, the bank operates one LPO in a moderate-income census tract. Therefore, given the proximity of non-LMI branches to LMI geographies, the bank's service delivery systems are accessible to individuals and geographies of different income levels.

Changes in Branch Locations

During the review period, the bank assumed branch operations of three previously existing facilities as part of a merger—one branch each in a middle-, upper-, and unknown-income census tract; the bank did not close any branches in the Kansas City assessment area. Therefore, the bank's record of opening and closing branches in the assessment area has not adversely affected the accessibility of its service delivery systems, particularly to LMI individuals and geographies.

Reasonableness of Business Hours and Services in Meeting Assessment Area Needs

Business hours and banking services do not vary in a way that inconveniences certain portions of the assessment area. The bank's branches in the assessment area generally operate lobby hours between 9 a.m. and 3 p.m. business days, with extended drive-through hours from 7:30 a.m. until 5:30 p.m. The bank also operates Saturday drive-through hours from 9 a.m. to noon at three branches. Lastly, lenders are present at three of the four branches, including both branches adjacent to LMI census tracts.

Community Development Services

The bank provides a relatively high level of community development services in the assessment area. During the review period, six bank employees provided 148 community development service hours to seven different organizations in the Kansas City assessment area. These community development activities included the following noteworthy services:

- One bank employee was a member of the board of directors (board) of a community service organization, providing 32 hours of financial expertise. This organization provides financial scholarships to promising high school students that are predominantly located in school districts that serve a majority of students who are free or reduced lunch eligible.
- Two bank employees provided 60 hours of their financial expertise as board members for two separate healthcare organizations that provide services primarily to LMI individuals in the area.

MISSOURI⁵

CRA RATING FOR MISSOURI:

The Lending Test is rated:

The Investment Test is rated:

The Service Test is rated:

SATISFACTORY

High Satisfactory

High Satisfactory

High Satisfactory

The major factors supporting the rating for the state of Missouri include the following:

- The bank's lending levels reflect excellent responsiveness to credit needs of its assessment areas.
- The distribution of loans by borrower's income/revenue profile reflects adequate penetration among customers of different income levels and businesses of different sizes.
- The geographic distribution of loans reflects good penetration throughout the assessment areas.
- The bank makes a relatively high level of community development loans.
- The bank makes use of innovative and/or flexible lending products in meeting the credit needs of its assessment areas.
- The bank makes a significant level of qualified community development investments and donations and is occasionally in the leadership position.
- Service delivery systems are readily accessible to the bank's assessment areas, and the bank's record of opening and closing branches has not adversely affected the accessibility of its service delivery systems.
- The bank provides an adequate level of community development services throughout the Missouri assessment areas.

SCOPE OF EXAMINATION

Scoping considerations applicable to the review of the Missouri assessment areas are consistent with the overall CRA examination scope as presented in the *Institution, Scope of Examination* section. HMDA lending received the greatest weight in the lending analysis. The bank operates three assessment areas throughout Missouri, located in two MSAs and one nonMSA portion of the state. One of the bank's Missouri assessment areas was reviewed under full-scope procedures, and when considering branch structure and loan/deposit activity, CRA performance in this Springfield MSA assessment area carried the greatest weight when forming overall state conclusions.

⁵ The bank has offices located in Missouri that are also in the Kansas City multistate MSA. Consequently, the statewide evaluation is adjusted to not reflect performance in those Missouri areas contained in the Kansas City MSA. Refer to the Kansas City MSA section for ratings of the institution's performance in that area.

To augment the evaluation of the full-scope review assessment area in Missouri, one community contact interview was conducted. This interview was used to ascertain specific community credit needs and provided context with which to evaluate the bank's responsiveness to these needs. Details from this interview are included in the *Description of Institution's Operations* section, as applicable to the assessment area in which the community contact was made.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN MISSOURI

The following table gives additional detail regarding the bank's operations within Missouri.

Assessment Area	Offices		Deposits As of June 30, 2024		Review Procedures
	#	%	\$	%	
Springfield MSA	7	43.8%	\$1,198,080	61.5%	Full Scope
NonMSA Missouri	8	50.0%	\$681,374	35.0%	Limited Scope
Joplin MSA	1	6.3%	\$68,751	3.5%	Limited Scope
TOTAL	16	100%	\$1,948,205	100%	1 Full Scope

The bank operates 16 branches (76.2 percent of total branches) throughout the three assessment areas in the state of Missouri. Deposits in the state total \$1.9 billion, which represents 84.5 percent of total bank deposits. The bank's branching in the state is slightly more concentrated in the nonMSA assessment area; however, most of the bank's deposit and lending activity in the state occurs in the bank's Springfield MSA assessment area. Therefore, as the Springfield MSA was the full-scope review assessment area in Missouri, performance conclusions in the Springfield MSA were the determining factors driving overall state ratings. During the review period, the bank opened one branch and closed another branch in its Missouri assessment areas.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN MISSOURI

LENDING TEST

The bank's performance under the Lending Test in Missouri is rated high satisfactory. The rating reflects performance under the following criteria applicable to large banks.

Lending Test Summary	
Lending Activity	Excellent
Borrower Distribution	Adequate
Geographic Distribution	Good
Community Development Loans	Relatively High Level
Product Innovation	Makes Use
LENDING TEST RATING	HIGH SATISFACTORY

Lending Activity

Overall, lending levels reflect excellent responsiveness to the credit needs of the bank's combined assessment areas, based on loan activity reviewed under the Lending Test. The tables below display the bank's lending activity performance by assessment area.

Full-Scope Assessment Areas	Lending Activity
Springfield MSA	Excellent
OVERALL	EXCELLENT

Limited-Scope Assessment Areas	Lending Activity
NonMSA Missouri	Below
Joplin MSA	Below

Borrower and Geographic Distribution

Overall, performance by borrower's income or revenue profile is adequate, as shown in the following tables.

Full-Scope Assessment Areas	Loan Distribution by Borrower's Profile
Springfield MSA	Adequate
OVERALL	ADEQUATE

Limited-Scope Assessment Areas	Loan Distribution by Borrower's Profile
NonMSA Missouri	Consistent
Joplin MSA	Below

The overall geographic distribution of loans reflects good penetration throughout the assessment areas, as displayed below.

Full-Scope Assessment Areas	Geographic Distribution of Loans
Springfield MSA	Good
OVERALL	GOOD

Limited-Scope Assessment Areas	Geographic Distribution of Loans
NonMSA Missouri	Exceeds
Joplin MSA	Consistent

Community Development Lending Activity

Overall, the bank makes a relatively high level of community development loans, as noted in the following tables.

Full-Scope Assessment Areas	Community Development Lending
Springfield MSA	Relatively High Level
OVERALL	RELATIVELY HIGH LEVEL

Limited-Scope Assessment Areas	Community Development Lending
NonMSA Missouri	Consistent
Joplin MSA	Consistent

During the review period, the bank originated 55 community development loans inside its Missouri assessment areas, totaling \$114.5 million. In addition to meeting the community development lending needs of its own assessment areas, the bank also made 13 loans totaling \$64.6 million outside its assessment areas in the state of Missouri. These outside assessment area loans were qualified for community development primarily for their economic development and revitalization/stabilization attributes.

Product Innovation

The bank makes use of innovative and/or flexible lending practices in serving the credit needs in Missouri assessment areas. A summary of each of the bank's innovative and/or flexible products is included in the *Institution, Conclusions with Respect to Performance* section. The bank's use of flexible and/or innovative lending products in Missouri assessment areas is described as follows.

- The bank made 14 ReStore home mortgage loans totaling \$1.9 million to borrowers in the state of Missouri. These loans provide more flexible underwriting standards for borrowers purchasing housing in LMI census tracts.
- The bank originated 146 SBA 7(a) loans totaling \$94.0 million and two SBA 504 loans totaling \$4.9 million.
- Through the MOBUCK\$ program with the Missouri State Treasurer's Office, the bank made 78 loans totaling \$59.3 million, which provided funds to expand local businesses.
- The bank also originated home mortgage loans through government loan programs, including 29 FHA loans (\$6.2 million), 11 USDA RD loans (\$2.2 million), and 22 VA loans (\$6.8 million).
- During the review period, the bank originated two MHDC loans totaling \$289,909 through the program.

INVESTMENT TEST

The bank's performance under the Investment Test is rated high satisfactory, driven primarily by the performance in the Springfield MSA assessment area. Overall, the bank made a significant level of qualified community development investments and is occasionally in a leadership position. The following tables display investment and grant activity performance for each assessment area.

Full-Scope Assessment Areas	Investment and Grant Activity
Springfield MSA	Significant Level
OVERALL	SIGNIFICANT LEVEL

Limited-Scope Assessment Areas	Investment and Grant Activity
NonMSA Missouri	Consistent
Joplin MSA	Consistent

During the review period, the bank made one new investment totaling \$1.9 million and had \$2.8 million in previous period investments that were still outstanding. In addition, the bank made 184 donations totaling \$245,306. The bank's investment activity consisted of MBSs.

While not included in the totals above, the bank also maintained two investments totaling \$260,000 made in municipal bonds benefiting a school district outside of the bank's assessment areas that educates primarily free and reduced lunch eligible students.

SERVICE TEST

The bank's performance under the Service Test is rated high satisfactory based on the criteria shown in the table below.

Service Test Summary	
Accessibility of Delivery Systems	Readily Accessible
Changes in Branch Locations	Not Adversely Affected
Reasonableness of Business Hours and Services	Do Not Vary in a Way That Inconveniences
Community Development Services	Adequate Level
OVERALL	HIGH SATISFACTORY

Accessibility of Delivery Systems

The bank's delivery systems are readily accessible to geographies and individuals of different income levels, as shown in the following tables.

Full-Scope Assessment Areas	Accessibility of Delivery Systems
Springfield MSA	Readily Accessible
OVERALL	READILY ACCESSIBLE

Limited-Scope Assessment Areas	Accessibility of Delivery Systems
NonMSA Missouri	Below
Joplin MSA	Consistent

Changes in Branch Locations

The bank's record of opening and closing branches has not adversely affected the accessibility of the bank's delivery systems, particularly to LMI geographies and individuals.

Full-Scope Assessment Areas	Changes in Branch Locations
Springfield MSA	Not Adversely Affected
OVERALL	NOT ADVERSELY AFFECTED

Limited-Scope Assessment Areas	Changes in Branch Locations
NonMSA Missouri	Consistent
Joplin MSA	Consistent

Reasonableness of Business Hours and Services in Meeting Assessment Area Needs

The bank's hours and services do not vary in a way that inconveniences certain portions of its assessment areas, particularly LMI geographies or individuals. The bank's branch locations generally operate with similar hours, with a majority of locations offering extended Saturday drive-through hours. Additionally, loan officers are present at all locations, and the bank offers the same suite of products throughout its entire branch network.

Full-Scope Assessment Areas	Reasonableness of Business Hours and Services
Springfield MSA	Do Not Vary in a Way That Inconveniences
OVERALL	DO NOT VARY IN A WAY THAT INCONVENIENCES

Limited-Scope Assessment Areas	Reasonableness of Business Hours and Services
NonMSA Missouri	Consistent
Joplin MSA	Consistent

Community Development Services

The bank provides an adequate level of community development services, as shown below.

Full-Scope Assessment Areas	Community Development Services
Springfield MSA	Adequate Level
OVERALL	ADEQUATE LEVEL

Limited-Scope Assessment Areas	Community Development Services
NonMSA Missouri	Consistent
Joplin MSA	Consistent

In total, bank employees provided 1,454 hours of community development services to different organizations in the state of Missouri, with the majority of service hours being performed in the bank's Springfield MSA assessment area.

SPRINGFIELD, MISSOURI MSA

(Full-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE SPRINGFIELD MSA ASSESSMENT AREA

Bank Structure

As shown in the table below, the bank operates seven (33.3 percent) of its total branches in the Springfield MSA assessment area.

Branch Locations by Census Tract Income Level				
Low-Income	Moderate-Income	Middle-Income	Upper-Income	Unknown-Income
2	0	4	1	0

During the review period, the bank converted an LPO to a full-service branch in this assessment area. Based on the bank's branch network and other service delivery systems, the bank is positioned to deliver financial services to the entire assessment area.

General Demographics

This assessment area is composed of the entirety of the Springfield, Missouri MSA, which includes Christian, Dallas, Greene, Polk, and Webster counties. According to 2020 Census data, the assessment area population was 475,432, which is most heavily concentrated in Greene County (298,915). Of the 39 FDIC-insured depository institutions with a branch presence in this assessment area, the bank ranked fifth in deposit market share, encompassing 7.3 percent of total deposit dollars.

While only 39 depository institutions operate a branch in the assessment area, a much higher number of institutions reported loan activity in the assessment area. An analysis of 2022 and 2023 HMDA-reportable loans shows that 355 and 334 institutions, respectively, had loan activity in the assessment area, of which the bank ranked fifth and tenth, respectively, in total HMDA loans. The bank ranked third out of 98 institutions and fifth out of 103 institutions with CRA loan activity in the assessment area in 2022 and 2023, respectively.

This assessment area covers a metropolitan area with diverse credit needs, including a blend of credit products for individuals and businesses of various income/revenue levels. The community contact also indicated that there are opportunities to collaborate with local organizations on community development initiatives and that the most important credit-related needs in the assessment area stem from a significant shortage of affordable housing, particularly as related to single-family housing.

Income and Wealth Demographics

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

Assessment Area Demographics by Geography Income Level				
	Census Tracts		Family Population	
Low	6	5.1%	4,174	3.5%
Moderate	26	22.2%	20,774	17.2%
Middle	54	46.2%	60,967	50.6%
Upper	29	24.8%	34,381	28.5%
Unknown	2	1.7%	136	0.1%
TOTAL	117	100%	120,432	100%

As shown above, 27.3 percent of the census tracts in the assessment area are LMI geographies, but only 20.7 percent of the family population resides in these tracts. These LMI areas are primarily concentrated in Greene County and in and around the city of Springfield.

Based on 2020 Census data, the median family income for the assessment area was \$64,249. At the same time, the median family income for the state of Missouri was \$72,834. More recently, the FFIEC estimates the 2022 and 2023 median family income for the Springfield MSA to be \$69,200 and \$84,800, respectively. The following table displays population percentages of assessment area families by income level compared to the Missouri family populations.

Family Population by Income Level				
	Assessment Area		Missouri	
Low	23,277	19.3%	317,471	20.5%
Moderate	22,602	18.8%	285,869	18.4%
Middle	25,920	21.5%	333,130	21.5%
Upper	48,633	40.4%	614,586	39.6%
TOTAL	120,432	100%	1,551,056	100%

As shown in the table above, 38.1 percent of families within the assessment area were considered LMI, which is in line with the LMI family percentages of 38.9 percent in the state of Missouri. Additionally, the percentage of families living below the poverty level in the assessment area (9.1 percent) is near the level in the state of Missouri (8.9 percent). Consequently, the assessment area family population by income level is similar to the state overall, despite the assessment area's lower overall family income level.

Housing Demographics

The following table displays housing demographics for the assessment area and the state of Missouri.

Housing Cost Burden Levels						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low-Income	Moderate-Income	All Renters	Low-Income	Moderate-Income	All Owners
Assessment Area	77.8%	38.5%	41.1%	57.8%	26.6%	14.8%
Missouri	74.0%	30.3%	39.6%	58.6%	26.5%	16.1%
<i>Cost burden is housing cost that equals 30 percent or more of household income.</i>						
<i>Source: HUD 2017–2021 Comprehensive Housing Affordability Strategy</i>						

Based on the data in the table above, the level of cost-burdened owners in the assessment area (14.8 percent) is similar to the level of cost-burdened owners in the state as a whole (16.1 percent). Additionally, the percentages of LMI cost-burdened owners in the assessment area (57.8 percent and 26.6 percent, respectively) are in line with the state’s percentages (58.6 percent and 26.5 percent, respectively). Though the overall percentages are nearly equal, there are differences amongst the five counties making up the assessment area. Dallas County has the lowest percentage of low-income owners that are cost burdened (49.8 percent), whereas Webster County has the lowest percentage of moderate-income owners that are cost burdened (17.0 percent).

Industry and Employment Demographics

The assessment area supports a diverse business community, including a significant small business sector. BLS industry demographics indicate that there are 217,967 paid employees in the assessment area. By percentage of employees, the three largest job categories in the assessment area are healthcare and social assistance (18.8 percent), government (13.3 percent), and retail trade (12.2 percent). The table below details BLS unemployment data for the assessment area and the state of Missouri overall. The assessment area also supports a strong small business sector, with 91.6 percent of assessment area businesses having annual revenues of \$1 million or less.

Unemployment Levels			
Dataset	Time Period (Annual Average)		
	2021	2022	2023
Assessment Area	3.2%	2.2%	2.6%
Missouri	4.2%	2.6%	3.1%

As shown in the table above, unemployment rates in the assessment area were lower than statewide figures over the review period. Both the assessment area and the state followed the same pattern of decreasing unemployment from 2021 to 2022, followed by upticks in unemployment in 2023. Unemployment rates were consistently highest in Dallas County over the three-year period, peaking at 4.1 percent unemployment in 2021. Conversely, Christian County had the lowest unemployment rate in each of the three years.

