



PUBLIC DISCLOSURE

July 13, 2020

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

**COMMERCE BANK
RSSD# 601050**

**1000 WALNUT STREET
KANSAS CITY, MISSOURI 64106**

**Federal Reserve Bank of Kansas City
1 Memorial Drive
Kansas City, Missouri 64198**

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 this 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 COMMUNITY REINVESTMENT ACT RATING

This institution is rated: **OUTSTANDING**

The following table indicates the performance level of Commerce Bank (the bank) with respect to the lending, investment, and service tests.

PERFORMANCE LEVELS	PERFORMANCE TESTS		
	Lending Test*	Investment Test	Service Test
Outstanding		X	X
High Satisfactory	X		
Low Satisfactory			
Needs to Improve			
Substantial Noncompliance			
* The lending test is weighted more heavily than the investment and service tests in determining the overall rating.			

SUMMARY OF THE MAJOR FACTORS SUPPORTING THE RATING

Lending Test

- Lending levels reflect good responsiveness to assessment area (AA) credit needs, and the bank makes use of innovative and/or flexible lending practices in serving AA credit needs.
- A high percentage of the bank's loans are originated within its delineated AAs.
- The bank's distribution of loans by income level of geography (geographic distribution) is adequate.
- The bank's distribution of loans among individuals of different income levels, including low- and moderate-income (LMI), and businesses and farms of different sizes (borrower distribution) is adequate.
- The bank is a leader in making community development (CD) loans, which helped bolster the overall performance test rating.

Investment Test

- The bank makes an excellent level of qualified CD investments and grants and is often in a leadership position. In addition, the bank makes significant use of innovative and/or complex investments to support CD initiatives and exhibits excellent responsiveness to credit and CD needs.

Service Test

- The bank's delivery systems are readily accessible to geographies and/or individuals of different income levels in its AAs.
- The bank's record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly to LMI geographies and/or LMI individuals.
- Products, services, and business hours do not vary in a way that inconveniences its AAs, particularly LMI geographies and/or LMI individuals.
- The bank is a leader in providing CD services and is responsive to its available service opportunities.

INSTITUTION

SCOPE OF EXAMINATION

The Federal Financial Institutions Examination Council's (FFIEC's) *Interagency Examination Procedures for Large Institutions* were utilized to evaluate the bank's CRA performance. The evaluation considered CRA performance context, including the bank's asset size, financial condition, business strategy, and market competition, as well as AA demographic and economic characteristics, and credit needs. The following data was reviewed:

- The bank's home mortgage loans reported on the bank's 2018 and 2019 Home Mortgage Disclosure Act (HMDA) Loan/Application Registers (LARs);
- The bank's small business and small farm loans reported on the bank's 2018 and 2019 CRA LARs;
- CD loans originated from January 1, 2017 to December 31, 2019.
- Qualified investments that were made from January 1, 2017 to December 31, 2019; qualified investments made prior to, but still outstanding, during this period; and qualifying grants, donations, or in-kind contributions of property made during this period; and,
- Retail banking services and CD services performed from January 1, 2017 to December 31, 2019.

For this evaluation, more weight was placed on the bank's performance within the Kansas City Metropolitan AA, St. Louis Metropolitan AA, and State of Missouri when determining the overall institution rating. Home mortgage lending and small business lending were generally weighted equally, but were given greater weight than small farm lending. Additionally, throughout the evaluation, more consideration was given to the bank's performance in relation to aggregate lending data rather than in comparison to relevant demographic figures. However, the bank's 2019 lending data was compared only to relevant demographic figures, as 2019 aggregate lending data was not available at the start of this evaluation. Finally, while included in the tables and lending totals throughout this evaluation, home mortgage loans reported on the bank's

HMDA LAR with a purpose of “Other” or “Not Applicable” were not evaluated individually in conducting the geographic and borrower analyses.

Table 1 illustrates the bank’s presence in each AA, including the type of performance review analysis applied in this evaluation of each AA (full-scope or limited-scope), the numbers of AA banking offices, the percentage of lending and deposits compared to the bank-wide and the state level totals, and the bank’s June 30, 2019 deposit market share as a percent of all Federal Deposit Insurance Corporation (FDIC)-insured financial institutions.

TABLE 1 REVIEW TYPE AND MARKET SHARE BY AA								
Assessment Area	Review Type	Br. #	Percent of Bank’s Lending by \$¹		Percent of Bank’s Deposits by \$²		Deposit Market Share	
			Bank	State	Bank	State	% Market Share²	Market Share Rank³
Kansas City Metropolitan (Multistate) AA	Full	46	27.1		35.4		12.1	2 of 101
St. Louis Metropolitan (Multistate) AA	Full	45	25.4		31.3		7.6	4 of 95
State of Missouri		35	28.4		15.0			
Springfield Metropolitan AA	Full	11	7.0	24.8	6.0	40.2	11.6	2 of 34
St. Joseph Metropolitan AA	Limited	3	3.5	12.3	1.8	12.2	19.9	2 of 15
Columbia Metropolitan AA	Limited	7	2.4	8.4	2.7	17.8	11.7	3 of 31
Cape Girardeau Metropolitan AA	Limited	3	1.9	6.5	0.5	3.0	4.5	10 of 15
Eastern Missouri AA	Limited	2	4.2	14.6	0.8	5.1	20.0	2 of 10
Jefferson City Metropolitan AA	Limited	2	2.3	8.2	0.5	3.1	27.3	2 of 5
Ozark AA	Limited	1	3.5	12.4	0.6	3.9	6.6	5 of 15
Joplin MSA AA	Limited	2	1.2	4.3	0.9	6.1	6.4	5 of 14
Northeast Missouri AA	Limited	1	0.8	2.8	0.4	3.0	12.1	4 of 9
Butler County AA	Limited	1	0.4	1.4	0.4	2.8	7.8	5 of 9
Southwest Missouri AA	Limited	1	0.9	3.1	0.3	1.7	4.1	11 of 16
Taney County AA	Limited	1	0.3	1.1	0.2	1.1	3.4	11 of 13

**TABLE 1 (CONTINUED)
REVIEW TYPE AND MARKET SHARE BY AA**

Assessment Area	Review Type	Br. #	Percent of Bank's Lending by \$ ¹		Percent of Bank's Deposits by \$ ²		Deposit Market Share	
			Bank	State	Bank	State	% Market Share ²	Market Share Rank ³
State of Kansas		23	10.6		9.5			
Wichita Metropolitan AA	Full	9	4.2	39.8	4.2	44.8	5.7	5 of 39
Manhattan Metropolitan AA	Limited	3	1.0	9.3	1.2	12.6	8.6	2 of 20
Lawrence MSA AA	Limited	5	1.0	9.0	1.1	12.1	9.9	3 of 22
Southeast Kansas AA	Limited	3	1.7	15.6	0.8	8.2	10.0	5 of 19
Ellis County AA	Limited	1	1.6	15.5	0.8	8.3	16.8	2 of 10
Western Kansas AA	Limited	1	8.4	8.4	1.0	10.9	26.6	1 of 10
Reno County AA	Limited	1	0.3	2.4	0.3	3.1	5.3	5 of 11
State of Illinois		10	4.3		5.5			
Peoria Metropolitan AA	Full	5	2.2	52.1	2.7	49.6	7.8	4 of 31
Bloomington MSA AA	Limited	4	1.7	39.9	2.6	47.4	3.8	2 of 27
Champaign Metropolitan AA	Limited	1	0.3	7.9	0.2	3.0	0.6	21 of 29
State of Oklahoma		3	1.6		2.5			
Tulsa Metropolitan AA	Full	2	1.3	81.8	1.4	55.1	1.2	21 of 44
Oklahoma City Metropolitan AA	Limited	1	0.3	18.2	1.1	44.9	0.9	25 of 58
State of Colorado		3	2.6		0.9			
Denver Metropolitan AA	Full	3	2.6	100.0	0.9	100.0	0.3	30 of 63

¹ Based on the bank's outstanding loan balances as of December 31, 2019

² Based on the June 30, 2019 FDIC's Market Share Report.

³ Based on the bank's ranking among FDIC-insured financial institutions in each AA.

DESCRIPTION OF INSTITUTION

The bank is an interstate financial institution headquartered in Kansas City, Missouri. Characteristics of the bank include:

- The bank is a wholly-owned subsidiary of Commerce Bancshares, Inc. (CBI), Kansas City, Missouri. CBI does not own any other depository institutions; however, the company owns several nonbank affiliates, including Capital for Business, Inc. (CFB), whose products are considered in this evaluation. CFB is a Small Business Investments Company (SBIC) private equity firm that partners with other organizations to provide venture capital to Small Business Administration (SBA)-eligible small businesses for expansion and operating capital.
- As of December 31, 2019, the bank reported total assets of \$26.0 billion (B).
- The bank maintains a dominate presence in the multistate Metropolitan Statistical Areas (MSAs) of Kansas City and St. Louis, as well as a notable presence throughout the states of Missouri and Kansas. The bank also operates branch facilities and automated teller machines (ATMs) in the states of Illinois, Oklahoma, and Colorado.
- The bank provides a full range of financial products to consumer and commercial customers, including lending, mortgage banking, payment processing, personal banking, wealth management, brokerage, and capital markets products and services.
- Consumer products include: portfolio and secondary market mortgage financing, credit cards, direct and indirect automobile lending, educational loans, and lines of credit.
- Commercial products include: real estate financing, working capital lines of credit, SBA loan products, acquisition and franchise financing, term loans, credit cards, aircraft lending, and agricultural loan products.

TABLE 2 COMPOSITION OF LOAN PORTFOLIO AS OF DECEMBER 31, 2019		
Loan Type	\$(000)	%
Commercial	6,930,721	47.0
Residential Real Estate	2,979,481	20.2
Consumer	2,465,526	16.7
Other	2,080,915	14.1
Agricultural	294,983	2.0
Gross Loans	14,751,626	100.0
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>		

The bank was rated Outstanding under the CRA at its April 3, 2017 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.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

While conclusions with respect to lending performance were evaluated for both years, only 2018 lending tables for AAs that received a full-scope review are reflected in the body of this report. The bank's 2019 lending data for AAs that received full-scope reviews can be found in Appendix C of this report. Lending data for AAs that received limited-scope reviews can be found in Appendix D. The performance evaluation first discusses the bank's overall performance,

followed by an in-depth analysis of the bank's record of lending, investment, and service activities in each state and specific AAs that received a full-scope review.

LENDING TEST

The bank's overall performance under the lending test is high satisfactory. Lending test performance was rated high satisfactory in the Kansas City and St. Louis Metropolitan (Multistate) AAs, as well as the states of Missouri and Oklahoma. Additionally, lending test performance in the states of Kansas, Illinois, and Colorado was rated low satisfactory.

Lending Activity

This performance criterion evaluates the bank's lending volume considering the bank's resources and business strategy and other information from the performance context. The bank's overall lending activities reflect good responsiveness to AA credit needs. Table 3 summarizes the bank's lending activity considered in this performance analysis.

The bank makes use of innovative and flexible lending programs and practices in serving AA credit needs. The bank offers traditional, industry-recognized guaranteed loan programs, including SBA 7(a) and 504 Certified Development Company products for its commercial portfolio. During the evaluation period, the bank's mortgage operations originated 653 loans totaling \$95.7 million (MM) through the Federal Housing Agency (FHA), 298 loans totaling \$57.5MM through the Veterans Administration (VA), and 53 loans totaling \$6.2MM through the United States Department of Agriculture (USDA) Rural Development Housing Program.

Additional flexible and innovative loan programs include the bank's ongoing participation in the "Linked Deposit" loan program offered in the states of Missouri and Illinois, which is a partnership with each state's government to cultivate small business and small farm growth through low-interest loan products subsidized by state funding sources. During the evaluation period, the bank originated \$22.3MM in below-market rate loans to small businesses and small farms. Additionally, the bank continues to provide consumer credit card programs that align with the intent of the CRA and are considered responsive to the needs of LMI individuals. For example, the bank continues to offer a special deposit-secured credit card product as a means to help consumers establish or re-establish their credit standing.

The bank also offers several unique programs in conjunction with specific municipalities and other community organizations. For example, the bank participates in the Community Second Initiative Program throughout several cities in the states of Missouri, Kansas, and Illinois. The program offers mortgage assistance loans in designated distressed urban areas.

Furthermore, the bank enacted several critical loan-related initiatives in response to the nationwide public health emergency declared on January 27, 2020. These initiatives will be specifically considered in the bank's next CRA evaluation as they occurred outside of this evaluation's review period; however, given the significance of the financial burden related to the

health emergency placed on consumers, small businesses, and small farms, the bank's response measures warrant special mention in this evaluation.

As of June 30, 2020, the bank's lending-related response measures had secured source-funding for 7,443 customers to receive \$1.5B in Paycheck Protection Program loans offered through the SBA, with a median loan size of \$34,000. Additionally, the bank implemented multiple flexible payment options for mortgage borrowers to provide debt relief without negatively impacting the borrower's credit, including payment plans, temporary forbearance, and postponement or cancellation of foreclosure proceeds. Other consumer loan arrangements included automatic skipped payment due dates for credit card customers, as well as the extension of unsecured loans in amounts ranging from \$5,000 to \$7,000 for borrowers financially impacted by the health emergency. As previously stated, this information will be considered in the next CRA evaluation and was not considered in determining the ratings noted in this report.

TABLE 3 SUMMARY OF LENDING ACTIVITY REVIEWED								
Loan Type	2019				2018			
	#	\$(000)	#%	\$%	#	\$(000)	#%	\$%
Home Purchase	1,900	499,466	15.2	25.0	1,958	445,724	15.4	24.1
Home Refinance	2,176	535,705	17.4	26.8	2,152	329,573	16.9	17.8
Home Improvement	1,105	60,448	8.8	3.0	1,143	63,438	9.0	3.4
Multifamily	76	52,942	0.6	2.6	100	149,746	0.8	8.1
Other Purpose LOC	671	56,816	5.4	2.8	626	45,601	4.9	2.5
Other Purpose Closed/Exempt	457	33,090	3.6	1.7	445	32,437	3.5	1.8
Loan Purpose Not Applicable	1	130	0.0	0.0	1	135	0.0	0.0
Total HMDA Loans	6,386	1,238,597	51.0	61.9	6,425	1,066,654	50.5	57.8
Small Business Loans	4,932	630,138	39.4	31.5	5,047	648,220	39.7	35.1
Small Farms Loans	1,208	132,024	9.6	6.6	1,247	131,603	9.8	7.1
Total Loans	12,526	2,000,759	100.0	100.0	12,719	1,846,477	100.0	100.0

Assessment Area Concentration

This performance criterion evaluates the percentage of lending extended inside and outside of the bank's AAs. A high percentage of the bank's loans, by number and dollar, are originated inside its AAs.

**TABLE 4
LENDING INSIDE AND OUTSIDE THE AAs**

Loan Type	Inside				Outside			
	#	\$(000)	#%	\$%	#	\$(000)	#%	\$%
Home Purchase	3,341	783,875	86.6	82.9	517	161,315	13.4	17.1
Home Refinance	3,769	642,363	87.1	74.2	559	222,915	12.9	25.8
Home Improvement	2,125	115,960	94.5	93.6	123	7,926	5.5	6.4
Multifamily	148	115,070	84.1	56.8	28	87,618	15.9	43.2
Other Purpose LOC	1,221	93,442	94.1	91.2	76	8,975	5.9	8.8
Other Purpose Closed/Exempt	814	48,831	90.2	74.5	88	16,696	9.8	25.5
Loan Purpose Not Applicable	2	265	100.0	100.0	0	0	0.0	0.0
Total HMDA Loans	11,420	1,799,806	89.1	78.1	1,391	505,445	10.9	21.9
Small Business Loans	7,547	1,100,850	75.6	86.1	2,432	177,507	24.4	13.9
Small Farm Loans	1,890	195,753	77.0	74.3	565	67,875	23.0	25.7
Total Loans	20,857	3,096,409	82.6	80.5	4,388	750,827	17.4	19.5

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

The remaining loan distribution analyses discussed in this performance evaluation will consider only those loans originated within the bank's AAs.

Geographic Distribution of Loans

This performance criterion evaluates the bank's distribution of lending within its AAs by income level of census tracts. The bank's overall geographic distribution of lending reflects adequate penetration, with adequate penetration also noted in each state and multistate MSA AA. Additionally, there was no significant performance gaps or anomalies noted among the full-scope AAs that were evaluated.

Lending to Borrowers of Different Income Levels and to Businesses and Farms of Different Sizes

This performance criterion evaluates the bank's lending to borrowers of different income levels and businesses and farms of different sizes. The bank's lending has an overall adequate penetration among individuals of different income levels and businesses and farms of different sizes. Lending penetration across all states and multistate MSA AAs was adequate, with the exception of the state of Colorado where poor penetration was noted.

Community Development Lending

This performance criterion evaluates the bank's level of CD lending. The bank is a leader in making CD loans when considering the bank's capacity and the need and availability of such opportunities. The bank is considered a leader in CD lending in the Kansas City and St. Louis Metropolitan (Multistate) AAs, as well as the states of Missouri, Oklahoma, and Colorado. In comparison, the bank has exhibited a relatively high level of CD lending in the states of Illinois and Kansas. The significant level of CD lending activities had a positive impact on the bank's overall lending test rating and supporting conclusions. Table 5 illustrates the bank's CD loans

by number and dollar based on their CD purpose. Consistent with prior evaluations, the bank continues to be particularly responsive to the economic development needs of its AAs through the SBA 504 Loan Program, as well as through originating loans to SBA-eligible businesses that are located in enterprise zones, areas targeted for redevelopment, or that helped create, retain, and improve jobs for LMI workers.

Additional details of the bank's specific CD performance results are further discussed in the analysis of each state and AA. Examples of the bank's responsive CD lending activities include:

- A \$5.8MM loan was originated to a multifamily property management company for renovations to an apartment complex that provides affordable housing in the Kansas City Metropolitan AA.
- The bank originated three loans totaling \$4.5MM to support the ongoing operations of a St. Louis area system of food banks.
- A \$50.0MM loan was originated to a warehouse and manufacturing facility located in an enhanced enterprise zone in Springfield, Missouri that supports the ongoing economic development needs of the area. This loan also met the SBA size and purpose definitions for small businesses.
- Two loans totaling \$78.0MM were originated to a redevelopment organization for the development of an urban renewal area located in a moderate-income tract in the Denver Metropolitan AA. This funding supported the revitalization and stabilization of the area, which also includes activities that support job creation.

TABLE 5 COMMUNITY DEVELOPMENT LOANS ALL AAs		
Community Development Purpose	#	\$(000's)
Affordable Housing	17	22,934
Community Services	107	144,891
Economic Development	295	1,696,775
Revitalization and Stabilization	155	828,446
TOTAL LOANS	574	2,693,046

INVESTMENT TEST

The bank's overall performance under the investment test is outstanding. The investment test also noted outstanding levels of investment activity for each state and multistate MSA AA, with the exception of the state of Illinois where investment levels were rated high satisfactory.

This performance criterion evaluates the bank's level of qualifying grants, donations, or in-kind contributions of property made since the last examination that have a primary purpose of CD.

The bank has an excellent level of qualified CD investments and grants and is often in a leadership position. The bank makes significant use of innovative and/or complex investments and exhibits excellent responsiveness to credit and CD needs of its AAs. Table 6 illustrates the total numbers of investment and donation activities by CD purpose, including an itemization of investments that remain on the bank's balance sheet (prior-period) and new investments purchased during the current evaluation period. While weighting is relatively even among prior-period and current-period investments, the similar dollar volume composition of current-period investments when compared to the previous performance evaluation⁶ reflects notable consistency. This further supports the bank's excellent performance in meeting the ongoing investment needs within its AAs. Investment vehicles generally consisted of a variety of municipal and private placement bonds; tax credits for low-income housing, historic preservation, and new or expanded business purposes; investments in affordable housing equity funds; and investment funding for SBICs. Examples of the bank's responsive CD investments include:

- 134 municipal and private placement bonds totaling \$259.8MM that spanned all four CD purpose categories, with a majority (58.2 percent) meeting the affordable housing and economic development needs of the bank's AAs.
- 369 tax credits totaling \$104.4MM were especially responsive to the economic development and revitalization and stabilization needs of the bank's AAs, as 93.5 percent of the tax credits were categorized under these two CD purposes.
- 45 investments totaling \$53.0MM met AA economic development needs through funding SBICs, which provided start-up, expansion, and ongoing capital to small businesses.
- 69 investments totaling \$22.6MM supported the creation and improvement of affordable housing through investments in housing equity funds.
- One investment totaling \$500 thousand (M) was made in a Community Development Financial Institution (CDFI) investor consortium, with the proceeds providing capital for multiple community service projects benefiting LMI individuals in the St. Louis Metropolitan AA.

⁶ The April 3, 2017 performance evaluation included 307 qualified current-period investments totaling \$265.2MM.

**TABLE 6
INVESTMENTS, GRANTS, AND DONATIONS**

Community Development Purpose	Prior Period Investments ¹		Current Investments ²		Donations		Total	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Affordable Housing	77	40,116	42	21,631	130	412	249	62,159
Community Services	10	36,819	27	52,324	1,693	6,106	1,730	95,249
Economic Development	36	52,694	125	63,587	156	10,728	317	127,009
Revitalization and Stabilization	13	50,350	288	127,872	72	257	373	178,479
TOTAL	136	179,979	482	265,414	2,051	17,503	2,669	462,896
¹ Book Value of Investment ² Original Market Value of Investment								

In addition to its qualified CD investments, the bank also makes a significant volume of CD donations throughout its geographic footprint and through CBI's foundation. The bank's donation activity was particularly responsive to organizations that provide community services targeted to LMI individuals and families, including well-known non-profit entities and local grassroots agencies, and to organizations that promote small business and small farm growth through economic development initiatives. Examples of the bank's particularly responsive philanthropic activities include:

- A \$10MM donation in the St. Louis Metropolitan AA that supports area organizations in their missions to cultivate small business growth, entrepreneurial education, and sustainable job creation in the St. Louis region.
- A \$225M in-kind donation of real estate in the form of a closed branch office in the Wichita Metropolitan AA. In the decision to close a long-term branch office in a low-income tract and predominantly LMI area of Wichita, Kansas, the bank elected to donate its branch building (2333 East 21st Street North) to a local non-profit agency for its permanent headquarters. The organization shares the building with two other nonprofit agencies that each provide support for small business growth and education for youth, entrepreneurs, and existing business owners.
- 78 donations totaling \$1.7MM were made to a well-known non-profit agency that provides multiple variations of community services targeted to LMI individuals and families, including financial assistance, shelter, food, medical, and educational resources.

SERVICE TEST

The bank's overall performance under the service test is outstanding. Additionally, the service test ratings for each state and multistate MSA AA were outstanding, with the exception of the state of Colorado where a high satisfactory level of services was conducted.

Retail Banking Services

This performance criterion evaluates the bank's level of service-delivery systems provided in each geography classification. Table 7 illustrates the distribution of the bank's branches and ATMs by income level of geographies, as well as the numbers of branch openings/closings and the numbers of CD services provided during the evaluation period. In addition to its 165 banking offices, the bank also operates 310 full-service ATMs throughout its geographic footprint.

Branch locations and alternative delivery systems, such as drive-through facilities and online and mobile banking, are readily accessible to the bank's various geographies and to individuals of different income levels in each AA. The bank's expansive branch and ATM network aligns with the percentage distribution of tracts by income level. Additionally, a number of the bank's branches located in middle- and upper-income geographies remain in close proximity to LMI tracts, further supporting the accessibility of the bank's branch and ATM network. Furthermore, advancements in technology, such as mobile banking, have resulted in the consolidation and closing of branch offices across the banking industry, particularly in areas not recognized as profitable. As such, it is noteworthy that the bank has strategically identified communities, such as multiple LMI areas in St. Louis, Missouri, to reinvest in significant remodeling and facility improvements in order to provide greater access to financial services in these areas. The bank also provides online banking and mobile applications to conduct virtually all deposit-based transactions, including bill payments, remote check deposits, fraud detection and mitigation services, and internal and external account transfers.

The bank's record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in LMI areas or to LMI individuals. Since the prior evaluation, the bank opened four branches, one each in the Kansas City, St. Louis, Oklahoma City, and Denver Metropolitan AAs. Conversely, the bank closed 20 locations, of which 6 were consolidations with other nearby branch facilities and one (Wichita Metropolitan AA) was donated to three local non-profit entities.

The bank's products, services, and business hours do not vary in a way that inconveniences its AAs, particularly LMI geographies and LMI individuals. Lobby hours and drive-through services vary among the bank's markets, although generally are open between 9:00 a.m. and 5:00 p.m. Monday through Friday and 9:00 a.m. and 12:00 p.m. on Saturday. Two branches in the Lawrence MSA AA and one branch in the Columbia Metropolitan AA offer Sunday lobby access.

**TABLE 7
RETAIL BANKING AND COMMUNITY DEVELOPMENT SERVICES
ALL AAs**

Branch Accessibility	Location of Branches by Tract (%)						Percent of Tracts ¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	5.5	23.0	34.6	36.4	0.6	100.0	12.0	24.7	36.3	25.3	1.7	100.0
	Location of Full-Service ATMs by Tract (%)						Percent of Tracts ¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	4.8	22.6	38.1	32.6	1.9	100.0	12.0	24.7	36.3	25.3	1.7	100.0
Changes in Branch Location	Number of Branches (#)						Net Change in Branch Locations (#)					
	Total Branches		Openings (#)		Closings (#)		Low	Mod	Mid	Upp	Unk	Total
	165		4		20		(2)	(5)	(9)	0	0	(16)
Community Development Services	Affordable Housing		Community Services		Economic Development		Revitalization & Stabilization		Total Services		Total Organizations	
	118		1,264		302		44		1,728		515	

¹ Based on 2018 FFIEC census tract definitions.
(NOTE: Total percentages may vary by 0.1 percent due to automated rounding differences.)

Community Development Services

This performance criterion evaluates the bank's level of CD services. The bank is a leader in providing CD services. As illustrated in Table 7, bank representatives provided 1,728 total services to 515 organizations, with a significant majority of these services provided to community service organizations. Examples of the bank's responsive CD service activities include:

- 109 services provided by 61 bank representatives to a well-known non-profit agency's "Teach Children to Save" program at various school locations throughout many of the bank's AAs. These schools serve LMI populations, as the majority of the students are eligible for the National School Lunch Program (NSLP).
- 113 services provided by 42 bank representatives to another well-known non-profit agency that provides multiple community services to LMI individuals and families, including financial assistance and education, health services, shelter, and access to food sources.
- 47 services provided by 12 bank representatives to area housing agencies that provide access to affordable housing and home ownership education.

As part of its ongoing community outreach initiatives, the bank also maintains CRA Market Contact Representatives for its Kansas City and St. Louis Metropolitan AAs. The duties of these representatives primarily involve meeting with community organizations that target LMI areas and individuals to promote bank products and services within these communities. Certain bank products are specifically targeted to LMI or unbanked populations, with presentations provided

to large employers of LMI or unbanked individuals. Additionally, the bank's mortgage department provides resources to support home loan products targeted specifically to LMI individuals.

FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

The Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010 (Dodd-Frank Act) established the Consumer Financial Protection Bureau (CFPB). In general, the Dodd-Frank Act gives the CFPB primary supervisory authority over insured depository institutions and their affiliates with total assets of more than \$10B when assessing compliance with the requirements of federal consumer compliance laws. The Reserve Bank, however, retains authority to enforce compliance with the bank's CRA and certain other consumer compliance laws and regulations. During the review period of this evaluation, the Reserve Bank did not cite violations involving discriminatory or other illegal credit practices that adversely affected the evaluation of the bank's CRA performance. As of the date of this report, the Reserve Bank is unaware of any violations of Regulation B, *Equal Credit Opportunity Act*, or any Unfair or Deceptive Acts and Practices identified by the CFPB.

**KANSAS CITY METROPOLITAN ASSESSMENT AREA
MULTISTATE METROPOLITAN AREA**

CRA RATING FOR THE KANSAS CITY METROPOLITAN AA⁷:	Outstanding
<i>The lending test is rated:</i>	<i>High Satisfactory</i>
<i>The investment test is rated:</i>	<i>Outstanding</i>
<i>The service test is rated:</i>	<i>Outstanding</i>

Major factors supporting the rating include:

Lending Test

- Lending levels reflect good responsiveness to AA credit needs, and the bank makes use of innovative and/or flexible lending practices in serving AA credit needs.
- The bank's distribution of loans by income level of geography is adequate.
- The bank's distribution of loans among individuals of different income levels, including LMI, and businesses and farms of different sizes is adequate.
- The bank is a leader in making CD loans within its AA.

Investment Test

- The bank makes an excellent level of qualified CD investments and grants, and is often in a leadership position. In addition, the bank makes significant use of innovative and/or complex investments to support CD initiatives and exhibits excellent responsiveness to the credit and CD needs throughout its AA.

Service Test

- The bank's delivery systems are readily accessible to geographies and/or individuals of different income levels throughout its AA.
- The bank's record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly to LMI geographies and LMI individuals.
- Products, services, and business hours do not vary in a way that inconveniences its AA, particularly LMI geographies and individuals.
- The bank is a leader in providing CD services within its AA and is responsive to the available service opportunities.

⁷ This rating reflects performance within the multistate metropolitan AA. The statewide evaluations are adjusted and do not reflect performance in the parts of those states contained in the multistate metropolitan AA.

SCOPE OF EXAMINATION

The scope of the review for the Kansas City Metropolitan AA was generally consistent with the overall scope for the institution, including evaluations under the lending, investment, and service tests. Consistent with the overall scope, even weight was placed on the bank's home mortgage and small business lending, as these two products most align with the bank's strategic focus in the AA and comprise the largest volume of lending. In comparison, small farm lending received little weight in the evaluation of the AA. Additionally, multifamily mortgage loans were not evaluated for this AA based on lending volumes being too low to render a meaningful analysis. Refer to the chart in Appendix A for further details.

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE KANSAS CITY METROPOLITAN AA

The AA includes 7 of the 14 counties, in their entirety, that comprise the Kansas City Missouri-Kansas MSA. Four of the counties (Cass, Clay, Jackson, and Platte) are located in the state of Missouri, while the counties of Johnson, Leavenworth, and Wyandotte are located in the state of Kansas.

- The AA includes a total of 499 census tracts, including 79 low-, 109 moderate-, 159 middle-, 133 upper-, and 19 unknown-income tracts. There have been no changes to the total numbers of tracts since the prior evaluation; however, the number of low-income tracts increased by 13 and the number of moderate-income tracts decreased by 9.
- The bank operates 46 banking offices, including its headquarters, in the AA. One banking office is located in a low-income tract, 13 in moderate-, 17 in middle-, and 15 in upper-income tracts. Since the prior evaluation, the bank opened one banking office and closed two other offices.
- As of June 30, 2019, the bank held a 12.1 percent market share of deposits in the AA, ranking 2nd out of 101 FDIC-insured financial institutions with offices operating in the AA.
- Two community contacts that were recently conducted as part of the public evaluations of other financial institutions in the area were reviewed for information relevant to the bank's CRA performance criterion and to gain perspectives on local economic conditions, possible credit needs in the area, and the responsiveness of area banks in meeting those needs.
- One community contact specialized in small business development and entrepreneurial education throughout the bank's delineated AA. The contact provided considerable context on small business conditions in the area, as well as needs where financial institutions may add further support for small business growth. The other contact was affiliated with an area housing authority and provided perspective related to affordable housing initiatives in the area and investment opportunities for financial institutions to support the expansion of affordable housing.

