PUBLIC DISCLOSURE

April 27, 2026

COMMUNITY REINVESTMENT ACT
PERFORMANCE EVALUATION

Menard Bank
RSSD# 375650

201 Ellis Street
Menard, TX 76859

Federal Reserve Bank of Dallas

2200 North Pearl Street
Dallas, Texas 75201

NOTE: This document is an evaluation of this bank'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 bank. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this bank. The rating assigned to this bank does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial bank.

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INSTITUTION'S COMMUNITY REINVESTMENT ACT RATING

Menard Bank (Menard or the bank) is rated **Satisfactory**. This rating is based on the following conclusions with respect to the performance criteria:

- The bank's loan-to-deposit ratio (LTD) is reasonable given Menard's size, financial condition, and assessment area (AA) credit needs.
- A majority of the bank's loans are originated inside the AA.
- Lending reflects a reasonable distribution among businesses and farms of different sizes.
- The distribution of loans throughout the bank's AA did not impact the rating given it is comprised of a single middle-income census tract.
- Neither the bank nor the Federal Reserve Bank of Dallas (Reserve Bank) have received any Community Reinvestment Act (CRA)-related complaints since the previous evaluation; therefore, this criterion did not affect the rating.

SCOPE OF EXAMINATION

Examiners utilized the Federal Financial Institutions Examination Council's (FFIEC's) *Interagency Examination Procedures for Small Institutions* to evaluate the bank's CRA performance. The evaluation considered performance context, including the bank's asset size, financial condition, business strategy, and market competition, as well as AA credit needs and demographic and economic characteristics. Lending performance was assessed within the bank's only AA. In the evaluation of the bank's distribution of loans to businesses and farms of different revenue sizes, the demographic figure refers to the percentage of businesses and farms in the AA with revenues of $1 million or less for small business and small farm lending, respectively. Examiners reviewed the following data:

- The bank's 21-quarter average LTD ratio.
- The universe of 59 small business loans originated between January 1, 2022, and December 31, 2025.
- The universe of 54 small farm loans originated between January 1, 2024, and December 31, 2025.

DESCRIPTION OF INSTITUTION

Menard Bank is a community bank headquartered in Menard, Texas. The bank's characteristics include the following.

- The bank is a wholly owned subsidiary of Menard Bancshares, Inc.
- Menard has total assets of $86.6 million as of December 31, 2025.
- The bank operates one full-service branch in Menard County, Texas.

- The bank's primary business focuses are commercial and agricultural lending. Commercial lending represents 34.1 percent of the loan portfolio and includes non-farm/non-residential, construction and land development, and commercial and industrial loans. Agricultural lending accounts for 29.1 percent of the loan portfolio and includes farmland and agricultural loans. While 1-to-4 family residential real estate lending accounts for 30.3 percent of the bank's loan portfolio, it is not a strategic focus as evidenced by the low number of originations during the review period.

Table 1

Composition of Loan Portfolio as of December 31, 2025		
Loan Type	**$(000)**	**%**
Construction and Land Development	993	8.0
Farmland	2,444	19.7
1- to 4-Family Residential Real Estate	3,763	30.3
Multifamily Residential Real Estate	0	0.0
Nonfarm Nonresidential Real Estate	2,353	18.9
Agricultural	1,172	9.4
Commercial and Industrial	890	7.2
Consumer	818	6.6
Other	0	0.0
Gross Loans	12,433	100.0
Note: Percentages may not total 100.0 percent due to rounding.		

The bank was rated **Outstanding** under the CRA at its February 1, 2021, performance evaluation. There are no known legal, financial, or other factors impeding the bank's ability to help meet the credit needs in its communities.

DESCRIPTION OF ASSESSMENT AREA

The bank's Menard County Nonmetropolitan AA consists of the entirety of Menard County, Texas (see Appendix A for additional demographic data).

- Menard County is in central Texas, located approximately 90 miles southeast of San Angelo and 160 miles east of San Antonio, the nearest metropolitan areas. The remote nature of the AA creates unique credit needs and opportunities.
- According to American Community Survey (ACS) data, the AA consists of a single middle-income census tract.
- The FFIEC designates Menard County as distressed due to poverty and population loss. In addition, the county is designated as underserved, indicating that the rural/remote nature of the area is likely to result in difficulties financing essential community needs.