Community Contact Information

For the Springfield MSA assessment area, one community contact interview was completed as part of this evaluation. This interview was with an individual working for an area nonprofit specializing in local neighborhood development.

The community contact interview categorized the local economy as having experienced considerable growth in the recent past. This growth has led to significant increases in the area's cost of living, which has not been matched by the area's income growth. The contact cited two large national businesses with headquarters in the area, alongside regional hospitals, as important local employers. These businesses have helped to draw in residents from the more rural areas within the region, causing the suburbs around the city of Springfield to experience strong population growth. This population growth is affecting the affordability of the local housing stock, as new construction has not kept pace with the increased number of residents. There is a lack of housing stock broadly, but the contact cited especially large deficits in single-family affordable housing in the assessment area. One area, however, that was cited as having relatively higher levels of affordable housing stock was north of the city of Springfield. The majority of new construction the contact has noticed in the assessment area is purpose built for the students at the local universities. Lastly, in addition to generally lacking housing, housing that is available was described as being older and often in need of repairs.

The contact noted that the general banking needs of LMI people and small businesses were being met by local financial institutions. These financial institutions were described as being reasonably well dispersed throughout the assessment area and working well with local community organizations. No financial-related impediments were noted that would make it more difficult for a small business in the area to experience success relative to other cities of similar size.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE SPRINGFIELD MSA ASSESSMENT AREA

LENDING TEST

The following table displays the bank's performance under the Lending Test in the Springfield MSA assessment area.

Lending Test Summary	
Lending Activity	Excellent
Borrower Distribution	Adequate
Geographic Distribution	Good
Community Development Loans	Relatively High Level

Lending Activity

The following table displays the combined 2022 and 2023 lending volume by number and dollar volume.

Summary of Lending Activity January 1, 2022 through December 31, 2023				
Loan Type	#	%	\$ (000s)	%
Home Improvement	59	1.9%	\$5,038	1.0%
Home Purchase	629	20.7%	\$160,470	32.9%
Multifamily Housing	22	0.7%	\$56,308	11.5%
Refinancing	206	6.8%	\$46,760	9.6%
Other Purpose LOC	128	4.2%	\$16,402	3.4%
Other Purpose Closed/Exempt	8	0.3%	\$1,444	0.3%
Total HMDA	1,052	34.6%	\$286,422	58.6%
Small Business	1,117	36.8%	\$143,975	29.5%
Small Farm	868	28.6%	\$58,043	11.9%
TOTAL LOANS	3,037	100%	\$488,440	100%

The bank's lending activity in the assessment area represents 58.9 percent of total number and 60.3 percent of total dollar 2022 and 2023 HMDA and CRA loans. By comparison, the bank operates 33.3 percent of its total branches and holds 52.0 percent of total bank deposits in the assessment area. Additionally, as mentioned above, OakStar Bank ranked fifth in total HMDA lending and third in CRA lending in 2022, compared to 355 and 98 institutions, respectively. Given that the bank's lending levels were greater than the percentage of overall branches, the share of deposits in the assessment area, and that the bank originated a considerable number of loans relative to the significant number of peer banks operating in the assessment area, the bank's lending activity levels reflect excellent responsiveness to the credit needs of the assessment area.

Loan Distribution by Borrower's Profile

Overall, the bank's loan distribution by borrower's profile is adequate in the Springfield MSA assessment area. Given the bank's dollar volume of HMDA lending, primary emphasis was placed on performance for this loan product.

HMDA Lending

Overall, the bank's borrower distribution of HMDA loans is adequate. In 2022, the distribution of HMDA loans to low-income borrowers is considered adequate (4.2 percent), as the bank's performance is comparable to the performance of peer institutions in the assessment area (5.6 percent) but below the demographic figure (19.3 percent). In 2023, lending to low-income borrowers decreased to 3.9 percent, which is well below the aggregate lending level to low-income borrowers (8.9 percent) and the demographic figure (19.3 percent), reflecting poor bank performance.

The bank originated 12.3 percent of its HMDA loans to moderate-income borrowers in 2022, which approaches the aggregate lending level (16.7 percent) but is below the percentage of families who are moderate income (18.8 percent) and reflects adequate performance. The bank's level of lending to moderate-income borrowers in 2023 (15.0 percent) improved and again neared the aggregate (19.3 percent) and demographic (18.8 percent) levels and, thus, is considered adequate.

Small Business

In 2022, the bank originated 74.6 percent of its small business loans to businesses with annual revenues of \$1 million or less, which exceeded the aggregate lending level (55.6 percent) but was below the demographic figure (91.5 percent), reflecting good performance. The bank's level of lending in 2023 was likewise good, as the percentage of small business loans to businesses with annual revenues of \$1 million or less (70.1 percent) again exceeded aggregate performance (56.5 percent) but was below the demographic figure (91.6 percent). Therefore, the overall distribution of small business loans by business revenue profile is good.

Geographic Distribution of Loans

The bank's geographic distribution of loans is good overall based on both loan products reviewed for geographic performance. As previously mentioned, the assessment area has six low-income census tracts and 26 moderate-income census tracts. Additionally, an analysis of the dispersion of HMDA and CRA loan products throughout the assessment area did not reveal evidence of conspicuous lending gaps in LMI geographies. In 2022, the bank had loan activity in 98.3 percent of all assessment area census tracts and 96.9 percent of all LMI geographies. In 2023, the bank had lending activity in 97.4 percent of census tracts in the assessment area and 93.8 percent of LMI geographies in the assessment area. This dispersion was consistent with the bank's branch structure in the assessment area and supports the conclusion that the geographic distribution of loans is good overall.

HMDA Lending

The bank's distribution of HMDA loans in LMI geographies is good overall. The percentage of HMDA loans originated in low-income census tracts in 2022 (3.9 percent) and 2023 (3.6 percent) exceeded both aggregate lending levels (2.8 percent in 2022 and 2023) and the percentage of owner-occupied housing in low-income census tracts (2.2 percent in both years); this reflects excellent performance in low-income geographies for both years.

In 2022, the bank originated 14.3 percent of HMDA loans in moderate-income geographies in the assessment area, which approached aggregate performance (16.8 percent) and is in line with the demographic level (14.7 percent), reflecting adequate performance. In 2023, the percentage of HMDA loans in moderate-income geographies increased to 17.7 percent, which is comparable to the aggregate lending level (18.1 percent) and above the demographic figure (14.9 percent) and is considered good.

Small Business Lending

The percentage of small business loans originated in low-income census tracts in 2022 (6.6 percent) and 2023 (7.5 percent) exceeded both aggregate lending levels (2.0 percent in 2022 and 2.3 percent in 2023) and the demographic figure for low-income geographies (2.7 percent); this reflects excellent performance in low-income geographies for both years.

In 2022, the bank originated 25.4 percent of small business loans in moderate-income geographies, which is above, yet comparable to, aggregate performance (20.2 percent) and the demographic level (22.0 percent), reflecting good performance. Similarly, the bank made 23.9 percent of its small business loans in moderate-income geographies in 2023, which is above aggregate performance (19.1 percent) and in line with the demographic level (21.9 percent), reflecting good performance.

The bank's overall geographic distribution of small business loans is good, as driven by performance in moderate-income census tracts, which had the most impact to the bank's assessment area.

Community Development Lending Activity

The bank makes a relatively high level of community development loans in the Springfield MSA assessment area. As detailed in the table below, the bank made 37 community development loans totaling \$84.9 million. The most impactful of these loans are discussed below.

Community Development Lending										
	Affordable Housing		Community Services		Revitalization/ Stabilization		Economic Development		Total	
	#	\$ (000s)	#	\$ (000s)	#	\$ (000s)	#	\$ (000s)	#	\$ (000s)
CD Loans	0	-	0	-	8	\$22,057	29	\$62,887	37	\$84,943

- The largest revitalization/stabilization loan that the bank originated totaled \$8.5 million and was made to a nonprofit healthcare foundation providing nursing and residential care facilities. This foundation is located in a moderate-income census tract within an Enterprise Zone, helping to retain residents by providing essential community services.
- The bank financed several community development loans for various commercial construction projects that qualified for economic development by supporting permanent LMI job creation for small businesses. One loan totaling \$5.0 million financed the construction of a vehicle manufacturing facility, while another loan for \$5.0 million helped the construction of a healthcare facility.

INVESTMENT TEST

The bank makes a significant level of qualified community development investments within the Springfield MSA assessment area. During the review period, the bank made one new investment totaling \$1.2 million and received credit for three investments made prior to the review period still outstanding totaling \$2.3 million. All of these investments were made in MBSs, helping to finance affordable housing for LMI individuals, a noted need in the area according to the community contact.

In addition to these investments, the bank also made 90 donations totaling \$172,752 to various organizations throughout the assessment area. These donations were predominantly made to nonprofit organizations providing community services to LMI families. Of note, the bank made four donations totaling \$64,500 to two organizations working toward providing greater levels of affordable housing for LMI individuals.

SERVICE TEST

The following table displays the bank's performance under the Service Test in the Springfield MSA assessment area.

Service Test Summary	
Accessibility of Delivery Systems	Readily Accessible
Changes in Branch Locations	Not Adversely Affected
Reasonableness of Business Hours and Services	Do Not Vary in a Way That Inconveniences
Community Development Services	Adequate Level

Accessibility of Delivery Systems

The bank operates seven branches in the Springfield MSA assessment area. The following table displays the location of the bank's branches by geography income level compared to the distribution of assessment area census tracts and households by geography income level.

Branch Distribution by Geography Income Level						
Dataset	Geography Income Level					TOTAL
	Low-	Moderate-	Middle-	Upper-	Unknown-	
Branches	2	0	4	1	0	7
	28.6%	0.0%	57.1%	14.3%	0.0%	100%
Census Tracts	5.1%	22.2%	46.2%	24.8%	1.7%	100%
Household Population	5.0%	19.9%	49.7%	24.7%	0.7%	100%

As shown in the previous table, two of the bank's offices (28.6 percent) are in LMI geographies. This is greater than both the percentage of census tracts in the assessment area that are LMI (27.3 percent) and the percentage of households living in these tracts (24.9 percent). Therefore, the bank's service delivery systems are readily accessible to individuals and geographies of different income levels.

Changes in Branch Locations

The bank did not close any offices in this assessment area during the review period but did convert an LPO into a branch in a middle-income census tract. As a result, the bank's record of opening and closing offices in this assessment area has not adversely affected the accessibility of delivery systems, particularly to LMI geographies and LMI individuals.

Reasonableness of Business Hours and Services in Meeting Assessment Area Needs

Business hours and services do not vary in a way that inconveniences certain portions of the assessment area, particularly LMI geographies and individuals. All bank branches in the assessment area have loan officers present and offer the same suite of lending products. The bank's branches have slightly differing opening and closing schedules for their lobbies during the week but are all open for roughly the same amount of time, with many branches offering extended drive-through hours on Fridays. Lastly, five of the seven branches offer Saturday drive-through hours, with one of the branches in the low-income census tract having the longest Saturday operations.

Community Development Services

The bank provides an adequate level of community development services in the assessment area. During the review period, bank employees provided 857 community development service hours to different organizations in the Springfield assessment area. These community development services included the following noteworthy services:

- Two of the bank's employees provided 52 community development service hours to one community service organization that provides leadership training to women in organizations that predominantly serve LMI individuals.
- One bank employee provided 12 community development service hours to three different organizations specializing in affordable housing for LMI individuals, a noted need in the area according to the community contact.
- One bank employee served on the board of a school district that primarily serves students eligible for free and reduced lunch. This individual provided 90 hours of their financial expertise over the review period.

NONMETROPOLITAN MISSOURI STATEWIDE AREA

(Limited-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE NONMSA MISSOURI ASSESSMENT AREA

OakStar Bank operates eight branches in this assessment area, which includes the entirety of Benton, Camden, Henry, Hickory, Douglas, Laclede, Wright, and Texas counties. The bank closed one branch in this assessment area during the review period in a middle-income census tract. The tables below detail key demographics relating to this assessment area.

Assessment Area Demographics by Geography Income Level						
Dataset	Low-	Moderate-	Middle-	Upper-	Unknown-	TOTAL
Census Tracts	0	9	38	14	0	61
	0%	14.8%	62.3%	23.0%	0%	100%
Family Population	0	7,626	33,445	9,466	0	50,537
	0%	15.1%	66.2%	18.7%	0%	100%
Household Population	0	11,556	49,841	13,818	0	75,215
	0%	15.4%	66.3%	18.4%	0%	100%
Business Institutions	0	900	4,380	2,184	0	7,464
	0%	12.1%	58.7%	29.3%	0%	100%

Assessment Area Demographics by Population Income Level					
Dataset	Low-	Moderate-	Middle-	Upper-	TOTAL
Family Population	10,670	9,878	10,331	19,658	50,537
	21.1%	19.6%	20.4%	38.9%	100%
Household Population	18,022	13,264	13,578	30,351	75,215
	24.0%	17.6%	18.1%	40.4%	100%

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE NONMSA MISSOURI ASSESSMENT AREA

LENDING TEST

OakStar Bank's overall lending performance in this assessment area is consistent with the Lending Test performance in the state of Missouri (which is based on the full-scope review assessment area), as displayed in the table below. For more detailed information related to Lending Test performance, see the tables in Appendix C.

Lending Test Criteria	Performance
Lending Activity	Below
Borrower Distribution	Consistent
Geographic Distribution	Exceeds
Community Development Lending Activity	Consistent
OVERALL	CONSISTENT

The bank's lending activity is satisfactory in the assessment area; however, this performance was below statewide levels, as the bank's lending activity was excellent in the full-scope review assessment area. During the review period, the bank made nine community development loans totaling \$10.9 million.

INVESTMENT TEST

The bank's Investment Test performance in this assessment area is consistent with the bank's overall performance in the state of Missouri (which is based on the full-scope review assessment area). During the review period, the bank had two community development investment totaling \$573,318. Furthermore, 89 donations were made totaling \$55,686.

SERVICE TEST

The bank's Service Test performance in this assessment area is consistent with the performance in the state of Missouri (which is based on the full-scope review area), as shown in the table below.

Service Test Criteria	Performance
Accessibility of Delivery Systems	Below
Changes in Branch Locations	Consistent
Reasonableness of Business Hours and Services	Consistent
Community Development Services	Consistent
OVERALL	CONSISTENT

The bank's accessibility of delivery systems is satisfactory in the assessment area; however, this performance was below statewide levels, as the bank's accessibility of delivery systems was excellent in the full-scope review assessment area. During the review period, bank employees provided 380 hours of community service to numerous organizations in the assessment area.

JOPLIN, MISSOURI MSA

(Limited-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE JOPLIN MSA ASSESSMENT AREA

OakStar Bank operates one branch in this assessment area, which includes Jasper and Newton counties and comprises the entirety of the Joplin, Missouri MSA. The bank did not open or close any branches in this assessment area during the review period. The tables below detail key demographics relating to this assessment area.

Assessment Area Demographics by Geography Income Level						
Dataset	Low-	Moderate-	Middle-	Upper-	Unknown-	TOTAL
Census Tracts	0	7	29	6	0	42
	0%	16.7%	69.0%	14.3%	0%	100%
Family Population	0	7,083	30,896	7,383	0	45,362
	0%	15.6%	68.1%	16.3%	0%	100%
Household Population	0	12,492	45,387	10,705	0	68,584
	0%	18.2%	66.2%	15.6%	0%	100%
Business Institutions	0	1,302	4,034	901	0	6,237
	0%	20.9%	64.7%	14.4%	0%	100%

Assessment Area Demographics by Population Income Level					
Dataset	Low-	Moderate-	Middle-	Upper-	TOTAL
Family Population	8,566	8,918	9,822	18,056	45,362
	18.9%	19.7%	21.7%	39.8%	100%
Household Population	15,484	12,015	13,192	27,893	68,584
	22.6%	17.5%	19.2%	40.7%	100%

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE JOPLIN MSA ASSESSMENT AREA

LENDING TEST

OakStar Bank's overall lending performance in this assessment area is consistent with the Lending Test performance in the state of Missouri (which is based on the full-scope review assessment area), as displayed in the table below. For more detailed information related to Lending Test performance, see the tables in Appendix C.

Lending Test Criteria	Performance
Lending Activity	Below
Borrower Distribution	Below
Geographic Distribution	Consistent
Community Development Lending Activity	Consistent
OVERALL	CONSISTENT

The bank's lending activity is satisfactory in the assessment area; however, this performance was below statewide levels, as the bank's lending activity was excellent in the full-scope review assessment area. During the review period, the bank made nine community development loans totaling \$18.7 million.