**TABLE 8
POPULATION CHANGE**

Area	2010 Population	2015 Population	Percent Change
Cass County, MO	99,478	100,781	1.3
Clay County, MO	221,939	230,361	3.8
Jackson County, MO	674,158	680,905	1.0
Platte County, MO	89,322	93,394	4.6
Johnson County, KS	544,179	566,814	4.2
Leavenworth County, KS	76,227	78,227	2.6
Wyandotte County, KS	157,505	160,806	2.1
Kansas City, MO-KS MSA	2,009,342	2,055,675	2.3
State of Missouri	5,988,927	6,045,448	0.9
State of Kansas	2,853,118	2,892,987	1.4

Source: 2010 U.S. Census Bureau Decennial Census
2011-2015 U.S. Census Bureau: American Community Survey

- Population growth varied across the AA's seven counties between 2010 and 2015, with relatively high growth in Platte County, Missouri and Johnson County, Kansas. Conversely, Jackson County, Missouri reflected the lowest growth rate in the AA, followed by Cass County, Missouri. Generally, the population characteristics did not identify any significant constraints that would impact the bank's ability to provide credit or banking services.

**TABLE 9
MEDIAN FAMILY INCOME CHANGE**

Area	2010 Median Family Income	2015 Median Family Income	Percent Change
Cass County, MO	67,426	71,696	6.3
Clay County, MO	71,009	75,104	5.8
Jackson County, MO	58,831	61,076	3.8
Platte County, MO	79,472	84,309	6.1
Johnson County, KS	90,380	94,850	4.9
Leavenworth County, KS	73,491	76,579	4.2
Wyandotte County, KS	47,653	47,117	(1.1)
Kansas City, MO-KS MSA	68,846	72,623	5.5
State of Missouri	57,661	60,809	5.5
State of Kansas	62,424	66,389	6.4

Source: 2006-2010 U.S. Census Bureau: American Community Survey
2011-2015 U.S. Census Bureau: American Community Survey

- The median family incomes (MFI) throughout the AA vary significantly. Generally, all counties experienced MFI growth that was relatively consistent with the states of Missouri and Kansas; however, Wyandotte County, Kansas experienced a slight decrease and remains the least affluent county in the AA, followed by Jackson County, Missouri. Additionally, Wyandotte County contains the largest concentration of families living below poverty, at 19.1 percent, followed by Jackson County, Missouri at 13.5 percent.

- In general, these income-related statistics indicate challenges for the bank to originate home mortgage loans to LMI individuals and families in the AA's less affluent counties, thereby, providing opportunities for special credit programs targeted to LMI individuals and first-time homebuyers.

**TABLE 10
HOUSING COSTS CHANGE**

Area	Median Housing Value		Percent Change	Median Gross Rent		Percent Change
	2010	2015		2010	2015	
Cass County, MO	152,900	159,600	4.4	863	910	5.4
Clay County, MO	153,900	154,900	0.6	736	828	12.5
Jackson County, MO	129,900	125,500	(3.4)	723	807	11.6
Platte County, MO	185,100	190,300	2.8	809	880	8.8
Johnson County, KS	209,900	215,600	2.7	857	947	10.5
Leavenworth County, KS	166,700	167,500	0.5	786	883	12.3
Wyandotte County, KS	97,600	89,200	(8.6)	698	777	11.3
Kansas City, MO-KS MSA	158,603	159,473	0.5	760	844	11.1
State of Missouri	137,700	138,400	0.5	667	746	11.8
State of Kansas	122,600	132,000	7.7	671	757	12.8

Source: 2006-2010 U.S. Census Bureau: American Community Survey
2011-2015 U.S. Census Bureau: American Community Survey

- As Table 10 illustrates, AA median housing values largely reflected relatively modest increases between 2010 and 2015, although housing values decreased in Wyandotte and Jackson Counties. Although affordable from a lower housing cost value, the median ages of housing stock in Wyandotte and Jackson Counties were 55 years and 48 years, respectively, indicating a higher concentration of homes potentially in need of repair or replacement when compared to the average age of the remaining five counties at 31 years. Conversely, Johnson County, Kansas reflected the highest housing values in the AA, which could present challenges to LMI homebuyers absent any special programs.
- Median gross rent increased across all AA counties at a rate relatively proportionate to the states of Missouri and Kansas. Platte County and Cass County, Missouri reflected the lowest growth in median gross rent, while Wyandotte County, Kansas and Jackson County, Missouri contained the lowest median gross rents. Conversely, Johnson County, Kansas and Cass County, Missouri contained the highest gross rent levels in the AA, which may present challenges for leasing individuals and families to raise the necessary funds to procure home ownership.

**TABLE 11
UNEMPLOYMENT RATES**

Region	2014	2015	2016	2017	2018
Cass County, MO	5.7	4.8	4.1	3.5	3.1
Clay County, MO	5.4	4.5	3.9	3.6	2.9
Jackson County, MO	7.1	5.9	5.1	4.4	3.7
Platte County, MO	5.1	4.2	3.6	3.2	2.6
Johnson County, KS	3.8	3.4	3.3	3.0	2.9
Leavenworth County, KS	5.0	4.5	4.4	3.9	3.6
Wyandotte County, KS	6.9	6.1	5.7	5.2	4.8
Kansas City, MO-KS MSA	5.6	4.8	4.3	3.8	3.4
State of Missouri	6.1	5.0	4.5	3.8	3.2
State of Kansas	4.5	4.2	4.2	3.7	3.4

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- Unemployment rates varied across the AA counties, from a high of 4.8 percent in Wyandotte County, Kansas, to a low of 2.6 percent in Platte County, Missouri. Unemployment rates generally reflected downward trends throughout the five-year period from 2014 to 2018, indicating an improving area economy and employment opportunities.
- The five largest employers in the AA⁸ include Cerner Corporation (13,964 employees), HCA Midwest Health System (9,924), The University of Kansas Hospital (9,469), Saint Luke's Health System (8,123), and Children's Mercy Hospital and Clinics (8,123).

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE KANSAS CITY METROPOLITAN AA

LENDING TEST

The bank's performance under the lending test in the Kansas City Metropolitan AA is high satisfactory.

Lending Activity

The bank's lending activities reflect good responsiveness to AA credit needs. The evaluation of loans in the AA included 3,851 home mortgage, 1,737 small business, and 62 small farm loans originated during a two-year period between January 1, 2018 and December 31, 2019. At 27.8 percent of total loans included in this evaluation, the Kansas City Metropolitan AA ranks 1st among the bank's 27 AAs by number of loan originations.

⁸ Economic Development Force, Kansas City 2019; Kansas City Business Journal Book of Lists, 2017

The bank makes use of innovative and/or flexible lending programs to serve AA credit needs, including LMI borrowers. A description of the bank's flexible lending products is discussed above in the overall "Institution" section.

Geographic Distribution of Loans

The geographic distribution of lending reflects adequate penetration throughout the AA.

Home Mortgage Lending

The geographic distribution of home mortgage lending in 2018 and 2019 is adequate.

As illustrated in Table 12.1, the distribution of 2018 home mortgage loans among LMI geographies was comparable to aggregate lending data reported by area financial institutions, which is used as a comparison measure in evaluating a bank's level of lending in light of area credit demands and conditions. When reviewed in comparison to the percentage of owner-occupied units in each census tract income level (demographic figure), the bank's distribution of home mortgage loans was below the demographic figure. The bank originated 1.2 percent of its home mortgage loans by number and 0.7 percent by dollar volume in low-income tracts, which was comparable to aggregate lending data, at 2.9 percent by number and 2.3 percent by dollar volume, but below the demographic figure of 6.0 percent. Home mortgage lending in moderate-income tracts was 11.2 percent by number and 5.8 percent by dollar volume, which was comparable to aggregate lending data, at 15.6 percent by number and 10.7 percent by dollar volume, but below the demographic figure of 17.2 percent.

The bank's home mortgage lending in 2019 was comparable to 2018 performance. Furthermore, the bank's loan dispersion among geographies of different income levels did not reveal any significant gaps or lapses.

Home Purchase Loans

The geographic distribution of home purchase lending is adequate.

The distribution of 2018 home purchase loans in low-income tracts was 1.9 percent by number and 0.6 percent by dollar volume, which was comparable to aggregate lending data, at 2.9 percent by number and 1.4 percent by dollar volume, but below the demographic figure of 6.0 percent. Home purchase lending in moderate-income tracts was 13.5 percent by number and 6.6 percent by dollar volume, which was comparable to aggregate lending data, at 16.4 percent by number and 10.0 percent by dollar volume, and also comparable to the demographic figure of 17.2 percent.

The bank's home purchase lending in 2019 was comparable to 2018 performance. Furthermore, the bank's loan dispersion among geographies of different income levels did not reveal any significant gaps or lapses.

Home Refinance Loans

The geographic distribution of home refinance lending is adequate.

The distribution of 2018 home refinance loans in low-income tracts was 1.6 percent by number and 1.4 percent by dollar volume, which was comparable to aggregate lending data, at 2.7 percent by number and 1.5 percent by dollar volume, but below the demographic figure of 6.0 percent. Home refinance lending in moderate-income tracts was 10.9 percent by number and 5.1 percent by dollar volume, which was comparable to aggregate lending data by number (14.7 percent), but below by dollar volume (9.1 percent). Additionally, the concentration of home refinance loans in moderate-income tracts was below the demographic figure of 17.2 percent.

The bank's home refinance lending in 2019 was comparable to 2018 performance. Furthermore, the bank's loan dispersion among geographies of different income levels did not reveal any significant gaps or lapses.

Home Improvement Loans

The geographic distribution of home improvement lending is adequate.

The distribution of 2018 home improvement loans in low-income tracts was 0.6 percent by number and 0.3 percent by dollar volume, which was below aggregate lending data, at 2.5 percent by number and 2.2 percent by dollar volume, as well as below the demographic figure of 6.0 percent. In comparison, the bank had a larger volume of loans in moderate-income census tracts at 9.7 percent by number and 4.8 percent by dollar volume, which was comparable to aggregate lending data by number (9.9 percent), but below by dollar volume (7.4 percent). Lending in moderate-income tracts also was below the demographic figure of 17.2 percent. When lending among LMI tracts is combined and compared to the combined performance of aggregate lending data in such tracts, the bank's level of penetration reflects an adequate distribution.

The bank's home improvement lending in 2019 was comparable to 2018 performance. Furthermore, the bank's loan dispersion among geographies of different income levels did not reveal any significant gaps or lapses.

TABLE 12.1
DISTRIBUTION OF 2018 HOME MORTGAGE LENDING
BY INCOME LEVEL OF GEOGRAPHY
KANSAS CITY METROPOLITAN AA

Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	24	2,133	1.2	0.7	2.9	2.3	6.0
Moderate	220	17,451	11.2	5.8	15.6	10.7	17.2
Middle	683	80,624	34.9	27.0	39.3	35.1	39.3
Upper	1,026	197,684	52.4	66.2	42.0	51.3	37.3
Unknown	4	516	0.2	0.2	0.1	0.6	0.2
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Purchase Loans							
Low	11	792	1.9	0.6	2.9	1.4	6.0
Moderate	78	9,211	13.5	6.6	16.4	10.0	17.2
Middle	209	42,375	36.3	30.4	39.6	34.8	39.3
Upper	277	86,982	48.1	62.3	40.9	53.6	37.3
Unknown	1	248	0.2	0.2	0.1	0.1	0.2
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Refinance Loans							
Low	9	1,145	1.6	1.4	2.7	1.5	6.0
Moderate	60	4,270	10.9	5.1	14.7	9.1	17.2
Middle	192	23,033	35.0	27.4	40.4	35.9	39.3
Upper	288	55,665	52.5	66.2	42.0	53.3	37.3
Unknown	0	0	0.0	0.0	0.2	0.2	0.2
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Improvement Loans							
Low	3	96	0.6	0.3	2.5	2.2	6.0
Moderate	49	1,469	9.7	4.8	9.9	7.4	17.2
Middle	167	7,728	33.0	25.1	34.8	32.1	39.3
Upper	285	21,427	56.3	69.5	52.6	58.1	37.3
Unknown	2	124	0.4	0.4	0.2	0.2	0.2
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Multifamily Loans							% of Multifamily Units
Low	0	0	0.0	0.0	21.1	10.6	14.8
Moderate	1	1,150	14.3	5.5	27.0	20.5	26.1
Middle	2	1,907	28.6	9.1	34.0	37.3	36.9
Upper	3	17,707	42.9	84.7	15.7	26.6	20.7
Unknown	1	144	14.3	0.7	2.2	5.0	1.6
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0

Source: 2018 FFIEC Census Data
2011–2015 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not add up to 100.0 due to rounding.

TABLE 12.2 DISTRIBUTION OF 2018 HOME MORTGAGE LENDING BY INCOME LEVEL OF GEOGRAPHY KANSAS CITY METROPOLITAN AA							
Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
Other Purpose LOC							
Low	1	100	0.5	0.7	1.2	1.0	6.0
Moderate	13	664	6.9	4.5	9.6	6.5	17.2
Middle	59	3,396	31.4	23.1	33.6	28.4	39.3
Upper	115	10,546	61.2	71.7	55.4	63.9	37.3
Unknown	0	0	0.0	0.0	0.2	0.1	0.2
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Other Purpose Closed/Exempt							
Low	0	0	0.0	0.0	3.4	2.0	6.0
Moderate	19	687	14.5	8.3	16.3	10.5	17.2
Middle	54	2,185	41.2	26.6	39.2	32.2	39.3
Upper	58	5,357	44.3	65.1	40.9	55.2	37.3
Unknown	0	0	0.0	0.0	0.2	0.2	0.2
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Purpose Not Applicable							
Low	0	0	0.0	0.0	4.7	2.5	6.0
Moderate	0	0	0.0	0.0	24.6	16.7	17.2
Middle	0	0	0.0	0.0	39.2	36.6	39.3
Upper	0	0	0.0	0.0	31.3	43.9	37.3
Unknown	0	0	0.0	0.0	0.2	0.3	0.2
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Source: 2018 FFIEC Census Data 2011–2015 U.S. Census Bureau: American Community Survey NOTE: Percentages may not add up to 100.0 due to rounding.							

Small Business Lending

The geographic distribution of small business lending in 2018 and 2019 is adequate.

As illustrated in Table 13, the bank originated 4.9 percent of its small business loans by number and 8.1 percent by dollar volume in low-income tracts, which was comparable to aggregate lending data, at 6.8 percent by number and 9.0 percent by dollar volume, as well as the demographic figure of 7.2 percent. Lending in moderate-income tracts, at 19.4 percent by number and 18.4 percent by dollar volume, was also comparable to aggregate lending data, at 16.7 percent by number and 16.9 percent by dollar volume, as well as the demographic figure of 18.9 percent.

The bank's geographic distribution of small business lending in 2019 was comparable to 2018 performance. Additionally, there were no notable gaps or lapses in the bank's dispersion of loans among geographies of different income levels.

Small Farm Lending

The geographic distribution of small farm lending in 2018 and 2019 is adequate.

As illustrated in Table 13, the bank originated a low volume of small farm loans within its AA. In 2018, the bank originated one small farm loan in a low-income tract, which represented 3.3 percent of loans by number and 6.5 percent by dollar volume, and exceeded aggregate lending data of 0.8 percent by number and 0.6 percent by dollar volume. This proportion of loans was comparable to the percentage of farms in the AA at 1.7 percent. Similarly, the bank originated only one small farm loan in a moderate-income tract, representing 3.3 percent of loans by number and 2.5 percent by dollar volume. This was comparable to aggregate lending data of 5.1 percent by number and 4.4 percent by dollar volume, but below the demographic figure of 7.3 percent.

The bank's small farm lending in 2019 produced a similarly low volume of small farm loans within its AA. When compared to the bank's 2018 performance, the geographic distribution was below that of 2018, due primarily to the volume of lending being below the demographic figure. There were no notable gaps or lapses in the bank's dispersion of loans among geographies of different income levels.

**TABLE 13
DISTRIBUTION OF 2018 SMALL BUSINESS AND SMALL FARM LENDING
BY INCOME LEVEL OF GEOGRAPHY
KANSAS CITY METROPOLITAN AA**

Census Tract Income Level	Small Business Loans				Aggregate CRA Data		% of Businesses
	#	\$(000)	#%	\$%	#%	\$%	
Low	42	10,548	4.9	8.1	6.8	9.0	7.2
Moderate	167	23,902	19.4	18.4	16.7	16.9	18.9
Middle	278	31,715	32.2	24.5	32.2	30.4	35.2
Upper	341	52,007	39.5	40.1	40.7	37.5	36.9
Unknown	35	11,406	4.1	8.8	2.5	5.9	1.9
Not Reported	0	0	0.0	0.0	1.0	0.3	0.0
Census Tract Income Level	Small Farm Loans				Aggregate CRA Data		% of Farms
	#	\$(000)	#%	\$%	#%	\$%	
Low	1	130	3.3	6.5	0.8	0.6	1.7
Moderate	1	50	3.3	2.5	5.1	4.4	7.3
Middle	25	1,671	83.3	83.6	66.5	71.6	53.6
Upper	3	148	10.0	7.4	26.5	23.1	37.2
Unknown	0	0	0.0	0.0	0.0	0.0	0.2
Not Reported	0	0	0.0	0.0	1.1	0.2	0.0

Source: 2018 FFIEC Census Data
2018 Dun & Bradstreet Data
2011–2015 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not add up to 100.0 due to rounding.

Lending to Borrowers of Different Income Levels and to Businesses and Farms of Different Sizes

The bank's lending reflects adequate penetration among individuals of different income levels and businesses and farms of different sizes.

Home Mortgage Lending

The borrower distribution of home mortgage lending in 2018 and 2019 is adequate.

As illustrated in Table 14.1, the bank originated 6.3 percent of its home mortgage loans by number and 2.5 percent by dollar volume to low-income borrowers, which was comparable to aggregate lending data, at 8.1 percent by number and 4.0 percent by dollar volume, but below the demographic figure of 21.1 percent. Lending to moderate-income borrowers, at 14.4 percent by number and 8.4 percent by dollar volume, was below aggregate lending data of 19.7 percent by number and 13.6 percent by dollar volume, but comparable to the demographic figure of 17.3 percent.

The borrower distribution of home mortgage lending in 2019 was comparable to 2018 performance.

Home Purchase Loans

The borrower distribution of home purchase lending is adequate.

The bank originated 5.9 percent of its home purchase loans by number and 2.1 percent by dollar volume to low-income borrowers, which was comparable to aggregate lending data, at 8.3 percent by number and 4.2 percent by dollar volume, but below the demographic figure of 21.1 percent. Lending to moderate-income borrowers, at 18.4 percent by number and 10.9 percent by dollar volume, was comparable to aggregate lending data of 21.4 percent by number and 15.5 percent by dollar volume, as well as the demographic figure of 17.3 percent.

The borrower distribution of home purchase lending in 2019 was comparable to 2018 performance.

Home Refinance Loans

The borrower distribution of home refinance lending is adequate.

The bank originated 8.6 percent of its home refinance loans by number and 3.8 percent by dollar volume to low-income borrowers, which was comparable to aggregate lending data, at 9.3 percent by number and 5.3 percent by dollar volume, but below the demographic figure of 21.1 percent. Lending to moderate-income borrowers, at 12.9 percent by number and 7.7 percent by dollar volume, was below aggregate lending data of 19.8 percent by number and 14.8 percent by dollar volume, but comparable to the demographic figure of 17.3 percent.

The borrower distribution of home refinance lending in 2019 was comparable to 2018 performance.

Home Improvement Loans

The borrower distribution of home improvement lending is adequate.

The bank originated 5.3 percent of its home improvement loans by number and 2.9 percent by dollar volume to low-income borrowers, which was comparable to aggregate lending data, at 5.4 percent by number and 3.8 percent by dollar volume, but below the demographic figure of 21.1 percent. Lending to moderate-income borrowers, at 13.0 percent by number and 5.5 percent by dollar volume, was comparable to aggregate lending data of 13.4 percent by number and 9.6 percent by dollar volume, as well as the demographic figure of 17.3 percent.

The borrower distribution of home improvement lending in 2019 was comparable to 2018 performance.

TABLE 14.1
DISTRIBUTION OF 2018 HOME MORTGAGE LENDING
BY BORROWER INCOME LEVEL
KANSAS CITY METROPOLITAN AA

Borrower Income Level	Bank Loans				Aggregate HMDA Data		Families by Family Income %
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	124	7,379	6.3	2.5	8.1	4.0	21.1
Moderate	282	25,118	14.4	8.4	19.7	13.6	17.3
Middle	388	41,996	19.8	14.1	21.8	18.6	20.3
Upper	1,082	192,175	55.3	64.4	35.1	41.8	41.3
Unknown	81	31,740	4.1	10.6	15.3	22.0	0.0
Home Purchase Loans							
Low	34	2,887	5.9	2.1	8.3	4.2	21.1
Moderate	106	15,267	18.4	10.9	21.4	15.5	17.3
Middle	114	19,790	19.8	14.2	22.4	20.9	20.3
Upper	289	93,928	50.2	67.3	33.7	45.9	41.3
Unknown	33	7,736	5.7	5.5	14.1	13.4	0.0
Home Refinance Loans							
Low	47	3,215	8.6	3.8	9.3	5.3	21.1
Moderate	71	6,495	12.9	7.7	19.8	14.8	17.3
Middle	127	15,359	23.1	18.3	22.4	20.6	20.3
Upper	281	56,913	51.2	67.7	34.7	45.7	41.3
Unknown	23	2,131	4.2	2.5	13.9	13.5	0.0
Home Improvement Loans							
Low	27	898	5.3	2.9	5.4	3.8	21.1
Moderate	66	1,696	13.0	5.5	13.4	9.6	17.3
Middle	84	3,717	16.6	12.1	21.7	18.7	20.3
Upper	319	24,124	63.0	78.2	53.2	57.6	41.3
Unknown	10	409	2.0	1.3	6.3	10.3	0.0
Multifamily Loans							
Low	0	0.0	0.0	0.0	0.0	0.0	21.1
Moderate	0	0.0	0.0	0.0	0.0	0.0	17.3
Middle	0	0.0	0.0	0.0	0.6	0.0	20.3
Upper	0	0.0	0.0	0.0	5.6	0.6	41.3
Unknown	7	20,908	100.0	100.0	93.8	99.4	0.0

Source: 2018 FFIEC Census Data
2011–2015 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not add up to 100.0 due to rounding.

TABLE 14.2
DISTRIBUTION OF 2018 HOME MORTGAGE LENDING
BY BORROWER INCOME LEVEL
KANSAS CITY METROPOLITAN AA

Borrower Income Level	Bank Loans				Aggregate HMDA Data		Families by Family Income %
	#	\$(000)	#%	\$%	#%	\$%	
Other Purpose LOC							
Low	9	222	4.8	1.5	5.4	3.9	21.1
Moderate	21	880	11.2	6.0	14.8	11.1	17.3
Middle	29	1,711	15.4	11.6	23.0	18.9	20.3
Upper	125	11,448	66.5	77.8	55.3	64.5	41.3
Unknown	4	445	2.1	3.0	1.5	1.6	0.0
Other Purpose Closed/Exempt							
Low	7	157	5.3	1.9	9.2	6.0	21.1
Moderate	18	780	13.7	9.5	17.1	12.0	17.3
Middle	34	1,419	26.0	17.2	21.7	14.8	20.3
Upper	68	5,762	51.9	70.0	45.6	57.3	41.3
Unknown	4	111	3.1	1.3	6.4	9.9	0.0
Purpose Not Applicable							
Low	0	0	0.0	0.0	1.1	0.6	21.1
Moderate	0	0	0.0	0.0	1.8	1.1	17.3
Middle	0	0	0.0	0.0	2.0	0.8	20.3
Upper	0	0	0.0	0.0	2.4	1.1	41.3
Unknown	0	0	0.0	0.0	92.8	96.5	0.0
Source: 2018 FFIEC Census Data 2011–2015 U.S. Census Bureau: American Community Survey NOTE: Percentages may not add up to 100.0 due to rounding.							

Small Business Lending

The borrower distribution of small business lending in 2018 and 2019 is adequate.

As illustrated in Table 15, the bank's small business lending in 2018 reflected an adequate penetration of lending to businesses with revenues of \$1MM or less (small businesses). The bank originated 43.7 percent of its loans by number and 22.0 percent by dollar volume to small businesses, which was comparable to aggregate lending data by number, at 43.3 percent, but below the dollar volume figure of 28.7 percent. The bank's concentration of loans to small businesses was also below the percentage of small businesses in the AA at 89.8 percent. For purposes of this analysis, more emphasis was placed on lending performance in comparison to aggregate lending data.

The bank's borrower distribution of small business lending in 2019 was comparable to 2018 performance.

Small Farm Lending

The borrower distribution of small farm lending in 2018 and 2019 is good.

The bank's small farm lending in 2018 reflected good penetration of lending to farms with revenues of \$1MM or less (small farms). The bank originated 80.0 percent of its loans by number and 70.8 percent by dollar volume to small farms, which exceeded aggregate lending data by number, at 55.7 percent, and was comparable by dollar volume at 67.1 percent. Additionally, the concentration of loans to small farms was below the demographic figure of 97.3 percent. For purposes of this analysis, more emphasis was placed on lending performance in comparison to aggregate lending data.

The bank's borrower distribution of small farm lending in 2019 was comparable to 2018 performance.

TABLE 15 DISTRIBUTION OF 2018 SMALL BUSINESS AND SMALL FARM LENDING BY REVENUE SIZE OF BUSINESSES AND FARMS KANSAS CITY METROPOLITAN AA							
Business Revenue By Size	Small Business Loans				Aggregate CRA Data		% of Businesses by Revenue
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	377	28,507	43.7	22.0	43.3	28.7	89.8
Over \$1MM	314	88,833	36.4	68.6	Not Reported		9.3
Unknown	172	12,238	19.9	9.4			0.9
Farm Revenue By Size	Small Farm Loans				Aggregate CRA Data		% of Farms by Revenue
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	24	1,416	80.0	70.8	55.7	67.1	97.3
Over \$1MM	4	455	13.3	22.8	Not Reported		2.4
Unknown	2	128	6.7	6.4			0.3
Source: 2018 FFIEC Census Data 2018 Dun & Bradstreet Data 2011–2015 U.S. Census Bureau: American Community Survey NOTE: Percentages may not add up to 100.0 due to rounding.							

Community Development Lending

The bank is a leader in providing CD loans. For this evaluation period, the bank originated 135 CD loans totaling \$722.6MM in the AA. The distribution of CD loans included 68 loans totaling \$523.8MM for economic development, 39 loans totaling \$179.5MM for revitalization and stabilization efforts, 26 loans totaling \$13.4MM to community service organizations, and 2 loans totaling \$5.8MM that supported affordable housing initiatives. The following are specific examples of CD loans that were responsive to AA needs:

- The bank originated a \$50.0MM loan to a financial services organization located in a low-income census tract of the Kansas City Enterprise Zone. This loan will support the ongoing revitalization and stabilization of the area, including activities that help attract or retain new or existing businesses or residents.
- The bank originated a \$6.0MM loan to an area school with greater than 50.0 percent of students eligible for free or reduced lunches under the NSLP. The loan financed facility and infrastructure improvements for the school's campus.
- The bank originated a \$5.8MM loan to a property management organization for the renovation of multifamily apartment units with rents considered to be affordable for area LMI individuals.

**TABLE 16
COMMUNITY DEVELOPMENT LOANS
KANSAS CITY METROPOLITAN AA**

Community Development Purpose	#	\$(000's)
Affordable Housing	2	5,810
Community Services	26	13,415
Economic Development	68	523,832
Revitalization and Stabilization	39	179,543
TOTAL LOANS	135	722,600

INVESTMENT TEST

The bank's performance under the investment test in the Kansas City Metropolitan AA is outstanding.

The bank has an excellent level of qualified CD investments and grants and is often in a leadership position. The bank makes significant use of innovative and/or complex investments and exhibits excellent responsiveness to the credit and CD needs of its AA. A significant portion of investments consisted of various tax credits, which totaled \$59.2MM and comprised 87.8 percent, by number, of qualified investments in the AA. The remaining investment vehicles included affordable housing equities, private placement and municipal bonds, and investment funds directed to SBICs. Table 17 illustrates the breakdown of the bank's investments, grants, and donations in greater detail. The following are specific examples of responsive investments to address AA needs:

- Six tax credits totaling \$12.7MM supported multiple responsive activities, including providing funding sources for the continued economic development initiatives of a SBA-qualified small business entity that specializes in the historic preservation of real estate properties in areas targeted for revitalization. The impact of these types of investments historically results in attracting new business development, job creation, and new residents.

- A \$2.0MM private placement bond that provides for enhancements and infrastructure improvements for a school with greater than 50.0 percent of its students eligible for free or reduced lunches under the NSLP.
- Two housing equity investments totaling \$2.7MM were funded that support the acquisition or construction of affordable housing properties. These two investments are in addition to the bank's existing nine prior-period housing equity investments totaling \$281M. The bank's continued participation in these equity investments helps support ongoing affordable housing needs throughout the AA.

**TABLE 17
INVESTMENTS, GRANTS, AND DONATIONS
KANSAS CITY METROPOLITAN AA**

Community Development Purpose	Prior Period Investments ¹		Current Investments ²		Donations		Total	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Affordable Housing	9	281	24	4,401	34	83	67	4,765
Community Services	1	3,205	4	5,559	383	1,959	388	10,723
Economic Development	5	5,206	95	37,158	49	340	149	42,704
Revitalization and Stabilization	6	36,415	61	20,211	10	28	77	56,654
TOTAL	21	45,107	184	67,329	476	2,410	681	114,846

¹ Book Value of Investment
² Original Market Value of Investment

The bank's level of philanthropic activity was consistent with its overall excellent level of investment activity in the AA, which consisted of 476 donations totaling \$2.4MM. Examples of responsive donations in the AA include:

- A \$128M donation to an area non-profit economic development corporation that provides multiple services, including small business education and planning, as well as attracting large-scale employers that provide significant job creation and retention.
- \$37M in donations to a well-known area charitable organization that provides multiple community services targeted to LMI individuals and families.
- \$527M in donations to a national non-profit organization that provides an array of community services targeted to LMI individuals and families.

SERVICE TEST

The bank's performance under the service test in the Kansas City Metropolitan AA is outstanding.

Retail Banking Services

Branch locations and alternative delivery systems, such as drive-through facilities and online and mobile banking, are readily accessible to the bank's various geographies and to individuals of different income levels in the AA. The bank operates 46 banking offices and 84 full-service ATMs in the AA, with the distribution of branches and ATMs relatively proportionate to the percentage distribution of tracts by income level. Nearly one-third of locations are situated in LMI tracts, and several branch and ATM locations in middle- and upper-income geographies are in close proximity to LMI tracts, further supporting the accessibility of the bank's branch and ATM network.

The bank's record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in LMI areas or to LMI individuals. During the evaluation period, the bank opened a branch in a middle-income tract and closed two branches, one in a moderate- and one in a middle-income tract. The branch closing in a moderate-income tract was located in Leavenworth, Kansas, where an additional branch remains in close proximity (also located in a moderate-income tract) and, therefore, did not adversely affect the accessibility of financial services to area residents.

The bank's products, services, and business hours do not vary in a way that inconveniences its AA, particularly LMI geographies and/or LMI individuals. Branch operational hours and product offerings in the AA generally mirror that of the overall institution, which are described above in the overall "Institution" section of this evaluation.