- According to the Federal Deposit Insurance Corporation's (FDIC's) Deposit Market Share Report as of June 30, 2025, Menard ranked first of two FDIC-insured institutions operating in the AA. The bank held $77.9 million in deposits in the AA, representing 92.8 percent of the deposit market share.
- During the review period, the number of small businesses operating in the AA decreased each year. As shown in Appendix A, the number of small businesses reporting revenues of less than $1 million fell from 72 to 46 between 2022 and 2025.
- Examiners contacted a representative of an organization that serves local businesses and farms to ascertain the AA credit needs, the responsiveness of financial institutions in meeting such needs, and local economic conditions. The community representative stated that the AA economy is driven by ranching and hunting. In addition, the AA population is declining and comprised of lower income residents. The representative identified ongoing operational needs of small farms and investment property financing as credit opportunities given the agricultural focus of the AA and the growing tourism industry.

Table 2

Population Change Assessment Area: Menard County Nonmetropolitan AA			
Area	**2015 Population**	**2020 Population**	**Percent Change**
Menard County Nonmetropolitan	2,182	1,962	-10.1
NonMSA Texas	2,903,260	2,895,576	-0.3
Texas	26,538,614	29,145,505	9.8
Source: 2020 U.S. Census Bureau: Decennial Census 2011-2015 U.S. Census Bureau: American Community Survey			

- As shown in Table 2, the AA population significantly decreased between 2015 and 2020. While the population in the state of Texas increased by 9.8 percent during that time, the population in nonmetropolitan areas slightly decreased, indicating that people from other states and from rural areas within the state of Texas are relocating to urban centers. As previously mentioned, the FFIEC designated Menard County as distressed due, in part, to population loss, which restricts economic development.
- The community representative indicated that it is common for younger AA residents to move to more populated areas in Texas in pursuit of higher education and career opportunities. This shift in population may reduce credit needs in the AA, as these individuals typically seek loans when entering the workforce and/or starting their families. The representative added that recently some individuals moved back to the AA after completing higher education and starting a family; however, they do not outpace those leaving.

Table 3

Median Family Income Change Assessment Area: Menard County Nonmetropolitan			
Area	**2015 Median Family Income ($)**	**2020 Median Family Income ($)**	**Percent Change (%)**
Menard County Nonmetropolitan	47,710	61,406	28.7
NonMSA State	57,219	61,809	8.0
Texas	68,523	76,073	11.0

Source: 2011 – 2015 U.S. Census Bureau: American Community Survey
2016 - 2020 U.S. Census Bureau: American Community Survey
Note: Median family incomes have been inflation-adjusted and are expressed in 2020 dollars.

- As indicated in Table 3, the median family income (MFI) in the AA grew significantly between 2015 and 2020, increasing at a rate significantly greater than the state of Texas. Despite this rapid growth, the MFI in the AA is below that of the state of Texas by approximately 21.3 percent.
- According to ACS data, approximately 541 families reside in the AA. Of those, 33.5 percent are considered low- and moderate-income (LMI) families.
- According to 2025 Census Data, approximately 12.6 percent of families within the AA live below the poverty level.
- While the community representative affirmed that many residents struggle with poverty, the AA experienced some economic growth, including new businesses and tourism. The AA experienced a significant amount of tourism in 2021, primarily attributed to residents from metropolitan areas retreating from COVID-19 pandemic restrictions and social distancing mandates. The community representative also noted that many local ranches are being sold as the younger generation inherits the land but has no desire to keep it, with large development companies often buying ranch land to sell as subdivisions.

Table 4

Housing Cost Burden Assessment Area: Menard County Nonmetropolitan						
Area	**Cost Burden – Renters**			**Cost Burden – Owners**		
	Low-Income	**Moderate-Income**	**All Renters**	**Low-Income**	**Moderate-Income**	**All Owners**
Menard County Nonmetropolitan	52.2	42.9	30.4	52.9	8.0	16.0
NonMSA State	66.4	38.0	37.0	49.8	21.3	16.1
Texas	79.4	49.8	43.5	59.0	32.7	19.4

Cost Burden is housing cost that equals 30 percent or more of household income.
Source: U.S. Department of Housing and Urban Development (HUD), 2017 - 2021 Comprehensive Housing Affordability Strategy

- As indicated in Table 4, the housing cost burden for LMI renters and owners in the AA is generally lower than the statewide figures, which indicates that housing is more affordable for LMI households in the AA than other areas of Texas.