INVESTMENT TEST

The bank's Investment Test performance in this assessment area is consistent with the bank's overall performance in the state of Missouri (which is based on the full-scope review assessment area). During the review period, the bank had one current-period community development investment and one investment from a prior period totaling \$628,739. Furthermore, five donations were made totaling \$16,869.

SERVICE TEST

The bank's Service Test performance in this assessment area is consistent with the performance in the state of Missouri (which is based on the full-scope review area), as shown in the table below.

Service Test Criteria	Performance
Accessibility of Delivery Systems	Consistent
Changes in Branch Locations	Consistent
Reasonableness of Business Hours and Services	Consistent
Community Development Services	Consistent
OVERALL	CONSISTENT

During the review period, bank employees provided 57 hours of service to community development organizations in the assessment area.

KANSAS⁶

CRA RATING FOR KANSAS:

The Lending Test is rated:

The Investment Test is rated:

The Service Test is rated:

SATISFACTORY

Low Satisfactory

Low Satisfactory

Low Satisfactory

The major factors supporting the rating for the state of Kansas include:

- The bank's lending levels reflect adequate responsiveness to the credit needs of the assessment area.
- The distribution of loans by borrower's income or revenue profile reflects adequate penetration among customers of different income levels and businesses of different sizes.
- The geographic distribution of loans reflects adequate penetration throughout the Kansas assessment area.
- The bank makes an adequate level of qualified community development investments and grants and is rarely in a leadership position in the assessment area.
- Delivery systems are accessible to geographies and individuals of different income levels in the Kansas assessment area. Changes in branch locations have not adversely affected the accessibility of the bank's delivery systems.

SCOPE OF EXAMINATION

Scoping considerations applicable to the review of Kansas operations are consistent with the overall CRA examination scope presented in the *Institution, Scope of Examination* section. Based on loan demand and the bank's lending activity, HMDA lending received primary consideration in the analysis of the bank's lending performance.

The bank has only one assessment area in Kansas, which was reviewed under full-scope examination procedures and included information obtained from one community contact. This interview was used to ascertain specific credit and community development needs and provided context with which to evaluate the bank's responsiveness to these needs. Key details from this community contact interview are included in the next section.

⁶ The bank has branches located in Kansas that are also part of the Kansas City multistate MSA. Consequently, the statewide evaluation is adjusted to not reflect performance in the areas of Kansas contained in the Kansas City MSA. Refer to the Kansas City MSA section for ratings of the institution's performance in that area.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE NONMSA KANSAS ASSESSMENT AREA

Bank Structure

As shown in the table below, the bank operates one (4.8 percent) of its total branches in the assessment area.

Branch Locations by Census Tract Income Level				
Low-Income	Moderate-Income	Middle-Income	Upper-Income	Unknown-Income
0	0	1	0	0

During this review period, the bank did not open or close any branches in this assessment area. Based on this branch network and other service delivery systems, the bank is positioned to deliver financial services to the entirety of the assessment area.

General Demographics

The bank's assessment area is composed of Franklin County, Kansas, which is located southwest of the bank's Kansas City assessment area. The assessment area has a total population of 25,996. The area is much more rural in nature than its neighboring counties nearer to Kansas City. The banking industry in the assessment area is moderately competitive, with ten FDIC-insured depository institutions operating 13 branches throughout the assessment area. Of these institutions, OakStar Bank ranks second with 13.3 percent of the deposit market share. Deposits held in branches in the nonMSA Kansas assessment area represent 3.5 percent of total bank deposits.

The bank faces greater competition for HMDA and CRA loans relative to deposits in the area. An analysis of 2022 and 2023 HMDA-reportable loans shows that 138 and 141 institutions, respectively, had loan activity in the assessment area, of which the bank ranked ninth and fifth in HMDA lending, respectively. A similar analysis for CRA loans was conducted over both years and found that the bank ranked tenth out of 42 institutions in 2022 and fifth out of 43 institutions in 2023.

The assessment area covers a relatively small nonMSA area with a homogenous population. As such, credit needs in the area primarily skew toward the standard blend of consumer and commercial loan and deposit products. Despite the rural nature of the assessment area, discussions with the community contact indicated that there are still opportunities for banks in the area to be involved with community development activities, especially in the areas of workforce development and affordable housing development.

Income and Wealth Demographics

The following table reflects the number of census tracts by income level and the family population within those tracts.

Assessment Area Demographics by Geography Income Level				
	Census Tracts		Family Population	
Low	0	0%	0	0%
Moderate	0	0%	0	0%
Middle	5	83.3%	6,081	89.2%
Upper	1	16.7%	734	10.8%
Unknown	0	0%	0	0%
TOTAL	6	100%	6,815	100%

As shown in the table above, none of the census tracts in the assessment area are designated as LMI. The sole upper-income census tract is located in the northeast corner of the county, nearest to Kansas City.

Based on 2020 Census data, the median family income for the assessment area was \$67,066. This income figure was in line with the median family income for the entirety of nonMSA Kansas (\$65,467) as a whole. More recently, the FFIEC estimated the median family income for nonMSA Kansas to be \$73,400 in 2022 and \$79,900 in 2023. The following table displays the distribution of assessment area families by income level compared to the nonMSA portion of the state of Kansas as a whole.

Family Population by Income Level				
	Assessment Area		NonMSA Kansas	
Low	1,081	15.9%	42,551	18.6%
Moderate	1,383	20.3%	43,491	19.0%
Middle	1,598	23.5%	52,204	22.8%
Upper	2,753	40.4%	91,110	39.7%
TOTAL	6,815	100%	229,356	100%

When compared with the data in the first table in this section, a much higher percentage of families in the assessment area are LMI (36.2 percent) than reside in LMI census tracts (0 percent). Overall, the distribution of families by income level in the assessment area is similar to nonMSA Kansas as a whole, albeit with a modest difference in the percentage of low-income families between the two areas. The percentage of families below the poverty level in the assessment area (8.3 percent) is also in line with nonMSA Kansas as a whole (8.4 percent). Therefore, considering income levels and family demographics, the assessment area is similarly affluent to the entirety of nonMSA Kansas.

Housing Demographics

The following table displays housing demographics for the assessment area and the entirety of nonMSA Kansas.

Housing Cost Burden Levels						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low-Income	Moderate-Income	All Renters	Low-Income	Moderate-Income	All Owners
Assessment Area	86.0%	30.5%	41.5%	57.1%	43.3%	16.8%
NonMSA Kansas	68.1%	23.0%	34.6%	53.8%	22.2%	14.8%
<i>Cost burden is housing cost that equals 30 percent or more of household income.</i>						
<i>Source: HUD 2017–2021 Comprehensive Housing Affordability Strategy</i>						

According to the chart above, more LMI renters and owners are cost burdened in the assessment area than the entirety of nonMSA Kansas. This data suggests that LMI families in the assessment area have increased challenges to homeownership due to higher homeownership costs and difficulties saving for a home loan down payment. This is further supported by the assessment area having a higher median rental rate (\$773 per month) than nonMSA Kansas (\$695 per month), as well as the assessment area median housing value (\$138,518) being substantially greater than the entirety of nonMSA Kansas (\$103,478).

Industry and Employment Demographics

The nonMSA Kansas assessment area supports a somewhat concentrated business community. BLS industry demographics indicate that there are 10,100 paid employees in the assessment area, with the three largest industries by number of paid employees being transportation and warehousing (21.0 percent), government (15.4 percent), and retail trade (11.6 percent). The assessment area also supports a significant small business sector, with 89.7 percent of assessment area businesses having annual revenues of \$1 million or less.

The table below details BLS unemployment for the assessment area compared to nonMSA Kansas as a whole.

Unemployment Levels			
Dataset	Time Period (Annual Average)		
	2021	2022	2023
Assessment Area	3.2%	2.4%	2.5%
NonMSA Kansas	2.8%	2.4%	2.5%

As shown in the table above, unemployment levels in the assessment area mirrored that of the nonMSA portions of Kansas as a whole over the previous two years. Unemployment was slightly higher in 2021 but was still near the broader nonMSA Kansas comparator.

Community Contact Information

For the nonMSA Kansas assessment area, one community contact interview was completed as part of this evaluation. This interview was conducted with an individual who works for a nonprofit organization specializing in economic development.

The community contact interviewee categorized the local economy as being healthy. The contact cited the proximity to Kansas City as being a beneficial factor to the growing economy, with the county experiencing greater economic improvements in the areas closest to the city. There have been some new commercial entities moving into the assessment area, improving the opportunities for the local workforce. This, however, appears to be leading to a labor shortage creating a need for workforce development in the area, according to the contact. The contact also stated that there is a lack of housing in the assessment area across all types of accommodations: single-family, multifamily, and especially affordable housing. This has caused what housing is available for purchase to experience significant price increases. That said, the local banking environment was described as adequately meeting the credit needs of the area, with these financial institutions adequately spread throughout the county.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE NONMSA KANSAS ASSESSMENT AREA

LENDING TEST

The bank's Lending Test performance in Kansas is rated low satisfactory. The following table displays the bank's performance under the Lending Test in the nonMSA Kansas assessment area.

Lending Test Summary	
Lending Activity	Adequate
Borrower Distribution	Adequate
Geographic Distribution	Adequate
Community Development Loans	Low Level
Product Innovation	Makes Limited Use
LENDING TEST RATING	LOW SATISFACTORY

Lending Activity

The following table displays the bank's combined 2022 and 2023 lending volume in the nonMSA Kansas assessment area by number and dollar volume.

Summary of Lending Activity January 1, 2022 through December 31, 2023				
Loan Type	#	%	\$ (000s)	%
Home Improvement	13	20.3%	\$962	12.5%
Home Purchase	16	25.0%	\$2,629	34.0%
Multifamily Housing	1	1.6%	\$175	2.3%
Refinancing	7	10.9%	\$1,020	13.2%
Other Purpose LOC	4	6.3%	\$265	3.4%
Other Purpose Closed/Exempt	1	1.6%	\$290	3.8%
Total HMDA	42	65.6%	\$5,341	69.1%
Small Business	16	25.0%	\$2,191	28.4%
Small Farm	6	9.4%	\$196	2.5%
TOTAL LOANS	64	100%	\$7,728	100%

Loans made in the nonMSA Kansas assessment area represent 1.2 percent of total 2022 and 2023 HMDA and CRA loans made by number and 1.0 percent by dollars of total loans made within the bank's combined assessment areas. This is below the current percentages of total bank deposits (3.5 percent) and branches (4.8 percent). The bank did, however, originate a significant number of HMDA and CRA loans relative to other lenders in the area, ranking fifth in both HMDA and CRA loan originations compared to other financial institutions operating in the assessment area in 2023.

Therefore, the bank's lending activity reflects adequate responsiveness to the credit needs of the assessment area.

Loan Distribution by Borrower's Profile

The bank's overall loan distribution by borrower's profile is adequate.

HMDA Lending

Overall, the bank's borrower distribution of HMDA loans is poor. In 2022 and 2023, the bank did not originate any of its HMDA loans to low-income borrowers, which was below aggregate lending levels (3.9 percent and 4.3 percent, respectively) and the demographic figure (15.9 percent), reflecting poor performance in both years.

The bank made 5.9 percent of its HMDA loans to moderate-income borrowers in 2022, reflecting very poor performance when compared to peer institutions in the assessment area (21.7 percent) and the demographic level (20.3 percent). While the bank's performance improved in 2023 (12.0 percent), the bank's performance was below the aggregate lending level (19.9 percent) and is considered poor.

Small Business Lending

The bank's record of lending to businesses of different sizes is adequate overall. The bank originated 60.0 percent of its small business loans to businesses with annual revenues of \$1 million or less in 2022; this performance is above the aggregate lending level (51.9 percent) but well below the demographic figure (89.5 percent) and is considered adequate. Lending to businesses with annual revenues of \$1 million or less improved in 2023 (63.6 percent) and was again above the aggregate lending level (57.1 percent). That said, it remained far below the demographic comparator (89.5 percent) and is considered adequate.

Geographic Distribution of Loans

Under the geographic distribution of loans analysis, emphasis is normally placed on the bank's performance in LMI geographies. However, the bank's assessment area does not contain any LMI census tracts. As previously stated, the bank's assessment area is composed of five middle-income census tracts and one upper-income census tract. Therefore, a detailed geographic distribution of loans analysis would not prove meaningful and was not performed as part of this evaluation. Nevertheless, the loan dispersion within the assessment area census tracts was reviewed, the results of which indicated that loan activity was adequately dispersed throughout the assessment area, with loans originated in all census tracts over the two-year review period. Therefore, the bank's geographic distribution of loans is adequate.

Community Development Lending Activity

The bank makes a low level of community development loans. During the review period, the bank did not originate any community development loans in the assessment area.

Product Innovation

The bank makes limited use of innovative and flexible lending practices in serving the credit needs of the nonMSA Kansas assessment area. A summary of each of the bank's innovative and/or flexible products is included in the *Institution, Conclusions with Respect to Performance* section. The bank's use of flexible and/or innovative lending products in the nonMSA Kansas assessment area consists of three FHA loans originated totaling \$608,769.

INVESTMENT TEST

The bank's Investment Test performance in Kansas is rated low satisfactory, considering an adequate level of grants made in the assessment area. While there were no community development investments in this assessment area, the bank made nine donations totaling \$3,900 during this review period. All of these donations were made to organizations that provided community services primarily to LMI individuals in the assessment area.

SERVICE TEST

The bank's performance under the Service Test in Kansas is rated low satisfactory. The following table displays the bank's performance under the Service Test.

Service Test Summary	
Accessibility of Delivery Systems	Reasonably Accessible
Changes in Branch Locations	Not Adversely Affected
Reasonableness of Business Hours and Services	Do Not Vary in a Way That Inconveniences
Community Development Services	Low Level
SERVICE TEST RATING	LOW SATISFACTORY

Accessibility of Delivery Systems

The bank operates one branch in the nonMSA Kansas assessment area. The following table displays the location of the bank's branches by geography income level compared to the distribution of assessment area census tracts and households by geography income level.

Branch Distribution by Geography Income Level						
Dataset	Geography Income Level					TOTAL
	Low-	Moderate-	Middle-	Upper-	Unknown-	
Branches	0	0	1	0	0	1
	0%	0%	100%	0%	0%	100%
Census Tracts	0%	0%	83.3%	16.7%	0%	100%
Household Population	0%	0%	89.2%	10.8%	0%	100%

The bank's sole branch in the assessment area is located in a middle-income census tract. As mentioned above, there are no LMI census tracts in the assessment area; therefore, the bank's service delivery systems are reasonably accessible to individuals and geographies of different income levels.

Changes in Branch Locations

During the review period, the bank did not open or close any branches in the assessment area. Therefore, the bank's record of opening and closing branches in the assessment area has not adversely affected the accessibility of its service delivery systems, particularly to LMI individuals and geographies.

Reasonableness of Business Hours and Services in Meeting Assessment Area Needs

Business hours and banking services do not vary in a way that inconveniences certain portions of the assessment area. The bank's branch in the assessment area has lobby hours from 9:00 a.m. until 5:00 p.m. Monday through Friday, with drive-through hours from 7:30 a.m. until 5:30 p.m. during the week. There is a loan officer present at this branch, as well as an ATM.

Community Development Services

The bank provides a low level of community development services in the assessment area. During the review period, the bank did not provide any community development services in the assessment area.

SCOPE OF EXAMINATION TABLES

Scope of Examination		
TIME PERIOD REVIEWED	January 1, 2022 – December 31, 2023 for HMDA, small business, and small farm lending June 13, 2022 – February 2, 2025 for community development loans, investment, and service activities	
FINANCIAL INSTITUTION		PRODUCTS REVIEWED
OakStar Bank Springfield, Missouri		HMDA Small Business Small Farm
AFFILIATE(S)	AFFILIATE RELATIONSHIP	PRODUCTS REVIEWED
N/A	N/A	N/A

Assessment Area – Examination Scope Details					
Assessment Area	Rated Area	# of Offices	Deposits \$ (000s) (as of June 30, 2024)	Branches Visited	CRA Review Procedures
Kansas City Multistate MSA	Kansas City	4	\$277,471	0	Full Scope
Springfield MSA	Missouri	7	\$1,198,080	1	Full Scope
NonMSA Missouri	Missouri	8	\$681,374	0	Limited Scope
Joplin MSA	Missouri	1	\$68,751	0	Limited Scope
NonMSA Kansas	Kansas	1	\$80,363	0	Full Scope
OVERALL		21	\$2,306,039	1	3 Full Scope

**SUMMARY OF STATE AND MULTISTATE
METROPOLITAN STATISTICAL AREA RATINGS**

State or Multistate MSA	Lending Test Rating	Investment Test Rating	Service Test Rating	Overall Rating
Kansas City Multistate MSA	High Satisfactory	High Satisfactory	High Satisfactory	Satisfactory
Missouri	High Satisfactory	High Satisfactory	High Satisfactory	Satisfactory
Kansas	Low Satisfactory	Low Satisfactory	Low Satisfactory	Satisfactory

The following table depicts the previous ratings table in numerical form, which is used in determining the overall rating for each rated area for large banks. Summing the points from the Lending, Service, and Investment Tests, each rated area is given a total point value, which equates to an overall rating in accordance with the FFIEC's *Interagency Large Institution CRA Examination Procedures*.