TABLE 18 RETAIL AND COMMUNITY DEVELOPMENT SERVICES KANSAS CITY METROPOLITAN AA												
Branch Accessibility	Location of Branches by Tract (%)						Percent of Tracts ¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	2.2	28.3	37.0	32.6	0.0	100.0	15.8	21.8	31.9	26.7	3.8	100.0
	Location of Full-Service ATMs by Tract (%)						Percent of Tracts ¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	1.2	26.2	41.7	29.8	1.2	100.0	15.8	21.8	31.9	26.7	3.8	100.0
Changes in Branch Location	Number of Branches (#)						Net Change in Branch Locations (#)					
	Total Branches		Openings (#)		Closings (#)		Low	Mod	Mid	Upp	Unk	Total
	46		1		2		0	(1)	0	0	0	(1)
Community Development Services	Affordable Housing		Community Services		Economic Development		Revitalization & Stabilization		Total Services		Total Organizations	
	27		466		44		4		541		128	
¹ Based on 2018 FFIEC census tract definitions. (NOTE: Total percentages may vary by 0.1 percent due to automated rounding differences.)												

Community Development Services

The bank is a leader in providing CD services. As illustrated in Table 18, bank employees supported 128 organizations in the AA by providing 541 total services. Services provided include serving on the board of directors or a committee of an organization; providing technical assistance on financial matters such as budgeting and financial planning; assisting with financial education and literacy; and organization marketing and fundraising efforts. Examples of the bank's responsive CD services include:

- The bank supports financial education through several causes, including the American Bankers Association's "Teach Children to Save" Program, which included 123 services performed by 46 bank representatives at schools with greater than 50.0 percent of students eligible for free or reduced lunches under the NSLP during the evaluation period.
- Four bank representatives provided 12 services for a non-profit, women-led agency that provides various community services targeted to LMI individuals, families, and youth.

- The bank continues to support a non-profit organization that provides an array of community services for LMI individuals, specifically homeless women and their children, through financial literacy and education. Special consideration was given at this evaluation to a project administered through the bank's Information Technology department, which developed and donated a mobile application for this organization to provide to individuals in need. The application enables users to calculate and understand available and critical financial benefits and resources while in their time of need. This particular creation and donation of intellectual property for the benefit of LMI individuals is considered particularly responsive to AA needs.

ST. LOUIS METROPOLITAN ASSESSMENT AREA
MULTISTATE METROPOLITAN AREA

CRA RATING FOR ST. LOUIS METROPOLITAN AA⁹:	Outstanding
<i>The lending test is rated:</i>	<i>High Satisfactory</i>
<i>The investment test is rated:</i>	<i>Outstanding</i>
<i>The service test is rated:</i>	<i>Outstanding</i>

Major factors supporting the rating include:

Lending Test

- Lending levels reflect adequate responsiveness to AA credit needs, and the bank makes use of innovative and/or flexible lending practices in serving AA credit needs.
- The bank's distribution of loans by income level of geography is adequate.
- The bank's distribution of loans among individuals of different income levels, including LMI, and businesses of different sizes is adequate.
- The bank is a leader in making CD loans within its AA, which bolstered the overall lending test rating.

Investment Test

- The bank makes an excellent level of qualified CD investments and grants, and is often in a leadership position. In addition, the bank makes significant use of innovative and/or complex investments to support CD initiatives and exhibits excellent responsiveness to the credit and CD needs throughout its AA.

Service Test

- The bank's delivery systems are accessible to geographies and/or individuals of different income levels throughout its AA.
- The bank's record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly to LMI geographies and/or LMI individuals.
- Products, services, and business hours do not vary in a way that inconveniences its AA, particularly LMI geographies and/or individuals.
- The bank is a leader in providing CD services within its AA and is responsive to the available service opportunities.

⁹ This rating reflects performance within the multistate metropolitan AA. The statewide evaluations are adjusted and do not reflect performance in the parts of those states contained in the multistate metropolitan AA.

SCOPE OF EXAMINATION

The scope of the review for the St. Louis Metropolitan AA was generally consistent with the overall scope for the institution, including evaluations under the lending, investment, and service tests. Consistent with the overall scope, even weight was placed on the bank's home mortgage and small business lending. However, this evaluation did not include an analysis of small farm loans or multifamily mortgage loans due to lending volumes being too low to render a meaningful analysis. Refer to the chart in Appendix A for further details.

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE ST. LOUIS METROPOLITAN AA

The bank's AA includes four of the seven state of Missouri municipalities that comprise the St. Louis Missouri-Illinois MSA, including Jefferson, St. Charles, and St. Louis Counties in their entirety, as well as St. Louis City, which operates as both a city and a county. The AA also includes three of the eight Illinois counties that are part of the multistate MSA, including Madison, Monroe, and St. Clair Counties in their entirety.

- The AA includes a total of 553 census tracts, including 79 low-, 117 moderate-, 184 middle-, and 169 upper-income census tracts, as well as 4 census tracts with unknown incomes. The total numbers of AA tracts has not changed since the prior evaluation. However, there were several shifts among tract designations, as the numbers of low- and moderate-income tracts increased by 4 and 11, respectively.
- The bank operates 45 banking offices in the AA. The tract distribution of banking offices includes 2 branches in low-income, 9 in moderate-, 10 in middle-, and 24 in upper-income tracts. Since the prior evaluation, three branches have been closed and one branch has been opened.
- As of June 30, 2019, the bank had a 7.6 percent market share of deposits in the AA, ranking 4th out of 95 FDIC-insured financial institutions with offices operating in the AA.
- Two community contacts that were recently conducted as part of the public evaluations of other financial institutions in the area were reviewed for information relevant to the bank's CRA performance criterion and to gain perspectives on local economic conditions, possible credit needs in the area, and the responsiveness of area banks in meeting those needs.
- One community contact was affiliated with a community coalition group that collaborates with a number of organizations to build engaged and equitable neighborhoods. The second contact represented an umbrella agency responsible for administering grants that benefit a number of community development endeavors, including those targeted to LMI individuals and small businesses.

**TABLE 19
POPULATION CHANGE**

Area	2010 Population	2015 Population	Percent Change
Jefferson County, MO	218,733	221,577	1.3
St. Charles County, MO	360,485	374,805	4.0
St. Louis City, MO	319,294	317,850	(0.5)
St. Louis County, MO	998,954	1,001,327	0.2
St. Clair County, IL	270,056	267,029	(1.1)
Madison County, IL	269,282	267,356	(0.7)
Monroe County, IL	32,957	33,539	1.8
St. Louis, MO-IL MSA	2,787,701	2,801,914	0.5
State of Missouri	5,988,927	6,045,448	0.9
State of Illinois	12,830,632	12,873,761	0.3

Source: 2010 U.S. Census Bureau Decennial Census
2011-2015 U.S. Census Bureau: American Community Survey

- Population growth varied across the AA's seven counties between 2010 and 2015, with relatively high growth in St. Charles County, Missouri. This affluent county lies within the northwest portion of the AA and has accommodated much of the urban sprawl from St. Louis City and the contiguous St. Louis County in recent years.
- Overall growth in the AA, at 0.6 percent, was similar to the 15-county MSA.

**TABLE 20
MEDIAN FAMILY INCOME CHANGE**

Area	2010 Median Family Income	2015 Median Family Income	Percent Change
Jefferson County, MO	65,671	64,639	(1.6)
St. Charles County, MO	82,226	85,806	4.4
St. Louis City, MO	41,395	46,334	11.9
St. Louis County, MO	73,910	77,399	4.7
St. Clair County, IL	61,042	64,168	5.1
Madison County, IL	64,630	67,860	5.0
Monroe County, IL	80,832	82,994	2.7
St. Louis, MO-IL MSA	66,798	70,718	5.9
State of Missouri	57,661	60,809	5.5
State of Illinois	68,236	71,546	4.9

Source: 2006-2010 U.S. Census Bureau: American Community Survey
2011-2015 U.S. Census Bureau: American Community Survey

- With the exception of Jefferson County, Missouri, the six remaining AA counties experienced positive growth rates in MFI between 2010 and 2015.
- St. Louis City, which comprises the urban core of the AA and MSA, had the highest growth rate in MFI among the AA's seven counties. However, it also reported the lowest MFI, as well as the highest poverty rate among families and percentage of LMI families at 21.7 percent and 58.2 percent, respectively. These statistics could impact the bank's ability to originate home mortgage loans to LMI individuals and families in this area.

**TABLE 21
HOUSING COSTS CHANGE**

Area	Median Housing Value		Percent Change	Median Gross Rent		Percent Change
	2010	2015		2010	2015	
Jefferson County, MO	154,700	149,900	(3.1)	670	783	16.9
St. Charles County, MO	197,300	188,200	(4.6)	819	931	13.7
St. Louis City, MO	122,200	120,400	(1.5)	658	748	13.7
St. Louis County, MO	179,300	173,400	(3.3)	789	882	11.8
St. Clair County, IL	122,400	120,400	(1.6)	734	796	8.4
Madison County, IL	122,600	126,500	3.2	712	778	9.3
Monroe County, IL	197,400	191,200	(3.1)	730	830	13.7
St. Louis, MO-IL MSA	160,312	157,100	(2.0)	730	815	11.6
State of Missouri	137,700	138,400	0.5	667	746	11.8
State of Illinois	202,500	173,800	(14.2)	834	907	8.8

Source: 2006-2010 U.S. Census Bureau: American Community Survey
2011-2015 U.S. Census Bureau: American Community Survey

- Demographic figures from the 2018 FFIEC Census data indicate more rental housing in the AA's low- and moderate-income census tracts at 45.1 percent and 35.7 percent, respectively, as compared to 26.6 percent and 19.1 percent in middle- and upper-income census tracts, respectively.
- A community contact discussed the need for more first-time homebuyer assistance programs in the area and lower interest rates for home improvement loans.

**TABLE 22
UNEMPLOYMENT RATES**

Region	2014	2015	2016	2017	2018
Jefferson County, MO	6.3	4.8	4.3	3.6	3.1
St. Charles County, MO	4.8	3.8	3.5	2.9	2.5
St. Louis City, MO	7.7	6.0	5.4	4.4	3.8
St. Louis County, MO	5.8	4.6	4.2	3.4	3.0
St. Clair County, IL	7.9	6.5	6.1	5.1	5.0
Madison County, IL	7.1	5.9	5.9	4.8	4.5
Monroe County, IL	5.4	4.3	4.1	3.4	3.5
St. Louis, MO-IL MSA	6.3	5.0	4.6	3.8	3.4
State of Missouri	6.1	5.0	4.5	3.8	3.2
State of Illinois	7.1	5.9	5.9	4.9	4.3

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- Based on information from the St. Louis Regional Chamber, the largest employers in the AA include BJC Healthcare (28,351 employees), Walmart (22,290), Washington University (15,818), SSM Health (14,926), Mercy Hospital (14,195), Boeing (14,000), Scott Air Force Base (13,000), and Schnucks (9,956).
- While the St. Louis area is host to an abundant number of large employers, a community contact discussed the need for micro-business loans.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE ST. LOUIS METROPOLITAN AA

LENDING TEST

The bank's performance under the lending test in the St. Louis Metropolitan AA is high satisfactory.

Lending Activity

The bank's lending activities reflect adequate responsiveness to AA credit needs. The evaluation of loans in the AA included 3,430 home mortgage, 1,855 small business, and 7 small farm loans originated during a two-year period between January 1, 2018 and December 31, 2019. At 26.1 percent of total loans included in this evaluation, the St. Louis Metropolitan AA ranks second among the bank's 27 AAs by number of loan originations.

The bank makes use of innovative and/or flexible lending programs to serve AA credit needs, including LMI borrowers. A description of the bank's flexible lending products is discussed above in the overall "Institution" section.

Geographic Distribution of Loans

The geographic distribution of lending reflects adequate penetration throughout the AA.

Home Mortgage Lending

The geographic distribution of home mortgage lending in 2018 and 2019 is adequate.

As illustrated in Table 23.1, the distribution of 2018 home mortgage loans among LMI geographies was comparable to aggregate lending data reported by area financial institutions. When reviewed in comparison to the percentage of owner-occupied units in each census tract income level, the bank's distribution of home mortgage loans was below the demographic figure. The bank originated 0.9 percent of its home mortgage loans by number and 0.4 percent by dollar volume in low-income tracts, which was comparable to aggregate lending data, at 2.0 percent by number and 1.2 percent by dollar volume, but below the demographic figure of 5.6 percent. Home mortgage lending in moderate-income tracts was 9.5 percent by number and 5.9 percent by dollar volume, which was comparable to aggregate lending data, at 13.8 percent by number and 9.4 percent by dollar volume, but below the demographic figure of 17.3 percent.

The bank's home mortgage lending in 2019 was comparable to 2018 performance. Furthermore, the bank's loan dispersion among geographies of different income levels did not reveal any noteworthy gaps or lapses.

Home Purchase Loans

The geographic distribution of home purchase lending is adequate.

The distribution of 2018 home purchase loans in low-income tracts was 1.6 percent by number and 0.6 percent by dollar volume, which was comparable to aggregate lending data, at 1.9 percent by number and 0.9 percent by dollar volume, but below the demographic figure of 5.6 percent. Home purchase loans in moderate-income tracts was 11.8 percent by number and 6.5 percent by dollar volume, which was comparable to aggregate lending data, at 14.4 percent by number and 8.8 percent by dollar volume, but below the demographic figure of 17.3 percent.

The bank's distribution of home purchase lending in 2019 was comparable to 2018 performance. Furthermore, the bank's loan dispersion among geographies of different income levels did not reveal any noteworthy gaps or lapses.

Home Refinance Loans

The geographic distribution of home refinance lending is adequate.

The distribution of 2018 home refinance loans in low-income tracts was 0.9 percent by number and 0.3 percent by dollar volume, which was comparable to aggregate lending data, at 1.6 percent by number and 0.7 percent by dollar volume, but below the demographic figure of 5.6 percent. Home refinance lending in moderate-income tracts was 9.4 percent by number and 5.5 percent by dollar volume, which was comparable to aggregate lending data, at 12.1 percent by number and 7.2 percent by dollar volume, but below the demographic figure of 17.3 percent.

The bank's distribution of home purchase lending in 2019 was comparable to 2018 performance. Furthermore, the bank's loan dispersion among geographies of different income levels did not reveal any significant gaps or lapses.

Home Improvement Loans

The geographic distribution of home improvement lending is adequate.

The distribution of 2018 home improvement loans in low-income tracts was 0.9 percent by number and 0.2 percent by dollar volume, which was comparable to aggregate lending data, at 1.8 percent by number and 1.2 percent by dollar volume, but below the demographic figure of 5.6 percent. Home improvement lending in moderate-income tracts was 7.7 percent by number and 4.3 percent by dollar volume, which was comparable to aggregate lending data, at 9.9 percent by number and 7.4 percent by dollar volume, but below the demographic figure of 17.3 percent.

The bank's distribution of home improvement lending in 2019 was comparable to 2018 performance. Furthermore, the bank's loan dispersion among geographies of different income levels did not reveal any significant gaps or lapses.

TABLE 23.1
DISTRIBUTION OF 2018 HOME MORTGAGE LENDING
BY INCOME LEVEL OF GEOGRAPHY
ST. LOUIS METROPOLITAN AA

Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	16	845	0.9	0.4	2.0	1.2	5.6
Moderate	166	12,532	9.5	5.9	13.8	9.4	17.3
Middle	641	54,438	36.6	25.5	40.1	34.4	38.4
Upper	926	145,877	52.9	68.3	43.9	54.8	38.6
Unknown	0	0	0.0	0.0	0.1	0.2	0.1
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Purchase Loans							
Low	6	579	1.6	0.6	1.9	0.9	5.6
Moderate	45	5,934	11.8	6.5	14.4	8.8	17.3
Middle	121	21,325	31.8	23.3	41.3	35.6	38.4
Upper	209	63,786	54.9	69.6	42.1	54.6	38.6
Unknown	0	0	0.0	0.0	0.2	0.2	0.1
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Refinance Loans							
Low	6	210	0.9	0.3	1.6	0.7	5.6
Moderate	60	4,263	9.4	5.5	12.1	7.2	17.3
Middle	227	19,293	35.6	24.9	39.0	31.7	38.4
Upper	344	53,777	54.0	69.4	47.3	60.2	38.6
Unknown	0	0	0.0	0.0	0.1	0.1	0.1
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Improvement Loans							
Low	3	34	0.9	0.2	1.8	1.2	5.6
Moderate	27	792	7.7	4.3	9.9	7.4	17.3
Middle	132	5,198	37.7	28.1	35.2	30.9	38.4
Upper	188	12,483	53.7	67.5	53.0	60.5	38.6
Unknown	0	0	0.0	0.0	0.1	0.1	0.1
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Multifamily Loans							% of Multifamily Units
Low	1	22	20.0	1.2	13.5	5.4	13.6
Moderate	1	403	20.0	22.3	27.7	22.7	20.6
Middle	3	1,380	60.0	76.5	39.4	35.4	34.8
Upper	0	0	0.0	0.0	18.8	35.2	30.1
Unknown	0	0	0.0	0.0	0.6	1.3	0.9
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0

Source: 2018 FFIEC Census Data
2011–2015 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not add up to 100.0 due to rounding.

TABLE 23.2 DISTRIBUTION OF 2018 HOME MORTGAGE LENDING BY INCOME LEVEL OF GEOGRAPHY ST. LOUIS METROPOLITAN AA							
Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
Other Purpose LOC							
Low	0	0	0.0	0.0	0.9	0.4	5.6
Moderate	15	459	6.6	2.8	7.6	4.4	17.3
Middle	90	4,265	39.3	26.3	34.9	25.4	38.4
Upper	124	11,500	54.1	70.9	56.5	69.7	38.6
Unknown	0	0	0.0	0.0	0.1	0.3	0.1
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Other Purpose Closed/Exempt							
Low	0	0	0.0	0.0	2.0	1.1	5.6
Moderate	18	681	12.3	8.7	15.5	7.9	17.3
Middle	68	2,987	46.6	38.0	40.7	29.7	38.4
Upper	60	4,196	41.1	53.4	41.5	61.1	38.6
Unknown	0	0	0.0	0.0	0.23	0.2	0.1
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Purpose Not Applicable							
Low	0	0	0.0	0.0	6.0	2.8	5.6
Moderate	0	0	0.0	0.0	23.4	14.9	17.3
Middle	0	0	0.0	0.0	39.2	35.9	38.4
Upper	1	135	100.0	100.0	31.2	46.3	38.6
Unknown	0	0	0.0	0.0	0.1	0.1	0.1
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Source: 2018 FFIEC Census Data 2011–2015 U.S. Census Bureau: American Community Survey NOTE: Percentages may not add up to 100.0 due to rounding.							

Small Business Lending

The geographic distribution of small business lending in 2018 and 2019 is adequate.

As illustrated in Table 24, the bank originated 5.2 percent of its small business loans by number and 6.4 percent by dollar volume in low-income tracts, which was comparable to aggregate lending data, at 5.4 percent by number and 6.7 percent by dollar volume, as well as the demographic figure of 6.3 percent. Lending in moderate-income tracts, at 19.7 percent by number and 21.7 percent by dollar volume, was also comparable to aggregate lending data, at 17.2 percent by number and 18.7 percent by dollar volume, as well as the demographic figure of 17.8 percent.

The bank's geographic distribution of small business lending in 2019 was comparable to 2018 performance. Additionally, there were no significant gaps or lapses in the bank's dispersion of loans among geographies of different income levels.

TABLE 24
DISTRIBUTION OF 2018 SMALL BUSINESS LENDING
BY INCOME LEVEL OF GEOGRAPHY
ST. LOUIS METROPOLITAN AA

Census Tract Income Level	Small Business Loans				Aggregate CRA Data		% of Businesses
	#	\$(000)	#%	\$%	#%	\$%	
Low	48	8,806	5.2	6.4	5.4	6.7	6.3
Moderate	183	30,107	19.7	21.7	17.2	18.7	17.8
Middle	237	33,842	25.5	24.4	32.8	31.1	33.7
Upper	444	57,411	47.7	41.5	43.1	40.8	41.4
Unknown	19	8,335	2.0	6.0	0.9	2.5	0.9
Not Reported	0	0	0.0	0.0	0.5	0.2	0.0

Source: 2018 FFIEC Census Data
2018 Dun & Bradstreet Data
2011–2015 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not add up to 100.0 due to rounding.

Lending to Borrowers of Different Income Levels and to Businesses of Different Sizes

The bank's lending reflects adequate penetration among individuals of different income levels and businesses of different sizes.

Home Mortgage Lending

The borrower distribution of home mortgage lending in 2018 and 2019 lending is adequate.

As illustrated in Table 25.1, the bank originated 9.4 percent of its home mortgage loans by number and 3.6 percent by dollar volume to low-income borrowers, which was comparable to aggregate lending data, at 8.5 percent by number and 4.0 percent by dollar volume, but below the demographic figure of 21.5 percent. Lending to moderate-income borrowers, at 15.7 percent by number and 10.0 percent by dollar volume, was also comparable to aggregate lending data, at 18.1 percent by number and 12.2 percent by dollar volume, as well as the demographic figure of 16.9 percent.

The borrower distribution of home mortgage lending in 2019 was comparable to 2018 performance.

Home Purchase Loans

The borrower distribution of home purchase lending is adequate.

The bank originated 8.1 percent of its home purchase loans by number and 2.9 percent by dollar volume to low-income borrowers, which was comparable to aggregate lending data, at 9.2 percent by number and 4.5 percent by dollar volume, but below the demographic figure of 21.5 percent. Lending to moderate-income borrowers, at 19.2 percent by number and

10.8 percent by dollar volume, also was comparable to aggregate lending data, at 19.7 percent by number and 14.0 percent by dollar volume, as well as the demographic figure of 16.9 percent.

The borrower distribution of home purchase lending in 2019 was comparable to 2018 performance.

Home Refinance Loans

The borrower distribution of home refinance lending is adequate.

The bank originated 11.0 percent of its home refinance loans by number and 4.1 percent by dollar volume to low-income borrowers, which was comparable to aggregate lending data, at 8.3 percent by number and 4.2 percent by dollar volume, but below the demographic figure of 21.5 percent. Lending to moderate-income borrowers, at 17.9 percent by number and 10.6 percent by dollar volume, also was comparable to aggregate lending data, at 17.5 percent by number and 11.9 percent by dollar volume, as well as the demographic figure of 16.9 percent.

The borrower distribution of home refinance lending in 2019 was comparable to 2018 performance.

Home Improvement Loans

The borrower distribution of home improvement lending is adequate.

The bank originated 8.0 percent of its home improvement loans by number and 4.7 percent by dollar volume to low-income borrowers, which was comparable to aggregate lending data, at 6.2 percent by number and 3.6 percent by dollar volume, but below the demographic figure of 21.5 percent. Lending to moderate-income borrowers, at 10.6 percent by number and 6.7 percent by dollar volume, also was comparable to aggregate lending data, at 13.9 percent by number and 10.4 percent by dollar volume, but below the demographic figure of 16.9 percent.

The borrower distribution of home improvement lending in 2019 was comparable to 2018 performance.

TABLE 25.1
DISTRIBUTION OF 2018 HOME MORTGAGE LENDING
BY BORROWER INCOME LEVEL
ST. LOUIS METROPOLITAN AA

Borrower Income Level	Bank Loans				Aggregate HMDA Data		Families by Family Income %
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	165	7,659	9.4	3.6	8.5	4.0	21.5
Moderate	275	21,401	15.7	10.0	18.1	12.2	16.9
Middle	359	29,447	20.5	13.8	19.3	16.2	19.7
Upper	894	146,644	51.1	68.6	34.6	43.5	41.9
Unknown	56	8,541	3.2	4.0	19.5	24.1	0.0
Home Purchase Loans							
Low	31	2,624	8.1	2.9	9.2	4.5	21.5
Moderate	73	9,882	19.2	10.8	19.7	14.0	16.9
Middle	65	11,219	17.1	12.2	19.3	17.8	19.7
Upper	192	63,895	50.4	69.7	33.1	46.0	41.9
Unknown	20	4,004	5.2	4.4	18.7	17.7	0.0
Home Refinance Loans							
Low	70	3,155	11.0	4.1	8.3	4.2	21.5
Moderate	114	8,185	17.9	10.6	17.5	11.9	16.9
Middle	130	11,849	20.4	15.3	20.9	17.7	19.7
Upper	306	52,622	48.0	67.9	37.6	50.5	41.9
Unknown	17	1,722	2.7	2.2	15.6	15.6	0.0
Home Improvement Loans							
Low	28	875	8.0	4.7	6.2	3.6	21.5
Moderate	37	1,240	10.6	6.7	13.9	10.4	16.9
Middle	76	3,085	21.7	16.7	21.9	18.5	19.7
Upper	202	12,693	57.7	68.6	49.3	53.1	41.9
Unknown	7	614	2.0	3.3	8.7	14.3	0.0
Multifamily Loans							
Low	0	0	0.0	0.0	0.2	0.0	21.5
Moderate	0	0	0.0	0.0	0.6	0.2	16.9
Middle	0	0	0.0	0.0	1.6	0.1	19.7
Upper	0	0	0.0	0.0	7.5	1.3	41.9
Unknown	5	1,805	100.0	100.0	90.1	98.4	0.0

Source: 2018 FFIEC Census Data
2011–2015 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not add up to 100.0 due to rounding.

TABLE 25.2 DISTRIBUTION OF 2018 HOME MORTGAGE LENDING BY BORROWER INCOME LEVEL ST. LOUIS METROPOLITAN AA							
Borrower Income Level	Bank Loans				Aggregate HMDA Data		Families by Family Income %
	#	\$(000)	#%	\$%	#%	\$%	
Other Purpose LOC							
Low	26	635	11.4	3.9	9.2	5.6	21.5
Moderate	32	1,082	14.0	6.7	17.2	11.6	16.9
Middle	44	1,804	19.2	11.1	19.7	15.2	19.7
Upper	122	12,462	53.3	76.8	51.7	65.3	41.9
Unknown	5	241	2.2	1.5	2.1	2.3	0.0
Other Purpose Closed/Exempt							
Low	10	370	6.8	4.7	11.2	5.7	21.5
Moderate	19	1,012	13.0	12.9	18.8	12.6	16.9
Middle	44	1,490	30.1	18.9	22.1	14.5	19.7
Upper	72	4,972	49.3	63.2	43.6	60.3	41.9
Unknown	1	20	0.7	0.3	4.3	6.9	0.0
Purpose Not Applicable							
Low	0	0	0.0	0.0	1.7	1.1	21.5
Moderate	0	0	0.0	0.0	2.1	1.5	16.9
Middle	0	0	0.0	0.0	2.4	1.4	19.7
Upper	0	0	0.0	0.0	2.4	2.0	41.9
Unknown	1	135	100.0	100.0	91.4	94.0	0.0
Source: 2018 FFIEC Census Data 2011–2015 U.S. Census Bureau: American Community Survey NOTE: Percentages may not add up to 100.0 due to rounding.							

Small Business Lending

The borrower distribution of small business lending in 2018 and 2019 is adequate.

As illustrated in Table 26, the bank's small business lending in 2018 reflected an adequate penetration of lending to businesses with revenues of \$1MM or less (small businesses). The bank originated 40.3 percent of its loans by number and 18.7 percent by dollar volume to small businesses, which was comparable to aggregate lending data by number, at 45.4 percent, but below the dollar volume figure of 31.2 percent. The bank's concentration of loans to small businesses was also below the percentage of small businesses in the AA at 89.0 percent. For purposes of this analysis, more emphasis was placed on lending performance in comparison to aggregate lending data and on the numbers of originations.

The bank's borrower distribution of small business lending in 2019 was comparable to 2018 performance.

**TABLE 26
DISTRIBUTION OF 2018 SMALL BUSINESS LENDING
BY REVENUE SIZE OF BUSINESSES
ST. LOUIS METROPOLITAN AA**

Business Revenue By Size	Small Business Loans				Aggregate CRA Data		% of Businesses by Revenue
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	375	25,921	40.3	18.7	45.4	31.2	89.0
Over \$1MM	318	95,430	34.2	68.9	Not Reported		9.8
Unknown	238	17,150	25.6	12.4			1.1
Source: 2018 FFIEC Census Data 2018 Dun & Bradstreet Data 2011–2015 U.S. Census Bureau: American Community Survey NOTE: Percentages may not add up to 100.0 due to rounding.							

Community Development Lending

The bank is a leader in providing CD loans. For this evaluation, additional weight was applied on this component in determining the overall lending test rating given the bank's strong volume of CD activity. During the evaluation period, the bank originated 167 CD loans totaling \$875.2MM in the AA. The distribution of CD loans included 72 loans totaling \$516.0MM for economic development, 53 loans totaling \$242.2MM for revitalization and stabilization efforts, 39 loans totaling \$115.1MM to community service organizations, and 3 loans totaling \$1.9MM that supported affordable housing initiatives. The following are specific examples of CD loans that were responsive to AA needs:

- The bank originated a \$15.0MM loan to a well-known non-profit organization that provides career skill training, counseling, education and literacy programs, and job placement opportunities with area organizations, among other community services, which are targeted to LMI individuals.
- The bank originated a \$1.5MM loan to an area food bank, supporting an essential community service need in the area.
- The bank originated three loans totaling \$3.6MM to a well-known non-profit organization that provides multiple community services targeted to at-risk, low-income area youth, including education and mentoring programs.

TABLE 27
COMMUNITY DEVELOPMENT LOANS
ST. LOUIS METROPOLITAN AA

Community Development Purpose	#	\$(000's)
Affordable Housing	3	1,880
Community Services	39	115,070
Economic Development	72	516,000
Revitalization and Stabilization	53	242,226
TOTAL LOANS	167	875,176

INVESTMENT TEST

The bank's performance under the investment test in the St. Louis Metropolitan AA is outstanding.

The bank has an excellent level of qualified CD investments and grants and is often in a leadership position. The bank makes significant use of innovative and/or complex investments and exhibits excellent responsiveness to the credit and CD needs of its AA. As illustrated in Table 28, over half of the bank's total CD investments consist of prior-period investments comprised of affordable housing equity funds, private placement bonds, and SBIC investments that support ongoing economic development needs of the AA. Additionally, the bank demonstrated ongoing community investment with a considerable volume of tax credits that support the revitalization and stabilization of LMI areas and geographies targeted for redevelopment. The remaining investment vehicles included additional affordable housing equity funds and SBIC investments, as well as an investment in a CDFI. The following are specific examples of responsive investments to address AA needs:

- The bank invested \$12.8MM through its affiliate, CFB, for SBIC program loans that support small business growth throughout the AA.
- The bank invested in 82 tax credits totaling \$10.6MM that support the revitalization and stabilization of LMI areas and areas targeted for historic preservation or neighborhood redevelopment through local government programs.
- The bank funded 12 equity investments totaling \$9.5MM for projects that support the acquisition, construction, or improvement of affordable properties for LMI individuals.

**TABLE 28
INVESTMENTS, GRANTS, AND DONATIONS
ST. LOUIS METROPOLITAN AA**

Community Development Purpose	Prior Period Investments ¹		Current Investments ²		Donations		Total	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Affordable Housing	9	3,527	3	6,000	47	219	59	9,746
Community Services	2	14,288	2	1,686	341	1,567	345	17,541
Economic Development	16	22,781	11	3,490	24	10,089	51	36,360
Revitalization and Stabilization	1	1,447	82	10,611	46	201	129	12,259
TOTAL	28	42,043	98	21,787	458	12,076	584	75,906
¹ Book Value of Investment ² Original Market Value of Investment								

The bank's level of philanthropic activity was consistent with its overall excellent level of investment activity in the AA, which consisted of 458 donations totaling \$12.1MM. Examples of responsive donations in the AA include:

- A \$10.0MM donation that supports area organizations in their missions to cultivate small business growth, entrepreneurial education, and sustainable job creation in the St. Louis region.
- A \$703M donation to an organization that helps nearly 200 member agencies serve more than one million local residents in the St. Louis metropolitan area in a variety of community service capacities.
- A \$62M donation to an area non-profit organization that provides a variety of community services targeted to LMI individuals and families, including access to affordable housing, education and financial literacy, and emergency needs services, among many others.