- For low-income families, the cost difference between owning and renting a home is negligible. Moderate-income families, however, are much less likely to spend more than 30 percent of their household income on housing if they own a home, indicating that it is more economical to purchase a home rather than rent. That said, the community representative highlighted the need for more rental units, noting that low-income housing and senior housing units remain at full capacity. Moreover, the representative noted that many single-family homes are used by investors for short-term tourist rentals, which generates greater profits than long-term rentals. LMI families struggle to compete with investors and often miss opportunities to purchase local housing.

Table 5

Unemployment Rates Assessment Area: Menard County Nonmetropolitan					
Area	**2020**	**2021**	**2022**	**2023**	**2024**
Menard County Nonmetropolitan	4.4	4.0	3.1	3.2	3.3
NonMSA State	7.3	6.0	4.3	4.2	4.3
Texas	7.7	5.6	3.9	4.0	4.1
Source: Bureau of Labor Statistics: Local Area Unemployment Statistics					

- As shown in Table 5, unemployment rates in the AA for the most recent five years trend below those of the nonmetropolitan areas and the state of Texas.
- Unemployment rates were slightly higher in 2020 due to the COVID-19 pandemic, as many businesses laid off employees given the statewide stay-at-home and social distancing mandates; however, rates remained notably lower than other areas of the state.
- A community contact affirmed that the majority of local businesses stayed open during the COVID-19 pandemic, resulting in lower unemployment rates between 2020 and 2024. The community representative added that there was a strong sense of community in supporting the local businesses within Menard to help minimize the economic impact of the pandemic.
- Major employment industries within the AA include retail trade and government services. No major corporations operate in the AA. Menard Independent School District and Menard Manor, the local nursing home, are the primary employers in the AA.

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA

The bank’s overall Lending Test performance is Satisfactory. The bank’s 21-quarter average LTD and the distribution of loans to businesses and farms of different revenue sizes are reasonable. In addition, Menard originated a majority of its loans inside the AA.

Loan-to-Deposit Ratio

This performance criterion evaluates the bank's average LTD ratio to determine the reasonableness of lending in light of performance context, such as the bank's capacity to lend, the availability of lending opportunities, the demographic and economic factors present in the AA, and in comparison to similarly situated FDIC-insured institutions. The similarly situated institutions were selected based on asset size, location, and product mix.

The bank's 21-quarter average LTD ratio of 14.5 percent is reasonable despite it being lower than two of the three similarly situated institutions. As one of the two banks serving the AA, which the FFIEC designated as underserved, Menard plays a critical role in the local economy, holding 92.8 percent of the deposit market share. Moreover, Menard County's distressed designation limits the bank's opportunities to extend credit given population loss and poverty. The 36.1 percent decrease in the number of small businesses in the AA during the review period further limits Menard's opportunities to lend. According to the community representative, local ranchers have done well, with many being flushed with funds and not needing to borrow to operate. At the same time, the bank experienced an 85.0 percent increase in deposits since June 30, 2020, which is attributed to an influx of funds from a few depositors. Furthermore, the AA attracts wealthy individuals seeking to distance themselves from city life who bring large deposits but rarely seek loans from the bank. Menard seeks opportunities to lend and maintains reasonable underwriting standards, balancing safe and sound lending practices with community needs. Considering this context, the bank has done everything reasonably expected to meet the AA credit needs.

Table 6

Comparative LTD Ratios October 1, 2020 – December 31, 2025			
Institution	**Location**	**Asset Size $(000)**	**LTD Ratio (%) 21-Quarter Average**
Menard Bank	Menard, Texas	86,615	14.5
Similarly Situated Institutions			
Avana Bank	Abilene, Texas	40,610	36.1
City National Bank	San Saba, Texas	81,449	10.8
First State Bank	Junction, Texas	61,139	41.7

Assessment Area Concentration

This performance criterion evaluates the percentage of lending extended inside and outside of the AA. The bank originated a majority of loans by number and substantial majority by dollar inside the AA. The percentage of loans originated within the AA, as shown below in Table 7, reflects positively in the bank's efforts to meet the credit needs of its AA. During the review period, Menard originated 83.2 percent of its loans by number volume within the delineated AA. As one of two banks in the area, the community representative explicitly affirmed that the bank is critical to the local economy and supports economic development, although opportunities are limited given the rural nature of the AA.