State or Multistate MSA	Lending Test Rating	Investment Test Rating	Service Test Rating	Total Points	Overall Rating
Kansas City Multistate MSA	9	4	4	17	Satisfactory
Missouri	9	4	4	17	Satisfactory
Kansas	6	3	3	12	Satisfactory

LENDING PERFORMANCE TABLES BY ASSESSMENT AREA

KANSAS CITY, MISSOURI-KANSAS MSA

Kansas City Assessment Area

Distribution of 2022 Home Mortgage 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	7	7.5%	9.2%	\$1,136	3.9%	4.5%	20.9%
Moderate	16	17.2%	19.2%	\$3,146	10.9%	13.5%	17.3%
Middle	17	18.3%	19.5%	\$4,852	16.8%	18.1%	20.8%
Upper	37	39.8%	32.6%	\$14,827	51.4%	46.7%	41.0%
Unknown	16	17.2%	19.5%	\$4,900	17.0%	17.2%	0.0%
TOTAL	93	100.0%	100.0%	\$28,861	100.0%	100.0%	100.0%
Refinance							
Low	1	4.2%	12.6%	\$180	1.7%	7.1%	20.9%
Moderate	0	0.0%	20.9%	\$0	0.0%	15.8%	17.3%
Middle	4	16.7%	20.8%	\$999	9.2%	19.9%	20.8%
Upper	9	37.5%	29.7%	\$4,131	38.0%	41.0%	41.0%
Unknown	10	41.7%	15.9%	\$5,561	51.2%	16.2%	0.0%
TOTAL	24	100.0%	100.0%	\$10,871	100.0%	100.0%	100.0%

Appendix C (Continued)

Home Improvement							
Low	1	12.5%	6.7%	\$35	1.8%	3.9%	20.9%
Moderate	0	0.0%	13.6%	\$0	0.0%	9.0%	17.3%
Middle	1	12.5%	22.0%	\$90	4.6%	17.1%	20.8%
Upper	5	62.5%	52.3%	\$1,694	87.0%	62.8%	41.0%
Unknown	1	12.5%	5.3%	\$129	6.6%	7.2%	0.0%
TOTAL	8	100.0%	100.0%	\$1,948	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	5.6%	\$0	0.0%	2.8%	20.9%
Moderate	0	0.0%	14.5%	\$0	0.0%	8.1%	17.3%
Middle	1	20.0%	21.1%	\$40	5.8%	14.3%	20.8%
Upper	4	80.0%	52.4%	\$645	94.2%	66.7%	41.0%
Unknown	0	0.0%	6.4%	\$0	0.0%	8.1%	0.0%
TOTAL	5	100.0%	100.0%	\$685	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	13.3%	\$0	0.0%	5.8%	20.9%
Moderate	0	0.0%	19.0%	\$0	0.0%	12.6%	17.3%
Middle	0	0.0%	17.8%	\$0	0.0%	11.3%	20.8%
Upper	1	100.0%	40.7%	\$450	100.0%	55.6%	41.0%
Unknown	0	0.0%	9.2%	\$0	0.0%	14.8%	0.0%
TOTAL	1	100.0%	100.0%	\$450	100.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	3.1%	\$0	0.0%	2.1%	20.9%
Moderate	0	0.0%	1.7%	\$0	0.0%	2.5%	17.3%
Middle	0	0.0%	0.7%	\$0	0.0%	0.3%	20.8%
Upper	0	0.0%	0.3%	\$0	0.0%	0.4%	41.0%
Unknown	0	0.0%	94.1%	\$0	0.0%	94.7%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.7%	\$0	0.0%	0.1%	N/A
Moderate	0	0.0%	0.3%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	1.0%	\$0	0.0%	0.1%	N/A
Upper	0	0.0%	3.1%	\$0	0.0%	0.1%	N/A
Unknown	20	100.0%	94.9%	\$22,579	100.0%	99.7%	N/A
TOTAL	20	100.0%	100.0%	\$22,579	100.0%	100.0%	N/A
Total Home Mortgage Loans							Families by Family Income %
Low	9	6.0%	9.7%	\$1,351	2.1%	4.5%	20.9%
Moderate	16	10.6%	18.8%	\$3,146	4.8%	12.2%	17.3%
Middle	23	15.2%	19.9%	\$5,981	9.1%	16.2%	20.8%
Upper	56	37.1%	33.9%	\$21,747	33.3%	40.8%	41.0%
Unknown	47	31.1%	17.7%	\$33,169	50.7%	26.2%	0.0%
TOTAL	151	100.0%	100.0%	\$65,394	100.0%	100.0%	100.0%

Distribution of 2023 Home Mortgage 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	10	10.8%	9.2%	\$1,563	5.2%	4.4%	20.9%
Moderate	17	18.3%	20.0%	\$3,431	11.5%	13.8%	17.3%
Middle	20	21.5%	19.0%	\$5,619	18.8%	17.5%	20.8%
Upper	34	36.6%	31.1%	\$16,138	53.9%	45.2%	41.0%
Unknown	12	12.9%	20.6%	\$3,172	10.6%	19.1%	0.0%
TOTAL	93	100.0%	100.0%	\$29,923	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	12.0%	\$0	0.0%	6.8%	20.9%
Moderate	1	9.1%	19.8%	\$234	2.7%	15.5%	17.3%
Middle	0	0.0%	19.1%	\$0	0.0%	17.6%	20.8%
Upper	5	45.5%	31.2%	\$5,277	60.0%	40.4%	41.0%
Unknown	5	45.5%	17.9%	\$3,287	37.4%	19.7%	0.0%
TOTAL	11	100.0%	100.0%	\$8,798	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	8.1%	\$0	0.0%	4.9%	20.9%
Moderate	1	11.1%	16.7%	\$150	9.8%	11.3%	17.3%
Middle	1	11.1%	22.1%	\$75	4.9%	17.0%	20.8%
Upper	4	44.4%	47.6%	\$870	56.6%	60.9%	41.0%
Unknown	3	33.3%	5.5%	\$442	28.8%	6.0%	0.0%
TOTAL	9	100.0%	100.0%	\$1,537	100.0%	100.0%	100.0%

Appendix C (Continued)

Other Purpose LOC							
Low	0	0.0%	6.1%	\$0	0.0%	3.2%	20.9%
Moderate	0	0.0%	15.8%	\$0	0.0%	9.5%	17.3%
Middle	1	12.5%	25.2%	\$100	4.6%	18.4%	20.8%
Upper	7	87.5%	46.3%	\$2,063	95.4%	63.0%	41.0%
Unknown	0	0.0%	6.5%	\$0	0.0%	5.9%	0.0%
TOTAL	8	100.0%	100.0%	\$2,163	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	12.0%	\$0	0.0%	6.8%	20.9%
Moderate	0	0.0%	20.6%	\$0	0.0%	14.0%	17.3%
Middle	0	0.0%	22.3%	\$0	0.0%	18.1%	20.8%
Upper	2	100.0%	38.4%	\$251	100.0%	52.9%	41.0%
Unknown	0	0.0%	6.6%	\$0	0.0%	8.1%	0.0%
TOTAL	2	100.0%	100.0%	\$251	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	1.5%	\$0	0.0%	1.1%	20.9%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	17.3%
Middle	0	0.0%	0.7%	\$0	0.0%	2.3%	20.8%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	41.0%
Unknown	0	0.0%	97.8%	\$0	0.0%	96.7%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%

Appendix C (Continued)

Multifamily Loans							% of Multifamily Units
Low	0	0.0%	1.0%	\$0	0.0%	0.1%	N/A
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Middle	0	0.0%	0.5%	\$0	0.0%	0.0%	N/A
Upper	0	0.0%	1.0%	\$0	0.0%	0.0%	N/A
Unknown	5	100.0%	97.6%	\$4,900	100.0%	99.9%	N/A
TOTAL	5	100.0%	100.0%	\$4,900	100.0%	100.0%	N/A
Total Home Mortgage Loans							Families By Family Income %
Low	10	7.8%	9.4%	\$1,563	3.3%	4.1%	20.9%
Moderate	19	14.8%	19.3%	\$3,815	8.0%	11.8%	17.3%
Middle	22	17.2%	19.5%	\$5,794	12.2%	15.0%	20.8%
Upper	52	40.6%	33.3%	\$24,599	51.7%	38.8%	41.0%
Unknown	25	19.5%	18.4%	\$11,801	24.8%	30.3%	0.0%
TOTAL	128	100.0%	100.0%	\$47,572	100.0%	100.0%	100.0%

Distribution of 2022 Home Mortgage 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	4	4.3%	5.9%	\$588	2.0%	2.9%	6.0%
Moderate	19	20.4%	22.4%	\$3,105	10.8%	13.5%	20.7%
Middle	27	29.0%	34.8%	\$6,653	23.1%	30.9%	35.4%
Upper	42	45.2%	36.2%	\$18,365	63.6%	52.2%	37.4%
Unknown	1	1.1%	0.7%	\$150	0.5%	0.4%	0.5%
TOTAL	93	100.0%	100.0%	\$28,861	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	4.6%	\$0	0.0%	2.6%	6.0%
Moderate	2	8.3%	21.3%	\$340	3.1%	13.5%	20.7%
Middle	6	25.0%	37.4%	\$1,243	11.4%	32.5%	35.4%
Upper	16	66.7%	36.3%	\$9,288	85.4%	51.1%	37.4%
Unknown	0	0.0%	0.4%	\$0	0.0%	0.3%	0.5%
TOTAL	24	100.0%	100.0%	\$10,871	100.0%	100.0%	100.0%
Home Improvement							
Low	1	12.5%	3.0%	\$129	6.6%	2.4%	6.0%
Moderate	0	0.0%	12.6%	\$0	0.0%	8.7%	20.7%
Middle	2	25.0%	33.2%	\$690	35.4%	26.3%	35.4%
Upper	5	62.5%	51.0%	\$1,129	58.0%	62.5%	37.4%
Unknown	0	0.0%	0.3%	\$0	0.0%	0.2%	0.5%
TOTAL	8	100.0%	100.0%	\$1,948	100.0%	100.0%	100.0%

Appendix C (Continued)

Other Purpose LOC							
Low	0	0.0%	1.4%	\$0	0.0%	1.3%	6.0%
Moderate	0	0.0%	12.1%	\$0	0.0%	6.8%	20.7%
Middle	2	40.0%	32.8%	\$85	12.4%	24.0%	35.4%
Upper	3	60.0%	53.5%	\$600	87.6%	67.9%	37.4%
Unknown	0	0.0%	0.1%	\$0	0.0%	0.1%	0.5%
TOTAL	5	100.0%	100.0%	\$685	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	7.0%	\$0	0.0%	3.8%	6.0%
Moderate	0	0.0%	20.3%	\$0	0.0%	10.8%	20.7%
Middle	0	0.0%	31.3%	\$0	0.0%	22.6%	35.4%
Upper	1	100.0%	41.1%	\$450	100.0%	62.6%	37.4%
Unknown	0	0.0%	0.3%	\$0	0.0%	0.2%	0.5%
TOTAL	1	100.0%	100.0%	\$450	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	3.5%	\$0	0.0%	2.3%	6.0%
Moderate	0	0.0%	35.1%	\$0	0.0%	27.1%	20.7%
Middle	0	0.0%	47.2%	\$0	0.0%	48.6%	35.4%
Upper	0	0.0%	13.9%	\$0	0.0%	21.6%	37.4%
Unknown	0	0.0%	0.3%	\$0	0.0%	0.3%	0.5%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%

Appendix C (Continued)

Multifamily Loans							% of Multifamily Units
Low	8	40.0%	16.1%	\$480	2.1%	6.9%	12.8%
Moderate	8	40.0%	36.0%	\$18,434	81.6%	21.4%	26.0%
Middle	2	10.0%	27.1%	\$2,330	10.3%	19.5%	32.0%
Upper	1	5.0%	18.5%	\$1,275	5.6%	51.3%	25.6%
Unknown	1	5.0%	2.4%	\$60	0.3%	1.0%	3.6%
TOTAL	20	100.0%	100.0%	\$22,579	100.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner- Occupied Units
Low	13	8.6%	5.2%	\$1,197	1.8%	3.3%	6.0%
Moderate	29	19.2%	21.1%	\$21,879	33.5%	14.2%	20.7%
Middle	39	25.8%	35.3%	\$11,001	16.8%	29.7%	35.4%
Upper	68	45.0%	37.8%	\$31,107	47.6%	52.4%	37.4%
Unknown	2	1.3%	0.6%	\$210	0.3%	0.4%	0.5%
TOTAL	151	100.0%	100.0%	\$65,394	100.0%	100.0%	100.0%

Distribution of 2023 Home Mortgage 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	9	9.7%	6.8%	\$1,352	4.5%	3.6%	6.0%
Moderate	23	24.7%	23.7%	\$4,280	14.3%	15.0%	20.7%
Middle	27	29.0%	35.0%	\$7,804	26.1%	31.9%	35.4%
Upper	34	36.6%	33.8%	\$16,487	55.1%	49.1%	37.4%
Unknown	0	0.0%	0.6%	\$0	0.0%	0.4%	0.5%
TOTAL	93	100.0%	100.0%	\$29,923	100.0%	100.0%	100.0%
Refinance							
Low	2	18.2%	6.3%	\$255	2.9%	4.1%	6.0%
Moderate	1	9.1%	24.0%	\$234	2.7%	17.2%	20.7%
Middle	1	9.1%	34.4%	\$244	2.8%	33.1%	35.4%
Upper	7	63.6%	34.7%	\$8,065	91.7%	45.3%	37.4%
Unknown	0	0.0%	0.5%	\$0	0.0%	0.3%	0.5%
TOTAL	11	100.0%	100.0%	\$8,798	100.0%	100.0%	100.0%
Home Improvement							
Low	1	11.1%	3.7%	\$76	4.9%	2.4%	6.0%
Moderate	1	11.1%	14.4%	\$191	12.4%	9.8%	20.7%
Middle	4	44.4%	33.2%	\$845	55.0%	28.5%	35.4%
Upper	3	33.3%	48.5%	\$425	27.7%	59.2%	37.4%
Unknown	0	0.0%	0.2%	\$0	0.0%	0.1%	0.5%
TOTAL	9	100.0%	100.0%	\$1,537	100.0%	100.0%	100.0%

Appendix C (Continued)

Other Purpose LOC							
Low	0	0.0%	1.8%	\$0	0.0%	1.2%	6.0%
Moderate	0	0.0%	14.5%	\$0	0.0%	9.3%	20.7%
Middle	1	12.5%	36.6%	\$100	4.6%	26.7%	35.4%
Upper	7	87.5%	46.8%	\$2,063	95.4%	62.6%	37.4%
Unknown	0	0.0%	0.3%	\$0	0.0%	0.1%	0.5%
TOTAL	8	100.0%	100.0%	\$2,163	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	3.6%	\$0	0.0%	1.7%	6.0%
Moderate	0	0.0%	21.7%	\$0	0.0%	15.4%	20.7%
Middle	0	0.0%	33.8%	\$0	0.0%	23.8%	35.4%
Upper	2	100.0%	40.8%	\$251	100.0%	58.9%	37.4%
Unknown	0	0.0%	0.1%	\$0	0.0%	0.2%	0.5%
TOTAL	2	100.0%	100.0%	\$251	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	9.5%	\$0	0.0%	6.2%	6.0%
Moderate	0	0.0%	35.0%	\$0	0.0%	24.7%	20.7%
Middle	0	0.0%	38.7%	\$0	0.0%	42.5%	35.4%
Upper	0	0.0%	16.1%	\$0	0.0%	26.3%	37.4%
Unknown	0	0.0%	0.7%	\$0	0.0%	0.4%	0.5%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%

Appendix C (Continued)

Multifamily Loans							% of Multifamily Units
Low	1	20.0%	13.0%	\$176	3.6%	11.1%	12.8%
Moderate	1	20.0%	34.1%	\$800	16.3%	35.3%	26.0%
Middle	3	60.0%	33.2%	\$3,924	80.1%	25.0%	32.0%
Upper	0	0.0%	19.2%	\$0	0.0%	28.0%	25.6%
Unknown	0	0.0%	0.5%	\$0	0.0%	0.6%	3.6%
TOTAL	5	100.0%	100.0%	\$4,900	100.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	13	10.2%	6.2%	\$1,859	3.9%	4.6%	6.0%
Moderate	26	20.3%	22.5%	\$5,505	11.6%	18.0%	20.7%
Middle	36	28.1%	34.8%	\$12,917	27.2%	30.8%	35.4%
Upper	53	41.4%	36.0%	\$27,291	57.4%	46.2%	37.4%
Unknown	0	0.0%	0.6%	\$0	0.0%	0.4%	0.5%
TOTAL	128	100.0%	100.0%	\$47,572	100.0%	100.0%	100.0%