SERVICE TEST

The bank's performance under the service test in the St. Louis Metropolitan AA is outstanding.

Retail Banking Services

Branch locations and alternative delivery systems, such as drive-through facilities and online and mobile banking, are accessible to the bank's various geographies and to individuals of different income levels in the AA. The bank operates 45 banking offices and 96 full-service ATMs in the AA. As illustrated in Table 29, the bank operates nearly one-quarter of its AA branches and ATMs in LMI tracts. The bank's nine branches within moderate-income tracts are particularly notable, as this composition aligns proportionally to the percentage of such tracts in the AA. Additionally, as described above in the overall "Institution" service test section of this evaluation,

the bank has invested in significant facility remodels and improvements for access to banking services in LMI areas, specifically its Natural Bridge and Met Square banking offices. The improved facilities reaffirm the bank's efforts to provide accessibility of financial services in all areas of its AA.

The bank's record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in LMI areas or to LMI individuals. During the evaluation period, the bank opened one branch in a middle-income tract and closed three locations, two in a middle- and one in an upper-income tract.

The bank's products, services, and business hours do not vary in a way that inconveniences its AA, particularly LMI geographies and/or LMI individuals. Branch operational hours and product offerings in the AA generally mirror that of the overall institution, which are described above in the overall "Institution" section of this evaluation.

TABLE 29 RETAIL AND COMMUNITY DEVELOPMENT SERVICES ST. LOUIS METROPOLITAN AA												
Branch Accessibility	Location of Branches by Tract (%)						Percent of Tracts ¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	4.4	20.0	22.2	53.3	0.0	100.0	14.3	21.2	33.3	30.6	0.7	100.0
	Location of Full-Service ATMs by Tract (%)						Percent of Tracts ¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
4.2	22.9	25.0	46.9	1.0	100.0	14.3	21.2	33.3	30.6	0.7	100.0	
Changes in Branch Location	Number of Branches (#)						Net Change in Branch Locations (#)					
	Total Branches		Openings (#)		Closings (#)		Low	Mod	Mid	Upp	Unk	Total
	45		1		3		0	0	(1)	(1)	0	(2)
Community Development Services	Affordable Housing		Community Services		Economic Development		Revitalization & Stabilization		Total Services		Total Organizations	
	33		220		81		28		362		128	
¹ Based on 2018 FFIEC census tract definitions. (NOTE: Total percentages may vary by 0.1 percent due to automated rounding differences.)												

Community Development Services

The bank is a leader in providing CD services. As illustrated in Table 29, bank employees supported 128 organizations in the AA by providing 362 total services. Typical services provided include serving on the board of directors or a committee of an organization; providing technical assistance on financial matters, such as budgeting and financial planning; assisting with financial education and literacy; and organization marketing and fundraising efforts. Examples of the bank's responsive CD services include:

- A total of 29 bank representatives provided 35 qualified services for a non-profit organization that provides a variety of community services targeted to children from

LMI homes, including mentorship and educational and financial literacy programs. The services included classroom financial education taught in schools with greater than 50.0 percent of students eligible for free or reduced lunches under the NSLP, along with board membership for the organization.

- A bank representative provided five qualified services for an organization that provides multiple community services targeted to LMI individuals and families, including a primary focus on affordable housing. The bank representative served on a fundraising committee for the organization during each year of the evaluation. Additionally, the bank representative reviewed grant applications for a subsidiary of the organization for the acquisition and rehabilitation of single family residences to sell to LMI buyers over a two-year period.
- A total of 8 bank representatives provided 19 qualified services to a well-known non-profit organization that provides mentoring and education to youth located in LMI areas and from LMI homes. The bank representatives served in various capacities, including board membership and fundraising for the organization's ongoing mission.

STATE OF MISSOURI

CRA RATING FOR MISSOURI:

The lending test is rated:

The investment test is rated:

The service test is rated:

Outstanding

High Satisfactory

Outstanding

Outstanding

Major factors supporting the rating include:

Lending Test

- Lending levels reflect adequate responsiveness to AA credit needs, and the bank makes use of innovative and/or flexible lending practices in serving AA credit needs.
- The bank's distribution of loans by income level of geography is adequate.
- The bank's distribution of loans among individuals of different income levels, including LMI, and businesses and farms of different sizes is adequate.
- The bank is a leader in making CD loans within its AAs, which helped bolster its lending test rating.

Investment Test

- The bank makes an excellent level of qualified CD investments and grants and is often in a leadership position. In addition, the bank makes significant use of innovative and/or complex investments to support CD initiatives and exhibits excellent responsiveness to the credit and CD needs throughout its state of Missouri AAs.

Service Test

- The bank's delivery systems are readily accessible to geographies and/or individuals of different income levels throughout its AAs.
- The bank's record of opening and closing branches has generally not adversely affected the accessibility of its delivery systems, particularly to LMI geographies and/or LMI individuals.
- Products, services, and business hours do not vary in a way that inconveniences its AAs, particularly LMI geographies and/or individuals.
- The bank is a leader in providing CD services within its Missouri AAs and is responsive to the available service opportunities.

SCOPE OF EXAMINATION

The scope of the review for the state of Missouri was consistent with the overall scope for the institution, including evaluations under the lending, investment, and service tests. However, the

review did not include an analysis of multifamily mortgage loans due to limited volume that did not support a meaningful analysis.

A full-scope review was conducted for the Springfield Metropolitan AA. The overall state rating was based predominantly on the bank's performance in this particular AA, although the cumulative results of each limited-scope AA also factored into the rating.

Limited-scope reviews also were conducted for the Joplin MSA AA, Cape Girardeau Metropolitan AA, Columbia Metropolitan AA, Jefferson City Metropolitan AA, St. Joseph Metropolitan AA, Butler County AA, Eastern Missouri AA, Northeast Missouri AA, Ozark AA, Southwest Missouri AA, and Taney County AA to ascertain if the bank's performance in those areas was generally consistent with its performance in the overall state.

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN MISSOURI

The bank delineates 12 of its 27 AAs and operates 35 of its 165 branches in the state of Missouri. Loan and deposit products and services offered in the state mirror those discussed in the overall "Institution" section of this report, with a primary emphasis on small business and home mortgage lending, followed by small farm lending. Detailed descriptions of the bank's operations in each AA are provided in each AA analysis that follows.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN MISSOURI

LENDING TEST

The bank's performance under the lending test in the state of Missouri is high satisfactory, while the lending test performance in the full-scope Springfield Metropolitan AA is good.

Lending Activity

The bank's lending activities in the state of Missouri reflect adequate responsiveness to AA credit needs. The bank's loan products and origination volumes appear consistent with the credit needs of the bank's AAs in Missouri. Additionally, the bank makes use of innovative and/or flexible lending programs to serve AA credit needs, including LMI borrowers.

Geographic Distribution of Loans

The bank's overall geographic distribution of lending within the state of Missouri reflects adequate penetration, with adequate penetration similarly noted in the Springfield Metropolitan AA. Additionally, there was no significant performance gaps or anomalies noted in the full-scope review of the Springfield Metropolitan AA.

Lending to Borrowers of Different Income Levels and to Businesses and Farms of Different Sizes

The bank's lending within the state of Missouri has an overall adequate penetration among individuals of different income levels and businesses and farms of different sizes, with adequate penetration similarly noted in the Springfield Metropolitan AA.

Community Development Lending

The bank is a leader in providing CD loans in the state of Missouri, as well as in the Springfield Metropolitan AA. The bank's performance was further augmented by the high level of CD lending in the limited-scope St. Joseph Metropolitan AA. The bank originated 126 CD loans totaling \$597.4MM in AAs within the state, which represented 22.0 percent of all CD lending at the institution-level by number and 22.2 percent by dollar volume.

INVESTMENT TEST

The bank's performance under the investment test in the state of Missouri is outstanding. The investment test performance in the full-scope Springfield Metropolitan AA is excellent.

The bank has an excellent level of qualified CD investments and grants and is often in a leadership position. The bank makes significant use of innovative and/or complex investments and exhibits excellent responsiveness to the credit and CD needs of its AAs. Overall, the bank made 59 investments totaling \$49.5MM, which represented 11.3 percent of bank-wide investment activity by dollar volume. Due to the bank satisfactorily meeting the needs of its AAs, the total investment volume also includes \$23.0MM in investments that met the affordable housing and community service needs of areas not included within an AA, but within the state of Missouri.

The bank also reported a considerable amount of philanthropic activity, with 517 donations totaling \$1.2MM. The donation volume, by number, in the state of Missouri ranked the highest among state and multistate values, while the dollar volume of donations ranked third behind the Kansas City and St. Louis Metropolitan AAs.

SERVICE TEST

The bank's performance under the service test in the state of Missouri is outstanding. The service test performance in the full-scope Springfield Metropolitan AA is excellent.

Retail Banking Services

Branch locations and alternative delivery systems, such as drive-through facilities and online and mobile banking, are readily accessible to the bank's various geographies and to individuals

of different income levels in each AA. Of the bank's 35 branches in Missouri, the bank operates three locations in low-income tracts and eight in moderate-income tracts. As a percentage of all AA branches, this equates to nearly one-third of branches being located in LMI tracts, compared to 22.6 percent of all AA tracts designated as LMI.

The bank's record of opening and closing branches has generally not adversely affected the accessibility of its delivery systems, particularly in LMI areas or to LMI individuals. The bank closed six branches in the state of Missouri since the prior evaluation, including three locations in moderate- and three in middle-income tracts.

The bank's products, services, and business hours do not vary in a way that inconveniences its AAs, particularly LMI geographies and/or LMI individuals. The bank's operations in the state of Missouri generally reflect those of the overall institution, which are described above in the overall "Institution" section of this evaluation.

Community Development Services

The bank is a leader in providing CD services in its Missouri AAs. During the evaluation period, bank representatives provided 389 CD services to 132 organizations across the state. The services were predominantly responsive to the needs of organizations that provide community services for LMI individuals. The bank is also a leader in providing CD services in the full-scope Springfield Metropolitan AA, and the volume of CD services provided in the limited-scope AAs further contributed to the overall outstanding service test rating. For example, the bank operates only three branch offices within its St. Joseph Metropolitan AA; however, bank representatives contributed 124 CD services to 37 area organizations. An additional example is the Northwest Missouri AA, which only contains one branch office, but bank representatives provided 37 CD services to 14 area organizations.

**SPRINGFIELD METROPOLITAN ASSESSMENT AREA
METROPOLITAN AREA
(Full-Scope Review)**

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE SPRINGFIELD METROPOLITAN AA

The bank's AA is comprised of Christian, Dallas, Greene, and Polk Counties in their entireties, which comprise four of the five counties that make up the Springfield, Missouri MSA.

- The AA is comprised of 83 total census tracts, including 5 low-, 21 moderate-, 43 middle-, and 13 upper-income census tracts, as well as one additional tract with unknown income. Since the prior evaluation, the total numbers of AA tracts has not changed, although the total numbers of LMI tracts increased by three.
- The bank operates 11 of its 165 banking offices in the Springfield Metropolitan AA. The tract distribution of banking offices includes three in moderate-income, six in middle-, and one in an upper-income tract, as well as one banking office in an unknown-income tract. There has been one branch closing in the AA since the prior evaluation, with no branch openings.
- As of June 30, 2019, the bank had an 11.6 percent market share of deposits in the AA, ranking 2nd out of 34 FDIC-insured financial institutions with offices operating in the AA.
- A community contact that was recently conducted as part of the public evaluation of another financial institution in the area was reviewed for information relevant to the bank's CRA performance criterion and to gain a perspective on local economic conditions, possible credit needs in the area, and the responsiveness of area banks in meeting those needs. The contact represented an affordable housing organization.

**TABLE 30
POPULATION CHANGE**

Area	2010 Population	2015 Population	Percent Change
Christian County, MO	77,422	80,904	4.5
Dallas County, MO	16,777	16,564	(1.3)
Greene County, MO	275,174	283,206	2.9
Polk County, MO	31,137	31,107	(0.1)
Springfield, MO MSA	436,712	448,471	2.7
State of Missouri	5,988,927	6,045,448	0.9

Source: 2010 U.S. Census Bureau Decennial Census
2011-2015 U.S. Census Bureau: American Community Survey

- Population growth varied across the AA's four counties between 2010 and 2015, with positive growth rates in the more populous counties of Christian and Greene. Greene County includes the city of Springfield, which serves as a regional hub for shopping,

medical services, entertainment, dining, and a number of secondary education venues.

- Dallas and Polk Counties are both sparsely populated and considered rural, and each includes a number of bedroom communities to the city of Springfield.
- Overall population growth in the AA, at 2.8 percent, was outpaced by the growth in the Springfield, Missouri MSA and the state of Missouri at 4.7 percent and 5.5 percent, respectively.

**TABLE 31
MEDIAN FAMILY INCOME CHANGE**

Area	2010 Median Family Income	2015 Median Family Income	Percent Change
Christian County, MO	58,320	60,435	3.6
Dallas County, MO	44,983	42,212	(6.2)
Greene County, MO	53,044	54,576	2.9
Polk County, MO	44,863	49,755	10.9
Springfield, MO MSA	52,463	54,948	4.7
State of Missouri	57,661	60,809	5.5

Source: 2006-2010 U.S. Census Bureau: American Community Survey
2011-2015 U.S. Census Bureau: American Community Survey

- Dallas County, which is the most sparsely populated of the AA's four counties, was the only county to experience a decline in MFI from 2010 to 2015. Dallas County also reported the highest percentage of families living below the poverty level, at 18.0 percent, and the highest percentage of LMI families, at 52.7 percent.
- Christian County was the most affluent county in the AA, which reported the highest MFI, lowest poverty level at 7.5 percent, and lowest percentage of LMI families at 32.5 percent.
- A community contact noted that pockets of poverty primarily located in Dallas and Polk Counties, which is in the northern portion of the MSA, could inhibit demand for home loans in those areas.

**TABLE 32
HOUSING COSTS CHANGE**

Area	Median Housing Value		Percent Change	Median Gross Rent		Percent Change
	2010	2015		2010	2015	
Christian County, MO	146,800	143,100	(2.5)	684	769	12.4
Dallas County, MO	96,800	94,600	(2.3)	484	601	24.2
Greene County, MO	125,500	129,400	3.1	633	701	10.7
Polk County, MO	112,300	114,600	2.0	566	646	14.1
Springfield, MO MSA	127,627	129,482	1.5	630	696	10.5
State of Missouri	137,700	138,400	0.5	667	746	11.8

Source: 2006-2010 U.S. Census Bureau: American Community Survey
2011-2015 U.S. Census Bureau: American Community Survey

- As illustrated in Table 32, Christian County had the highest median housing value in 2015, although the county also experienced a decline in value from 2010 to 2015. Rents in Christian County also outpaced the state of Missouri and Springfield, Missouri MSA, despite ranking third in growth among the AA's four counties.
- In 2015, median housing values and median gross rents were lowest in Dallas County, and vacant housing structures were also the highest at 17.7 percent. The county's lower median housing values, MFI, and available housing stock could impact demand for home mortgage loans.
- A community contact discussed the need for construction of affordable housing and the need for affordable home improvement loans in light of aging housing stock in the area.

**TABLE 33
UNEMPLOYMENT RATES**

Region	2014	2015	2016	2017	2018
Christian County, MO	4.9	4.2	3.9	3.1	2.6
Dallas County, MO	7.4	6.2	5.5	4.7	3.9
Greene County, MO	4.8	4.1	3.8	3.1	2.6
Polk County, MO	6.2	5.3	4.8	4.0	3.6
Springfield, MO MSA	5.1	4.4	4.0	3.2	2.7
State of Missouri	6.1	5.0	4.5	3.8	3.2

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- Unemployment rates in the AA declined every year from 2014 to 2018, with the lowest rates in the more populous and affluent Christian and Greene Counties. Conversely, Dallas and Polk Counties had unemployment rates higher than the entire Springfield, Missouri MSA and state of Missouri in 2018.
- Major employers¹⁰ in the AA include CoxHealth (11,669 employees), Mercy Hospital Springfield (10,950), Walmart (5,372), Springfield Public Schools (4,100), State of Missouri (4,018), and Bass Pro Shops/Tracker Marine (3,341).

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE SPRINGFIELD METROPOLITAN AA

LENDING TEST

The bank's performance under the lending test in the Springfield Metropolitan AA is good.

¹⁰ Source: D&B Hoovers™

Lending Activity

The bank's lending activities reflect good responsiveness to AA credit needs. The evaluation of lending in this AA included 736 home mortgage, 469 small business, and 265 small farm loans originated during a two-year period between January 1, 2018 and December 31, 2019. At 7.2 percent of total loans included in this evaluation, the Springfield Metropolitan AA ranks 3rd among the bank's 27 AAs by number of loan originations.

The bank makes use of innovative and/or flexible lending programs to serve AA credit needs, including LMI borrowers. A description of the bank's flexible lending products is discussed above in the overall "Institution" section.

Geographic Distribution of Loans

The geographic distribution of lending reflects adequate penetration throughout the AA.

Home Mortgage Lending

The geographic distribution of home mortgage lending in 2018 and 2019 is adequate.

As illustrated in Table 34.1, the distribution of 2018 home mortgage loans was 1.6 percent by number and 0.8 percent by dollar volume in low-income tracts, which was comparable to aggregate lending data, at 2.4 percent by number and 1.6 percent by dollar volume, as well as the demographic figure of 2.4 percent. Home mortgage lending in moderate-income tracts was 9.5 percent by number and 6.6 percent by dollar volume, which was also comparable to aggregate lending data, at 12.8 percent by number and 10.1 percent by dollar volume, but below the demographic figure of 14.5 percent.

The bank's home mortgage lending in 2019 was comparable to 2018 performance. Furthermore, the bank's loan dispersion among geographies of different income levels did not reveal any significant gaps or lapses.

Home Purchase Loans

The geographic distribution of home purchase lending is adequate.

The distribution of 2018 home purchase loans was 2.5 percent by number and 1.2 percent by dollar volume in low-income tracts, which was comparable to aggregate lending data, at 2.2 percent by number and 1.0 percent by dollar volume, as well as the demographic figure of 2.4 percent. Home purchase lending in moderate-income tracts was 12.4 percent by number and 7.3 percent by dollar volume, which was also comparable to aggregate lending data, at 12.5 percent by number and 7.6 percent by dollar volume, as well as the demographic figure of 14.5 percent.

The bank's home purchase lending in 2019 was comparable to 2018 performance. Furthermore, the bank's loan dispersion among geographies of different income levels did not reveal any significant gaps or lapses.

Home Refinance Loans

The geographic distribution of home refinance lending is adequate.

The distribution of 2018 home refinance loans was 1.7 percent by number and 1.1 percent by dollar volume in low-income tracts, which was comparable to aggregate lending data, at 2.5 percent by number and 1.3 percent by dollar volume, as well as the demographic figure of 2.4 percent. Home refinance lending in moderate-income tracts was 8.4 percent by number and 7.4 percent by dollar volume, which was also comparable to aggregate lending data, at 13.2 percent by number and 8.1 percent by dollar volume, but below the demographic figure of 14.5 percent.

The bank's home refinance lending in 2019 was comparable to 2018 performance. Furthermore, the bank's loan dispersion among geographies of different income levels did not reveal any significant gaps or lapses.

Home Improvement Loans

The geographic distribution of home improvement lending is poor.

The distribution of 2018 home improvement loans was 2.4 percent by number and 0.6 percent by dollar volume in low-income tracts, which was comparable to aggregate lending data by number (2.3 percent) but below by dollar volume (2.5 percent). Lending in low-income tracts also was comparable to the demographic figure of 2.4 percent. Conversely, home improvement lending in moderate-income tracts was 2.4 percent by number and 1.5 percent by dollar volume, which was noticeably below aggregate lending data, at 11.1 percent by number and 10.0 percent by dollar volume, as well as the demographic figure of 14.5 percent.

The bank's home improvement lending in 2019 exceeded its 2018 performance, but did not bolster the overall product rating. The bank's loan dispersion among geographies of different income levels did not reveal any significant gaps or lapses.

TABLE 34.1
DISTRIBUTION OF 2018 HOME MORTGAGE LENDING
BY INCOME LEVEL OF GEOGRAPHY
SPRINGFIELD METROPOLITAN AA

Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	6	350	1.6	0.8	2.4	1.6	2.4
Moderate	36	2,827	9.5	6.6	12.8	10.1	14.5
Middle	242	28,888	64.2	67.1	62.7	59.0	60.5
Upper	93	10,978	24.7	25.5	22.1	27.5	22.6
Unknown	0	0	0.0	0.0	0.1	1.8	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Purchase Loans							
Low	3	215	2.5	1.2	2.2	1.0	2.4
Moderate	15	1,311	12.4	7.3	12.5	7.6	14.5
Middle	75	10,640	62.0	59.6	63.7	62.5	60.5
Upper	28	5,692	23.1	31.9	21.6	28.9	22.6
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Refinance Loans							
Low	2	123	1.7	1.1	2.5	1.3	2.4
Moderate	10	852	8.4	7.4	13.2	8.1	14.5
Middle	81	7,704	68.1	66.9	61.8	60.8	60.5
Upper	26	2,839	21.8	24.6	22.4	29.7	22.6
Unknown	0	0	0.0	0.0	0.1	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Improvement Loans							
Low	1	12	2.4	0.6	2.3	2.5	2.4
Moderate	1	30	2.4	1.5	11.1	10.0	14.5
Middle	25	1,097	59.5	55.8	58.4	53.1	60.5
Upper	15	827	35.7	42.1	28.2	34.4	22.6
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Multifamily Loans							% of Multifamily Units
Low	0	0	0.0	0.0	5.7	5.0	8.3
Moderate	1	331	7.7	4.3	24.2	26.2	40.7
Middle	11	7,346	84.6	94.3	58.6	40.1	41.2
Upper	1	110	7.7	1.4	8.9	15.1	7.4
Unknown	0	0	0.0	0.0	2.5	13.7	2.3
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0

Source: 2018 FFIEC Census Data
2011–2015 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not add up to 100.0 due to rounding.

TABLE 34.2 DISTRIBUTION OF 2018 HOME MORTGAGE LENDING BY INCOME LEVEL OF GEOGRAPHY SPRINGFIELD METROPOLITAN AA							
Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
Other Purpose LOC							
Low	0	0	0.0	0.0	1.8	1.0	2.4
Moderate	3	100	5.9	3.7	8.2	6.2	14.5
Middle	32	1,520	62.7	56.3	56.6	49.4	60.5
Upper	16	1,082	31.4	40.0	33.4	43.4	22.6
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Other Purpose Closed/Exempt							
Low	0	0	0.0	0.0	2.8	1.2	2.4
Moderate	6	203	19.4	16.7	14.7	9.2	14.5
Middle	18	581	58.1	47.9	54.8	46.7	60.5
Upper	7	428	22.6	35.3	27.7	42.9	22.6
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Purpose Not Applicable							
Low	0	0	0.0	0.0	5.6	3.1	2.4
Moderate	0	0	0.0	0.0	16.8	10.9	14.5
Middle	0	0	0.0	0.0	64.2	66.2	60.5
Upper	0	0	0.0	0.0	13.3	19.9	22.6
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Source: 2018 FFIEC Census Data 2011–2015 U.S. Census Bureau: American Community Survey NOTE: Percentages may not add up to 100.0 due to rounding.							

Small Business Lending

The geographic distribution of small business lending in 2018 and 2019 is adequate.

As illustrated in Table 35, the bank originated 0.9 percent of its small business loans by number and 0.6 percent by dollar volume in low-income tracts, which was comparable to aggregate lending data, at 2.0 percent by number and 2.1 percent by dollar volume, as well as the demographic figure of 2.4 percent. Small business lending in moderate-income tracts, at 29.5 percent by number and 41.6 percent by dollar volume, was also comparable to aggregate lending data, at 25.0 percent by number and 33.7 percent by dollar volume, as well as the demographic figure of 24.8 percent.

The bank's geographic distribution of small business lending in 2019 was comparable to 2018 performance. Additionally, there were no significant gaps or lapses in the bank's dispersion of loans among geographies of different income levels.

Small Farm Lending

The geographic distribution of small farm lending in 2018 and 2019 is adequate.

As illustrated in Table 35, the bank did not originate any small farm loans in the AA's low-income tracts. However, demographic data indicates only 0.2 percent of AA farms are located in low-income tracts, thereby limiting the bank's opportunities to originate loans in those areas. In comparison, small farm lending in moderate-income tracts, at 15.2 percent by number and 18.3 percent by dollar volume, was comparable to aggregate lending data, at 21.6 percent by number and 17.4 percent by dollar volume, as well as the demographic figure of 16.2 percent.

The bank's geographic distribution of small farm lending in 2019 was comparable to 2018 performance. Additionally, there were no significant gaps or lapses in the bank's dispersion of small farm loans among geographies of different income levels.

TABLE 35 DISTRIBUTION OF 2018 SMALL BUSINESS AND SMALL FARM LENDING BY INCOME LEVEL OF GEOGRAPHY SPRINGFIELD METROPOLITAN AA							
Census Tract Income Level	Small Business Loans				Aggregate CRA Data		% of Businesses
	#	\$(000)	#%	\$%	#%	\$%	
Low	2	225	0.9	0.6	2.0	2.1	2.4
Moderate	67	14,525	29.5	41.6	25.0	33.7	24.8
Middle	128	15,607	56.4	44.7	52.9	46.4	55.2
Upper	30	4,565	13.2	13.1	19.0	17.1	17.3
Unknown	0	0	0.0	0.0	0.2	0.5	0.3
Not Reported	0	0	0.0	0.0	1.0	0.2	0.0
Census Tract Income Level	Small Farm Loans				Aggregate CRA Data		% of Farms
	#	\$(000)	#%	\$%	#%	\$%	
Low	0	0	0.0	0.0	0.3	0.1	0.2
Moderate	22	2,262	15.2	18.3	21.6	17.4	16.2
Middle	116	9,268	80.0	74.8	71.8	72.1	72.2
Upper	7	862	4.8	7.0	6.1	10.5	11.3
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.2	0.0	0.0
Source: 2018 FFIEC Census Data 2018 Dun & Bradstreet Data 2011–2015 U.S. Census Bureau: American Community Survey NOTE: Percentages may not add up to 100.0 due to rounding.							

Lending to Borrowers of Different Income Levels and to Businesses and Farms of Different Sizes

The bank's lending reflects adequate penetration among individuals of different income levels and businesses and farms of different sizes.

Home Mortgage Lending

The borrower distribution of home mortgage lending in 2018 and 2019 is adequate.

As illustrated in Table 36.1, the bank originated 7.2 percent of its home mortgage loans by number and 3.6 percent by dollar volume to low-income borrowers, which was comparable to aggregate lending data, at 7.0 percent by number and 3.3 percent by dollar volume, but below the demographic figure of 20.3 percent. Home mortgage lending to moderate-income borrowers, at 18.6 percent by number and 12.3 percent by dollar volume, was also comparable to aggregate lending data, at 17.0 percent by number and 10.9 percent by dollar volume, as well as the demographic figure of 18.6 percent.

The borrower distribution of home mortgage lending in 2019 was comparable to 2018 performance.

Home Purchase Loans

The borrower distribution of home purchase lending is good.

The bank originated 8.3 percent of its home purchase loans by number and 4.4 percent by dollar volume to low-income borrowers, which was comparable to aggregate lending data, at 6.7 percent by number and 3.6 percent by dollar volume, but below the demographic figure of 20.3 percent. In comparison, home purchase lending to moderate-income borrowers, at 23.1 percent by number and 17.0 percent by dollar volume, exceeded aggregate lending data, at 17.9 percent by number and 13.1 percent by dollar volume, and was comparable to the demographic figure of 18.6 percent.

The borrower distribution of home purchase lending in 2019 was below the bank's 2018 performance; however, for purposes of this evaluation, the 2018 data received more weight based on a higher number of originations.

Home Refinance Loans

The borrower distribution of home refinance lending is adequate.

The bank originated 10.1 percent of its home refinance loans by number and 4.9 percent by dollar volume to low-income borrowers, which was comparable to aggregate lending data, at 8.1 percent by number and 4.3 percent by dollar volume, but below the demographic figure of 20.3 percent. Home refinance lending to moderate-income borrowers, at 17.6 percent by number and 13.4 percent by dollar volume, was also comparable to aggregate lending data, at 16.8 percent by number and 11.6 percent by dollar volume, as well as the demographic figure of 18.6 percent.

The borrower distribution of home refinance lending in 2019 exceeded the bank's 2018 performance; however, for purposes of this analysis, the volume of lending was higher in 2018 and was weighted accordingly.

Home Improvement Loans

The borrower distribution of home improvement lending is adequate.

The bank originated only one loan to a low-income borrower, which accounted for 2.4 percent by number and 1.0 percent by dollar volume. Lending to low-income borrowers fell below aggregate lending data, at 7.3 percent by number and 4.6 percent by dollar volume, as well as the demographic figure of 20.3 percent. Conversely, home improvement lending to moderate-income borrowers, at 16.7 percent by number and 12.5 percent by dollar volume, contained a larger volume of originations and was comparable to aggregate lending data, at 14.1 percent by number and 11.1 percent by dollar volume, as well as the demographic figure of 18.6 percent.

The borrower distribution of home improvement lending in 2019 was comparable to 2018 performance.

TABLE 36.1
DISTRIBUTION OF 2018 HOME MORTGAGE LENDING
BY BORROWER INCOME LEVEL
SPRINGFIELD METROPOLITAN AA

Borrower Income Level	Bank Loans				Aggregate HMDA Data		Families by Family Income %
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	27	1,538	7.2	3.6	7.0	3.3	20.3
Moderate	70	5,281	18.6	12.3	17.0	10.9	18.6
Middle	66	5,575	17.5	13.0	19.9	16.0	20.9
Upper	183	21,291	48.5	49.5	33.4	38.1	40.2
Unknown	31	9,358	8.2	21.7	22.8	31.7	0.0
Home Purchase Loans							
Low	10	791	8.3	4.4	6.7	3.6	20.3
Moderate	28	3,040	23.1	17.0	17.9	13.1	18.6
Middle	21	2,704	17.4	15.1	21.1	19.6	20.9
Upper	57	10,769	47.1	60.3	32.7	43.1	40.2
Unknown	5	554	4.1	3.1	21.6	20.6	0.0
Home Refinance Loans							
Low	12	561	10.1	4.9	8.1	4.3	20.3
Moderate	21	1,548	17.6	13.4	16.8	11.6	18.6
Middle	17	1,984	14.3	17.2	18.9	15.4	20.9
Upper	56	6,290	47.1	54.6	34.8	45.3	40.2
Unknown	13	1,135	10.9	9.9	21.3	23.4	0.0
Home Improvement Loans							
Low	1	20	2.4	1.0	7.3	4.6	20.3
Moderate	7	245	16.7	12.5	14.1	11.1	18.6
Middle	9	359	21.4	18.3	19.9	17.9	20.9
Upper	25	1,342	59.5	68.3	48.4	55.3	40.2
Unknown	0	0	0.0	0.0	10.3	11.0	0.0
Multifamily Loans							
Low	1	68	7.7	0.9	0.6	0.0	20.3
Moderate	0	0	0.0	0.0	0.6	0.0	18.6
Middle	0	0	0.0	0.0	1.3	0.6	20.9
Upper	1	110	7.7	1.4	4.5	1.1	40.2
Unknown	11	7,609	84.6	97.7	93.0	98.3	0.0

Source: 2018 FFIEC Census Data
2011–2015 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not add up to 100.0 due to rounding.