Table 7

Lending Inside and Outside the Assessment Area								
Loan Type	**Inside**				**Outside**			
	#	**#%**	**$(000)**	**$%**	**#**	**#%**	**$(000)**	**$%**
Small Business	53	89.8	4,877	96.0	6	10.2	204	4.0
Small Farm	41	75.9	3,610	91.0	13	24.1	356	9.0
Total Loans	94	83.2	8,487	93.8	19	16.8	560	6.2

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

Geographic Distribution of Loans

This performance criterion evaluates the bank's distribution of lending within its AA by income level of census tracts, with consideration given to the dispersion of loans throughout the AA. The AA is comprised of a single middle-income census tract. As such a geographic distribution analysis was not conducted. Tables 8 and 9 are provided for informational purposes only.

Table 8

Distribution of 2022 to 2025 Small Business Lending By Income Level of Geography Assessment Area: Menard County Nonmetropolitan					
Geographic Income Level	**Bank Loans**				**Total Businesses %**
	#	**#%**	**$(000)**	**$%**	
Low	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	0.0
Middle	53	100.0	4,878	100.0	100.0
Upper	0	0.0	0	0.0	0.0
Unknown	0	0.0	0	0.0	0.0
Total	53	100.0	4,878	100.0	100.0

Source: 2022 - 2025 FFIEC Census Data
2022 - 2025 Dun & Bradstreet Data
2016 - 2020 U.S. Census Bureau: American Community Survey

Table 9

Distribution of 2024 to 2025 Small Farm Lending By Income Level of Geography Assessment Area: Menard County Nonmetropolitan					
Geographic Income Level	Bank Loans				Total Farms %
	#	#%	$(000)	$%	
Low	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	0.0
Middle	41	100.0	3,610	100.0	100.0
Upper	0	0.0	0	0.0	0.0
Unknown	0	0.0	0	0.0	0.0
Total	41	100.0	3,610	100.0	100.0

Source: 2024 - 2025 FFIEC Census Data
2024 - 2025 Dun & Bradstreet Data
2016 - 2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Borrower Distribution of Loans

This performance criterion evaluates the bank's lending to businesses and farms of different sizes. The bank's lending has a reasonable distribution among businesses and farms of different sizes.

Small Business Lending

The borrower distribution of small business lending is reasonable. The distribution of small business lending to businesses with annual revenues of one million dollars or less was below the demographic figure. During the review period, 89.8 percent of businesses in the AA reported annual revenues of $1 million or less, indicating plentiful opportunities to lend to small businesses in the AA. As indicated in Table 10, Menard originated 73.6 percent of small business loans to businesses with revenues of $1 million or less. While Menard's lending did not meet the demographic, another way to consider the distribution of loans to small businesses is by loan amount, as smaller businesses often consider smaller dollar loans more suitable for their needs. From this perspective, 94.9 percent of Menard's small business loans were made in amounts of $250,000 or less. This highlights the bank's efforts to meet the credit needs of small businesses by originating smaller dollar loans to better fit their needs.

Table 10

Distribution of 2022 to 2025 Small Business Lending By Revenue Size of Businesses Assessment Area: Menard County Nonmetropolitan					
	Bank Loans				Total Businesses %
	#	#%	$(000)	$%	
By Revenue					
$1 Million or Less	39	73.6	3,190	65.4	89.8
Over $1 Million	14	26.4	1,688	34.6	7.0
Revenue Unknown	0	0.0	0	0.0	3.2
Total	53	100.0	4,878	100.0	100.0
By Loan Size					
$100,000 or Less	43	81.1	1,530	31.4	
$100,001 - $250,000	5	9.4	817	16.7	
$250,001 - $1 Million	5	9.4	2,529	51.8	
Total	53	100.0	4,878	100.0	
By Loan Size and Revenues $1 Million or Less					
$100,000 or Less	33	84.6	903	28.3	
$100,001 - $250,000	4	10.3	636	19.9	
$250,001 - $1 Million	2	5.1	1,649	51.7	
Total	39	100.0	3,188	100.0	

Source: 2022 - 2025 FFIEC Census Data
2022 - 2025 Dun & Bradstreet Data
2016 - 2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Small Farm Lending

The borrower distribution of small farm lending is reasonable. The distribution of small farm lending to farms with annual revenues of one million dollars or less was comparable to the demographic figure. As reflected in Table 11, all farms within the AA reported annual revenues of $1 million or less, which aligns with the bank's performance. Menard's efforts to meet the ongoing operational costs of small farms align with the ongoing operational needs highlighted by the community representative. In addition, as one of the two banks in the AA, Menard plays a crucial role in the local economy and its performance iterates its efforts to meet local credit needs, including those of small farms.