Distribution of 2022 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2022						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank	Aggregate		
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	21	58.3%	50.9%	\$5,991	49.5%	30.7%	90.3%
	Over \$1 Million/ Unknown	15	41.7%	49.1%	\$6,116	50.5%	69.3%	9.7%
	TOTAL	36	100.0%	100.0%	\$12,107	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	12	33.3%	91.8%	\$621	5.1%	28.9%	
	\$100,001–\$250,000	7	19.4%	3.8%	\$1,426	11.8%	14.5%	
	\$250,001–\$1 Million	17	47.2%	4.4%	\$10,060	83.1%	56.6%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	36	100.0%	100.0%	\$12,107	100.0%	100.0%	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	6	28.6%		\$252	4.2%		
	\$100,001–\$250,000	6	28.6%		\$1,176	19.6%		
	\$250,001–\$1 Million	9	42.9%		\$4,563	76.2%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	TOTAL	21	100.0%		\$5,991	100.0%		

Distribution of 2023 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2023						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	
Business Revenue	\$1 Million or Less	23	60.5%	52.8%	\$7,723	61.2%	29.1%	90.4%
	Over \$1 Million/ Unknown	15	39.5%	47.2%	\$4,901	38.8%	70.9%	9.6%
	TOTAL	38	100.0%	100.0%	\$12,624	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	10	26.3%	92.5%	\$510	4.0%	30.7%	
	\$100,001–\$250,000	9	23.7%	3.4%	\$1,666	13.2%	13.7%	
	\$250,001–\$1 Million	19	50.0%	4.1%	\$10,448	82.8%	55.6%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	38	100.0%	100.0%	\$12,624	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	6	26.1%		\$245	3.2%	
		\$100,001–\$250,000	5	21.7%		\$873	11.3%	
		\$250,001–\$1 Million	12	52.2%		\$6,605	85.5%	
		Over \$1 Million	0	0.0%		\$0	0.0%	
		TOTAL	23	100.0%		\$7,723	100.0%	

Distribution of 2022 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	5	13.9%	6.4%	\$1,950	16.1%	7.5%	7.0%
Moderate	8	22.2%	17.3%	\$4,022	33.2%	15.7%	19.4%
Middle	9	25.0%	29.7%	\$2,185	18.0%	25.8%	31.3%
Upper	12	33.3%	43.0%	\$2,870	23.7%	42.7%	38.8%
Unknown	2	5.6%	3.7%	\$1,080	8.9%	8.4%	3.5%
TOTAL	36	100.0%	100.0%	\$12,107	100.0%	100.0%	100.0%

Distribution of 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	5	13.2%	6.4%	\$1,212	9.6%	7.2%	7.0%
Moderate	5	13.2%	16.4%	\$2,450	19.4%	14.9%	19.6%
Middle	8	21.1%	29.8%	\$2,248	17.8%	24.9%	31.3%
Upper	18	47.4%	44.0%	\$6,471	51.3%	45.1%	38.6%
Unknown	2	5.3%	3.4%	\$243	1.9%	7.8%	3.5%
TOTAL	38	100.0%	100.0%	\$12,624	100.0%	100.0%	100.0%

MISSOURI

Springfield MSA Assessment Area

Distribution of 2022 Home Mortgage 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	18	4.5%	4.6%	\$1,825	1.9%	2.2%	19.3%
Moderate	61	15.2%	16.9%	\$10,577	10.8%	11.9%	18.8%
Middle	79	19.7%	20.2%	\$17,286	17.6%	18.4%	21.5%
Upper	182	45.4%	33.1%	\$55,605	56.6%	43.1%	40.4%
Unknown	61	15.2%	25.3%	\$13,010	13.2%	24.3%	0.0%
TOTAL	401	100.0%	100.0%	\$98,303	100.0%	100.0%	100.0%
Refinance							
Low	8	5.5%	7.8%	\$754	2.2%	4.1%	19.3%
Moderate	19	13.1%	17.8%	\$2,735	8.1%	12.3%	18.8%
Middle	16	11.0%	21.0%	\$3,186	9.4%	18.1%	21.5%
Upper	50	34.5%	34.5%	\$11,403	33.6%	43.3%	40.4%
Unknown	52	35.9%	18.9%	\$15,827	46.7%	22.2%	0.0%
TOTAL	145	100.0%	100.0%	\$33,905	100.0%	100.0%	100.0%

Appendix C (Continued)

Home Improvement							
Low	2	8.0%	7.3%	\$86	3.8%	4.4%	19.3%
Moderate	1	4.0%	13.7%	\$26	1.1%	10.0%	18.8%
Middle	3	12.0%	19.8%	\$265	11.6%	16.1%	21.5%
Upper	16	64.0%	50.5%	\$1,764	76.9%	58.0%	40.4%
Unknown	3	12.0%	8.8%	\$152	6.6%	11.5%	0.0%
TOTAL	25	100.0%	100.0%	\$2,293	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	1	1.0%	3.4%	\$60	0.5%	1.3%	19.3%
Moderate	4	4.1%	12.2%	\$207	1.6%	6.0%	18.8%
Middle	10	10.2%	16.9%	\$491	3.8%	10.7%	21.5%
Upper	76	77.6%	58.1%	\$11,902	91.0%	74.4%	40.4%
Unknown	7	7.1%	9.5%	\$426	3.3%	7.6%	0.0%
TOTAL	98	100.0%	100.0%	\$13,086	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	8.3%	\$0	0.0%	6.7%	19.3%
Moderate	0	0.0%	20.3%	\$0	0.0%	14.3%	18.8%
Middle	0	0.0%	18.8%	\$0	0.0%	14.2%	21.5%
Upper	3	100.0%	40.3%	\$985	100.0%	45.7%	40.4%
Unknown	0	0.0%	12.3%	\$0	0.0%	19.2%	0.0%
TOTAL	3	100.0%	100.0%	\$985	100.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	19.3%
Moderate	0	0.0%	5.7%	\$0	0.0%	4.9%	18.8%
Middle	0	0.0%	1.4%	\$0	0.0%	2.1%	21.5%
Upper	0	0.0%	1.4%	\$0	0.0%	2.7%	40.4%
Unknown	0	0.0%	91.4%	\$0	0.0%	90.3%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	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	3	15.8%	2.0%	\$907	1.8%	0.3%	N/A
Upper	0	0.0%	4.1%	\$0	0.0%	1.1%	N/A
Unknown	16	84.2%	93.9%	\$50,448	98.2%	98.6%	N/A
TOTAL	19	100.0%	100.0%	\$51,355	100.0%	100.0%	N/A
Total Home Mortgage Loans							Families by Family Income %
Low	29	4.2%	5.6%	\$2,725	1.4%	2.5%	19.3%
Moderate	85	12.3%	16.7%	\$13,545	6.8%	10.5%	18.8%
Middle	111	16.1%	20.0%	\$22,135	11.1%	16.0%	21.5%
Upper	327	47.3%	34.9%	\$81,659	40.8%	38.9%	40.4%
Unknown	139	20.1%	22.8%	\$79,863	39.9%	32.1%	0.0%
TOTAL	691	100.0%	100.0%	\$199,927	100.0%	100.0%	100.0%

Distribution of 2023 Home Mortgage 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	7	3.1%	8.1%	\$903	1.5%	4.3%	19.3%
Moderate	37	16.2%	19.2%	\$5,975	9.6%	14.2%	18.8%
Middle	45	19.7%	20.4%	\$9,135	14.7%	19.4%	21.5%
Upper	99	43.4%	26.1%	\$33,300	53.6%	36.5%	40.4%
Unknown	40	17.5%	26.3%	\$12,854	20.7%	25.5%	0.0%
TOTAL	228	100.0%	100.0%	\$62,167	100.0%	100.0%	100.0%
Refinance							
Low	4	6.6%	11.5%	\$440	3.4%	5.9%	19.3%
Moderate	6	9.8%	20.2%	\$967	7.5%	15.6%	18.8%
Middle	12	19.7%	21.7%	\$2,249	17.5%	19.4%	21.5%
Upper	21	34.4%	26.9%	\$5,498	42.8%	35.6%	40.4%
Unknown	18	29.5%	19.7%	\$3,701	28.8%	23.4%	0.0%
TOTAL	61	100.0%	100.0%	\$12,855	100.0%	100.0%	100.0%
Home Improvement							
Low	1	2.9%	8.4%	\$40	1.5%	4.3%	19.3%
Moderate	7	20.6%	19.3%	\$318	11.6%	12.7%	18.8%
Middle	10	29.4%	24.9%	\$570	20.8%	21.1%	21.5%
Upper	10	29.4%	38.3%	\$1,347	49.1%	52.1%	40.4%
Unknown	6	17.6%	9.0%	\$470	17.1%	9.9%	0.0%
TOTAL	34	100.0%	100.0%	\$2,745	100.0%	100.0%	100.0%

Appendix C (Continued)

Other Purpose LOC							
Low	1	3.3%	7.4%	\$20	0.6%	3.7%	19.3%
Moderate	3	10.0%	17.8%	\$253	7.6%	11.1%	18.8%
Middle	6	20.0%	17.8%	\$500	15.1%	13.5%	21.5%
Upper	19	63.3%	47.4%	\$2,508	75.6%	63.2%	40.4%
Unknown	1	3.3%	9.6%	\$35	1.1%	8.6%	0.0%
TOTAL	30	100.0%	100.0%	\$3,316	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	1	20.0%	14.1%	\$44	9.6%	10.6%	19.3%
Moderate	1	20.0%	23.5%	\$52	11.3%	20.1%	18.8%
Middle	2	40.0%	23.8%	\$78	17.0%	19.4%	21.5%
Upper	1	20.0%	32.1%	\$285	62.1%	40.5%	40.4%
Unknown	0	0.0%	6.5%	\$0	0.0%	9.3%	0.0%
TOTAL	5	100.0%	100.0%	\$459	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	6.1%	\$0	0.0%	2.0%	19.3%
Moderate	0	0.0%	2.0%	\$0	0.0%	1.3%	18.8%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	21.5%
Upper	0	0.0%	6.1%	\$0	0.0%	6.6%	40.4%
Unknown	0	0.0%	85.7%	\$0	0.0%	90.2%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%

Appendix C (Continued)

Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	2.2%	\$0	0.0%	0.1%	N/A
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Upper	0	0.0%	4.3%	\$0	0.0%	1.0%	N/A
Unknown	3	100.0%	93.5%	\$4,953	100.0%	98.9%	N/A
TOTAL	3	100.0%	100.0%	\$4,953	100.0%	100.0%	N/A
Total Home Mortgage Loans							Families By Family Income %
Low	14	3.9%	8.9%	\$1,447	1.7%	4.4%	19.3%
Moderate	54	15.0%	19.3%	\$7,565	8.7%	13.5%	18.8%
Middle	75	20.8%	20.7%	\$12,532	14.5%	18.1%	21.5%
Upper	150	41.6%	27.7%	\$42,938	49.6%	34.8%	40.4%
Unknown	68	18.8%	23.4%	\$22,013	25.5%	29.3%	0.0%
TOTAL	361	100.0%	100.0%	\$86,495	100.0%	100.0%	100.0%

Distribution of 2022 Home Mortgage 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	19	4.7%	3.1%	\$2,331	2.4%	1.9%	2.2%
Moderate	58	14.5%	18.6%	\$11,212	11.4%	13.0%	14.7%
Middle	195	48.6%	50.1%	\$46,331	47.1%	50.2%	51.7%
Upper	128	31.9%	28.2%	\$38,232	38.9%	34.8%	31.4%
Unknown	1	0.2%	0.0%	\$197	0.2%	0.1%	0.0%
TOTAL	401	100.0%	100.0%	\$98,303	100.0%	100.0%	100.0%
Refinance							
Low	3	2.1%	1.9%	\$1,151	3.4%	1.4%	2.2%
Moderate	21	14.5%	14.7%	\$4,020	11.9%	10.4%	14.7%
Middle	68	46.9%	51.6%	\$15,086	44.5%	48.9%	51.7%
Upper	53	36.6%	31.7%	\$13,648	40.3%	39.2%	31.4%
Unknown	0	0.0%	0.1%	\$0	0.0%	0.1%	0.0%
TOTAL	145	100.0%	100.0%	\$33,905	100.0%	100.0%	100.0%
Home Improvement							
Low	2	8.0%	1.6%	\$140	6.1%	1.3%	2.2%
Moderate	6	24.0%	12.7%	\$482	21.0%	9.5%	14.7%
Middle	10	40.0%	48.0%	\$931	40.6%	46.3%	51.7%
Upper	7	28.0%	37.5%	\$740	32.3%	42.5%	31.4%
Unknown	0	0.0%	0.2%	\$0	0.0%	0.3%	0.0%
TOTAL	25	100.0%	100.0%	\$2,293	100.0%	100.0%	100.0%

Appendix C (Continued)

Other Purpose LOC							
Low	2	2.0%	1.7%	\$155	1.2%	1.0%	2.2%
Moderate	13	13.3%	9.8%	\$1,128	8.6%	6.9%	14.7%
Middle	46	46.9%	48.3%	\$5,676	43.4%	44.6%	51.7%
Upper	37	37.8%	40.2%	\$6,127	46.8%	47.5%	31.4%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	98	100.0%	100.0%	\$13,086	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	3.1%	\$0	0.0%	2.0%	2.2%
Moderate	0	0.0%	11.4%	\$0	0.0%	8.0%	14.7%
Middle	2	66.7%	52.9%	\$835	84.8%	47.9%	51.7%
Upper	1	33.3%	32.6%	\$150	15.2%	42.0%	31.4%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	3	100.0%	100.0%	\$985	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	2.9%	\$0	0.0%	2.2%	2.2%
Moderate	0	0.0%	17.1%	\$0	0.0%	11.3%	14.7%
Middle	0	0.0%	58.6%	\$0	0.0%	61.4%	51.7%
Upper	0	0.0%	21.4%	\$0	0.0%	25.2%	31.4%
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%

Appendix C (Continued)

Multifamily Loans							% of Multifamily Units
Low	1	5.3%	15.7%	\$69	0.1%	6.7%	14.7%
Moderate	1	5.3%	29.9%	\$330	0.6%	28.0%	27.3%
Middle	12	63.2%	40.6%	\$49,165	95.7%	44.1%	44.9%
Upper	4	21.1%	11.7%	\$1,366	2.7%	17.2%	9.2%
Unknown	1	5.3%	2.0%	\$425	0.8%	4.0%	4.0%
TOTAL	19	100.0%	100.0%	\$51,355	100.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	27	3.9%	2.8%	\$3,846	1.9%	2.3%	2.2%
Moderate	99	14.3%	16.8%	\$17,172	8.6%	13.9%	14.7%
Middle	333	48.2%	50.4%	\$118,024	59.0%	49.0%	51.7%
Upper	230	33.3%	30.0%	\$60,263	30.1%	34.2%	31.4%
Unknown	2	0.3%	0.1%	\$622	0.3%	0.5%	0.0%
TOTAL	691	100.0%	100.0%	\$199,927	100.0%	100.0%	100.0%

Distribution of 2023 Home Mortgage 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	7	3.1%	3.0%	\$955	1.5%	1.9%	2.2%
Moderate	39	17.1%	19.9%	\$7,029	11.3%	14.3%	14.7%
Middle	112	49.1%	49.1%	\$29,923	48.1%	48.4%	51.7%
Upper	70	30.7%	27.9%	\$24,260	39.0%	35.4%	31.4%
Unknown	0	0.0%	0.1%	\$0	0.0%	0.1%	0.0%
TOTAL	228	100.0%	100.0%	\$62,167	100.0%	100.0%	100.0%
Refinance							
Low	1	1.6%	2.4%	\$50	0.4%	1.8%	2.2%
Moderate	13	21.3%	15.7%	\$1,694	13.2%	11.2%	14.7%
Middle	26	42.6%	51.0%	\$6,322	49.2%	49.1%	51.7%
Upper	21	34.4%	30.9%	\$4,789	37.3%	37.9%	31.4%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	61	100.0%	100.0%	\$12,855	100.0%	100.0%	100.0%
Home Improvement							
Low	4	11.8%	1.4%	\$151	5.5%	0.8%	2.2%
Moderate	6	17.6%	12.8%	\$302	11.0%	9.6%	14.7%
Middle	17	50.0%	52.5%	\$1,349	49.1%	51.0%	51.7%
Upper	7	20.6%	33.2%	\$943	34.4%	37.7%	31.4%
Unknown	0	0.0%	0.1%	\$0	0.0%	1.0%	0.0%
TOTAL	34	100.0%	100.0%	\$2,745	100.0%	100.0%	100.0%

Appendix C (Continued)