TABLE 36.2 DISTRIBUTION OF 2018 HOME MORTGAGE LENDING BY BORROWER INCOME LEVEL SPRINGFIELD METROPOLITAN AA							
Borrower Income Level	Bank Loans				Aggregate HMDA Data		Families by Family Income %
	#	\$(000)	#%	\$%	#%	\$%	
Other Purpose LOC							
Low	1	25	2.0	0.9	6.7	5.5	20.3
Moderate	5	155	9.8	5.7	16.2	9.7	18.6
Middle	10	236	19.6	8.7	20.3	14.5	20.9
Upper	33	2,226	64.7	82.4	51.9	65.8	40.2
Unknown	2	60	3.9	2.2	4.9	4.5	0.0
Other Purpose Closed/Exempt							
Low	2	73	6.5	6.0	11.3	8.3	20.3
Moderate	9	293	29.0	24.2	19.2	13.3	18.6
Middle	9	292	29.0	24.1	19.8	15.3	20.9
Upper	11	554	35.5	45.7	44.1	55.8	40.2
Unknown	0	0	0.0	0.0	5.6	7.3	0.0
Purpose Not Applicable							
Low	0	0	0.0	0.0	1.1	0.5	20.3
Moderate	0	0	0.0	0.0	0.4	0.4	18.6
Middle	0	0	0.0	0.0	3.5	4.2	20.9
Upper	0	0	0.0	0.0	1.4	0.4	40.2
Unknown	0	0	0.0	0.0	93.7	94.5	0.0
Source: 2018 FFIEC Census Data 2011–2015 U.S. Census Bureau: American Community Survey NOTE: Percentages may not add up to 100.0 due to rounding.							

Small Business Lending

The borrower distribution of small business lending in 2018 and 2019 is adequate.

As illustrated in Table 37, the bank's small business lending in 2018 reflected an adequate penetration of lending to businesses with revenues of \$1MM or less (small businesses). The bank originated 56.8 percent of its loans by number and 44.3 percent by dollar volume to small businesses, which was comparable to aggregate lending data at 47.3 percent by number and 41.6 percent by dollar volume. The bank's concentration of loans to small businesses was below the percentage of small businesses in the AA at 90.2 percent.

The borrower distribution of small businesses lending in 2019 was comparable to 2018 performance.

Small Farm Lending

The borrower distribution of small farm lending in 2018 and 2019 is good.

The bank's small farm lending in 2018 reflected good penetration of lending to farms with revenues of \$1MM or less (small farms). The bank originated 93.1 percent of its loans by number and 90.8 percent by dollar volume to small farms, which exceeded aggregate lending data by number, at 79.2 percent, and was comparable by dollar volume at 85.3 percent. Additionally, the bank's concentration of loans to small farms was comparable to the percentage of small farms in the AA at 98.9 percent.

The borrower distribution of small farm lending in 2019 was comparable to 2018 performance.

TABLE 37 DISTRIBUTION OF 2018 SMALL BUSINESS AND SMALL FARM LENDING BY REVENUE SIZE OF BUSINESSES AND FARMS SPRINGFIELD METROPOLITAN AA							
Business Revenue By Size	Small Business Loans				Aggregate CRA Data		% of Businesses by Revenue
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	129	15,465	56.8	44.3	47.3	41.6	90.2
Over \$1MM	67	17,012	29.5	48.7	Not Reported		8.8
Unknown	31	2,445	13.7	7.0			1.0
Farm Revenue By Size	Small Farm Loans				Aggregate CRA Data		% of Farms by Revenue
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	135	11,246	93.1	90.8	79.2	85.3	98.9
Over \$1MM	2	450	1.4	3.6	Not Reported		0.9
Unknown	8	696	5.5	5.6			0.2
Source: 2018 FFIEC Census Data 2018 Dun & Bradstreet Data 2011–2015 U.S. Census Bureau: American Community Survey NOTE: Percentages may not add up to 100.0 due to rounding.							

Community Development Lending

The bank is a leader in providing CD loans. For this evaluation period, the bank originated 49 CD loans totaling \$300.2MM in the Springfield Metropolitan AA. The majority of the loans, 21 total loans for \$126.0MM, were made for revitalization and stabilization efforts in LMI tracts. The bank also made 17 loans totaling \$167.2MM for economic development. These loans were originated to SBA-eligible entities located in the Springfield Enterprise Zone. Additionally, the bank originated seven loans totaling \$2.9MM to nonprofit community service organizations, as well as four loans totaling \$4.1MM in support of affordable housing activities. The following are specific examples of CD loans that were responsive to AA needs:

- The bank originated three loans totaling \$750M to an area nonprofit organization that provides various community services targeted to disadvantaged, low-income youth, including after school education and tutoring, mentoring programs, and counseling services.

- The bank originated a \$100M loan to an organization that provides various community services targeted to LMI individuals with significant developmental disabilities, including employment skills training and job placement services.
- The bank originated a \$50.0MM loan to a business entity that supports area economic development needs, which meets SBA-eligibility standards and conducts activities that align with the purpose of the Springfield Enterprise Zone.

TABLE 38 COMMUNITY DEVELOPMENT LOANS SPRINGFIELD METROPOLITAN AA		
Community Development Purpose	#	\$(000's)
Affordable Housing	4	4,071
Community Services	7	2,880
Economic Development	17	167,210
Revitalization and Stabilization	21	126,058
TOTAL LOANS	49	300,219

INVESTMENT TEST

The bank's performance under the investment test in the Springfield Metropolitan AA is excellent.

The bank has an excellent level of qualified CD investments and grants and is often in a leadership position. The bank makes significant use of innovative and/or complex investments and exhibits excellent responsiveness to the credit and CD needs of its AA. Table 38 illustrates the breakdown of the bank's prior-period and current-period investments, as well as the bank's level of donations. For this evaluation period, the bank focused its investment activities in instruments that supported economic development needs, as well as activities related to revitalization and stabilization efforts. The following are specific examples of responsive investments to address AA needs:

- A \$1.3MM municipal bond investment that supports the revitalization and stabilization of the area through building and infrastructure projects located in the Springfield Enterprise Zone.
- A \$740M private placement bond for district-wide improvements to schools with greater than 50.0 percent of its students eligible for free or reduced lunches under the NSLP.
- The bank purchased 15 tax credits totaling \$3.3MM for historic preservation projects located in LMI tracts that support the revitalization and stabilization of areas targeted by the local government for redevelopment.

**TABLE 39
INVESTMENTS, GRANTS, AND DONATIONS
SPRINGFIELD METROPOLITAN AA**

Community Development Purpose	Prior Period Investments ¹		Current Investments ²		Donations		Total	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Affordable Housing	3	244	0	0	3	5	6	249
Community Services	0	0	1	740	115	251	116	991
Economic Development	6	6,467	0	0	11	75	17	6,542
Revitalization and Stabilization	2	3,662	16	4,569	3	3	21	8,234
TOTAL	11	10,373	17	5,309	132	334	160	16,016
¹ Book Value of Investment								
² Original Market Value of Investment								

The bank's philanthropic activity also reflected significant volume, ranking third out of all AAs in terms of number of donations, behind only the bank's significantly larger Kansas City and St. Louis markets. The majority of donations were to organizations that provide community services that specifically target LMI individuals and families. Examples of responsive donations include:

- A \$42M donation to an area organization that provides resources and assistance to new and existing businesses seeking to create jobs and invest in the region.
- The bank made six donations, totaling \$33M, to two separate area food banks to support the essential services that the organizations provide to LMI individuals.
- The bank made three donations totaling \$41M to the local chapter of a well-known community service organization that partners with many nonprofit organizations that provide community services to LMI individuals or geographies.

SERVICE TEST

The bank's performance under the service test in the Springfield Metropolitan AA is excellent.

Retail Banking Services

Branch locations and alternative delivery systems, such as drive-through facilities and online and mobile banking, are readily accessible to the bank's various geographies and to individuals of different income levels in the AA. The bank operates 11 banking offices and 21 full-service ATMs in the AA, with the distribution of branches and ATMs relatively proportionate to the percentage distribution of tracts by income level. Approximately one-fourth of locations are situated in LMI tracts, and while the bank does not operate a branch or ATM in a low-income tract, multiple branches are in close proximity and are considered accessible to the AA's low-income tracts and LMI individuals.

The bank's record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in LMI areas or to LMI individuals. During the evaluation period, the bank closed one branch in a moderate-income tract; however, the bank still has two remaining branches located in moderate-income tracts in the AA.

The bank's products, services, and business hours do not vary in a way that inconveniences its AA, particularly LMI geographies and/or LMI individuals. The bank's operations and product offerings in the AA generally mirror that of the overall institution, which are described above in the overall "Institution" section of this evaluation.

TABLE 40 RETAIL AND COMMUNITY DEVELOPMENT SERVICES SPRINGFIELD METROPOLITAN AA												
Branch Accessibility	Location of Branches by Tract (%)						Percent of Tracts ¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	0.0	27.3	54.6	9.1	9.1	100.0	6.0	25.3	51.8	15.7	1.2	100.0
	Location of Full-Service ATMs by Tract (%)						Percent of Tracts ¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	0.0	23.8	57.1	4.8	14.3	100.0	6.0	25.3	51.8	15.7	1.2	100.0
Changes in Branch Location	Number of Branches (#)						Net Change in Branch Locations (#)					
	Total Branches		Openings (#)		Closings (#)		Low	Mod	Mid	Upp	Unk	Total
	11		0		1		0	(1)	0	0	0	(1)
Community Development Services	Affordable Housing		Community Services		Economic Development		Revitalization & Stabilization		Total Services		Total Organizations	
	7		62		10		0		79		29	
¹ Based on 2018 FFIEC census tract definitions. (NOTE: Total percentages may vary by 0.1 percent due to automated rounding differences.)												

Community Development Services

The bank is a leader in providing CD services. As illustrated in Table 40, bank employees supported 29 organizations in the AA by providing 79 total services. Examples of services provided by bank employees include:

- Three bank representatives performed eight services for an organization that provides multiple services to low-income, disadvantaged youth, including mentorship and education. The bank representatives served on the organization's board of directors and supported fundraising efforts.
- A bank representative served on the board of directors for an area food bank for the entirety of the three-year period of this evaluation.

- A bank representative served on the board of directors for an area organization that provides multiple crisis-related services to LMI individuals, including emergency shelter, domestic violence advocacy resources, and educational resources.

OTHER MISSOURI METROPOLITAN ASSESSMENT AREAS
(Limited-Scope Reviews)

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE LIMITED-SCOPE OTHER MISSOURI METROPOLITAN AREAS

Cape Girardeau Metropolitan AA

The bank's AA is comprised of Cape Girardeau County in its entirety, which is one of three counties that comprise the Cape Girardeau-Jackson, Missouri-Illinois Multistate MSA.

- The AA is comprised of 16 total census tracts, including 1 low-, 3 moderate-, 9 middle-, and 3 upper-income tracts.
- Based on 2019 population estimates of the U.S. Census Bureau, the population of the county is 78,871, which is largely unchanged from 2010 U.S. Census data.
- The bank operates three full-service branches in the AA, including two in middle- and one in an upper-income tract. Each branch contains an ATM on its premises, and the bank also has another full-service ATM located in a moderate-income tract in the AA.
- As of June 30, 2019, the bank held a 4.5 percent market share of deposits in the AA, ranking 10th out of 15 FDIC-insured financial institutions with offices operating in the AA.

Jefferson City Metropolitan AA

The bank's AA is comprised of Moniteau County in its entirety, which is one of four counties that comprise the Jefferson City, Missouri MSA.

- The AA is comprised entirely of four middle-income tracts.
- Based on 2019 population estimates of the U.S. Census Bureau, the population of the county is 16,132, which is largely unchanged from 2010 U.S. Census data.
- The bank operates two full-service branches in the AA, with each branch also having an ATM on its premises. The bank also has two additional full-service ATMs located in the AA.
- As of June 30, 2019, the bank held a 27.3 percent market share of deposits in the AA, ranking 2nd out of 5 FDIC-insured financial institutions with offices operating in the AA.

Joplin MSA AA

The bank's AA is comprised of the Joplin, Missouri MSA in its entirety, which includes Jasper and Newton Counties.

- The AA is comprised of 34 total census tracts, including 6 moderate-, 23 middle-, and 5 upper-income tracts.
- Based on 2019 population estimates of the U.S. Census Bureau, the population of the

MSA is 179,564, which represents a slight increase from the 2010 U.S. Census population of 175,509.

- The bank operates two full-service branches in the AA, including one in a moderate- and one in a middle-income tract. Each branch has an ATM, and the bank also has four additional ATMs in the AA, with three located in moderate- and one located in a middle-income tract.
- As of June 30, 2019, the bank held a 6.4 percent market share of deposits in the AA, ranking 5th out of 14 FDIC-insured financial institutions with offices operating in the AA.

Columbia Metropolitan AA

The bank's AA is comprised of Boone County in its entirety, which comprises the entirety of the Columbia, Missouri MSA. Since the prior evaluation, the MSA was revised to exclude two previous counties (Howard and Cooper); however, this change did not impact the bank's AA delineation nor its performance in the data reviewed for this two-year analysis.

- The AA is comprised of 29 total census tracts, including 3 low-, 4 moderate-, 12 middle-, 7 upper-, and 3 unknown-income tracts.
- Based on 2019 population estimates of the U.S. Census Bureau, the population of the county is 180,463, which represents a moderate increase from the 2010 U.S. Census population of 163,194. The bank operates seven full-service branches in the AA, including two in low-, three in moderate-, and two in upper-income tracts. Additionally, the bank operates twelve full-service ATMs throughout the AA, including six in LMI tracts.
- As of June 30, 2019, the bank held an 11.7 percent market share of deposits in the AA, ranking 3rd out of 31 FDIC-insured financial institutions with offices operating in the AA.

St. Joseph Metropolitan AA

The bank's AA is comprised of Andrew and Buchanan Counties in their entirety, which are two of the four counties that comprise the St. Joseph, Missouri-Kansas Multistate MSA.

- The AA is comprised of 29 total census tracts, including 1 low-, 7 moderate-, 15 middle-, and 6 upper-income tracts.
- Based on 2019 population estimates of the U.S. Census Bureau, the population of Andrew County is 17,712, which is largely unchanged from the 2010 U.S. Census population. The population of Buchanan County in 2019 was 87,364, which represented a slight decline from the 2010 population of 89,070.
- The bank operates three full-service branches in the AA, including one in a low- and two in upper-income tracts. Additionally, the bank operates six ATMs throughout the AA, including one in a low-income tract.
- As of June 30, 2019, the bank held a 19.9 percent market share of deposits in the AA, ranking 2nd out of 15 FDIC-insured financial institutions with offices operating in the AA.

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE LIMITED-SCOPE
OTHER MISSOURI METROPOLITAN AREAS**

The five Missouri AAs listed in the table below were reviewed using limited-scope examination procedures. Conclusions regarding the institution's CRA performance were drawn from a review of available facts and data, including performance figures, aggregate lending comparisons, and demographic information. The conclusions regarding the bank's performance did not significantly impact the overall state rating and are as follows:

Assessment Area	Lending Test	Investment Test	Service Test
Cape Girardeau Metropolitan AA	Consistent	Below	Below
Jefferson City Metropolitan AA	Exceeds	Below	Below
Joplin MSA AA	Consistent	Below	Below
Columbia Metropolitan AA	Consistent	Below	Below
St. Joseph Metropolitan AA	Consistent	Below	Consistent

MISSOURI NONMETROPOLITAN ASSESSMENT AREAS
(Limited-Scope Reviews)

**DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE LIMITED-SCOPE OTHER
MISSOURI NONMETROPOLITAN AREAS**

Butler County AA

The bank's AA is comprised of Butler County in its entirety.

- The AA is comprised of ten total census tracts, including four moderate- and six middle-income tracts.
- Based on 2019 population estimates of the U.S. Census Bureau, the population of the county is 42,478, which is largely unchanged from 2010 U.S. Census data.
- The bank operates one full-service branch in the AA, located in a middle-income tract, as well as an ATM on the branch premises.
- As of June 30, 2019, the bank held a 7.8 percent market share of deposits in the AA, ranking 5th out of 9 FDIC-insured financial institutions with offices operating in the AA.

Eastern Missouri AA

The bank's AA is comprised of Audrain and Randolph Counties in their entirety.

- The AA is comprised of 13 total census tracts, including 1 moderate-, 9 middle-, and 3 upper-income tracts.
- Based on 2019 population estimates of the U.S. Census Bureau, the population of Audrain County is 25,388, which is largely unchanged from the 2010 U.S. Census population. The population of Randolph County in 2019 was 24,970 and was also largely unchanged from 2010.
- The bank operates two full-service branches in the AA, including one in a moderate- and one in a middle-income tract. Each branch contains an ATM on its premises. The bank also has two additional ATMs in the AA, one each in a middle- and upper-income tract.
- As of June 30, 2019, the bank held a 20.0 percent market share of deposits in the AA, ranking 2nd out of 10 FDIC-insured financial institutions with offices operating in the AA.

Ozark AA

The bank's AA is comprised of Camden and Laclede Counties in their entirety.

- The AA is comprised of 17 total census tracts, including 1 moderate-, 12 middle-, and 4 upper-income tracts.

- Based on 2019 population estimates of the U.S. Census Bureau, the population of Camden County is 46,305, which is a slight increase from the 2010 population of 44,002. The population of Laclede County in 2019 was 35,450 and was largely unchanged from 2010.
- The bank operates one branch with an ATM in the AA, located in a middle-income tract. The bank also has two additional full-service ATMs in the AA, one each in a moderate- and middle-income tract.
- As of June 30, 2019, the bank held a 6.6 percent market share of deposits in the AA, ranking 5th out of 15 FDIC-insured financial institutions with offices operating in the AA.

Northeast Missouri AA

The bank's AA is comprised of Marion and Ralls Counties in their entirety.

- The AA is comprised of 11 total census tracts, including 1 moderate-, 7 middle-, and 3 upper-income tracts.
- Based on 2019 population estimates of the U.S. Census Bureau, the population of Marion County is 28,530, which is largely unchanged from 2010. The population of Ralls County in 2019 was 10,169 and also was largely unchanged from 2010.
- The bank operates one full-service branch with an ATM in the AA, located in a middle-income tract. The bank closed one branch in the AA during the evaluation period that was located in a moderate-income tract. The bank still maintains an additional full-service ATM at this location.
- As of June 30, 2019, the bank held a 12.1 percent market share of deposits in the AA, ranking 4th out of 9 FDIC-insured financial institutions with offices operating in the AA.

Southwest Missouri AA

The bank's AA is comprised of Barry and Lawrence Counties in their entirety.

- The AA is comprised of 14 total census tracts, including 13 middle- and 1 upper-income tract.
- Based on 2019 population estimates of the U.S. Census Bureau, the population of Barry County is 35,789, which is largely unchanged from 2010. The population of Lawrence County in 2019 was 38,355 and also was largely unchanged from 2010. The bank operates one full-service branch with an ATM in the AA, located in a middle-income tract. The bank closed one branch in the AA during the evaluation period that was located in a middle-income tract.
- As of June 30, 2019, the bank held a 4.1 percent market share of deposits in the AA, ranking 11th out of 16 FDIC-insured financial institutions with offices operating in the AA.

Taney County AA

The bank's AA is comprised of Taney County in its entirety.

- The AA is comprised of ten total census tracts, including one moderate- and nine middle-income tracts.
- Based on 2019 population estimates of the U.S. Census Bureau, the population of the county is 55,928, which represents moderate growth from 2010, when the population was 51,910.
- The bank operates one full-service branch and two full-service ATMs in the AA, all located in middle-income tracts.
- As of June 30, 2019, the bank held a 3.4 percent market share of deposits in the AA, ranking 11th out of 13 FDIC-insured financial institutions with offices operating in the AA.

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE LIMITED-SCOPE
OTHER MISSOURI NONMETROPOLITAN AREAS**

The six Missouri AAs listed in the table below were reviewed using limited-scope examination procedures. Conclusions regarding the institution's CRA performance were drawn from a review of available facts and data, including performance figures, aggregate lending comparisons, and demographic information. The conclusions regarding the bank's performance did not significantly impact the overall state rating and are as follows:

Assessment Area	Lending Test	Investment Test	Service Test
Butler County AA	Consistent	Below	Below
Eastern Missouri AA	Exceeds	Below	Below
Ozark AA	Consistent	Below	Below
Northeast Missouri AA	Consistent	Below	Consistent
Southwest Missouri AA	Consistent	Below	Below
Taney County AA	Exceeds	Below	Below

STATE OF KANSAS

CRA RATING FOR KANSAS:

The lending test is rated:

The investment test is rated:

The service test is rated:

Satisfactory

Low Satisfactory

Outstanding

Outstanding

Major factors supporting the rating include:

Lending Test

- Lending levels reflect adequate responsiveness to AA credit needs, and the bank makes use of innovative and/or flexible lending practices in serving AA credit needs.
- The bank's distribution of loans by income level of geography is adequate.
- The bank's distribution of loans among individuals of different income levels, including LMI, and businesses and farms of different sizes is adequate.
- The bank makes a relatively high level of CD loans within its AAs.

Investment Test

- The bank makes an excellent level of qualified CD investments and grants and is often in a leadership position. In addition, the bank makes significant use of innovative and/or complex investments to support CD initiatives and exhibits excellent responsiveness to the credit and CD needs throughout its state of Kansas AAs.

Service Test

- The bank's delivery systems are readily accessible to geographies and/or individuals of different income levels throughout its AAs.
- The bank's record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly to LMI geographies and/or LMI individuals.
- Products, services, and business hours do not vary in a way that inconveniences its AAs, particularly LMI geographies and/or individuals.
- The bank is a leader in providing CD services within its Kansas AAs and is responsive to the available service opportunities.

SCOPE OF EXAMINATION

The scope of the review for the state of Kansas was consistent with the overall scope for the institution, including evaluations under the lending, investment, and service tests. Consistent with the overall scope, small farm lending received less weight due to low lending volume.

Similarly, the review did not include an analysis of multifamily mortgage loans due to limited volume that did not support a meaningful analysis.

A full-scope review was conducted for the Wichita Metropolitan AA. The overall state rating was based predominantly on the bank's performance in this particular AA, although the cumulative results of each limited-scope AA also factored into the rating.

Limited-scope reviews also were conducted for the Lawrence MSA AA, Manhattan Metropolitan AA, Ellis County AA, Reno County AA, Southeast Kansas AA, and Western Kansas AA to ascertain if the bank's performance in those areas was generally consistent with its performance in the overall state.

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN KANSAS

The bank delineates 7 of its 27 AAs and operates 23 of its 165 branches in the state of Kansas. Loan and deposit products and services offered in the state generally mirror those discussed in the overall "Institution" section of this report, with a primary emphasis on home mortgage and small business lending. Small farm lending also continues to be a significant product in the rural, agricultural-dominant areas of the state. Descriptions of the bank's operations in each AA are provided in each AA analysis that follows.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN KANSAS

LENDING TEST

The bank's performance under the lending test in the state of Kansas is low satisfactory. The lending test performance in the full-scope Wichita Metropolitan AA is adequate.

Lending Activity

The bank's lending activities in the state of Kansas reflect adequate responsiveness to AA credit needs. The bank's loan products and origination volumes appear consistent with the credit needs of the bank's Kansas AAs. Additionally, the bank makes use of innovative and/or flexible lending programs to serve AA credit needs, including to LMI borrowers.

Geographic Distribution of Loans

The bank's overall geographic distribution of lending within the state of Kansas reflects adequate penetration, with adequate penetration similarly noted in the Wichita Metropolitan AA. Additionally, there were no significant performance gaps or anomalies noted in the full-scope review of the Wichita Metropolitan AA.

Lending to Borrowers of Different Income Levels and to Businesses and Farms of Different Sizes

The bank's lending within the state of Kansas reflects an overall adequate penetration among individuals of different income levels and businesses and farms of different sizes, with adequate penetration similarly noted in the Wichita Metropolitan AA.

Community Development Lending

The bank provides a relatively high level of CD loans in the state of Kansas, as well as the Wichita Metropolitan AA. The bank originated 46 CD loans totaling \$112.4MM in AAs within the state, of which, 59.5 percent of the loans, by dollar volume, were originated within the Wichita Metropolitan AA. The state's CD loan volume represented 8.0 percent of all CD lending at the institutional-level by number and 4.2 percent by dollar volume. Approximately 71.7 percent of the bank's CD loans were considered responsive to economic development needs, while the remaining loans were considered responsive to affordable housing, community service, and revitalization and stabilization needs of the AAs. Furthermore, the AAs that received limited-scope reviews also reported relatively high levels of CD lending, including 14 loans totaling \$38.5MM that were distributed relatively evenly among the Manhattan Metropolitan, Southeast Kansas, and Reno County AAs. All of these loans were considered responsive to area economic development needs.

INVESTMENT TEST

The bank's overall performance under the investment test in the state of Kansas is outstanding. The investment test performance in the full-scope Wichita Metropolitan AA is excellent.

The bank has an excellent level of qualified CD investments and grants and is often in a leadership position. The bank makes significant use of innovative and/or complex investments and exhibits excellent responsiveness to the credit and CD needs of its AAs. Overall, the bank had 91 investments totaling \$24.3MM, which included 24 prior-period investments totaling \$640M and 67 current-period investments totaling \$23.7MM. A significant portion of the investments were comprised of affordable housing equity funds and tax credits for the purpose of the revitalization and stabilization of LMI geographies and areas targeted by local governments for historic preservation and improvements. For this evaluation, the investment test was heavily weighted on the performance of the bank's investments, including donation activity, in the Wichita Metropolitan AA, although the bank also was considered responsive to many of its limited-scope review AAs based on its donation activity. In addition, approximately \$4.0MM in investments were also made in areas not located within a delineated AA; however, these investments were given consideration in the state-wide total due to the bank satisfactorily meeting the investment needs of its primary delineated AAs.

The bank's philanthropic activity was particularly responsive to the needs of its AAs, primarily through donation activity, and factored heavily into the overall investment test rating as a result

of its innovative characteristics. The bank's donation activity included 273 donations totaling \$929M, of which 81 donations totaling \$642M were made in the Wichita Metropolitan AA. Many of the bank's donations were responsive to the needs of area organizations that provide community services in a variety of capacities to LMI individuals and families. During the evaluation period, the bank made an in-kind donation that was particularly responsive and impactful to the economic development and community service needs of the Wichita Metropolitan AA. The bank donated a closed branch facility, which was located in a low-income tract and surrounded by LMI tracts, to an area non-profit agency to share with two other non-profit organizations for their ongoing operational use. The three organizations provide various community services, including small business education and resources, as well as specialized services for minority business owners and aspiring entrepreneurs. In total, the donated building accounted for \$225M of the bank's total donation activity in the Wichita Metropolitan AA.

SERVICE TEST

The bank's performance under the service test in the state of Kansas is outstanding. The service test performance in the full-scope Wichita Metropolitan AA is excellent.

Retail Banking Services

Branch locations and alternative delivery systems, such as drive-through facilities and online and mobile banking, are readily accessible to the bank's various geographies and to individuals of different income levels in each AA. Of the bank's 23 branches throughout the state of Kansas, eight are located in LMI tracts, which comprises approximately 34.8 percent of its branches in the state. In comparison, approximately 33.2 percent of tracts contained within the bank's AA boundaries are comprised of LMI tracts. Additionally, the bank also operates 44 full-service ATMs throughout the state of Kansas, with 13 of these ATMs (29.6 percent) located in LMI tracts. This distribution of full-service branches and ATMs supports readily accessible banking services among LMI geographies, in addition to the bank's online and mobile service products.

The bank's record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in LMI areas or to LMI individuals. Since the prior evaluation, the bank closed four branches in the state, including one in a low-income tract and three in middle-income tracts. As detailed above, the branch closure in the low-income tract occurred in the Wichita Metropolitan AA, where the bank subsequently donated the facility to a non-profit organization that provides various community services.

The bank's products, services, and business hours do not vary in a way that inconveniences its AAs, particularly LMI geographies and/or LMI individuals. The bank's operations in the state of Kansas generally reflect those of the overall institution, which are described above in the overall "Institution" section of this evaluation.

Community Development Services

The bank is a leader in providing CD services in its Kansas AAs. During the evaluation period, bank representatives performed 215 CD services to 66 organizations across the state. A significant majority of the services were to organizations that provide community services targeted to LMI individuals and families. In addition to being a leader in providing CD services in the full-scope Wichita Metropolitan AA, the volume of services performed throughout the limited-scope AAs further contributed to the overall outstanding service test rating. In particular, the Southeast Kansas, Ellis County, and Western Kansas AAs demonstrated high levels of CD service activity given the bank's branching presence and availability for service opportunities in these AAs.

**WICHITA METROPOLITAN ASSESSMENT AREA
METROPOLITAN AREA
(Full-Scope Review)**

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE WICHITA METROPOLITAN AA

The bank's AA is comprised of Butler and Sedgwick Counties in their entirety, which comprise two of the four counties that make up the Wichita, Kansas MSA.

- The AA is comprised of 137 total census tracts, including 16 low-, 38 moderate-, 45 middle-, and 38 upper-income tracts. Since the prior evaluation, the total numbers of tracts remains unchanged; however, the numbers of LMI tracts reflect an increase of four low-income tracts and a decrease of eight moderate-income tracts.
- The bank operates 9 of its 165 banking offices in the Wichita Metropolitan AA. The tract distribution of banking offices includes one branch in a low-, three in moderate-, and five in upper-income tracts. Additionally, the bank operates 18 full-service ATMs throughout the AA, including three in low-, four in moderate-, three in middle-, and eight in upper-income tracts. There has been one branch closing in the AA since the prior evaluation, with no branch openings.
- As of June 30, 2019, the bank had a 5.7 percent market share of deposits, ranking 5th out of 39 FDIC-insured financial institutions with offices operating in the AA.
- Two community contacts that were recently conducted as part of the public evaluations of other financial institutions in the area were reviewed for information relevant to the bank's CRA performance criterion and to gain perspective on local economic conditions, possible credit needs in the area, and the responsiveness of area banks in meeting those needs.
- One community contact was affiliated with an area organization that supports community service organizations that provide essential services to LMI individuals and families, including a primary purpose of partnering individuals with affordable housing alternatives. The second contact directs an agency that partners with the SBA to provide education and financial resources to small business owners and aspiring entrepreneurs.

**TABLE 41
POPULATION CHANGE**

Area	2010 Population	2015 Population	Percent Change
Butler County, KS	65,880	66,092	0.3
Sedgwick County, KS	498,365	506,529	1.6
Wichita, KS MSA	630,919	638,884	1.3
State of Kansas	2,853,118	2,892,987	1.4

Source: 2010 U.S. Census Bureau Decennial Census
2011-2015 U.S. Census Bureau: American Community Survey

- The population of the AA reflected modest growth between the period of 2010 and 2015, and aligned similarly with overall growth levels for the state of Kansas.
- A review of population characteristics within the AA did not reveal any material factors that may impact the bank's lending performance.

**TABLE 42
MEDIAN FAMILY INCOME CHANGE**

Area	2010 Median Family Income	2015 Median Family Income	Percent Change
Butler County, KS	66,581	72,774	9.3
Sedgwick County, KS	61,137	63,779	4.3
Wichita, KS MSA	61,402	64,897	5.7
State of Kansas	62,424	66,389	6.4

Source: 2006-2010 U.S. Census Bureau: American Community Survey
2011-2015 U.S. Census Bureau: American Community Survey

- The median family income of the AA reflected positive trends between 2010 and 2015. Larger growth was reported in Butler County during the time period, although the county contains a much smaller population than Sedgwick County.