Considering loan amount, the bank originated 87.8 percent of loans in the amount of $250,000 or less. These smaller dollar loans are most likely to benefit small farms and further highlight the bank's effort to meet the credit needs of small farms within the AA.

Table 11

Distribution of 2024 to 2025 Small Farm Lending By Revenue Size of Farms Assessment Area: Menard County Nonmetropolitan					
	Bank Loans				Total Farms %
	#	#%	$(000)	$%	
By Revenue					
$1 Million or Less	41	100.0	3,610	100.0	100.0
Over $1 Million	0	0.0	0	0.0	0.0
Revenue Unknown	0	0.0	0	0.0	0.0
Total	41	100.0	3,610	100.0	100.0
By Loan Size					
$100,000 or Less	31	75.6	800	22.2	
$100,001 - $250,000	5	12.2	785	21.7	
$250,001 - $500,000	5	12.2	2,025	56.1	
Total	41	100.0	3,610	100.0	
By Loan Size and Revenues $1 Million or Less					
$100,000 or Less	31	75.6	800	22.2	
$100,001 - $250,000	5	12.2	785	21.7	
$250,001 - $500,000	5	12.2	2,025	56.1	
Total	41	100.0	3,610	100.0	

Source: 2024 - 2025 FFIEC Census Data
2024 - 2025 Dun & Bradstreet Data
2016 - 2020 U.S. Census Bureau: American Community Survey

FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

Compliance with the substantive provisions of antidiscrimination and other consumer protection laws and regulations, including the Equal Credit Opportunity Act and the Fair Housing Act, was considered as part of this CRA evaluation. No evidence of a pattern or practice of discrimination on a prohibited basis or of other illegal credit practices inconsistent with helping to meet community credit needs was identified.

APPENDIX A – DEMOGRAPHIC INFORMATION

Table A-1

2025 Menard County Nonmetropolitan Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	102	18.9
Moderate	0	0.0	0	0.0	0	0.0	79	14.6
Middle	1	100.0	541	100.0	68	12.6	111	20.5
Upper	0	0.0	0	0.0	0	0.0	249	46.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**1**	**100.0**	**541**	**100.0**	**68**	**12.6**	**541**	**100.0**
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
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	1,826	636	100.0	34.8	399	21.9	791	43.3
Upper	0	0	0.0	0.0	0	0.0	0	0.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	**1,826**	**636**	**100.0**	**34.8**	**399**	**21.9**	**791**	**43.3**
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
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	51	100.0	46	100.0	5	100.0	0	0.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**51**	**100.0**	**46**	**100.0**	**5**	**100.0**	**0**	**0.0**
Percentage of Total Businesses:				**90.2**		**9.8**		**0.0**
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
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	21	100.0	21	100.0	0	0.0	0	0.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**21**	**100.0**	**21**	**100.0**	**0**	**0.0**	**0**	**0.0**
Percentage of Total Farms:				**100.0**		**0.0**		**0.0**

Source: 2025 FFIEC Census Data
2016 - 2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table A-2

2024 Menard County Nonmetropolitan Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	102	18.9
Moderate	0	0.0	0	0.0	0	0.0	79	14.6
Middle	1	100.0	541	100.0	68	12.6	111	20.5
Upper	0	0.0	0	0.0	0	0.0	249	46.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**1**	**100.0**	**541**	**100.0**	**68**	**12.6**	**541**	**100.0**
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
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	1,826	636	100.0	34.8	399	21.9	791	43.3
Upper	0	0	0.0	0.0	0	0.0	0	0.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	**1,826**	**636**	**100.0**	**34.8**	**399**	**21.9**	**791**	**43.3**
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
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	76	100.0	68	100.0	5	100.0	3	100.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**76**	**100.0**	**68**	**100.0**	**5**	**100.0**	**3**	**100.0**
Percentage of Total Businesses:				**89.5**		**6.6**		**3.9**
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
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	28	100.0	28	100.0	0	0.0	0	0.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**28**	**100.0**	**28**	**100.0**	**0**	**0.0**	**0**	**0.0**
Percentage of Total Farms:				**100.0**		**0.0**		**0.0**