Other Purpose LOC							
Low	0	0.0%	1.0%	\$0	0.0%	0.3%	2.2%
Moderate	5	16.7%	8.8%	\$440	13.3%	6.6%	14.7%
Middle	15	50.0%	53.2%	\$1,583	47.7%	48.8%	51.7%
Upper	10	33.3%	37.0%	\$1,293	39.0%	44.3%	31.4%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	30	100.0%	100.0%	\$3,316	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	1.6%	\$0	0.0%	1.3%	2.2%
Moderate	1	20.0%	15.1%	\$44	9.6%	12.0%	14.7%
Middle	4	80.0%	50.7%	\$415	90.4%	47.7%	51.7%
Upper	0	0.0%	32.6%	\$0	0.0%	38.9%	31.4%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	5	100.0%	100.0%	\$459	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	2.2%
Moderate	0	0.0%	18.4%	\$0	0.0%	7.6%	14.7%
Middle	0	0.0%	42.9%	\$0	0.0%	44.0%	51.7%
Upper	0	0.0%	38.8%	\$0	0.0%	48.4%	31.4%
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%

Appendix C (Continued)

Multifamily Loans							% of Multifamily Units
Low	1	33.3%	21.5%	\$875	17.7%	20.8%	14.7%
Moderate	0	0.0%	31.2%	\$0	0.0%	21.7%	27.3%
Middle	1	33.3%	39.8%	\$550	11.1%	24.9%	44.9%
Upper	1	33.3%	5.4%	\$3,528	71.2%	29.8%	9.2%
Unknown	0	0.0%	2.2%	\$0	0.0%	2.7%	4.0%
TOTAL	3	100.0%	100.0%	\$4,953	100.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	13	3.6%	2.8%	\$2,031	2.3%	3.0%	2.2%
Moderate	64	17.7%	18.1%	\$9,509	11.0%	14.0%	14.7%
Middle	175	48.5%	49.8%	\$40,142	46.4%	47.0%	51.7%
Upper	109	30.2%	29.2%	\$34,813	40.2%	35.7%	31.4%
Unknown	0	0.0%	0.1%	\$0	0.0%	0.3%	0.0%
TOTAL	361	100.0%	100.0%	\$86,495	100.0%	100.0%	100.0%

Distribution of 2022 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2022						
		Count			Dollars		Total Businesses	
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	444	74.6%	55.6%	\$44,720	57.3%	41.0%	91.5%
	Over \$1 Million/ Unknown	151	25.4%	44.4%	\$33,287	42.7%	59.0%	8.5%
	TOTAL	595	100.0%	100.0%	\$78,007	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	422	70.9%	89.7%	\$16,775	21.5%	29.5%	
	\$100,001–\$250,000	87	14.6%	5.4%	\$14,828	19.0%	18.3%	
	\$250,001–\$1 Million	86	14.5%	4.9%	\$46,404	59.5%	52.2%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	595	100.0%	100.0%	\$78,007	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	341	76.8%		\$11,747	26.3%	
		\$100,001–\$250,000	57	12.8%		\$9,369	21.0%	
		\$250,001–\$1 Million	46	10.4%		\$23,604	52.8%	
		Over \$1 Million	0	0.0%		\$0	0.0%	
		TOTAL	444	100.0%		\$44,720	100.0%	

Distribution of 2023 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2023						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	366	70.1%	56.5%	\$34,929	52.9%	38.5%	91.6%
	Over \$1 Million/ Unknown	156	29.9%	43.5%	\$31,039	47.1%	61.5%	8.4%
	TOTAL	522	100.0%	100.0%	\$65,968	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	369	70.7%	90.8%	\$14,268	21.6%	32.1%	
	\$100,001–\$250,000	83	15.9%	4.9%	\$14,667	22.2%	18.2%	
	\$250,001–\$1 Million	70	13.4%	4.3%	\$37,033	56.1%	49.7%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	522	100.0%	100.0%	\$65,968	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	281	76.8%		\$9,441	27.0%	
		\$100,001–\$250,000	54	14.8%		\$9,071	26.0%	
		\$250,001–\$1 Million	31	8.5%		\$16,417	47.0%	
		Over \$1 Million	0	0.0%		\$0	0.0%	
		TOTAL	366	100.0%		\$34,929	100.0%	

Distribution of 2022 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	39	6.6%	2.0%	\$2,262	2.9%	2.5%	2.7%
Moderate	151	25.4%	20.2%	\$20,704	26.5%	26.7%	22.0%
Middle	326	54.8%	49.5%	\$38,249	49.0%	46.1%	49.6%
Upper	75	12.6%	26.3%	\$15,608	20.0%	22.9%	23.6%
Unknown	4	0.7%	2.0%	\$1,184	1.5%	1.8%	2.0%
TOTAL	595	100.0%	100.0%	\$78,007	100.0%	100.0%	100.0%

Distribution of 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	39	7.5%	2.3%	\$2,610	4.0%	3.0%	2.7%
Moderate	125	23.9%	19.1%	\$17,842	27.0%	27.3%	21.9%
Middle	282	54.0%	49.4%	\$32,853	49.8%	45.4%	49.6%
Upper	71	13.6%	27.4%	\$11,574	17.5%	22.5%	23.8%
Unknown	5	1.0%	1.8%	\$1,089	1.7%	1.7%	1.9%
TOTAL	522	100.0%	100.0%	\$65,968	100.0%	100.0%	100.0%

NonMSA Missouri Assessment Area

Distribution of 2022 Home Mortgage 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	7	7.7%	4.3%	\$433	2.7%	2.5%	21.1%
Moderate	12	13.2%	14.4%	\$1,126	7.0%	8.1%	19.5%
Middle	19	20.9%	17.6%	\$3,723	23.0%	13.4%	20.4%
Upper	42	46.2%	42.4%	\$8,480	52.4%	55.2%	38.9%
Unknown	11	12.1%	21.3%	\$2,434	15.0%	20.8%	0.0%
TOTAL	91	100.0%	100.0%	\$16,196	100.0%	100.0%	100.0%
Refinance							
Low	5	7.4%	7.6%	\$225	2.0%	3.1%	21.1%
Moderate	12	17.6%	16.3%	\$1,310	11.6%	10.0%	19.5%
Middle	8	11.8%	19.7%	\$598	5.3%	14.7%	20.4%
Upper	30	44.1%	43.0%	\$5,106	45.3%	55.5%	38.9%
Unknown	13	19.1%	13.4%	\$4,023	35.7%	16.8%	0.0%
TOTAL	68	100.0%	100.0%	\$11,262	100.0%	100.0%	100.0%
Home Improvement							
Low	2	9.1%	7.7%	\$125	9.0%	3.0%	21.1%
Moderate	6	27.3%	15.4%	\$263	19.0%	8.2%	19.5%
Middle	3	13.6%	18.3%	\$163	11.8%	13.4%	20.4%
Upper	10	45.5%	50.6%	\$706	51.0%	63.1%	38.9%
Unknown	1	4.5%	8.0%	\$128	9.2%	12.4%	0.0%
TOTAL	22	100.0%	100.0%	\$1,385	100.0%	100.0%	100.0%

Appendix C (Continued)

Other Purpose LOC							
Low	1	5.9%	5.6%	\$15	1.3%	2.3%	21.1%
Moderate	3	17.6%	14.8%	\$145	12.5%	7.0%	19.5%
Middle	3	17.6%	14.4%	\$160	13.8%	10.2%	20.4%
Upper	7	41.2%	59.7%	\$573	49.3%	75.6%	38.9%
Unknown	3	17.6%	5.6%	\$270	23.2%	4.9%	0.0%
TOTAL	17	100.0%	100.0%	\$1,163	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	8.1%	\$0	0.0%	2.4%	21.1%
Moderate	1	16.7%	17.6%	\$28	8.5%	10.0%	19.5%
Middle	1	16.7%	22.1%	\$20	6.1%	19.5%	20.4%
Upper	4	66.7%	42.6%	\$282	85.5%	60.8%	38.9%
Unknown	0	0.0%	9.6%	\$0	0.0%	7.3%	0.0%
TOTAL	6	100.0%	100.0%	\$330	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	5.3%	\$0	0.0%	4.6%	21.1%
Moderate	0	0.0%	5.3%	\$0	0.0%	3.9%	19.5%
Middle	0	0.0%	5.3%	\$0	0.0%	5.4%	20.4%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	38.9%
Unknown	0	0.0%	84.2%	\$0	0.0%	86.1%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%

Appendix C (Continued)

Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	1	33.3%	1.9%	\$78	6.7%	0.1%	N/A
Middle	0	0.0%	3.8%	\$0	0.0%	1.0%	N/A
Upper	0	0.0%	9.6%	\$0	0.0%	4.6%	N/A
Unknown	2	66.7%	84.6%	\$1,078	93.3%	94.3%	N/A
TOTAL	3	100.0%	100.0%	\$1,156	100.0%	100.0%	N/A
Total Home Mortgage Loans							Families by Family Income %
Low	15	7.2%	5.5%	\$798	2.5%	2.6%	21.1%
Moderate	35	16.9%	15.0%	\$2,950	9.4%	8.3%	19.5%
Middle	34	16.4%	18.0%	\$4,664	14.8%	13.3%	20.4%
Upper	93	44.9%	43.4%	\$15,147	48.1%	54.0%	38.9%
Unknown	30	14.5%	18.1%	\$7,933	25.2%	21.9%	0.0%
TOTAL	207	100.0%	100.0%	\$31,492	100.0%	100.0%	100.0%

Distribution of 2023 Home Mortgage 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	6	8.6%	4.6%	\$504	3.8%	1.7%	21.1%
Moderate	11	15.7%	13.8%	\$1,484	11.2%	7.8%	19.5%
Middle	15	21.4%	16.3%	\$2,623	19.7%	12.7%	20.4%
Upper	30	42.9%	42.8%	\$6,868	51.6%	56.6%	38.9%
Unknown	8	11.4%	22.5%	\$1,827	13.7%	21.2%	0.0%
TOTAL	70	100.0%	100.0%	\$13,306	100.0%	100.0%	100.0%
Refinance							
Low	1	3.0%	9.6%	\$85	1.9%	3.5%	21.1%
Moderate	4	12.1%	15.3%	\$519	11.5%	9.3%	19.5%
Middle	13	39.4%	24.9%	\$1,327	29.5%	19.7%	20.4%
Upper	10	30.3%	36.8%	\$1,528	34.0%	46.8%	38.9%
Unknown	5	15.2%	13.3%	\$1,036	23.0%	20.7%	0.0%
TOTAL	33	100.0%	100.0%	\$4,495	100.0%	100.0%	100.0%
Home Improvement							
Low	4	15.4%	11.1%	\$166	8.6%	5.1%	21.1%
Moderate	5	19.2%	16.9%	\$422	21.9%	10.7%	19.5%
Middle	4	15.4%	20.9%	\$237	12.3%	17.4%	20.4%
Upper	12	46.2%	41.5%	\$1,086	56.4%	52.0%	38.9%
Unknown	1	3.8%	9.5%	\$15	0.8%	14.9%	0.0%
TOTAL	26	100.0%	100.0%	\$1,926	100.0%	100.0%	100.0%

Appendix C (Continued)

Other Purpose LOC							
Low	0	0.0%	10.9%	\$0	0.0%	7.2%	21.1%
Moderate	1	8.3%	13.6%	\$20	2.2%	7.6%	19.5%
Middle	2	16.7%	15.9%	\$40	4.5%	13.2%	20.4%
Upper	7	58.3%	55.5%	\$741	83.2%	69.2%	38.9%
Unknown	2	16.7%	4.1%	\$90	10.1%	2.7%	0.0%
TOTAL	12	100.0%	100.0%	\$891	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	1	20.0%	14.1%	\$45	13.3%	6.2%	21.1%
Moderate	0	0.0%	17.9%	\$0	0.0%	15.6%	19.5%
Middle	3	60.0%	21.7%	\$140	41.4%	14.2%	20.4%
Upper	1	20.0%	42.9%	\$153	45.3%	59.8%	38.9%
Unknown	0	0.0%	3.3%	\$0	0.0%	4.2%	0.0%
TOTAL	5	100.0%	100.0%	\$338	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	21.1%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	19.5%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	20.4%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	38.9%
Unknown	0	0.0%	100.0%	\$0	0.0%	100.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%

Appendix C (Continued)

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%	6.9%	\$0	0.0%	1.0%	N/A
Upper	0	0.0%	20.7%	\$0	0.0%	8.0%	N/A
Unknown	1	100.0%	72.4%	\$300	100.0%	90.9%	N/A
TOTAL	1	100.0%	100.0%	\$300	100.0%	100.0%	N/A
Total Home Mortgage Loans							Families By Family Income %
Low	12	8.2%	6.7%	\$800	3.8%	2.2%	21.1%
Moderate	21	14.3%	14.3%	\$2,445	11.5%	8.1%	19.5%
Middle	37	25.2%	18.4%	\$4,367	20.5%	13.8%	20.4%
Upper	60	40.8%	41.9%	\$10,376	48.8%	54.2%	38.9%
Unknown	17	11.6%	18.7%	\$3,268	15.4%	21.7%	0.0%
TOTAL	147	100.0%	100.0%	\$21,256	100.0%	100.0%	100.0%

Distribution of 2022 Home Mortgage 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	18	19.8%	11.0%	\$2,511	15.5%	7.6%	15.5%
Middle	56	61.5%	52.9%	\$10,045	62.0%	42.9%	65.1%
Upper	17	18.7%	36.1%	\$3,640	22.5%	49.4%	19.4%
Unknown	0	0.0%	0.1%	\$0	0.0%	0.0%	0.0%
TOTAL	91	100.0%	100.0%	\$16,196	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	12	17.6%	10.6%	\$1,739	15.4%	7.7%	15.5%
Middle	42	61.8%	57.3%	\$6,692	59.4%	49.4%	65.1%
Upper	14	20.6%	31.9%	\$2,831	25.1%	42.9%	19.4%
Unknown	0	0.0%	0.1%	\$0	0.0%	0.1%	0.0%
TOTAL	68	100.0%	100.0%	\$11,262	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	5	22.7%	10.3%	\$185	13.4%	5.3%	15.5%
Middle	8	36.4%	52.0%	\$479	34.6%	43.8%	65.1%
Upper	9	40.9%	37.7%	\$721	52.1%	50.9%	19.4%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	22	100.0%	100.0%	\$1,385	100.0%	100.0%	100.0%

Appendix C (Continued)

Other Purpose LOC							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	1	5.9%	3.3%	\$100	8.6%	3.0%	15.5%
Middle	14	82.4%	53.1%	\$988	85.0%	37.8%	65.1%
Upper	2	11.8%	43.6%	\$75	6.4%	59.1%	19.4%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	17	100.0%	100.0%	\$1,163	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	11.0%	\$0	0.0%	5.8%	15.5%
Middle	6	100.0%	50.7%	\$330	100.0%	29.3%	65.1%
Upper	0	0.0%	36.8%	\$0	0.0%	63.4%	19.4%
Unknown	0	0.0%	1.5%	\$0	0.0%	1.4%	0.0%
TOTAL	6	100.0%	100.0%	\$330	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	21.1%	\$0	0.0%	23.4%	15.5%
Middle	0	0.0%	68.4%	\$0	0.0%	66.5%	65.1%
Upper	0	0.0%	10.5%	\$0	0.0%	10.1%	19.4%
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%

Appendix C (Continued)

Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	9.6%	\$0	0.0%	6.0%	2.2%
Middle	2	66.7%	63.5%	\$116	10.0%	66.9%	19.7%
Upper	1	33.3%	26.9%	\$1,040	90.0%	27.1%	78.2%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	3	100.0%	100.0%	\$1,156	100.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner- Occupied Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	36	17.4%	10.5%	\$4,535	14.4%	7.4%	15.5%
Middle	128	61.8%	54.2%	\$18,650	59.2%	45.2%	65.1%
Upper	43	20.8%	35.2%	\$8,307	26.4%	47.3%	19.4%
Unknown	0	0.0%	0.1%	\$0	0.0%	0.1%	0.0%
TOTAL	207	100.0%	100.0%	\$31,492	100.0%	100.0%	100.0%

Distribution of 2023 Home Mortgage 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	16	22.9%	11.7%	\$2,495	18.8%	8.1%	15.5%
Middle	39	55.7%	54.8%	\$6,716	50.5%	46.7%	65.1%
Upper	15	21.4%	33.4%	\$4,095	30.8%	45.1%	19.4%
Unknown	0	0.0%	0.1%	\$0	0.0%	0.0%	0.0%
TOTAL	70	100.0%	100.0%	\$13,306	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	6	18.2%	11.5%	\$779	17.3%	9.7%	15.5%
Middle	22	66.7%	62.5%	\$3,328	74.0%	53.4%	65.1%
Upper	5	15.2%	26.1%	\$388	8.6%	36.9%	19.4%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	33	100.0%	100.0%	\$4,495	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	1	3.8%	9.8%	\$67	3.5%	6.9%	15.5%
Middle	13	50.0%	58.8%	\$728	37.8%	48.9%	65.1%
Upper	12	46.2%	31.4%	\$1,131	58.7%	44.2%	19.4%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	26	100.0%	100.0%	\$1,926	100.0%	100.0%	100.0%