**TABLE 43
HOUSING COSTS CHANGE**

Area	Median Housing Value		Percent Change	Median Gross Rent		Percent Change
	2010	2015		2010	2015	
Butler County, KS	121,200	134,500	11.0	664	756	13.9
Sedgwick County, KS	117,300	126,500	7.8	639	731	14.4
Wichita, KS MSA	114,382	124,445	8.8	635	727	14.5
State of Kansas	122,600	132,000	7.7	671	757	12.8

Source: 2006-2010 U.S. Census Bureau: American Community Survey
2011-2015 U.S. Census Bureau: American Community Survey

- Although housing values have increased throughout the AA, the overall affordability ratio of the AA, at 40.4 percent, reflects better housing affordability than other metropolitan AAs throughout the bank's footprint. For example, the affordability ratios for the Kansas City and St. Louis Metropolitan AAs are 35.9 percent and 34.8 percent, respectively.
- A community contact knowledgeable of area housing needs indicated the majority of housing stock is 40 years and older, and there has been a steady decline in housing construction. New construction has occurred in suburban areas; however, the homes are not considered to be affordable for LMI individuals. As a result, the contact indicated there is an insufficient amount of affordable single-family housing to meet the demand in the area.

**TABLE 44
UNEMPLOYMENT RATES**

Region	2014	2015	2016	2017	2018
Butler County, KS	4.9	4.3	4.3	3.8	3.5
Sedgwick County, KS	5.4	4.8	4.8	4.3	3.8
Wichita, KS MSA	5.2	4.7	4.7	4.2	3.7
State of Kansas	4.5	4.2	4.2	3.7	3.4

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- Major employers in the AA include Spirit AeroSystems (11,500 employees), Textron Aviation (9,000), McConnell Air Force Base (6,867), Via Christi Regional Medical Center (5,426), and Koch Industries (3,263).
- A community contact noted the primary industries in the area include manufacturing, healthcare and social assistance, professional services, and retail trade.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE WICHITA METROPOLITAN AA

LENDING TEST

The bank's performance under the lending test in the Wichita Metropolitan AA is adequate.

Lending Activity

The bank's lending activities reflect adequate responsiveness to AA credit needs. The evaluation of lending in this AA included 490 home mortgage, 346 small business, and 45 small farm loans originated during a two-year period between January 1, 2018 and December 31, 2019.

The bank makes use of innovative and/or flexible lending programs to serve AA credit needs, including LMI borrowers. A description of the bank's flexible lending products is discussed above in the overall "Institution" section.

Geographic Distribution of Loans

The geographic distribution of lending reflects adequate penetration throughout the AA.

Home Mortgage Lending

The geographic distribution of home mortgage lending in 2018 and 2019 is adequate.

As illustrated in Table 45.1, the distribution of 2018 home mortgage loans was 1.9 percent by number and 0.4 percent by dollar volume in low-income tracts, which was comparable to aggregate lending data, at 3.0 percent by number and 1.5 percent by dollar volume, but below

the demographic figure of 5.3 percent. Home mortgage lending in moderate-income tracts, at 14.7 percent by number and 6.6 percent by dollar volume, was comparable to aggregate lending data by number (15.9 percent) but below by dollar volume (11.4 percent). Lending in moderate-income tracts also was comparable to the demographic figure of 18.5 percent.

The bank's home mortgage lending in 2019 was comparable to 2018 performance. Furthermore, the bank's loan dispersion among geographies of different income levels did not reveal any significant gaps or lapses.

Home Purchase Loans

The geographic distribution of home purchase lending is adequate.

The distribution of 2018 home purchase loans was 2.0 percent by number and 0.6 percent by dollar volume in low-income tracts, which was comparable to aggregate lending data, at 2.6 percent by number and 1.2 percent by dollar volume, but below the demographic figure of 5.3 percent. Home purchase lending in moderate-income tracts, at 19.6 percent by number and 12.6 percent by dollar volume, was comparable to aggregate lending data by number (16.2 percent) and exceeded by dollar volume (9.6 percent). Lending in moderate-income tracts also was comparable to the demographic figure of 18.5 percent.

The bank's home purchase lending in 2019 was comparable to 2018 performance. Furthermore, the bank's loan dispersion among geographies of different income levels did not reveal any significant gaps or lapses.

Home Refinance Loans

The geographic distribution of home refinance lending is poor.

The distribution of 2018 home refinance loans reflected poor penetration among LMI tracts. Lending in low-income tracts consisted of only one loan, which accounted for 2.0 percent of home refinance lending by number and 0.8 percent by dollar volume. This was comparable to aggregate lending data, at 2.9 percent by number and 1.4 percent by dollar volume, but below the demographic figure of 5.3 percent. Home refinance lending in moderate-income tracts, at 8.2 percent by number and 3.0 percent by dollar volume, was below aggregate lending data, at 13.6 percent by number and 7.7 percent by dollar volume, as well as the demographic figure of 18.5 percent.

The bank's home refinance lending in 2019 was comparable to 2018 performance. The bank's loan dispersion among geographies of different income levels did not reveal any significant gaps or lapses.

Home Improvement Loans

The geographic distribution of home improvement lending is adequate.

The distribution of 2018 home improvement loans was 3.6 percent by number and 1.8 percent by dollar volume in low-income tracts, which was comparable to aggregate lending data, at 4.1 percent by number and 2.2 percent by dollar volume, as well as the demographic figure of 5.3 percent. Home improvement lending in moderate-income tracts, at 10.7 percent by number and 10.4 percent by dollar volume, was also comparable to aggregate lending data, at 13.4 percent by number and 10.1 percent by dollar volume, but below the demographic figure of 18.5 percent.

The bank's home improvement lending in 2019 was comparable to 2018 performance. Furthermore, the bank's loan dispersion among geographies of different income levels did not reveal any significant gaps or lapses.

TABLE 45.1
DISTRIBUTION OF 2018 HOME MORTGAGE LENDING
BY INCOME LEVEL OF GEOGRAPHY
WICHITA METROPOLITAN AA

Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	5	240	1.9	0.4	3.0	1.5	5.3
Moderate	38	3,884	14.7	6.6	15.9	11.4	18.5
Middle	76	8,725	29.3	14.8	35.7	30.7	35.8
Upper	140	45,992	54.1	78.2	45.4	56.4	40.4
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Purchase Loans							
Low	3	163	2.0	0.6	2.6	1.2	5.3
Moderate	30	3,526	19.6	12.6	16.2	9.6	18.5
Middle	41	4,843	26.8	17.3	35.8	30.1	35.8
Upper	79	19,519	51.6	69.6	45.3	59.2	40.4
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Refinance Loans							
Low	1	55	2.0	0.8	2.9	1.4	5.3
Moderate	4	205	8.2	3.0	13.6	7.7	18.5
Middle	18	1,859	36.7	27.0	36.1	30.4	35.8
Upper	26	4,777	53.1	69.3	47.5	60.6	40.4
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Improvement Loans							
Low	1	22	3.6	1.8	4.1	2.2	5.3
Moderate	3	130	10.7	10.4	13.4	10.1	18.5
Middle	8	284	28.6	22.8	34.1	31.0	35.8
Upper	16	811	57.1	65.0	48.4	56.7	40.4
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Multifamily Loans							% of Multifamily Units
Low	0	0	0.0	0.0	13.7	3.4	9.5
Moderate	0	0	0.0	0.0	37.7	30.4	34.1
Middle	1	1,060	33.3	5.1	31.7	35.8	41.0
Upper	2	19,538	66.7	94.9	16.9	30.4	15.4
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0

Source: 2018 FFIEC Census Data
2011–2015 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not add up to 100.0 due to rounding.

TABLE 45.2 DISTRIBUTION OF 2018 HOME MORTGAGE LENDING BY INCOME LEVEL OF GEOGRAPHY WICHITA METROPOLITAN AA							
Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
Other Purpose LOC							
Low	0	0	0.0	0.0	3.1	2.5	5.3
Moderate	0	0	0.0	0.0	11.3	7.7	18.5
Middle	6	470	30.0	28.4	35.8	29.6	35.8
Upper	14	1,186	70.0	71.6	49.8	60.2	40.4
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Other Purpose Closed/Exempt							
Low	0	0	0.0	0.0	3.3	2.3	5.3
Moderate	1	23	16.7	5.9	13.2	8.5	18.5
Middle	2	209	33.3	53.2	33.8	24.6	35.8
Upper	3	161	50.0	41.0	49.6	64.6	40.4
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Purpose Not Applicable							
Low	0	0	0.0	0.0	4.2	2.4	5.3
Moderate	0	0	0.0	0.0	29.9	20.1	18.5
Middle	0	0	0.0	0.0	36.0	34.2	35.8
Upper	0	0	0.0	0.0	29.9	43.3	40.4
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Source: 2018 FFIEC Census Data 2011–2015 U.S. Census Bureau: American Community Survey NOTE: Percentages may not add up to 100.0 due to rounding.							

Small Business Lending

The geographic distribution of small business lending in 2018 and 2019 is adequate.

As illustrated in Table 46, the bank originated 6.5 percent of its small business loans by number and 4.5 percent by dollar volume in low-income tracts, which was comparable to aggregate lending data by number (7.0 percent), but below by dollar volume (7.8 percent). Lending in low-income tracts was comparable to the demographic figure of 6.8 percent. Small business lending in moderate-income tracts, at 32.9 percent by number and 29.8 percent by dollar volume, exceeded aggregate lending data by number (24.8 percent) and was comparable by dollar volume (29.9 percent). Lending in moderate-income tracts also exceeded the demographic figure of 27.3 percent.

The bank's geographic distribution of small business lending in 2019 was comparable to 2018 performance. Additionally, there were no significant gaps or lapses in the bank's dispersion of loans among geographies of different income levels.

Small Farm Lending

The geographic distribution of small farm lending in 2018 and 2019 is good.

In 2018, the bank did not record a small farm loan in a low-income tract, which was consistent with the performance of aggregate lenders. Furthermore, the location of the AA's low-income tracts within the urban corridor of Wichita provides limited opportunities for small farm lending. In comparison, the bank's concentration of small farm lending in moderate-income tracts was 9.5 percent by number and 18.0 percent by dollar volume, which exceeded aggregate lending data, at 1.1 percent by number and 2.3 percent by dollar volume, as well as the demographic figure of 5.9 percent.

The bank's geographic distribution of small farm lending in 2019 was below its 2018 performance, but did not impact the overall product rating. There were no significant gaps or lapses in the bank's dispersion of loans among geographies of different income levels.

**TABLE 46
DISTRIBUTION OF 2018 SMALL BUSINESS AND SMALL FARM LENDING
BY INCOME LEVEL OF GEOGRAPHY
WICHITA METROPOLITAN AA**

Census Tract Income Level	Small Business Loans				Aggregate CRA Data		% of Businesses
	#	\$(000)	#%	\$%	#%	\$%	
Low	11	1,435	6.5	4.5	7.0	7.8	6.8
Moderate	56	9,492	32.9	29.8	24.8	29.9	27.3
Middle	59	11,979	34.7	37.6	33.2	32.3	32.8
Upper	44	8,990	25.9	28.2	33.9	29.7	33.1
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	1.0	0.2	0.0
Census Tract Income Level	Small Farm Loans				Aggregate CRA Data		% of Farms
	#	\$(000)	#%	\$%	#%	\$%	
Low	0	0	0.0	0.0	0.0	0.0	0.7
Moderate	2	460	9.5	18.0	1.1	2.3	5.9
Middle	13	1,489	61.9	58.2	54.7	65.1	39.3
Upper	6	610	28.6	23.8	43.8	32.6	54.1
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.4	0.0	0.0

Source: 2018 FFIEC Census Data
2018 Dun & Bradstreet Data
2011–2015 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not add up to 100.0 due to rounding.

Lending to Borrowers of Different Income Levels and to Businesses and Farms of Different Sizes

The bank's lending reflects adequate penetration among individuals of different income levels and businesses and farms of different sizes.

Home Mortgage Lending

The borrower distribution of home mortgage lending in 2018 and 2019 is adequate.

As illustrated in Table 47.1, the distribution of 2018 home mortgage loans was 11.6 percent by number and 3.4 percent by dollar volume to low-income borrowers, which exceeded aggregate lending data by number (8.2 percent) and was comparable by dollar volume (4.1 percent). Lending to low-income borrowers was below the demographic figure of 20.8 percent. Home mortgage lending to moderate-income borrowers, at 16.6 percent by number and 7.7 percent by dollar volume, was comparable to aggregate lending data by number (19.4 percent) and below by dollar volume (13.8 percent). Lending to moderate-income borrowers was comparable to the demographic figure of 17.6 percent.

The borrower distribution of home mortgage lending in 2019 was comparable to 2018 performance.

Home Purchase Loans

The borrower distribution of home purchase lending is adequate.

The bank originated 13.7 percent of its home purchase loans by number and 5.5 percent by dollar volume to low-income borrowers, which exceeded aggregate lending data by number (8.5 percent) and was comparable by dollar volume (4.5 percent). Lending to low-income borrowers was below the demographic figure of 20.8 percent. Home purchase lending to moderate-income borrowers, at 22.9 percent by number and 14.6 percent by dollar volume, was comparable to aggregate lending data, at 21.6 percent by number and 16.3 percent by dollar volume, and exceeded the demographic figure of 17.6 percent.

The borrower distribution of home purchase lending in 2019 was comparable to 2018 performance.

Home Refinance Loans

The borrower distribution of home refinance lending is adequate.

The bank originated 10.2 percent of its home refinance loans by number and 4.3 percent by dollar volume to low-income borrowers, which was comparable to aggregate lending data, at 8.7 percent by number and 4.7 percent by dollar volume, but below the demographic figure of 20.8 percent. Lending to moderate-income borrowers, at 12.2 percent by number and 5.1 percent by dollar volume, was slightly lower, but considered comparable to, aggregate lending data by number (17.3 percent), but below by dollar volume (12.9 percent). Lending to moderate-income borrowers was also lower, but considered comparable to the demographic figure of 17.6 percent.

The borrower distribution of home refinance lending in 2019 was below the bank's 2018 performance.

Home Improvement Loans

The borrower distribution of home improvement lending is poor.

The bank originated only three loans to low-income borrowers, which accounted for 10.7 percent by number and 4.9 percent by dollar volume. Lending to low-income borrowers was comparable to aggregate lending data, at 7.6 percent by number and 5.6 percent by dollar volume, but below the demographic figure of 20.8 percent. Similarly, home improvement lending to moderate-income borrowers consisted of only one loan, which accounted for 3.6 percent by number and 2.5 percent by dollar volume. Lending to moderate-income borrowers was below aggregate lending data, at 17.1 percent by number and 13.8 percent by dollar volume, as well as the demographic figure of 17.6 percent.

The borrower distribution of home improvement lending in 2019 exceeded the bank's 2018 performance. For 2019, lending to moderate-income borrowers reflected performance comparable to the demographic figure, while lending to low-income borrowers was below the demographic figure. However, this improved performance from 2018 did not impact the overall product rating.

TABLE 47.1
DISTRIBUTION OF 2018 HOME MORTGAGE LENDING
BY BORROWER INCOME LEVEL
WICHITA METROPOLITAN AA

Borrower Income Level	Bank Loans				Aggregate HMDA Data		Families by Family Income %
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	30	1,995	11.6	3.4	8.2	4.1	20.8
Moderate	43	4,505	16.6	7.7	19.4	13.8	17.6
Middle	46	5,351	17.8	9.1	21.0	17.70	21.1
Upper	120	24,381	46.3	41.4	31.7	38.6	40.5
Unknown	20	22,609	7.7	38.4	19.8	25.8	0.0
Home Purchase Loans							
Low	21	1,556	13.7	5.5	8.5	4.5	20.8
Moderate	35	4,097	22.9	14.6	21.6	16.3	17.6
Middle	27	3,681	17.6	13.1	21.0	19.9	21.1
Upper	59	16,402	38.6	58.5	29.3	41.4	40.5
Unknown	11	2,315	7.2	8.3	19.7	17.9	0.0
Home Refinance Loans							
Low	5	299	10.2	4.3	8.7	4.7	20.8
Moderate	6	354	12.2	5.1	17.3	12.9	17.6
Middle	11	1,383	22.4	20.1	22.8	20.1	21.1
Upper	23	4,154	46.9	60.2	37.2	47.6	40.5
Unknown	4	706	8.2	10.2	14.0	14.8	0.0
Home Improvement Loans							
Low	3	61	10.7	4.9	7.6	5.6	20.8
Moderate	1	31	3.6	2.5	17.1	13.8	17.6
Middle	6	197	21.4	15.8	22.6	17.5	21.1
Upper	16	928	57.1	74.4	45.1	50.9	40.5
Unknown	2	30	7.1	2.4	7.6	12.2	0.0
Multifamily Loans							
Low	0	0	0.0	0.0	0.0	0.0	20.8
Moderate	0	0	0.0	0.0	1.6	0.4	17.6
Middle	0	0	0.0	0.0	2.7	0.5	21.1
Upper	1	1,060	33.3	5.1	17.5	3.3	40.5
Unknown	2	19,538	66.7	94.9	78.1	95.9	0.0

Source: 2018 FFIEC Census Data
2011–2015 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not add up to 100.0 due to rounding.

TABLE 47.2 DISTRIBUTION OF 2018 HOME MORTGAGE LENDING BY BORROWER INCOME LEVEL WICHITA METROPOLITAN AA							
Borrower Income Level	Bank Loans				Aggregate HMDA Data		Families by Family Income %
	#	\$(000)	#%	\$%	#%	\$%	
Other Purpose LOC							
Low	1	79	5.0	4.8	8.9	6.7	20.8
Moderate	0	0	0.0	0.0	18.5	13.2	17.6
Middle	2	90	10.0	5.4	26.0	22.1	21.1
Upper	16	1,467	80.0	88.6	45.2	57.4	40.5
Unknown	1	20	5.0	1.2	1.4	0.7	0.0
Other Purpose Closed/Exempt							
Low	0	0	0.0	0.0	8.5	4.6	20.8
Moderate	1	23	16.7	5.9	18.4	14.5	17.6
Middle	0	0	0.0	0.0	25.7	17.1	21.1
Upper	5	370	83.3	94.1	41.9	55.6	40.5
Unknown	0	0	0.0	0.0	5.5	8.1	0.0
Purpose Not Applicable							
Low	0	0	0.0	0.0	1.3	0.8	20.8
Moderate	0	0	0.0	0.0	0.8	0.3	17.6
Middle	0	0	0.0	0.0	1.3	1.3	21.1
Upper	0	0	0.0	0.0	1.0	1.2	40.5
Unknown	0	0	0.0	0.0	95.6	96.4	0.0
Source: 2018 FFIEC Census Data 2011–2015 U.S. Census Bureau: American Community Survey NOTE: Percentages may not add up to 100.0 due to rounding.							

Small Business Lending

The borrower distribution of small business lending in 2018 and 2019 is adequate.

As illustrated in Table 48, the bank's distribution of lending in 2018 to businesses with revenues of \$1MM or less (small businesses) was 44.1 percent by number and 30.1 percent by dollar volume. This was comparable to aggregate lending data, at 41.8 percent by number and 35.6 percent by dollar volume, but the bank's concentration of loans to small businesses was below the percentage of small businesses in the AA at 88.5 percent.

The borrower distribution of small businesses lending in 2019 was comparable to 2018 performance.

Small Farm Lending

The borrower distribution of small farm lending in 2018 and 2019 is good.

The bank's distribution of loans in 2018 to farms with revenues of \$1MM or less (small farms), at 95.2 percent by number and 86.3 percent by dollar volume, exceeded aggregate lending data by number (64.5 percent) and was comparable by dollar volume (85.0 percent). Additionally, the bank's concentration of loans to small farms was comparable to the percentage of small farms in the AA at 98.7 percent.

The borrower distribution of small farm lending in 2019 was comparable to 2018 performance.

TABLE 48 DISTRIBUTION OF 2018 SMALL BUSINESS AND SMALL FARM LENDING BY REVENUE SIZE OF BUSINESSES AND FARMS WICHITA METROPOLITAN AA							
Business Revenue By Size	Small Business Loans				Aggregate CRA Data		% of Businesses by Revenue
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	75	9,603	44.1	30.1	41.8	35.6	88.5
Over \$1MM	71	18,563	41.8	58.2	Not Reported		10.7
Unknown	24	3,730	14.1	11.7			0.7
Farm Revenue By Size	Small Farm Loans				Aggregate CRA Data		% of Farms by Revenue
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	20	2,209	95.2	86.3	64.5	85.0	98.7
Over \$1MM	1	350	4.8	13.7	Not Reported		1.3
Unknown	0	0	0.0	0.0			0.0
Source: 2018 FFIEC Census Data 2018 Dun & Bradstreet Data 2011–2015 U.S. Census Bureau: American Community Survey NOTE: Percentages may not add up to 100.0 due to rounding.							

Community Development Lending

The bank makes a relatively high level of CD loans in the AA. For this evaluation period, the bank originated 20 CD loans totaling \$66.8MM. A significant portion of the loans, 15 total for \$63.4MM, were considered responsive to area economic development needs. The remaining CD loans consisted of three loans totaling \$3.4MM that supported revitalization and stabilization efforts, and two loans totaling \$33M that supported entities providing community services to area LMI individuals. The following are specific examples of CD loans that were responsive to AA needs:

- A \$29M CD loan was originated to a nonprofit organization that provides resources to area LMI individuals and families experiencing homelessness and economic crisis.
- A \$15MM loan was responsive to area economic development needs by providing ongoing capital for an area small business operating within an LMI area that met the SBA size-eligibility standards.

- A \$1.2MM loan was responsive to the revitalization and stabilization activities of an area organization located in an LMI tract and within the Wichita Downtown Master Revitalization Plan.

**TABLE 49
COMMUNITY DEVELOPMENT LOANS
WICHITA METROPOLITAN AA**

Community Development Purpose	#	\$(000's)
Affordable Housing	0	0
Community Services	2	33
Economic Development	15	63,417
Revitalization and Stabilization	3	3,380
TOTAL LOANS	20	66,830

INVESTMENT TEST

The bank's performance under the investment test in the Wichita Metropolitan AA is excellent.

The bank has an excellent level of qualified CD investments and grants and is often in a leadership position. The bank makes significant use of innovative and/or complex investments and exhibits excellent responsiveness to the credit and CD needs of its AA. Table 50 illustrates the breakdown of the bank's prior- and current-period investments, as well as the bank's level of donations. For this evaluation period, the bank had a total of 48 investments totaling \$19.6MM in the AA. The bank focused its investment activities in instruments that supported revitalization and stabilization efforts, as well as affordable housing initiatives. The following are specific examples of responsive investments to address AA needs:

- The bank invested in a Kansas Historical Rehabilitation Tax Credit totaling \$2.3MM for a multifamily housing project located in a moderate-income tract and within a local community improvement district. The investment supports the revitalization and stabilization of this particular area, including promoting activities that help attract new, or retain existing, businesses or residents, including job creation or retention for LMI individuals.
- The bank invested approximately \$3.6MM in affordable housing equity funds during the evaluation period. These investments support specialized funding for the ongoing creation and rehabilitation of housing considered to be affordable for LMI individuals and families.

**TABLE 50
INVESTMENTS, GRANTS, AND DONATIONS
WICHITA METROPOLITAN AA**

Community Development Purpose	Prior Period Investments ¹		Current Investments ²		Donations		Total	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Affordable Housing	4	227	5	3,350	2	8	11	3,585
Community Services	0	0	0	0	69	562	69	562
Economic Development	0	0	0	0	8	70	8	70
Revitalization and Stabilization	1	156	38	15,834	2	2	41	15,992
TOTAL	5	383	43	19,184	81	642	129	20,209
¹ Book Value of Investment								
² Original Market Value of Investment								

The bank's philanthropic activity also reflected significant donation volume, ranking third out of all AAs in terms of dollar volume of donations. The majority of donations were to organizations that provided community services to LMI individuals and families. Examples of responsive donations include:

- The bank received favorable consideration for the donation of a branch facility to a nonprofit agency for its use and partnership with other area nonprofit entities. The bank's donation of \$225M was based on a market evaluation. A detailed description of the donation activity is explained above in the "Investment Test" section for the state of Kansas.
- The bank made \$91M in donations to the local chapter of a nationally known non-profit organization that provides an array of community services targeted to LMI individuals and families in the AA.
- The bank made two donations totaling \$7M to an area organization that provides multiple services for LMI youth, including emergency shelter, food, clothing, and medical care, among others.

SERVICE TEST

The bank's performance under the service test in the Wichita Metropolitan AA is excellent.

Retail Banking Services

Branch locations and alternative delivery systems, such as drive-through facilities and online and mobile banking, are readily accessible to the bank's various geographies and to individuals of different income levels in the AA. Of the bank's nine full-service branches throughout the AA, four are located in LMI tracts (one in a low- and three in moderate-income tracts), which comprises 44.4 percent of all branches in the AA. In comparison, 39.4 percent of all tracts within

the AA are considered LMI tracts. Additionally, the bank also has 18 full-service ATMs within the AA, with seven of these ATMs (38.9 percent) located in LMI tracts.

The bank's record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in LMI areas or to LMI individuals. During the evaluation period, the bank closed one branch in a low-income tract; however, as detailed above, the bank subsequently donated the facility to a non-profit agency that provides various community services. Additionally, the bank has continued to serve area residents impacted by the branch closing by maintaining a full-service ATM at the location. The bank also has two other branches that are located within four miles of the closed branch.

The bank's products, services, and business hours do not vary in a way that inconveniences its AA, particularly LMI geographies and/or LMI individuals. The bank's operations and product offerings in the AA generally mirror that of the overall institution, which are described above in the overall "Institution" section of this evaluation.

TABLE 51 RETAIL AND COMMUNITY DEVELOPMENT SERVICES WICHITA METROPOLITAN AA												
Branch Accessibility	Location of Branches by Tract (%)						Percent of Tracts ¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	11.1	33.3	0.0	55.6	0.0	100.0	11.7	27.7	32.8	27.7	0.0	100.0
	Location of Full-Service ATMs by Tract (%)						Percent of Tracts ¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	16.7	22.2	16.7	44.4	0.0	100.0	11.7	27.7	32.8	27.7	0.0	100.0
Changes in Branch Location	Number of Branches (#)						Net Change in Branch Locations (#)					
	Total Branches		Openings (#)		Closings (#)		Low	Mod	Mid	Upp	Unk	Total
	9		0		1		(1)	0	0	0	0	(1)
Community Development Services	Affordable Housing		Community Services		Economic Development		Revitalization & Stabilization		Total Services		Total Organizations	
	0		78		8		2		88		28	
¹ Based on 2018 FFIEC census tract definitions. (NOTE: Total percentages may vary by 0.1 percent due to automated rounding differences.)												

Community Development Services

The bank is a leader in providing CD services. As illustrated in Table 51, bank employees supported 28 different organizations in the AA by providing 88 total services. Examples of services provided by bank employees include:

- A bank representative served on the board of directors during the evaluation period for an area parochial charitable organization that provides an array of community services for area LMI individuals and families, including shelter, food, and financial assistance.

- Four bank representatives performed 11 services teaching financial education to area LMI youth through a well-known organization. The organization provides multiple resources for LMI, at-risk youth, including educational resources and mentorship programs.
- A bank representative served on the board of directors for the local chapter of a well-known organization that provides LMI individuals with temporary housing in the event their children are in extended hospital stays and the family cannot afford lodging.

OTHER KANSAS METROPOLITAN ASSESSMENT AREAS
(Limited-Scope Reviews)

**DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE LIMITED-SCOPE OTHER
KANSAS METROPOLITAN AREAS**

Lawrence MSA AA

The bank's AA is comprised of Douglas County in its entirety, which comprises the entirety of the Lawrence, Kansas MSA.

- The AA is comprised of 22 total census tracts, including 2 low-, 7 moderate-, 8 middle-, and 5 upper-income tracts.
- Based on 2019 population estimates of the U.S. Census Bureau, the population of the MSA is 122,259, which represents a moderate increase from the 2010 U.S. Census population of 110,826.
- The bank operates five full-service branches in the AA, including one in a low-, one in a moderate-, one in a middle-, and two in upper-income tracts. Additionally, nine full-service ATMs are positioned throughout the AA, including three in LMI tracts.
- As of June 30, 2019, the bank held a 9.9 percent market share of deposits in the AA, ranking 3rd out of 22 FDIC-insured financial institutions with offices operating in the AA.

Manhattan Metropolitan AA

The bank's AA is comprised of Riley and Pottawatomie Counties in their entirety, which are two of the three counties that comprise the Manhattan, Kansas MSA.

- The AA is comprised of 18 total census tracts, including 3 moderate-, 11 middle-, 2 upper-, and 2 unknown-income tracts.
- Based on 2019 population estimates of the U.S. Census Bureau, the population of Riley County is 74,232, which is an increase from the 2010 population of 71,553. The population of Pottawatomie County in 2019 was 24,383, which represented a moderate increase from the 2010 population of 21,728.
- The bank operates three full-service branches in the AA, including one branch in a moderate- and two in middle-income tracts. Each branch contains an ATM on its premises. The bank also has three additional full-service ATMs located in the AA.
- As of June 30, 2019, the bank held an 8.6 percent market share of deposits in the AA, ranking 2nd out of 20 FDIC-insured financial institutions with offices operating in the AA.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN LIMITED-SCOPE KANSAS METROPOLITAN AREAS

The two Kansas AAs listed in the table below were reviewed using limited-scope examination procedures. Conclusions regarding the institution's CRA performance were drawn from a review of available facts and data, including performance figures, aggregate lending comparisons, and demographic information. The conclusions regarding the bank's performance did not significantly impact the overall state rating and are as follows:

Assessment Area	Lending Test	Investment Test	Service Test
Lawrence MSA AA	Consistent	Below	Below
Manhattan Metropolitan AA	Consistent	Below	Consistent

KANSAS NONMETROPOLITAN ASSESSMENT AREAS
(Limited-Scope Reviews)

**DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE LIMITED-SCOPE OTHER
KANSAS NONMETROPOLITAN AREAS**

Ellis County AA

The bank's AA is comprised of Ellis County in its entirety.

- The AA is comprised of six total census tracts, including four middle- and two upper-income tracts.
- Based on 2019 population estimates of the U.S. Census Bureau, the population of the county is 28,553, which is largely unchanged from the 2010 population of 28,424.
- The bank operates one full-service branch with an ATM in a middle-income tract. The bank also has one additional full-service ATM located in the AA.
- As of June 30, 2019, the bank held a 16.8 percent market share of deposits in the AA, ranking 2nd out of 10 FDIC-insured financial institutions with offices operating in the AA.

Reno County AA

The bank's AA is comprised of Reno County in its entirety.

- The AA is comprised of 17 total census tracts, including 4 moderate-, 10 middle-, and 3 upper-income tracts.
- Based on 2019 population estimates of the U.S. Census Bureau, the population of the county is 61,998, which represents a decline from the 2010 population of 64,548.
- The bank operates one full-service branch with an ATM in an upper-income tract. The bank also has one additional full-service ATM located in a moderate-income tract in the AA.
- As of June 30, 2019, the bank held a 5.3 percent market share of deposits in the AA, ranking 5th out of 11 FDIC-insured financial institutions with offices operating in the AA.

Southeast Kansas AA

The bank's AA is comprised of Cherokee, Crawford, and Labette Counties in their entireties.