Source: 2024 FFIEC Census Data
2016 - 2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table A-3

2023 Menard County Nonmetropolitan Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	102	18.9
Moderate	0	0.0	0	0.0	0	0.0	79	14.6
Middle	1	100.0	541	100.0	68	12.6	110	20.3
Upper	0	0.0	0	0.0	0	0.0	250	46.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**1**	**100.0**	**541**	**100.0**	**68**	**12.6**	**541**	**100.0**
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
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	1,826	636	100.0	34.8	399	21.9	791	43.3
Upper	0	0	0.0	0.0	0	0.0	0	0.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	**1,826**	**636**	**100.0**	**34.8**	**399**	**21.9**	**791**	**43.3**
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
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	78	100.0	70	100.0	5	100.0	3	100.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**78**	**100.0**	**70**	**100.0**	**5**	**100.0**	**3**	**100.0**
Percentage of Total Businesses:				**89.7**		**6.4**		**3.8**
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
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	30	100.0	30	100.0	0	0.0	0	0.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**30**	**100.0**	**30**	**100.0**	**0**	**0.0**	**0**	**0.0**
Percentage of Total Farms:				**100.0**		**0.0**		**0.0**

Source: 2023 FFIEC Census Data
2016 - 2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table A-4

2022 Menard County Nonmetropolitan Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	102	18.9
Moderate	0	0.0	0	0.0	0	0.0	79	14.6
Middle	1	100.0	541	100.0	68	12.6	110	20.3
Upper	0	0.0	0	0.0	0	0.0	250	46.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**1**	**100.0**	**541**	**100.0**	**68**	**12.6**	**541**	**100.0**
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
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	1,826	636	100.0	34.8	399	21.9	791	43.3
Upper	0	0	0.0	0.0	0	0.0	0	0.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	**1,826**	**636**	**100.0**	**34.8**	**399**	**21.9**	**791**	**43.3**
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
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	80	100.0	72	100.0	5	100.0	3	100.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**80**	**100.0**	**72**	**100.0**	**5**	**100.0**	**3**	**100.0**
Percentage of Total Businesses:				**90.0**		**6.3**		**3.8**
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
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	30	100.0	30	100.0	0	0.0	0	0.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**30**	**100.0**	**30**	**100.0**	**0**	**0.0**	**0**	**0.0**
Percentage of Total Farms:				**100.0**		**0.0**		**0.0**

Source: *2022 FFIEC Census Data*
2016 - 2020 U.S. Census Bureau: American Community Survey
Note: *Percentages may not total 100.0 percent due to rounding.*

APPENDIX B – 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.

Census tract: A small subdivision of metropolitan and other densely populated 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 upon 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 development: Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; 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; or, activities that revitalize or stabilize low- or moderate-income geographies, designated disaster areas; or designated distressed or underserved nonmetropolitan middle-income 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, other secured consumer loans, and other unsecured consumer loans.

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 is analyzed considering performance context, quantitative factors (for example, geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (for example, 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 that 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 the income of applications, the amount of loan requested, and the disposition of the application (for example, 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 refinancings of home improvement and home purchase loans.

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

Limited-scope review: Performance is analyzed using only quantitative factors (for example, 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.

Metropolitan area (MA): A metropolitan statistical area (MSA) or a metropolitan division (MD) as defined by the Office of Management and Budget. A 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. A MD is a division of a MSA based on specific criteria including commuting patterns. Only a 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 area (NonMSA): Any area that is not located within an MSA.

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.

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. For these institutions, no state ratings will be received unless the bank also maintains deposit facilities outside of the multistate metropolitan area. CRA activity is captured in either a state rating or a multistate metropolitan area rating, but not both.

Small loan(s) to business(es): A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) instructions. These loans have original amounts of $1 million or less and typically are either secured 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): A loan included in 'loans to small farms' as defined in the Consolidated Reports of Condition and Income (Call Report) instructions. 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.

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