Appendix C (Continued)

Other Purpose LOC							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	2	16.7%	3.6%	\$192	21.5%	2.7%	15.5%
Middle	6	50.0%	60.5%	\$439	49.3%	49.5%	65.1%
Upper	4	33.3%	35.9%	\$260	29.2%	47.8%	19.4%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	12	100.0%	100.0%	\$891	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	1	20.0%	9.8%	\$75	22.2%	4.3%	15.5%
Middle	3	60.0%	54.3%	\$110	32.5%	41.3%	65.1%
Upper	1	20.0%	35.9%	\$153	45.3%	54.4%	19.4%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	5	100.0%	100.0%	\$338	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	11.1%	\$0	0.0%	17.8%	15.5%
Middle	0	0.0%	66.7%	\$0	0.0%	61.3%	65.1%
Upper	0	0.0%	22.2%	\$0	0.0%	20.8%	19.4%
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%

Appendix C (Continued)

Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	10.3%	\$0	0.0%	16.0%	2.2%
Middle	1	100.0%	55.2%	\$300	100.0%	40.8%	19.7%
Upper	0	0.0%	34.5%	\$0	0.0%	43.2%	78.2%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	1	100.0%	100.0%	\$300	100.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	26	17.7%	11.1%	\$3,608	17.0%	8.3%	15.5%
Middle	84	57.1%	56.9%	\$11,621	54.7%	47.7%	65.1%
Upper	37	25.2%	32.0%	\$6,027	28.4%	43.9%	19.4%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	147	100.0%	100.0%	\$21,256	100.0%	100.0%	100.0%

Distribution of 2022 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2022						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	223	88.5%	56.7%	\$16,403	77.1%	56.7%	92.1%
	Over \$1 Million/ Unknown	29	11.5%	43.3%	\$4,878	22.9%	43.3%	7.9%
	TOTAL	252	100.0%	100.0%	\$21,281	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	205	81.3%	91.6%	\$5,840	27.4%	36.4%	
	\$100,001–\$250,000	27	10.7%	4.7%	\$4,893	23.0%	18.7%	
	\$250,001–\$1 Million	20	7.9%	3.7%	\$10,548	49.6%	44.9%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	252	100.0%	100.0%	\$21,281	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	189	84.8%		\$5,086	31.0%	
		\$100,001–\$250,000	19	8.5%		\$3,444	21.0%	
		\$250,001–\$1 Million	15	6.7%		\$7,873	48.0%	
		Over \$1 Million	0	0.0%		\$0	0.0%	
		TOTAL	223	100.0%		\$16,403	100.0%	

Distribution of 2023 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2023						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	218	87.6%	56.7%	\$12,488	73.5%	50.9%	92.2%
	Over \$1 Million/ Unknown	31	12.4%	43.3%	\$4,509	26.5%	49.1%	7.8%
	TOTAL	249	100.0%	100.0%	\$16,997	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	204	81.9%	91.6%	\$5,872	34.5%	38.3%	
	\$100,001–\$250,000	30	12.0%	4.9%	\$4,983	29.3%	20.5%	
	\$250,001–\$1 Million	15	6.0%	3.5%	\$6,142	36.1%	41.3%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	249	100.0%	100.0%	\$16,997	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	185	84.9%		\$4,688	37.5%	
		\$100,001–\$250,000	24	11.0%		\$4,128	33.1%	
		\$250,001–\$1 Million	9	4.1%		\$3,672	29.4%	
		Over \$1 Million	0	0.0%		\$0	0.0%	
		TOTAL	218	100.0%		\$12,488	100.0%	

Distribution of 2022 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	41	16.3%	10.4%	\$1,780	8.4%	8.2%	12.1%
Middle	156	61.9%	56.2%	\$11,660	54.8%	52.2%	58.4%
Upper	55	21.8%	31.4%	\$7,841	36.8%	39.2%	29.5%
Unknown	0	0.0%	2.0%	\$0	0.0%	0.4%	0.0%
TOTAL	252	100.0%	100.0%	\$21,281	100.0%	100.0%	100.0%

Distribution of 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	47	18.9%	11.1%	\$1,716	10.1%	9.8%	12.1%
Middle	157	63.1%	54.2%	\$10,863	63.9%	50.9%	58.7%
Upper	45	18.1%	32.7%	\$4,418	26.0%	38.9%	29.3%
Unknown	0	0.0%	2.0%	\$0	0.0%	0.4%	0.0%
TOTAL	249	100.0%	100.0%	\$16,997	100.0%	100.0%	100.0%

Joplin MSA Assessment Area

Distribution of 2022 Home Mortgage 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%	5.7%	\$0	0.0%	3.1%	18.9%
Moderate	1	3.6%	16.6%	\$167	3.6%	12.2%	19.7%
Middle	6	21.4%	20.5%	\$1,389	29.9%	19.3%	21.7%
Upper	9	32.1%	29.6%	\$1,540	33.1%	39.6%	39.8%
Unknown	12	42.9%	27.6%	\$1,552	33.4%	25.8%	0.0%
TOTAL	28	100.0%	100.0%	\$4,648	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	7.1%	\$0	0.0%	3.7%	18.9%
Moderate	0	0.0%	17.4%	\$0	0.0%	13.0%	19.7%
Middle	0	0.0%	22.4%	\$0	0.0%	20.0%	21.7%
Upper	3	60.0%	38.0%	\$363	45.4%	47.6%	39.8%
Unknown	2	40.0%	15.1%	\$436	54.6%	15.7%	0.0%
TOTAL	5	100.0%	100.0%	\$799	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	3.7%	\$0	0.0%	2.4%	18.9%
Moderate	0	0.0%	10.7%	\$0	0.0%	4.7%	19.7%
Middle	0	0.0%	17.8%	\$0	0.0%	13.5%	21.7%
Upper	2	66.7%	54.7%	\$152	48.6%	63.9%	39.8%
Unknown	1	33.3%	13.1%	\$161	51.4%	15.5%	0.0%
TOTAL	3	100.0%	100.0%	\$313	100.0%	100.0%	100.0%

Appendix C (Continued)

Other Purpose LOC							
Low	0	0.0%	6.4%	\$0	0.0%	3.0%	18.9%
Moderate	0	0.0%	11.8%	\$0	0.0%	7.9%	19.7%
Middle	0	0.0%	22.2%	\$0	0.0%	15.5%	21.7%
Upper	2	66.7%	52.2%	\$593	85.6%	61.4%	39.8%
Unknown	1	33.3%	7.4%	\$100	14.4%	12.2%	0.0%
TOTAL	3	100.0%	100.0%	\$693	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	7.7%	\$0	0.0%	5.0%	18.9%
Moderate	0	0.0%	18.9%	\$0	0.0%	16.9%	19.7%
Middle	0	0.0%	28.0%	\$0	0.0%	25.2%	21.7%
Upper	0	0.0%	39.2%	\$0	0.0%	46.1%	39.8%
Unknown	0	0.0%	6.3%	\$0	0.0%	6.8%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	3.9%	\$0	0.0%	5.3%	18.9%
Moderate	0	0.0%	2.0%	\$0	0.0%	2.2%	19.7%
Middle	0	0.0%	2.0%	\$0	0.0%	2.8%	21.7%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	39.8%
Unknown	0	0.0%	92.2%	\$0	0.0%	89.7%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%

Appendix C (Continued)

Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	1.1%	\$0	0.0%	0.3%	N/A
Middle	0	0.0%	1.1%	\$0	0.0%	1.0%	N/A
Upper	0	0.0%	17.2%	\$0	0.0%	7.4%	N/A
Unknown	2	100.0%	80.5%	\$1,437	100.0%	91.2%	N/A
TOTAL	2	100.0%	100.0%	\$1,437	100.0%	100.0%	N/A
Total Home Mortgage Loans							Families by Family Income %
Low	0	0.0%	5.9%	\$0	0.0%	3.1%	18.9%
Moderate	1	2.4%	16.1%	\$167	2.1%	11.6%	19.7%
Middle	6	14.6%	20.6%	\$1,389	17.6%	18.3%	21.7%
Upper	16	39.0%	33.3%	\$2,648	33.6%	40.5%	39.8%
Unknown	18	43.9%	24.1%	\$3,686	46.7%	26.5%	0.0%
TOTAL	41	100.0%	100.0%	\$7,890	100.0%	100.0%	100.0%

Distribution of 2023 Home Mortgage 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	3.8%	5.7%	\$69	1.9%	3.2%	18.9%
Moderate	0	0.0%	19.6%	\$0	0.0%	14.7%	19.7%
Middle	1	3.8%	21.8%	\$117	3.2%	20.5%	21.7%
Upper	6	23.1%	26.7%	\$1,238	33.9%	36.1%	39.8%
Unknown	18	69.2%	26.2%	\$2,230	61.0%	25.5%	0.0%
TOTAL	26	100.0%	100.0%	\$3,654	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	8.3%	\$0	0.0%	4.1%	18.9%
Moderate	0	0.0%	17.8%	\$0	0.0%	12.4%	19.7%
Middle	0	0.0%	23.2%	\$0	0.0%	22.2%	21.7%
Upper	0	0.0%	32.0%	\$0	0.0%	40.3%	39.8%
Unknown	5	100.0%	18.8%	\$1,123	100.0%	21.0%	0.0%
TOTAL	5	100.0%	100.0%	\$1,123	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	8.2%	\$0	0.0%	4.1%	18.9%
Moderate	1	25.0%	16.1%	\$135	31.9%	12.8%	19.7%
Middle	0	0.0%	21.3%	\$0	0.0%	17.2%	21.7%
Upper	1	25.0%	44.9%	\$100	23.6%	53.2%	39.8%
Unknown	2	50.0%	9.5%	\$188	44.4%	12.7%	0.0%
TOTAL	4	100.0%	100.0%	\$423	100.0%	100.0%	100.0%

Appendix C (Continued)

Other Purpose LOC							
Low	0	0.0%	8.1%	\$0	0.0%	5.1%	18.9%
Moderate	0	0.0%	20.4%	\$0	0.0%	17.5%	19.7%
Middle	0	0.0%	20.9%	\$0	0.0%	17.3%	21.7%
Upper	1	100.0%	45.0%	\$50	100.0%	53.1%	39.8%
Unknown	0	0.0%	5.7%	\$0	0.0%	7.1%	0.0%
TOTAL	1	100.0%	100.0%	\$50	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	8.6%	\$0	0.0%	8.3%	18.9%
Moderate	0	0.0%	22.7%	\$0	0.0%	19.3%	19.7%
Middle	0	0.0%	26.6%	\$0	0.0%	25.8%	21.7%
Upper	0	0.0%	36.7%	\$0	0.0%	41.2%	39.8%
Unknown	0	0.0%	5.5%	\$0	0.0%	5.4%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	18.9%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	19.7%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	21.7%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	39.8%
Unknown	0	0.0%	100.0%	\$0	0.0%	100.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%

Appendix C (Continued)

Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Moderate	0	0.0%	2.3%	\$0	0.0%	0.2%	N/A
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	N/A
Upper	0	0.0%	7.0%	\$0	0.0%	2.8%	N/A
Unknown	1	100.0%	90.7%	\$523	100.0%	97.0%	N/A
TOTAL	1	100.0%	100.0%	\$523	100.0%	100.0%	N/A
Total Home Mortgage Loans							Families By Family Income %
Low	1	2.7%	6.4%	\$69	1.2%	3.3%	18.9%
Moderate	1	2.7%	18.9%	\$135	2.3%	13.6%	19.7%
Middle	1	2.7%	21.8%	\$117	2.0%	19.6%	21.7%
Upper	8	21.6%	29.6%	\$1,388	24.0%	35.8%	39.8%
Unknown	26	70.3%	23.3%	\$4,064	70.4%	27.7%	0.0%
TOTAL	37	100.0%	100.0%	\$5,773	100.0%	100.0%	100.0%

Distribution of 2022 Home Mortgage 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	3	10.7%	16.4%	\$251	5.4%	12.8%	12.8%
Middle	21	75.0%	68.9%	\$3,780	81.3%	70.0%	69.2%
Upper	4	14.3%	14.7%	\$617	13.3%	17.2%	18.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	28	100.0%	100.0%	\$4,648	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	12.0%	\$0	0.0%	8.9%	12.8%
Middle	5	100.0%	69.2%	\$799	100.0%	71.2%	69.2%
Upper	0	0.0%	18.8%	\$0	0.0%	20.0%	18.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	5	100.0%	100.0%	\$799	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%	11.7%	\$0	0.0%	9.5%	12.8%
Middle	3	100.0%	66.4%	\$313	100.0%	65.1%	69.2%
Upper	0	0.0%	21.8%	\$0	0.0%	25.4%	18.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	3	100.0%	100.0%	\$313	100.0%	100.0%	100.0%

Appendix C (Continued)

Other Purpose LOC							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	10.3%	\$0	0.0%	8.6%	12.8%
Middle	2	66.7%	72.4%	\$160	23.1%	68.5%	69.2%
Upper	1	33.3%	17.2%	\$533	76.9%	22.8%	18.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	3	100.0%	100.0%	\$693	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	14.0%	\$0	0.0%	10.0%	12.8%
Middle	0	0.0%	65.7%	\$0	0.0%	66.8%	69.2%
Upper	0	0.0%	20.3%	\$0	0.0%	23.2%	18.0%
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%
Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	39.2%	\$0	0.0%	25.4%	12.8%
Middle	0	0.0%	47.1%	\$0	0.0%	57.4%	69.2%
Upper	0	0.0%	13.7%	\$0	0.0%	17.2%	18.0%
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%

Appendix C (Continued)

Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	1	50.0%	39.1%	\$476	33.1%	26.6%	32.8%
Middle	1	50.0%	57.5%	\$961	66.9%	71.4%	60.4%
Upper	0	0.0%	3.4%	\$0	0.0%	2.0%	6.7%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	2	100.0%	100.0%	\$1,437	100.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner- Occupied Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	4	9.8%	15.4%	\$727	9.2%	12.5%	12.8%
Middle	32	78.0%	68.5%	\$6,013	76.2%	70.1%	69.2%
Upper	5	12.2%	16.1%	\$1,150	14.6%	17.3%	18.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	41	100.0%	100.0%	\$7,890	100.0%	100.0%	100.0%

Distribution of 2023 Home Mortgage 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	5	19.2%	17.1%	\$431	11.8%	13.2%	12.8%
Middle	21	80.8%	67.6%	\$3,223	88.2%	68.4%	69.2%
Upper	0	0.0%	15.3%	\$0	0.0%	18.4%	18.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	26	100.0%	100.0%	\$3,654	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	3	60.0%	15.0%	\$289	25.7%	11.1%	12.8%
Middle	2	40.0%	66.8%	\$834	74.3%	70.0%	69.2%
Upper	0	0.0%	18.3%	\$0	0.0%	18.9%	18.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	5	100.0%	100.0%	\$1,123	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	1	25.0%	15.1%	\$88	20.8%	16.9%	12.8%
Middle	3	75.0%	70.2%	\$335	79.2%	64.9%	69.2%
Upper	0	0.0%	14.8%	\$0	0.0%	18.2%	18.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	4	100.0%	100.0%	\$423	100.0%	100.0%	100.0%

Appendix C (Continued)

Other Purpose LOC							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	15.2%	\$0	0.0%	12.2%	12.8%
Middle	1	100.0%	66.8%	\$50	100.0%	67.2%	69.2%
Upper	0	0.0%	18.0%	\$0	0.0%	20.6%	18.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	1	100.0%	100.0%	\$50	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	10.2%	\$0	0.0%	14.4%	12.8%
Middle	0	0.0%	72.7%	\$0	0.0%	64.5%	69.2%
Upper	0	0.0%	17.2%	\$0	0.0%	21.1%	18.0%
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%
Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	15.8%	\$0	0.0%	9.8%	12.8%
Middle	0	0.0%	47.4%	\$0	0.0%	37.8%	69.2%
Upper	0	0.0%	36.8%	\$0	0.0%	52.4%	18.0%
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%

Appendix C (Continued)

Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	1	100.0%	30.2%	\$523	100.0%	19.8%	32.8%
Middle	0	0.0%	55.8%	\$0	0.0%	74.4%	60.4%
Upper	0	0.0%	14.0%	\$0	0.0%	5.8%	6.7%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	1	100.0%	100.0%	\$523	100.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner- Occupied Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	10	27.0%	16.4%	\$1,331	23.1%	13.3%	12.8%
Middle	27	73.0%	67.6%	\$4,442	76.9%	68.7%	69.2%
Upper	0	0.0%	16.0%	\$0	0.0%	18.0%	18.0%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	37	100.0%	100.0%	\$5,773	100.0%	100.0%	100.0%