- The AA is comprised of 25 total census tracts, including 5 moderate-, 19 middle-, and 1 upper-income tract.
- Based on 2019 population estimates of the U.S. Census Bureau, the population of Cherokee County is 19,939, which is a decline from the 2010 population of 21,603. The population of Crawford County in 2019 was 38,818 and was largely unchanged

from 2010. Finally, the population of Labette County in 2019 was 19,618, which declined from the 2010 population of 21,534.

- The bank operates three full-service branches in the AA, including one branch each in a moderate-, middle-, and upper-income tract. Each branch contains an ATM on its premises. The bank also has two additional full-service ATMs located in middle-income tracts in the AA.
- As of June 30, 2019, the bank held a 10.0 percent market share of deposits in the AA, ranking 5th out of 19 FDIC-insured financial institutions with offices operating in the AA.

Western Kansas AA

The bank's AA is comprised of Finney and Kearny Counties in their entirety.

- The AA is comprised of 13 total census tracts, including 4 moderate-, 6 middle-, and 3 upper-income tracts.
- Based on 2019 population estimates of the U.S. Census Bureau, the population of Finney County is 36,467, which is similar to the 2010 population of 36,953. The population of Kearney County in 2019 was 3,838 and was largely unchanged from 2010.
- The bank operates one full-service branch and two ATMs in a middle-income tract.
- As of June 30, 2019, the bank held a 26.6 percent market share of deposits in the AA, ranking 1st out of 10 FDIC-insured financial institutions with offices operating in the AA.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE LIMITED-SCOPE OTHER KANSAS NONMETROPOLITAN AREAS

The four Kansas AAs listed in the table below were reviewed using limited-scope examination procedures. Conclusions regarding the institution's CRA performance were drawn from a review of available facts and data, including performance figures, aggregate lending comparisons, and demographic information. The conclusions regarding the bank's performance did not significantly impact the overall state rating and are as follows:

Assessment Area	Lending Test	Investment Test	Service Test
Ellis County AA	Consistent	Below	Below
Reno County AA	Consistent	Below	Below
Southeast Kansas AA	Consistent	Below	Consistent
Western Kansas AA	Exceeds	Below	Consistent

STATE OF ILLINOIS

CRA RATING FOR ILLINOIS:

The lending test is rated:

The investment test is rated:

The service test is rated:

Satisfactory

Low Satisfactory

High Satisfactory

Outstanding

Major factors supporting the rating include:

Lending Test

- Lending levels reflect adequate responsiveness to AA credit needs, and the bank makes limited use of innovative and/or flexible lending practices in serving AA credit needs.
- The bank's distribution of loans by income level of geography is adequate.
- The bank's distribution of loans among individuals of different income levels, including LMI, and businesses and farms of different sizes is adequate.
- The bank makes a relatively high level of CD loans within its AAs.

Investment Test

- The bank makes a significant level of qualified CD investments and grants and is occasionally in a leadership position. In addition, the bank makes significant use of innovative and/or complex investments to support CD initiatives and exhibits good responsiveness to the credit and CD needs throughout its state of Illinois AAs.

Service Test

- The bank's delivery systems are reasonably accessible to geographies and/or individuals of different income levels throughout its AAs.
- The bank's record of opening and closing branches has generally not adversely affected the accessibility of its delivery systems, particularly to LMI geographies and/or LMI individuals.
- Products, services, and business hours do not vary in a way that inconveniences its AAs, particularly LMI geographies and/or individuals.
- The bank is a leader in providing CD services within its Illinois AAs and is responsive to the available service opportunities.

SCOPE OF EXAMINATION

The scope of the review for the state of Illinois was consistent with the overall scope for the institution, including evaluations under the lending, investment, and service tests. Consistent

with the overall scope, small farm lending received less weight due to low lending volume. Additionally, the review did not include an analysis of multifamily mortgage loans due to limited volume that did not support a meaningful analysis.

A full-scope review was conducted for the Peoria Metropolitan AA. The overall state rating was based predominantly on the bank's performance in this particular AA, although consideration was also given to the bank's performance in its two AAs that were subject to limited-scope reviews.

Limited-scope reviews were conducted for the Bloomington MSA AA and Champaign Metropolitan AA to ascertain if the bank's performance in those areas was generally consistent with its performance in the overall state.

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN ILLINOIS

The bank delineates 3 of its 27 AAs and operates 10 of its 165 branches in the state of Illinois. Loan and deposit products and services offered in the state generally mirror those discussed in the overall "Institution" section of this report, with a primary emphasis on home mortgage and small business lending. Detailed descriptions of the bank's operations in each AA are provided in each AA analysis that follows.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN ILLINOIS

LENDING TEST

The bank's performance under the lending test in the state of Illinois is low satisfactory. The lending test performance in the full-scope Peoria Metropolitan AA is adequate.

Lending Activity

The bank's lending activities in the state of Illinois reflect adequate responsiveness to AA credit needs. The bank's loan products and origination volumes appear consistent with the credit needs of the bank's Illinois AAs. Additionally, the bank makes limited use of innovative and/or flexible lending programs to serve AA credit needs, including to LMI borrowers.

Geographic Distribution of Loans

The bank's overall geographic distribution of lending within the state of Illinois reflects adequate penetration, with adequate penetration similarly noted in the Peoria Metropolitan AA. Additionally, there were no significant performance gaps or anomalies noted in the full-scope review of the Peoria Metropolitan AA.

Lending to Borrowers of Different Income Levels and to Businesses and Farms of Different Sizes

The bank's lending within the state of Illinois reflects an overall adequate penetration among individuals of different income levels and businesses and farms of different sizes, with adequate penetration similarly noted in the Peoria Metropolitan AA.

Community Development Lending

The bank provides a relatively high level of CD loans in the state of Illinois, as well as the Peoria Metropolitan AA. The bank originated 35 CD loans, totaling \$58.9MM in AAs within the state, of which, 34.8 percent of the loans, by dollar volume, were originated within the Peoria Metropolitan AA. However, the dollar volume of CD lending in the state has declined by more than half from the prior evaluation.

INVESTMENT TEST

The bank's overall performance under the investment test in the state of Illinois is high satisfactory. The investment test performance in the full-scope Peoria Metropolitan AA is adequate.

The bank has a significant level of qualified CD investments and grants and is occasionally in a leadership position. The bank makes significant use of innovative and/or complex investments and exhibits good responsiveness to the credit and CD needs of its AAs. During this evaluation period, the bank did not record a debt or equity investment in the Peoria Metropolitan AA or the Champaign Metropolitan AA. However, the bank had a particularly significant volume of investments in its Bloomington MSA AA, which was the primary factor in determining the overall state rating. Investments in other areas of the state that were not located within a delineated AA also were given consideration in the state-wide total due to the bank satisfactorily meeting the investment needs of its primary delineated AAs. Overall, the volume of investment activity in the state of Illinois, by dollar volume, ranked second among all of the bank's state/multistate AAs, only behind the Kansas City Metropolitan AA. Additionally, although investment activity in the full-scope Peoria Metropolitan AA was lacking, the bank's level of philanthropic donation activity in the AA ranked 5th out of the bank's 27 AAs in terms of dollar volume and was considered responsive to area needs.

SERVICE TEST

The bank's performance under the service test in the state of Illinois is outstanding. The service test performance in the full-scope Peoria Metropolitan AA is excellent.

Retail Banking Services

Branch locations and alternative delivery systems, such as drive-through facilities and online and mobile banking, are reasonably accessible to the bank's various geographies and to individuals of different income levels in each AA. Of the bank's ten branches in the state of Illinois, the bank operates one location in a low-income tract and one in a moderate-income tract. The bank also has 11 full-service ATMs located within its Illinois AAs, with 3 located in LMI tracts.

The bank's record of opening and closing branches has generally not adversely affected the accessibility of its delivery systems, particularly in LMI areas or to LMI individuals. Since the prior evaluation, the bank closed three branches in the state of Illinois, including one in a low-, one in a moderate-, and one in a middle-income tract.

The bank's products, services, and business hours do not vary in a way that inconveniences its AAs, particularly LMI geographies and/or LMI individuals. The bank's operations in the state of Illinois generally reflect those of the overall institution, which are described above in the overall "Institution" section of this evaluation.

Community Development Services

The bank is a leader in providing CD services in its Illinois AAs. During the evaluation period, bank representatives performed 130 CD services to 38 organizations throughout the state. The bank also has an excellent level of CD services performed in its Peoria Metropolitan AA. While the level of CD services performed in the bank's two additional AAs is below that of the full-scope Peoria Metropolitan AA, the volume of services performed is still considered responsive to area needs considering the bank's branching presence in each market. Overall, the services performed are generally responsive to organizations that provide community services to LMI individuals and families, as well as agencies that support area economic development initiatives.

**PEORIA METROPOLITAN ASSESSMENT AREA
METROPOLITAN AREA
(Full-Scope Review)**

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE PEORIA METROPOLITAN AA

The bank's Peoria Metropolitan AA is comprised of three of the five counties in the entire Peoria, Illinois MSA, including Peoria, Tazewell, and Woodford Counties in their entirety.

- The AA is comprised of 87 census tracts, including 13 low-, 15 moderate-, 39 middle-, and 20 upper-income tracts. Since the prior evaluation, the total numbers of tracts remains unchanged, although the total numbers of LMI tracts increased by four tracts.
- The bank operates 5 of its 165 banking offices in the Peoria Metropolitan AA. One of the offices is located in a low-income tract, two are in middle-, and two are in upper-income census tracts. The bank has closed two offices in the AA since the prior evaluation, each located in a moderate- and middle- income tract.
- As of June 30, 2019, the bank had a 7.8 percent market share of deposits among all FDIC-insured financial institutions with offices in the AA, ranking 4th out of 31 institutions.
- A community contact recently conducted in conjunction with the public evaluation of another financial institution in the area was reviewed for information relevant to the bank's CRA performance criterion and to gain perspective on local economic conditions, possible credit needs in the area, and the responsiveness of area banks in meeting those needs. The contact specializes in the field of agricultural studies at an area educational institution.

**TABLE 52
POPULATION CHANGE**

Area	2010 Population	2015 Population	Percent Change
Peoria County, IL	186,494	187,112	0.3
Tazewell County, IL	135,394	135,697	0.2
Woodford County, IL	38,664	39,106	1.1
Peoria, IL MSA	379,186	379,947	0.2
State of Illinois	12,830,632	12,873,761	0.3

Source: 2010 U.S. Census Bureau Decennial Census
2011-2015 U.S. Census Bureau: American Community Survey

- Peoria is the anchor city of the Peoria, Illinois MSA and the AA, serving as the primary hub for retail and medical services, as well as cultural events. Based on April 1, 2010 Census population data¹¹, Peoria's population was 115,150, which represented 31.8 percent of the AA population.

¹¹ U.S. Census Bureau QuickFacts (2010).

- A community contact noted more growth in Peoria and Tazewell Counties had occurred in recent years. Additionally, rural areas have experienced population decline, with migration shifts to more populated areas, such as the city of Peoria.

TABLE 53 MEDIAN FAMILY INCOME CHANGE			
Area	2010 Median Family Income	2015 Median Family Income	Percent Change
Peoria County, IL	63,163	65,788	4.2
Tazewell County, IL	66,764	72,000	7.8
Woodford County, IL	75,601	77,186	2.1
Peoria, IL MSA	66,038	69,329	5.0
State of Illinois	68,236	71,546	4.9
Source: 2006-2010 U.S. Census Bureau: American Community Survey 2011-2015 U.S. Census Bureau: American Community Survey			

- Peoria County had the lowest median family income of the three AA counties, as well as the highest percentage of LMI families, at 41.5 percent. Families living below the poverty level in Peoria County, at 12.5 percent, were significantly more prevalent than those in Tazewell and Woodford Counties, at 5.9 percent and 6.2 percent, respectively.
- Woodford County, which is the most sparsely populated of the three AA counties, reported the lowest growth in median family income, but the highest figure, outpacing the other two AA counties, the entire MSA, and the state of Illinois. Woodford County also had the lowest portion of LMI families in the AA, at 32.6 percent.

TABLE 54 HOUSING COSTS CHANGE						
Area	Median Housing Value		Percent Change	Median Gross Rent		Percent Change
	2010	2015		2010	2015	
Peoria County, IL	119,000	126,600	6.4	669	713	6.6
Tazewell County, IL	125,700	134,900	7.3	631	682	8.1
Woodford County, IL	151,500	158,200	4.4	675	737	9.2
Peoria, IL MSA	123,496	131,267	6.3	657	701	6.7
State of Illinois	202,500	173,800	(14.2)	834	907	8.8
Source: 2006-2010 U.S. Census Bureau: American Community Survey 2011-2015 U.S. Census Bureau: American Community Survey						

- In 2015, housing was more affordable in the AA, based on an affordability ratio of 41.2 percent, compared to the figure for Illinois, at 33.1 percent. Affordability ratios among the three AA counties were all comparable, ranging from 40.4 percent in Peoria County to 43.1 percent in Tazewell County. These statistics suggest that demand for home mortgage loans in the AA could be higher based on overall affordability.

**TABLE 55
UNEMPLOYMENT RATES**

Region	2014	2015	2016	2017	2018
Peoria County, IL	7.8	6.8	6.8	5.9	5.5
Tazewell County, IL	6.8	6.2	6.3	5.4	4.9
Woodford County, IL	5.6	5.0	5.4	4.4	4.1
Peoria, IL MSA	7.2	6.3	6.5	5.6	5.1
State of Illinois	7.1	5.9	5.9	4.9	4.3

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- Major employers¹² in the AA include Caterpillar (12,000 employees), OSF St. Francis Medical Center (12,000), UnityPoint Health (4,991), Peoria Public Schools (2,891), Illinois Central College (1,625), Bradley University (1,300), and Advanced Technology Services (1,073).
- A community contact noted that the numbers of farming operations in the area is declining while the sizes of operations are growing, resulting in larger farms and the need for larger loan amounts based on their increased scale of operations.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE PEORIA METROPOLITAN AA

LENDING TEST

The bank's performance under the lending test in the Peoria Metropolitan AA is adequate.

Lending Activity

The bank's lending activities reflects adequate responsiveness to AA credit needs. The evaluation of loans in the AA included 254 home mortgage loans, 150 small business loans and 62 small farm loans originated during a two-year period between January 1, 2018 and December 31, 2019. At 2.3 percent of total loans included in this evaluation, the Peoria Metropolitan AA ranks 11th among the bank's 27 AAs by number of loan originations.

The bank makes use of innovative and/or flexible lending programs to serve AA credit needs, including LMI borrowers. A description of flexible lending products is discussed in the overall institutional description.

Geographic Distribution of Loans

The geographic distribution of lending reflects adequate penetration throughout the AA.

¹² Source: Greater Peoria Economic Development Council

Home Mortgage Lending

The geographic distribution of home mortgage lending in 2018 and 2019 is adequate. As shown in Table 56.1, the distribution of 2018 home mortgage loans among low-income tracts, at 5.1 percent by number, exceeded aggregate lending data, at 1.9 percent, while the lending by dollar volume was comparable, at 2.2 percent and 2.0 percent, respectively. The bank's distribution was comparable to the demographic figure of 4.1 percent, which represents the percentage of owner-occupied housing units in the AA's low-income tracts. The bank's distribution of lending in moderate-income tracts at 21.2 percent by number and 13.0 percent by dollar volume exceeded aggregate lending data by number and dollar volume, at 16.3 percent and 9.8 respectively, as well as the demographic figure of 16.4 percent.

The bank's home mortgage lending in 2019 was below 2018 performance, including the volume of loans originated. However, the bank's loan dispersion among geographies of different income levels does not reveal any noteworthy gaps or lapses in either year.

Home Purchase Loans

The geographic distribution of home purchase lending in 2018 and 2019 is good. The bank's distribution of 2018 home purchase lending in low-income tracts was 3.8 percent by number and 0.7 percent by dollar volume, which was comparable to respective figures for aggregate data, at 1.5 percent and 0.5 percent. Bank lending was also comparable to the demographic figure of owner-occupied housing units in the AA's low-income tracts, at 4.1 percent. The bank's 2018 distribution of home purchase loans in moderate-income tracts was 26.9 percent by number and 20.8 percent by dollar volume, which exceeded aggregate lending data for number and dollar volume, at 15.9 percent and 9.2 percent, respectively, as well as the demographic figure of 16.4 percent.

The bank's distribution of 2019 home purchase lending was below 2018 performance, but lending volume was slightly higher in 2018. There were no significant gaps or lapses in the bank's dispersion of loans among geographies of different income levels.

Home Refinance Loans

The geographic distribution of home refinance lending in 2018 and 2019 is adequate. The bank's distribution of 2018 home refinance lending in low-income tracts was 9.3 percent by number and 4.5 percent by dollar volume, which exceeded respective figures for aggregate data, at 2.1 percent and 1.5 percent. Bank lending also exceeded the demographic figure of owner-occupied housing units in the AA's low-income tracts, at 4.1 percent. The bank's distribution of 2018 home refinance loans in moderate-income tracts was 16.7 percent by number and 8.3 percent by dollar volume, which was comparable to the aggregate data figures for number and dollar volume, at 16.3 percent and 9.9 percent, respectively, as well as the demographic figure of 16.4 percent.

The bank's distribution of 2019 home refinance lending was below 2018 performance, although lending volume was higher in 2018. There were no significant gaps or lapses in the bank's dispersion of loans among geographies of different income levels.

Home Improvement Loans

The geographic distribution of home improvement lending in 2018 and 2019 is adequate. The bank did not originate any loans in low-income tracts during 2018, although total home improvement lending was limited to 18 loans in the AA. Furthermore, aggregate lending data was low, at 1.7 percent by number and 0.8 percent by dollar volume. Both bank and aggregate lending numbers were below the demographic figure of 4.1 percent. The bank's distribution of 2018 home improvement loans in moderate-income tracts was 27.8 percent by number and 19.0 percent by dollar volume, which exceeded aggregate lending data, at 12.6 and 9.2 percent, respectively, and also exceeded the demographic figure of 16.4 percent.

The bank's distribution of 2019 home improvement lending was below 2018 performance. There were no significant gaps or lapses in the bank's dispersion of loans among geographies of different income levels.

TABLE 56.1
DISTRIBUTION OF 2018 HOME MORTGAGE LENDING
BY INCOME LEVEL OF GEOGRAPHY
PEORIA METROPOLITAN AA

Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	7	248	5.1	2.2	1.9	2.0	4.1
Moderate	29	1,455	21.2	13.0	16.3	9.8	16.4
Middle	62	3,777	45.3	33.9	48.0	43.3	48.4
Upper	39	5,677	28.5	50.9	33.8	44.9	31.1
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Purchase Loans							
Low	1	22	3.8	0.7	1.5	0.5	4.1
Moderate	7	669	26.9	20.8	15.9	9.2	16.4
Middle	8	951	30.8	29.5	48.1	42.5	48.4
Upper	10	1,579	38.5	49.0	34.5	47.8	31.1
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Refinance Loans							
Low	5	206	9.3	4.5	2.1	1.5	4.1
Moderate	9	376	16.7	8.3	16.3	9.9	16.4
Middle	29	1,700	53.7	37.4	48.7	42.5	48.4
Upper	11	2,261	20.4	49.8	33.0	46.1	31.1
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Improvement Loans							
Low	0	0	0.0	0.0	1.7	0.8	4.1
Moderate	5	148	27.8	19.0	12.6	9.2	16.4
Middle	7	141	38.9	18.1	49.0	44.7	48.4
Upper	6	489	33.3	62.9	36.7	45.2	31.1
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Multifamily Loans							% of Multifamily Units
Low	0	0	0.0	0.0	14.3	20.4	18.4
Moderate	0	0	0.0	0.0	26.0	10.0	19.5
Middle	1	292	100.0	100.0	40.3	54.0	42.8
Upper	0	0	0.0	0.0	19.5	15.6	19.3
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0

Source: 2018 FFIEC Census Data
2011–2015 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not add up to 100.0 due to rounding.

TABLE 56.2 DISTRIBUTION OF 2018 HOME MORTGAGE LENDING BY INCOME LEVEL OF GEOGRAPHY PEORIA METROPOLITAN AA							
Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
Other Purpose LOC							
Low	0	0	0.0	0.0	1.2	0.5	4.1
Moderate	4	152	18.2	10.7	16.4	8.7	16.4
Middle	9	196	40.9	13.8	39.1	32.8	48.4
Upper	9	1,068	40.9	75.4	43.4	58.0	31.1
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Other Purpose Closed/Exempt							
Low	1	20	6.3	2.2	2.3	2.1	4.1
Moderate	4	110	25.0	12.1	12.0	8.1	16.4
Middle	8	497	50.0	54.8	54.3	43.3	48.4
Upper	3	280	18.8	30.9	31.4	46.5	31.1
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Purpose Not Applicable							
Low	0	0	0.0	0.0	7.3	3.9	4.1
Moderate	0	0	0.0	0.0	32.0	26.8	16.4
Middle	0	0	0.0	0.0	46.3	48.2	48.4
Upper	0	0	0.0	0.0	14.3	21.2	31.1
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Source: 2018 FFIEC Census Data 2011–2015 U.S. Census Bureau: American Community Survey NOTE: Percentages may not add up to 100.0 due to rounding.							

Small Business Lending

The geographic distribution of small business lending for 2018 and 2019 is adequate. As noted in Table 57, in 2018 the bank originated 23.3 percent of loans by number and 24.9 percent by dollar volume in the AA's low-income tracts, which exceeded aggregate lending data, at 10.0 percent by number and 11.3 percent by dollar volume, as well as the percentage of businesses in low-income tracts, at 11.2 percent. In comparison, small business lending in moderate-income tracts, at 3.5 percent by number and 0.1 percent by dollar volume, was below aggregate lending data, at 13.4 percent and 12.0 percent, respectively, and below the demographic figure of 14.4 percent. While the bank's performance in moderate-income tracts was below aggregate and demographic figures, the bank's performance in low-income tracts exceeded both figures; as such, a review of the bank's total lending across all LMI geographies was considered adequate.

The bank's distribution of 2019 small business lending was comparable to 2018. Furthermore, there were no noteworthy gaps or lapses in the bank's dispersion of loans among geographies of different income levels in either year.

Small Farm Lending

The geographic distribution of small farm lending for 2018 and 2019 is adequate. As noted in Table 57, the bank had no small farm loans in LMI census tracts, while demographic data indicates that 0.5 percent of AA farms were located in low-income tracts and 2.3 percent were located in moderate-income tracts. Lending performance was also limited among other CRA reporting institutions, based on aggregate lending data in low-income tracts at 0.3 percent by number and moderate-income tract at 0.7 percent by number. Further review of demographic data indicated there were only 3 farms in the AA's low-income tracts and 15 farms in moderate-income tracts. Moreover, aggregate lenders originated two loans in low-income tracts and five loans in moderate-income tracts in 2018. In consideration of this additional context, the bank's performance is adequate.

The bank's distribution of 2019 small farm lending in LMI tracts was identical to the 2018 distribution.

TABLE 57 DISTRIBUTION OF 2018 SMALL BUSINESS AND SMALL FARM LENDING BY INCOME LEVEL OF GEOGRAPHY PEORIA METROPOLITAN AA							
Census Tract Income Level	Small Business Loans				Aggregate CRA Data		% of Businesses
	#	\$(000)	#%	\$%	#%	\$%	
Low	20	4,327	23.3	24.9	10.0	11.3	11.2
Moderate	3	18	3.5	0.1	13.4	12.0	14.4
Middle	44	9,140	51.2	52.7	44.1	43.6	45.6
Upper	19	3,857	22.1	22.2	31.9	33.1	28.8
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.7	0.1	0.0
Census Tract Income Level	Small Farm Loans				Aggregate CRA Data		% of Farms
	#	\$(000)	#%	\$%	#%	\$%	
Low	0	0	0.0	0.0	0.3	0.4	0.5
Moderate	0	0	0.0	0.0	0.7	0.2	2.3
Middle	27	4,063	87.1	90.5	75.7	76.1	62.4
Upper	4	425	12.9	9.5	23.1	23.3	34.9
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.3	0.0	0.0
Source: 2018 FFIEC Census Data 2018 Dun & Bradstreet Data 2011–2015 U.S. Census Bureau: American Community Survey NOTE: Percentages may not add up to 100.0 due to rounding.							

Lending to Borrowers of Different Income Levels and to Businesses and Farms of Different Sizes

The bank's lending has an adequate penetration among individuals of different income levels and businesses and farms of different sizes.

The bank's home mortgage lending reflects adequate penetration among individuals of different income levels, including LMI. While good penetration levels were noted among farms of different revenue sizes, the bank's penetration among businesses of different revenue sizes is poor. For this analysis, home mortgage lending carried slightly more weight due to its larger volume of lending within the AA, followed by small business lending. Small farm lending carried less weight in the analysis due to its relatively lower volume.

Home Mortgage Lending

The borrower distribution of home mortgage lending in 2018 and 2019 is good. In 2018, the bank originated 24.1 percent of its home mortgage loans to low-income borrowers by number and 12.4 percent by dollar volume, which exceeded aggregate lending data, at 13.6 percent by number and 7.6 percent by dollar volume, and was comparable to the percentage of low-income families in the AA, at 20.6 percent. Home mortgage lending to moderate-income borrowers, at 19.7 percent by number and 12.3 percent by dollar volume, was comparable to the aggregate lending data, at 20.3 percent by number and 15.5 percent by dollar volume, as well as the demographic figure of 17.8 percent.

The bank's distribution of 2019 home mortgage lending was below the 2018 distribution. The bank's 2018 distribution was weighted more heavily based on higher lending volume.

Home Purchase Loans

The borrower distribution of home purchase lending in 2018 and 2019 is good. The bank originated 26.9 percent of its 2018 home purchase lending to low-income borrowers by number and 11.3 percent by dollar volume, which exceeded aggregate lending data by number, at 15.6 percent, and is comparable by dollar volume, at 8.6 percent. Bank performance also exceeded the demographic figure of 20.6 percent. Home purchase lending to moderate-income borrowers comprised 23.1 percent by number and 14.6 percent by dollar volume, which were comparable to aggregate lending data, at 22.1 percent by number and 17.1 percent by dollar volume, but exceeded the demographic figure of 17.8 percent.

The bank's distribution of 2019 home purchase lending was below the 2018 distribution, but 2018 performance was weighted more heavily based on higher lending volume.

Home Refinance Loans

The borrower distribution of home refinance lending in 2018 and 2019 is adequate. The bank originated 24.1 percent of its 2018 home refinance loans to low-income borrowers by number

and 12.6 percent by dollar volume, which exceeded aggregate lending data, at 13.4 percent by number and 7.6 by dollar volume, and the demographic figure of 20.6 percent. Home refinance lending to moderate-income borrowers, at 24.1 percent by number and 14.8 percent by dollar volume, was comparable to the aggregate lending data, at 21.8 percent by number and 17.3 percent by dollar volume, and exceeded the demographic figure of 17.8 percent.

The bank's distribution of 2019 home refinance lending was below the 2018 distribution, but 2018 performance was weighted more heavily based on higher lending volume.

Home Improvement Loans

The borrower distribution of home improvement lending in 2018 and 2019 is good. The bank originated 22.2 percent of its 2018 home improvement loans to low-income borrowers by number and 18.8 percent by dollar volume, which exceeded aggregate lending data, at 8.2 percent by number and 6.1 percent by dollar volume. The bank's penetration was comparable to the demographic figure of 20.6 percent. Home improvement lending to moderate-income borrowers, at 11.1 percent by number and 5.9 percent by dollar volume, was comparable to the aggregate lending data by number and dollar volume, at 13.3 percent and 9.6 percent, respectively. However, bank lending was below the demographic figure of 17.8 percent.

The bank's distribution of 2019 home improvement lending was below the 2018 distribution. The bank's 2018 distribution was weighted more heavily based on slightly higher lending volume.

TABLE 58.1
DISTRIBUTION OF 2018 HOME MORTGAGE LENDING
BY BORROWER INCOME LEVEL
PEORIA METROPOLITAN AA

Borrower Income Level	Bank Loans				Aggregate HMDA Data		Families by Family Income %
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	33	1,380	24.1	12.4	13.6	7.6	20.6
Moderate	27	1,369	19.7	12.3	20.3	15.5	17.8
Middle	25	1,747	18.2	15.7	19.8	19.7	21.1
Upper	45	5,693	32.8	51.0	28.2	39.8	40.4
Unknown	7	968	5.1	8.7	18.1	17.4	0.0
Home Purchase Loans							
Low	7	365	26.9	11.3	15.6	8.6	20.6
Moderate	6	470	23.1	14.6	22.1	17.1	17.8
Middle	5	671	19.2	20.8	21.4	22.0	21.1
Upper	8	1,715	30.8	53.2	29.3	43.2	40.4
Unknown	0	0	0.0	0.0	11.6	9.1	0.0
Home Refinance Loans							
Low	13	574	24.1	12.6	13.4	7.6	20.6
Moderate	13	674	24.1	14.8	21.8	17.3	17.8
Middle	7	436	13.0	9.6	21.0	20.6	21.1
Upper	16	2,208	29.6	48.6	29.4	42.9	40.4
Unknown	5	651	9.3	14.3	14.4	11.5	0.0
Home Improvement Loans							
Low	4	146	22.2	18.8	8.2	6.1	20.6
Moderate	2	46	11.1	5.9	13.3	9.6	17.8
Middle	5	281	27.8	36.1	16.8	15.9	21.1
Upper	7	305	38.9	39.2	29.8	38.6	40.4
Unknown	0	0	0.0	0.0	31.9	29.8	0.0
Multifamily Loans							
Low	0	0	0.0	0.0	1.3	0.3	20.6
Moderate	0	0	0.0	0.0	3.9	0.6	17.8
Middle	0	0	0.0	0.0	0.0	0.0	21.1
Upper	0	0	0.0	0.0	19.5	6.9	40.4
Unknown	1	292	100.0	100.0	75.3	92.1	0.0

Source: 2018 FFIEC Census Data
2011–2015 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not add up to 100.0 due to rounding.

TABLE 58.2
DISTRIBUTION OF 2018 HOME MORTGAGE LENDING
BY BORROWER INCOME LEVEL
PEORIA METROPOLITAN AA

Borrower Income Level	Bank Loans				Aggregate HMDA Data		Families by Family Income %
	#	\$(000)	#%	\$%	#%	\$%	
Other Purpose LOC							
Low	5	127	22.7	9.0	5.5	3.4	20.6
Moderate	3	84	13.6	5.9	16.0	12.3	17.8
Middle	3	65	13.6	4.6	13.3	8.7	21.1
Upper	10	1,115	45.5	78.7	24.6	39.9	40.4
Unknown	1	25	4.5	1.8	40.6	35.6	0.0
Other Purpose Closed/Exempt							
Low	4	168	25.0	18.5	6.9	5.1	20.6
Moderate	3	95	18.8	10.5	17.1	15.9	17.8
Middle	5	294	31.3	32.4	15.4	21.6	21.1
Upper	4	350	25.0	38.6	32.0	41.0	40.4
Unknown	0	0	0.0	0.0	28.6	16.4	0.0
Purpose Not Applicable							
Low	0	0	0.0	0.0	3.3	2.1	20.6
Moderate	0	0	0.0	0.0	2.0	2.5	17.8
Middle	0	0	0.0	0.0	1.3	2.1	21.1
Upper	0	0	0.0	0.0	0.7	0.2	40.4
Unknown	0	0	0.0	0.0	92.7	93.1	0.0
Source: 2018 FFIEC Census Data 2011–2015 U.S. Census Bureau: American Community Survey NOTE: Percentages may not add up to 100.0 due to rounding.							