Distribution of 2022 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2022						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	47	66.2%	50.4%	\$8,061	63.1%	39.3%	91.2%
	Over \$1 Million/ Unknown	24	33.8%	49.6%	\$4,706	36.9%	60.7%	8.8%
	TOTAL	71	100.0%	100.0%	\$12,767	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	38	53.5%	90.4%	\$2,060	16.1%	30.6%	
	\$100,001–\$250,000	16	22.5%	5.1%	\$2,607	20.4%	18.4%	
	\$250,001–\$1 Million	17	23.9%	4.6%	\$8,100	63.4%	51.0%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	71	100.0%	100.0%	\$12,767	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	25	53.2%		\$1,276	15.8%	
		\$100,001–\$250,000	11	23.4%		\$1,656	20.5%	
		\$250,001–\$1 Million	11	23.4%		\$5,129	63.6%	
		Over \$1 Million	0	0.0%		\$0	0.0%	
		TOTAL	47	100.0%		\$8,061	100.0%	

Distribution of 2023 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2023						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	36	50.0%	51.1%	\$4,943	34.5%	36.0%	91.2%
	Over \$1 Million/ Unknown	36	50.0%	48.9%	\$9,405	65.5%	64.0%	8.8%
	TOTAL	72	100.0%	100.0%	\$14,348	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	32	44.4%	91.8%	\$1,882	13.1%	34.0%	
	\$100,001–\$250,000	23	31.9%	4.5%	\$3,498	24.4%	18.8%	
	\$250,001–\$1 Million	17	23.6%	3.7%	\$8,968	62.5%	47.2%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	72	100.0%	100.0%	\$14,348	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	16	44.4%		\$819	16.6%	
		\$100,001–\$250,000	15	41.7%		\$2,224	45.0%	
		\$250,001–\$1 Million	5	13.9%		\$1,900	38.4%	
		Over \$1 Million	0	0.0%		\$0	0.0%	
		TOTAL	36	100.0%		\$4,943	100.0%	

Distribution of 2022 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	8	11.3%	16.6%	\$2,237	17.5%	17.8%	20.9%
Middle	43	60.6%	65.2%	\$7,911	62.0%	62.7%	64.8%
Upper	20	28.2%	17.7%	\$2,619	20.5%	19.4%	14.4%
Unknown	0	0.0%	0.5%	\$0	0.0%	0.1%	0.0%
TOTAL	71	100.0%	100.0%	\$12,767	100.0%	100.0%	100.0%

Distribution of 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	9	12.5%	16.4%	\$1,768	12.3%	16.0%	20.9%
Middle	48	66.7%	64.6%	\$8,738	60.9%	60.9%	64.7%
Upper	15	20.8%	18.4%	\$3,842	26.8%	23.1%	14.4%
Unknown	0	0.0%	0.6%	\$0	0.0%	0.1%	0.0%
TOTAL	72	100.0%	100.0%	\$14,348	100.0%	100.0%	100.0%

KANSAS

NonMSA Kansas Assessment Area

Distribution of 2022 Home Mortgage 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%	4.5%	\$0	0.0%	2.4%	15.9%
Moderate	0	0.0%	24.4%	\$0	0.0%	18.7%	20.3%
Middle	1	14.3%	21.5%	\$120	11.1%	21.1%	23.4%
Upper	5	71.4%	29.2%	\$834	77.0%	37.7%	40.4%
Unknown	1	14.3%	20.3%	\$129	11.9%	20.1%	0.0%
TOTAL	7	100.0%	100.0%	\$1,083	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	3.9%	\$0	0.0%	1.8%	15.9%
Moderate	0	0.0%	22.1%	\$0	0.0%	16.0%	20.3%
Middle	0	0.0%	29.3%	\$0	0.0%	29.8%	23.4%
Upper	0	0.0%	33.1%	\$0	0.0%	39.7%	40.4%
Unknown	1	100.0%	11.6%	\$345	100.0%	12.7%	0.0%
TOTAL	1	100.0%	100.0%	\$345	100.0%	100.0%	100.0%

Appendix C (Continued)

Home Improvement							
Low	0	0.0%	2.5%	\$0	0.0%	1.4%	15.9%
Moderate	0	0.0%	2.5%	\$0	0.0%	2.2%	20.3%
Middle	2	33.3%	32.5%	\$80	22.2%	26.2%	23.4%
Upper	3	50.0%	52.5%	\$225	62.5%	54.2%	40.4%
Unknown	1	16.7%	10.0%	\$55	15.3%	15.9%	0.0%
TOTAL	6	100.0%	100.0%	\$360	100.0%	100.0%	100.0%
Other Purpose LOC							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	15.9%
Moderate	0	0.0%	16.7%	\$0	0.0%	13.5%	20.3%
Middle	1	50.0%	27.8%	\$100	76.9%	27.8%	23.4%
Upper	0	0.0%	44.4%	\$0	0.0%	44.6%	40.4%
Unknown	1	50.0%	11.1%	\$30	23.1%	14.1%	0.0%
TOTAL	2	100.0%	100.0%	\$130	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	15.9%
Moderate	1	100.0%	15.0%	\$290	100.0%	27.5%	20.3%
Middle	0	0.0%	35.0%	\$0	0.0%	30.3%	23.4%
Upper	0	0.0%	45.0%	\$0	0.0%	39.7%	40.4%
Unknown	0	0.0%	5.0%	\$0	0.0%	2.5%	0.0%
TOTAL	1	100.0%	100.0%	\$290	100.0%	100.0%	100.0%

Appendix C (Continued)

Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	15.9%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	20.3%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	23.4%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	40.4%
Unknown	0	0.0%	100.0%	\$0	0.0%	100.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	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	0	0.0%	100.0%	\$0	0.0%	100.0%	N/A
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	N/A
Total Home Mortgage Loans							Families by Family Income %
Low	0	0.0%	3.9%	\$0	0.0%	2.1%	15.9%
Moderate	1	5.9%	21.7%	\$290	13.1%	17.6%	20.3%
Middle	4	23.5%	24.4%	\$300	13.6%	23.4%	23.4%
Upper	8	47.1%	32.0%	\$1,059	48.0%	38.3%	40.4%
Unknown	4	23.5%	18.0%	\$559	25.3%	18.6%	0.0%
TOTAL	17	100.0%	100.0%	\$2,208	100.0%	100.0%	100.0%

Distribution of 2023 Home Mortgage 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%	4.2%	\$0	0.0%	2.3%	15.9%
Moderate	2	22.2%	20.0%	\$325	21.0%	14.1%	20.3%
Middle	4	44.4%	24.4%	\$757	49.0%	21.7%	23.4%
Upper	3	33.3%	29.8%	\$464	30.0%	42.5%	40.4%
Unknown	0	0.0%	21.5%	\$0	0.0%	19.4%	0.0%
TOTAL	9	100.0%	100.0%	\$1,546	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	4.8%	\$0	0.0%	2.6%	15.9%
Moderate	0	0.0%	22.6%	\$0	0.0%	15.4%	20.3%
Middle	3	50.0%	22.6%	\$370	54.8%	17.9%	23.4%
Upper	1	16.7%	34.7%	\$100	14.8%	42.9%	40.4%
Unknown	2	33.3%	15.3%	\$205	30.4%	21.2%	0.0%
TOTAL	6	100.0%	100.0%	\$675	100.0%	100.0%	100.0%
Home Improvement							
Low	0	0.0%	5.1%	\$0	0.0%	1.6%	15.9%
Moderate	0	0.0%	15.4%	\$0	0.0%	6.8%	20.3%
Middle	1	14.3%	23.1%	\$50	8.3%	9.7%	23.4%
Upper	6	85.7%	51.3%	\$552	91.7%	77.2%	40.4%
Unknown	0	0.0%	5.1%	\$0	0.0%	4.7%	0.0%
TOTAL	7	100.0%	100.0%	\$602	100.0%	100.0%	100.0%

Appendix C (Continued)

Other Purpose LOC							
Low	0	0.0%	5.0%	\$0	0.0%	7.7%	15.9%
Moderate	1	50.0%	35.0%	\$35	25.9%	20.7%	20.3%
Middle	0	0.0%	15.0%	\$0	0.0%	10.0%	23.4%
Upper	1	50.0%	30.0%	\$100	74.1%	41.7%	40.4%
Unknown	0	0.0%	15.0%	\$0	0.0%	19.8%	0.0%
TOTAL	2	100.0%	100.0%	\$135	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	4.2%	\$0	0.0%	5.1%	15.9%
Moderate	0	0.0%	8.3%	\$0	0.0%	8.3%	20.3%
Middle	0	0.0%	33.3%	\$0	0.0%	42.5%	23.4%
Upper	0	0.0%	54.2%	\$0	0.0%	44.0%	40.4%
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%
Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	15.9%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	20.3%
Middle	0	0.0%	0.0%	\$0	0.0%	0.0%	23.4%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	40.4%
Unknown	0	0.0%	100.0%	\$0	0.0%	100.0%	0.0%
TOTAL	0	0.0%	100.0%	\$0	0.0%	100.0%	100.0%

Appendix C (Continued)

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%	\$175	100.0%	100.0%	N/A
TOTAL	1	100.0%	100.0%	\$175	100.0%	100.0%	N/A
Total Home Mortgage Loans							Families By Family Income %
Low	0	0.0%	4.3%	\$0	0.0%	2.2%	15.9%
Moderate	3	12.0%	19.9%	\$360	11.5%	13.0%	20.3%
Middle	8	32.0%	23.6%	\$1,177	37.6%	19.1%	23.4%
Upper	11	44.0%	32.5%	\$1,216	38.8%	39.9%	40.4%
Unknown	3	12.0%	19.6%	\$380	12.1%	25.7%	0.0%
TOTAL	25	100.0%	100.0%	\$3,133	100.0%	100.0%	100.0%

Distribution of 2022 Home Mortgage 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%	0.0%	\$0	0.0%	0.0%	0.0%
Middle	6	85.7%	88.5%	\$963	88.9%	88.7%	88.4%
Upper	1	14.3%	11.5%	\$120	11.1%	11.3%	11.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	7	100.0%	100.0%	\$1,083	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Middle	0	0.0%	82.9%	\$0	0.0%	79.3%	88.4%
Upper	1	100.0%	17.1%	\$345	100.0%	20.7%	11.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	1	100.0%	100.0%	\$345	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%	0.0%	\$0	0.0%	0.0%	0.0%
Middle	6	100.0%	77.5%	\$360	100.0%	85.2%	88.4%
Upper	0	0.0%	22.5%	\$0	0.0%	14.8%	11.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	6	100.0%	100.0%	\$360	100.0%	100.0%	100.0%

Appendix C (Continued)

Other Purpose LOC							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Middle	0	0.0%	88.9%	\$0	0.0%	85.9%	88.4%
Upper	2	100.0%	11.1%	\$130	100.0%	14.1%	11.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	2	100.0%	100.0%	\$130	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Middle	1	100.0%	80.0%	\$290	100.0%	80.6%	88.4%
Upper	0	0.0%	20.0%	\$0	0.0%	19.4%	11.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	1	100.0%	100.0%	\$290	100.0%	100.0%	100.0%
Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Middle	0	0.0%	90.0%	\$0	0.0%	99.9%	88.4%
Upper	0	0.0%	10.0%	\$0	0.0%	0.1%	11.6%
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%

Appendix C (Continued)

Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Middle	0	0.0%	100.0%	\$0	0.0%	100.0%	93.8%
Upper	0	0.0%	0.0%	\$0	0.0%	0.0%	6.2%
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%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Middle	13	76.5%	86.2%	\$1,613	73.1%	86.2%	88.4%
Upper	4	23.5%	13.8%	\$595	26.9%	13.8%	11.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	17	100.0%	100.0%	\$2,208	100.0%	100.0%	100.0%

Distribution of 2023 Home Mortgage 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%	0.0%	\$0	0.0%	0.0%	0.0%
Middle	8	88.9%	85.6%	\$1,382	89.4%	84.0%	88.4%
Upper	1	11.1%	14.4%	\$164	10.6%	16.0%	11.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	9	100.0%	100.0%	\$1,546	100.0%	100.0%	100.0%
Refinance							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Middle	4	66.7%	80.6%	\$425	63.0%	76.9%	88.4%
Upper	2	33.3%	19.4%	\$250	37.0%	23.1%	11.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	6	100.0%	100.0%	\$675	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%	0.0%	\$0	0.0%	0.0%	0.0%
Middle	2	28.6%	71.8%	\$284	47.2%	72.3%	88.4%
Upper	5	71.4%	28.2%	\$318	52.8%	27.7%	11.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	7	100.0%	100.0%	\$602	100.0%	100.0%	100.0%

Appendix C (Continued)

Other Purpose LOC							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Middle	1	50.0%	80.0%	\$35	25.9%	84.6%	88.4%
Upper	1	50.0%	20.0%	\$100	74.1%	15.4%	11.6%
Unknown	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
TOTAL	2	100.0%	100.0%	\$135	100.0%	100.0%	100.0%
Other Purpose Closed/Exempt							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Middle	0	0.0%	79.2%	\$0	0.0%	86.6%	88.4%
Upper	0	0.0%	20.8%	\$0	0.0%	13.4%	11.6%
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%
Purpose Not Applicable							
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Middle	0	0.0%	80.0%	\$0	0.0%	82.8%	88.4%
Upper	0	0.0%	20.0%	\$0	0.0%	17.2%	11.6%
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%

Appendix C (Continued)

Multifamily Loans							% of Multifamily Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Middle	1	100.0%	66.7%	\$175	100.0%	58.3%	93.8%
Upper	0	0.0%	16.7%	\$0	0.0%	1.8%	6.2%
Unknown	0	0.0%	16.7%	\$0	0.0%	39.9%	0.0%
TOTAL	1	100.0%	100.0%	\$175	100.0%	100.0%	100.0%
Total Home Mortgage Loans							% of Owner-Occupied Units
Low	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	\$0	0.0%	0.0%	0.0%
Middle	16	64.0%	83.1%	\$2,301	73.4%	80.6%	88.4%
Upper	9	36.0%	16.7%	\$832	26.6%	16.3%	11.6%
Unknown	0	0.0%	0.2%	\$0	0.0%	3.1%	0.0%
TOTAL	25	100.0%	100.0%	\$3,133	100.0%	100.0%	100.0%

Distribution of 2022 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2022						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	3	60.0%	51.9%	\$189	76.5%	25.7%	89.5%
	Over \$1 Million/ Unknown	2	40.0%	48.1%	\$58	23.5%	74.3%	10.5%
	TOTAL	5	100.0%	100.0%	\$247	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	4	80.0%	96.2%	\$102	41.3%	47.8%	
	\$100,001–\$250,000	1	20.0%	1.2%	\$145	58.7%	6.8%	
	\$250,001–\$1 Million	0	0.0%	2.6%	\$0	0.0%	45.5%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	5	100.0%	100.0%	\$247	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	2	66.7%		\$44	23.3%	
		\$100,001–\$250,000	1	33.3%		\$145	76.7%	
		\$250,001–\$1 Million	0	0.0%		\$0	0.0%	
		Over \$1 Million	0	0.0%		\$0	0.0%	
		TOTAL	3	100.0%		\$189	100.0%	

Distribution of 2023 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2023						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	7	63.6%	57.1%	\$576	29.6%	28.8%	89.7%
	Over \$1 Million/ Unknown	4	36.4%	42.9%	\$1,368	70.4%	71.2%	10.3%
	TOTAL	11	100.0%	100.0%	\$1,944	100.0%	100.0%	100.0%
Loan Size	\$100,000 or Less	8	72.7%	95.2%	\$540	27.8%	38.8%	
	\$100,001–\$250,000	1	9.1%	1.6%	\$104	5.3%	5.4%	
	\$250,001–\$1 Million	2	18.2%	3.2%	\$1,300	66.9%	55.7%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	TOTAL	11	100.0%	100.0%	\$1,944	100.0%	100.0%	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	6	85.7%		\$472	81.9%	
		\$100,001–\$250,000	1	14.3%		\$104	18.1%	
		\$250,001–\$1 Million	0	0.0%		\$0	0.0%	
		Over \$1 Million	0	0.0%		\$0	0.0%	
		TOTAL	7	100.0%		\$576	100.0%	

Distribution of 2022 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%	0.0%	\$0	0.0%	0.0%	0.0%
Middle	2	40.0%	86.8%	\$58	23.5%	92.9%	89.2%
Upper	3	60.0%	11.7%	\$189	76.5%	6.2%	10.8%
Unknown	0	0.0%	1.5%	\$0	0.0%	0.8%	0.0%
TOTAL	5	100.0%	100.0%	\$247	100.0%	100.0%	100.0%

Distribution of 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%	0.0%	\$0	0.0%	0.0%	0.0%
Middle	7	63.6%	82.2%	\$1,360	70.0%	86.9%	88.9%
Upper	4	36.4%	16.2%	\$584	30.0%	12.8%	11.1%
Unknown	0	0.0%	1.6%	\$0	0.0%	0.2%	0.0%
TOTAL	11	100.0%	100.0%	\$1,944	100.0%	100.0%	100.0%

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.