Small Business Lending

The borrower distribution of small business lending in 2018 and 2019 is poor. The bank's small business lending in 2018 reflected poor lending penetration to businesses with revenues of \$1MM or less (small businesses). In 2018, the bank originated 33.7 percent of its loans by number and 17.5 percent by dollar volume to small businesses, which was below aggregate lending data by number and dollar volume, at 43.7 percent and 29.7 percent, respectively. The bank's lending was also below the percentage of AA businesses with revenues of \$1MM or less, at 87.7 percent.

The bank's distribution of 2019 small business lending was comparable to 2018 penetration levels.

Small Farm Lending

The borrower distribution of small farm lending in 2018 and 2019 is good. The bank's 2018 small farm lending reflected a good penetration of loans to farms with revenues of \$1MM or less (small farms). In 2018, the bank originated 96.8 percent of its loans by number and 96.9 percent by dollar volume to small farms, which exceeded aggregate lending data by number and dollar

volume, at 76.2 percent and 83.5 percent, respectively. However, the bank's performance was comparable to the demographic figure of 98.5 percent.

The bank's distribution of 2019 small farm lending was comparable to 2018.

TABLE 59 DISTRIBUTION OF 2018 SMALL BUSINESS AND SMALL FARM LENDING BY REVENUE SIZE OF BUSINESSES AND FARMS PEORIA METROPOLITAN AA							
Business Revenue By Size	Small Business Loans				Aggregate CRA Data		% of Businesses by Revenue
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	29	3,036	33.7	17.5	43.7	29.7	87.7
Over \$1MM	40	13,505	46.5	77.9	Not Reported		10.7
Unknown	17	802	19.8	4.6			1.6
Farm Revenue By Size	Small Farm Loans				Aggregate CRA Data		% of Farms by Revenue
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	30	4,348	96.8	96.9	76.2	83.5	98.5
Over \$1MM	0	0	0.0	0.0	Not Reported		1.2
Unknown	1	140	3.2	3.1			0.3
Source: 2018 FFIEC Census Data 2018 Dun & Bradstreet Data 2011–2015 U.S. Census Bureau: American Community Survey NOTE: Percentages may not add up to 100.0 due to rounding.							

Community Development Lending

The bank makes a relatively high level of CD loans in the AA. The bank originated 13 CD loans totaling \$20.5MM in this AA. The bank's level of CD lending in this AA during the evaluation period was relatively consistent with its prior evaluation CD lending volume. The composition of loans was responsive to area economic development needs and the needs of organizations that provide community services to LMI individuals and families. Examples of CD loans include:

- A \$300M loan was originated to an area nonprofit organization that provides multiple community services to LMI individuals and families, including emergency shelter, food, and financial resources.
- A \$55M loan was originated to an area school district that contains a majority of its student population eligible for free or reduced lunches under the NSLP.
- A \$1.5MM operating loan was originated to an area SBA-eligible small business entity that supports area economic development while also providing stable employment for LMI individuals.

TABLE 60
COMMUNITY DEVELOPMENT LOANS
PEORIA METROPOLITAN AA

Community Development Purpose	#	\$(000's)
Affordable Housing	0	0
Community Services	5	545
Economic Development	8	19,975
Revitalization and Stabilization	0	0
TOTAL LOANS	13	20,520

INVESTMENT TEST

The bank's performance under the investment test in the Peoria Metropolitan AA is adequate.

The bank has an adequate level of qualified CD investments and grants and is rarely in a leadership position. The bank makes rare use of innovative and/or complex investments and exhibits adequate responsiveness to credit and CD needs of its AA. As discussed in the overall state discussion, the bank did not present any debt or equity investment activity in the AA during the evaluation period, which is consistent with the prior evaluation period. As such, greater emphasis is placed on the bank's level of responsiveness in terms of donation activities in the AA.

The bank's level of donation activity is responsive to area needs, particularly those of organizations that provide community services to LMI individuals and families. As indicated in the overall state discussion, the bank's level of donation activity was 5th among all 27 AAs in terms of total dollar amount of donations. Table 61 illustrates the breakdown of donations by CD purpose. Examples of donation activities include:

- The bank donated \$69M to the local chapter of a nationally-known organization that partners with local community service organizations that provide various services to LMI individuals and families.
- The bank donated \$24M to the local chapter of an organization that provides temporary housing to LMI individuals and families who have children receiving emergency hospital care.
- The bank donated \$50M to a nonprofit organization that supports area public schools with resources to raise student achievement and provide necessary resources to accomplish district goals. The school district has greater than 50.0 percent of its students eligible for free or reduced lunches under the NLSP.

**TABLE 61
INVESTMENTS, GRANTS, AND DONATIONS
PEORIA METROPOLITAN AA**

Community Development Purpose	Prior Period Investments ¹		Current Investments ²		Donations		Total	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Affordable Housing	0	0	0	0	5	26	5	26
Community Services	0	0	0	0	79	291	79	291
Economic Development	0	0	0	0	2	6	2	6
Revitalization and Stabilization	0	0	0	0	0	0	0	0
TOTAL	0	0	0	0	86	322	86	322
¹ Book Value of Investment ² Original Market Value of Investment								

SERVICE TEST

The bank's performance under the service test in the Peoria Metropolitan AA is excellent.

Retail Banking Services

Branch locations and alternative delivery systems, such as drive-through facilities and full-service ATMs and online and mobile banking, are reasonably accessible to the bank's various geographies and to individuals of different income levels in the AA. The bank operates five branches in the AA, including one in a low-income tract, two in middle-, and two in upper-income tracts. Additionally, the bank operates six full-service ATMs, with one located at each branch along with an additional stand-alone ATM located in a moderate-income tract.

The bank's record of opening and closing branches has generally not adversely affected the accessibility of its delivery systems, particularly in LMI areas or to LMI individuals. The bank has closed two branches since the prior evaluation, one in a moderate-income tract and one in a middle-income tract. The location of the closed branch in a moderate-income tract does not significantly affect the accessibility of banking services, as the low-income tract location is under two miles from the closed branch and remains accessible to geographies of different income levels.

The bank's products, services, and business hours do not vary in a way that inconveniences its AA, particularly LMI geographies and/or LMI individuals. The bank's operations in the Peoria Metropolitan AA generally mirror that of the overall institution, which is described in greater detail in the overall "Institutional" portion of this evaluation.

TABLE 62
RETAIL AND COMMUNITY DEVELOPMENT SERVICES
PEORIA METROPOLITAN AA

Branch Accessibility	Location of Branches by Tract (%)						Percent of Tracts ¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	20.0	0.0	40.0	40.0	0.0	100.0	14.9	17.2	44.8	23.0	0.0	100.0
	Location of Full-Service ATMs by Tract (%)						Percent of Tracts ¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	16.7	16.7	33.3	33.3	0.0	100.0	14.9	17.2	44.8	23.0	0.0	100.0
Changes in Branch Location	Number of Branches (#)						Net Change in Branch Locations (#)					
	Total Branches		Openings (#)		Closings (#)		Low	Mod	Mid	Upp	Unk	Total
	5		0		2		0	-1	-1	0	0	-2
Community Development Services	Affordable Housing		Community Services		Economic Development		Revitalization & Stabilization		Total Services		Total Organizations	
	19		56		18		3		96		28	

¹ Based on 2018 FFIEC census tract definitions.
(NOTE: Total percentages may vary by 0.1 percent due to automated rounding differences.)

Community Development Services

The bank is a leader in providing CD services. Bank personnel provided 96 CD services to 28 unique organizations during the evaluation period. This level of CD service in proportion to the bank's numbers of locations in the AA is considered very responsive to area service needs. Examples of CD service activities include the following:

- A bank representative served on the board of directors for an area corporation that exists to grow, expand, and support small businesses in downtown Peoria.
- A bank representative served on a specific committee for an area community foundation that focuses on the distribution and collection of food for homeless and LMI individuals and families in greatest need of its services.
- Eight bank representatives served in multiple capacities, including board membership and fundraising, for a local nonprofit organization that provides free home repairs and energy-efficient home upgrades to LMI individuals.

OTHER ILLINOIS METROPOLITAN ASSESSMENT AREAS
(Limited-Scope Reviews)

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN LIMITED-SCOPE ILLINOIS METROPOLITAN AREAS

Bloomington MSA AA

The bank's AA is consists of the entirety of McLean County, which comprises the Bloomington, Illinois MSA.

- The AA contains a total of 41 census tracts, including 4 low-, 6 moderate-, 23 middle-, and 8 upper-income tracts.
- Based on 2019 population estimates of the U.S. Census Bureau, the population of the MSA is 171,517, which represents a slight increase from the 2010 U.S. Census population of 169,572.
- The bank operates four full-service branches in the AA, including one branch in a moderate- and three in middle-income tracts. Each branch contains an ATM unit on its premises.
- As of the June 30, 2019 FDIC Deposit Market Share Report, the bank held a 3.8 percent share of deposits, ranking 2nd of 27 FDIC-insured financial institutions operating from 53 offices in the AA.

Champaign Metropolitan AA

The bank's AA is comprised of the entirety of Champaign County, one of two counties that comprise the Champaign-Urbana, Illinois MSA.

- The AA contains a total of 43 census tracts, including 8 low-, 7 moderate-, 17 middle-, 9 upper-, and 2 unknown-income tracts.
- Based on 2019 population estimates of the U.S. Census Bureau, the population of the county is 209,689, which represents an increase from the 2010 U.S. Census population of 201,541.
- The bank operates one full-service branch and ATM in an upper-income tract.
- As of the June 30, 2019 FDIC Deposit Market Share Report, the bank held a 0.6 percent share of deposits, ranking 21st of 29 FDIC-insured financial institutions operating from 76 offices in the AA.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN LIMITED-SCOPE ILLINOIS METROPOLITAN AREAS

The two metropolitan Illinois AAs listed in the table below were reviewed using limited-scope examination procedures. Conclusions regarding the institution's CRA performance were drawn from a review of available facts and data, including performance figures, aggregate lending

comparisons, and demographic information. The conclusions regarding the bank's performance did not significantly impact the overall state rating and are as follows:

Assessment Area	Lending Test	Investment Test	Service Test
Bloomington MSA AA	Consistent	Exceeds	Below
Champaign Metropolitan AA	Consistent	Below	Below

STATE OF OKLAHOMA

CRA RATING FOR OKLAHOMA:

The lending test is rated:

The investment test is rated:

The service test is rated:

Outstanding

High Satisfactory

Outstanding

Outstanding

Major factors supporting the rating include:

Lending Test

- Lending levels reflect adequate responsiveness to AA credit needs, and the bank makes use of innovative and/or flexible lending practices in serving AA credit needs.
- The bank's distribution of loans by income level of geography (geographic distribution) is adequate.
- The bank's distribution of loans among individuals of different income levels, including LMI, and businesses of different sizes (borrower distribution) is adequate.
- The bank is a leader in making CD loans within its AAs, which bolstered the lending test rating.

Investment Test

- The bank makes an excellent level of qualified CD investments and grants and is often in a leadership position. In addition, the bank makes significant use of innovative and/or complex investments to support CD initiatives and exhibits excellent responsiveness to the credit and CD needs throughout its state of Oklahoma AAs.

Service Test

- The bank's delivery systems are reasonably accessible to geographies and/or individuals of different income levels throughout its AAs.
- The bank's record of opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly to LMI geographies and/or LMI individuals.
- Products, services, and business hours do not vary in a way that inconveniences its AAs, particularly LMI geographies and/or individuals.
- The bank is a leader in providing CD services within its state of Oklahoma AAs and is responsive to the available service opportunities.

SCOPE OF EXAMINATION

The scope of the review for the state of Oklahoma was generally consistent with the overall scope for the institution, including evaluations under the lending, investment, and service tests. However, the review did not include an analysis of home improvement, multifamily mortgage loans, or small farm loans due to limited volume that did not support a meaningful analysis. Also, small business lending was weighed slightly more than home mortgage lending due to larger lending volume.

A full-scope review was conducted for the Tulsa Metropolitan AA, and the overall state rating was based predominantly on the bank's performance in this AA.

A limited-scope review was conducted for the Oklahoma City Metropolitan AA to ascertain if the bank's performance in the AA was generally consistent with its performance in the overall state.

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN OKLAHOMA

The bank delineates 2 of its 27 AAs and operates 3 of its 165 branches in the state of Oklahoma. Loan and deposit products and services offered in the state mirror those discussed in the overall institution section of this report, with a primary emphasis on small business and home mortgage lending. Descriptions of the bank's operations in each AA are provided in each AA analysis.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN OKLAHOMA

LENDING TEST

The bank's performance under the lending test in the state of Oklahoma is high satisfactory. Lending test performance in the full-scope Tulsa Metropolitan AA is good.

Lending Activity

The bank's lending activities in the state of Oklahoma reflect adequate responsiveness to AA credit needs. The bank's loan products and origination volumes appear consistent with the credit needs of the bank's AAs in the state. The bank makes use of innovative and/or flexible lending programs to serve AA credit needs, including LMI borrowers.

Geographic Distribution of Loans

The bank's overall geographic distribution of lending within the state of Oklahoma reflects adequate penetration, with overall adequate penetration in the Tulsa Metropolitan AA. There were no significant gaps noted in the full-scope review AA.

Lending to Borrowers of Different Income Levels and to Businesses of Different Sizes

The bank's lending within the state of Oklahoma has an adequate penetration among individuals of different income levels and businesses of different sizes, with overall adequate performance in the Tulsa Metropolitan AA.

Community Development Lending

In the state of Oklahoma and within the Tulsa Metropolitan AA, the bank is a leader in providing CD loans. The bank originated 36 CD loans totaling \$201.1MM in AAs within the state, which places the state 5th out of seven state/multi-state assessments by number and 4th by total dollar volume. Approximately 81.9 percent of CD loans by dollar volume were originated in the Tulsa Metropolitan AA. The bank originated 17 loans totaling \$102.3MM that revitalize or stabilize LMI geographies or areas targeted in enterprise zones or under local government plans for redevelopment throughout the Oklahoma AAs. In addition, 16 loans totaling \$98.7MM were responsive to economic development needs throughout the state. Moreover, three loans totaling \$57M supported organizations that provide community services for LMI individuals and families.

INVESTMENT TEST

The bank's performance under the investment test in the state of Oklahoma is outstanding, and the bank's investment test performance in the full-scope Tulsa Metropolitan AA is excellent.

The bank has an excellent level of qualified CD investments and grants and is often in a leadership position. The bank makes significant use of innovative and/or complex investments and exhibits excellent responsiveness to credit and CD needs of its AAs. The bank's level of investment activity in the state of Oklahoma includes 28 investments totaling \$62.5MM, of which \$57.5M was comprised of current-period investments. A majority of investments was comprised of tax credits for the revitalization and stabilization of areas targeted for redevelopment or preservation, and SBIC funding that supports the economic development needs of areas throughout the state.

The level of investments in the bank's AAs was satisfactory in meeting the needs of the particular areas; therefore, consideration was given to the bank's investment activities in areas outside of delineated AAs, but within a state-wide area. As such, \$49.5MM of the bank's investment activity in the state was responsive to areas not included in its two AAs. In particular, \$35.0MM supported the construction of an area medical facility that provides critical health infrastructure for the surrounding rural communities.

The bank's philanthropic activities consisted of 72 donations totaling \$217M. Approximately 66 donations totaling \$197M supported Oklahoma organizations that provide various community services to LMI individuals and families, while the remaining donations were responsive to the economic development needs throughout the bank's AAs.

SERVICE TEST

The bank's performance under the service test in the state of Oklahoma is outstanding. Service test performance in the full-scope Tulsa Metropolitan AA is excellent.

Retail Banking Services

Branch locations and alternative delivery systems, such as drive-through facilities and online and mobile banking, are reasonably accessible to the bank's various geographies and to individuals of different income levels in each AA. The bank operates three full-service branches with an ATM on each premise, including one in a middle- and two in upper-income tracts. The bank operates one additional full-service ATM located in a middle-income tract.

The bank's record of opening and closing branches has generally not adversely affected the accessibility of its delivery systems, particularly in LMI areas or to LMI individuals. Since the prior evaluation, the bank opened one branch in an upper-income tract and closed two branches, one located in a middle- and one located in an upper-income tract.

The bank's products, services, and business hours do not vary in a way that inconveniences its AAs, particularly LMI geographies and/or individuals. The bank's operations in Oklahoma generally reflect those of the overall institution, as previously noted in the overall section of this evaluation.

Community Development Services

The bank is a leader in providing CD services in Oklahoma given its presence in the state, as well as a leader in its full-scope Tulsa Metropolitan AA. Bank representatives performed 71 CD services to 28 different organizations during the evaluation. The CD services include 48 services to organizations that provide community services to LMI individuals, 17 organizations that support area economic development needs, and 6 agencies that support affordable housing initiatives.

TULSA METROPOLITAN ASSESSMENT AREA
METROPOLITAN AREA
(Full-Scope Review)

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE TULSA METROPOLITAN AA

The bank's AA is comprised of the entirety of Tulsa County, one of seven counties that comprise the Tulsa, Oklahoma MSA.

- The AA is comprised of 17 low-, 54 moderate-, 51 middle-, and 53 upper-income tracts.
- The bank operates two full-service branches in the AA, including one in a middle- and one in an upper-income tract. The bank has one additional full-service ATM located in a middle-income tract.
- As of June 30, 2019, the bank had a 1.2 percent share of deposits among FDIC-insured financial institutions with offices in Tulsa County, which ranked 21st out of 44 institutions.
- Two community contacts recently conducted in conjunction with the public evaluation of another financial institution in the area were reviewed for information relevant to the bank's CRA performance criterion and to gain a perspective on local economic conditions, possible credit needs in the area, and the responsiveness of area banks in meeting those needs.
- One contact represented a local government agency that oversees many economic development and community enhancement programs within the area. The second contact represented an area organization that primarily focuses on addressing area poverty, including resources and educational programs for LMI individuals and youth, as well as resources for affordable housing.

TABLE 63
POPULATION CHANGE

Area	2010 Population	2015 Population	Percent Change
Tulsa County, OK	603,403	623,335	3.3
Tulsa, OK MSA	937,478	962,676	2.7
State of Oklahoma	3,751,351	3,849,733	2.6

Source: 2010 U.S. Census Bureau Decennial Census
2011-2015 U.S. Census Bureau: American Community Survey

- The bank's AA includes approximately 64.8 percent of the overall MSA population, including the urban core of the Tulsa metropolitan area.
- There were no population-related characteristics noted that may impact the bank's ability to provide credit within its AA.

**TABLE 64
MEDIAN FAMILY INCOME CHANGE**

Area	2010 Median Family Income	2015 Median Family Income	Percent Change
Tulsa County, OK	58,820	61,809	5.1
Tulsa, OK MSA	58,038	61,182	5.4
State of Oklahoma	53,607	58,029	8.2

Source: 2006-2010 U.S. Census Bureau: American Community Survey
2011-2015 U.S. Census Bureau: American Community Survey

- The AA contained at slightly higher proportion of families below poverty, at 12.3 percent, when compared to the overall MSA figure of 11.4 percent, and the concentration of LMI families was relatively similar to the overall MSA and state-wide figures.

**TABLE 65
HOUSING COSTS CHANGE**

Area	Median Housing Value		Percent Change	Median Gross Rent		Percent Change
	2010	2015		2010	2015	
Tulsa County, OK	126,200	138,500	9.7	689	774	12.3
Tulsa, OK MSA	121,879	131,392	7.8	676	759	12.3
State of Oklahoma	104,300	117,900	13.0	633	727	14.8

Source: 2006-2010 U.S. Census Bureau: American Community Survey
2011-2015 U.S. Census Bureau: American Community Survey

- The housing stock in the AA reflected a higher median age, at 45 years, when compared to the overall MSA and state-wide figures of 38 years of age for each. This may indicate a greater demand for home improvement loans or cash equity from home refinance loans for improvements as the ages of homes advance.

**TABLE 66
UNEMPLOYMENT RATES**

Region	2014	2015	2016	2017	2018
Tulsa County, OK	4.3	4.1	4.7	4.3	3.3
Tulsa, OK MSA	4.5	4.4	5.0	4.4	3.5
State of Oklahoma	4.5	4.4	4.9	4.2	3.4

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- The largest employers in the AA include the Saint Francis Health System (8,250 employees), Walmart/Sam's Club (6,750), Tulsa Public Schools (6,750), Hillcrest Health System (5,250), and American Airlines Maintenance Base (5,250).

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE TULSA METROPOLITAN AA

LENDING TEST

The bank's performance under the lending test in the Tulsa Metropolitan AA is good. The lending test rating was bolstered by excellent CD lending levels in the AA.

Lending Activity

The bank's lending activities reflect adequate responsiveness to AA credit needs. The evaluation of lending in this AA included 156 small business loans, 121 home mortgage loans, and 1 small farm loan originated between January 1, 2018 and December 31, 2019.

The bank makes use of innovative and/or flexible lending programs to serve AA credit needs, including LMI borrowers. A description of flexible lending products is discussed in the overall institutional description.

Geographic Distribution of Loans

The geographic distribution reflects adequate penetration throughout the AA.

Home Mortgage Lending

The geographic distribution of 2018 and 2019 home mortgage lending is poor. The bank only originated 4 of 65 home mortgage loans in LMI tracts in 2018. In low-income tracts, at 3.1 percent of loans by number and 1.7 percent by dollar volume, the concentration was comparable to the aggregate lending data, at 1.6 percent by number and 0.8 percent by dollar volume, as well as the demographic figure of 4.5 percent. In moderate-income tracts, the bank originated 3.1 percent of loans by number and 1.3 percent by dollar volume, which was below the aggregate lending data, at 14.6 percent by number and 12.2 percent by dollar volume, as well as the demographic figure of 20.5 percent.

The distribution of 2019 loans reflects comparable performance, as the bank originated only 2 of 56 home mortgage loans in area LMI tracts. Because originations in LMI tracts were limited, gaps in the bank's dispersion of loans among geographies of different income levels were also evident in both years. This gap was particularly evident among the LMI tracts in the northern portion of the bank's AA and further supported the product rating of poor.

Home Purchase Loans

The geographic distribution of 2018 and 2019 home purchase lending is poor.

The bank did not originate a home purchase loan in a low-income tract in 2018. The bank originated two loans in moderate-income tracts, representing 6.9 percent of its home purchase lending by number and 2.6 percent by dollar volume. The bank's performance was below the aggregate lending data, at 14.2 percent by number and 8.7 percent by dollar volume, as well as the demographic figure of 20.5 percent.

The distribution of 2019 loans reflects comparable performance, as the bank originated only 1 of 21 home purchase loans in a LMI tract. The low levels of lending in LMI tracts in both years contributed to a noted gap in the bank's dispersion of loans among geographies of different income levels. This gap was particularly evident among the LMI tracts in the northern portion of the bank's AA and further supported the product rating of poor.

Home Refinance Loans

The geographic distribution of home refinance loans in 2018 and 2019 is poor.

The bank originated one home refinance loan in a low-income tract in 2018, representing 3.8 percent of its lending by number and 1.6 percent by dollar volume. The bank's performance was comparable to the aggregate lending data, at 2.1 percent by number and 0.8 percent by dollar volume, as well as the demographic figure of 4.5 percent. The bank did not originate a home refinance loan in a moderate-income tract in 2018, which compared poorly against the aggregate lending data, at 14.3 percent by number and 8.4 percent by dollar volume, and the demographic figure of 20.5 percent.

The distribution of 2019 home refinance lending was comparable to 2018, as the bank did not report an origination in a LMI tract during the year. The low levels of lending in LMI tracts in both years resulted in a noted gap in the bank's dispersion of loans among geographies of different income levels. This gap was particularly evident among the LMI tracts in the northern portion of the bank's AA and further supported the product rating of poor.

TABLE 67.1
DISTRIBUTION OF 2018 HOME MORTGAGE LENDING
BY INCOME LEVEL OF GEOGRAPHY
TULSA METROPOLITAN AA

Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	2	285	3.1	1.7	1.6	0.8	4.5
Moderate	2	223	3.1	1.3	14.6	12.2	20.5
Middle	19	4,765	29.2	28.5	34.9	29.7	32.9
Upper	42	11,469	64.6	68.5	48.9	57.3	42.1
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Purchase Loans							
Low	0	0	0.0	0.0	1.3	0.5	4.5
Moderate	2	223	6.9	2.6	14.2	8.7	20.5
Middle	6	1,366	20.7	16.2	35.6	30.2	32.9
Upper	21	6,861	72.4	81.2	48.9	60.5	42.1
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Refinance Loans							
Low	1	118	3.8	1.6	2.1	0.8	4.5
Moderate	0	0	0.0	0.0	14.3	8.4	20.5
Middle	8	3,073	30.8	41.3	33.2	28.1	32.9
Upper	17	4,257	65.4	57.2	50.4	62.7	42.1
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Improvement Loans							
Low	0	0	0.0	0.0	2.2	1.5	4.5
Moderate	0	0	0.0	0.0	14.3	11.4	20.5
Middle	1	30	20.0	7.9	30.9	25.7	32.9
Upper	4	351	80.0	92.1	52.6	61.4	42.1
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Multifamily Loans							% of Multifamily Units
Low	1	167	50.0	62.5	11.6	2.0	10.4
Moderate	0	0	0.0	0.0	52.7	47.3	36.4
Middle	1	100	50.0	37.5	23.2	29.5	31.2
Upper	0	0	0.0	0.0	12.5	21.2	22.0
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0

Source: 2018 FFIEC Census Data
2011–2015 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not add up to 100.0 due to rounding.

TABLE 67.2 DISTRIBUTION OF 2018 HOME MORTGAGE LENDING BY INCOME LEVEL OF GEOGRAPHY TULSA METROPOLITAN AA							
Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
Other Purpose LOC							
Low	0	0	0.0	0.0	1.4	61.3	4.5
Moderate	0	0	0.0	0.0	10.2	8.7	20.5
Middle	2	176	100.0	100.0	31.6	22.6	32.9
Upper	0	0	0.0	0.0	56.8	67.3	42.1
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Other Purpose Closed/Exempt							
Low	0	0	0.0	0.0	2.0	0.7	4.5
Moderate	0	0	0.0	0.0	13.4	10.2	20.5
Middle	1	20	100.0	100.0	40.2	30.4	32.9
Upper	0	0	0.0	0.0	44.4	58.7	42.1
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Purpose Not Applicable							
Low	0	0	0.0	0.0	2.6	1.3	4.5
Moderate	0	0	0.0	0.0	21.6	14.4	20.5
Middle	0	0	0.0	0.0	37.4	34.9	32.9
Upper	0	0	0.0	0.0	38.4	49.5	42.1
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Source: 2018 FFIEC Census Data 2011–2015 U.S. Census Bureau: American Community Survey NOTE: Percentages may not add up to 100.0 due to rounding.							

Small Business Lending

The geographic distribution of 2018 and 2019 small business lending is good.

The distribution of small business loans in low-income tracts, at 10.5 percent by number and 8.8 percent by dollar volume, exceeded the aggregate lending data, at 3.5 percent by number and 3.8 percent by dollar volume, as well as the percentage of businesses (demographic figure) in such tracts, at 4.0 percent. Lending in moderate-income tracts, at 24.4 percent by number and 29.0 percent by dollar volume, was comparable to the aggregate lending data, at 20.9 percent by number and 27.2 percent by dollar volume, as well as the demographic figure of 22.1 percent.

The distribution of small business loans in 2019 reflects performance below 2018, with lending patterns generally comparable to the combined LMI demographic figures. There were no significant gaps or lapses in the bank's dispersion of loans among geographies of different income levels.

TABLE 68
DISTRIBUTION OF 2018 SMALL BUSINESS LENDING
BY INCOME LEVEL OF GEOGRAPHY
TULSA METROPOLITAN AA

Census Tract Income Level	Small Business Loans				Aggregate CRA Data		% of Businesses
	#	\$(000)	#%	\$%	#%	\$%	
Low	9	2,016	10.5	8.8	3.5	3.8	4.0
Moderate	21	6,631	24.4	29.0	20.9	27.2	22.1
Middle	22	4,690	25.6	20.5	33.1	33.0	34.8
Upper	34	9,563	39.5	41.8	40.7	35.5	39.2
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	1.8	0.5	0.0

Source: 2018 FFIEC Census Data
2018 Dun & Bradstreet Data
2011–2015 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not add up to 100.0 due to rounding.

Lending to Borrowers of Different Income Levels and to Businesses of Different Sizes

The bank's lending has an adequate penetration among individuals of different income levels and businesses of different sizes.

Home Mortgage Lending

The borrower distribution of 2018 and 2019 home mortgage lending is poor.

The bank originated only 5 of 65 home mortgage loans in 2018 to LMI borrowers, reflecting poor penetration to borrowers of different income levels. The bank originated one loan to a low-income borrower, representing 1.5 percent of bank lending by number and 0.7 percent by dollar volume. The bank's performance was below the aggregate lending data by number, at 6.0 percent, as well as the demographic figure of 22.0 percent. The bank level was comparable to the aggregate dollar volume at 2.9 percent. The bank originated four loans to moderate-income borrowers, representing 6.2 percent of loans by number and 1.0 percent by dollar volume. The bank's performance was below the aggregate lending data, at 15.7 percent by number and 10.5 percent by dollar volume, as well as below the demographic figure of 16.9 percent.

The distribution of 2019 home mortgage loans reflects comparable performance, as the bank did not originate a loan to a low-income borrower and only 2 of 56 loans were extended to moderate-income borrowers.

Home Purchase Loans

The borrower distribution of 2018 and 2019 home purchase lending is poor.

The bank did not originate a home purchase loan to a low-income borrower in 2018. One loan was made to a moderate-income borrower, representing 3.4 percent of loans by number and

1.2 percent by dollar volume. The bank's performance was below the aggregate lending data, at 17.4 percent by number and 12.6 percent by dollar volume, as well as the demographic figure of 16.9 percent.

The distribution of 2019 home purchase loans reflects comparable performance to that of 2018.

Home Refinance Loans

The borrower distribution of 2018 and 2019 home refinance lending is poor.

The bank originated one home refinance loan to a low-income borrower, representing 3.8 percent of loans by number and 1.6 percent by dollar volume. The bank's performance was below the aggregate lending data, at 8.0 percent by number and 4.1 percent by dollar volume, as well as the demographic figure of 22.0 percent. Two loans were extended to moderate-income borrowers, which comprised 7.7 percent of lending by number and 0.7 percent by dollar volume. The bank's performance was below the aggregate lending data, at 13.5 percent by number and 8.6 percent by dollar volume, as well as the demographic figure of 16.9 percent.

The bank did not record a home refinance loan to a LMI borrower in 2019 and, therefore, had a comparable performance to 2018.

TABLE 69.1
DISTRIBUTION OF 2018 HOME MORTGAGE LENDING
BY BORROWER INCOME LEVEL
TULSA METROPOLITAN AA

Borrower Income Level	Bank Loans				Aggregate HMDA Data		Families by Family Income %
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	1	118	1.5	0.7	6.0	2.9	22.0
Moderate	4	171	6.2	1.0	15.7	10.5	16.9
Middle	3	163	4.6	1.0	17.7	14.1	19.6
Upper	31	8,131	47.7	48.6	36.5	43.0	41.4
Unknown	26	8,159	40.0	48.7	24.2	29.6	0.0
Home Purchase Loans							
Low	0	0	0.0	0.0	5.5	2.9	22.0
Moderate	1	100	3.4	1.2	17.4	12.6	16.9
Middle	2	133	6.9	1.6	18.5	16.6	19.6
Upper	13	3,363	44.8	39.8	34.3	45.4	41.4
Unknown	13	4,854	44.8	57.4	24.3	22.5	0.0
Home Refinance Loans							
Low	1	118	3.8	1.6	8.0	4.1	22.0
Moderate	2	51	7.7	0.7	13.5	8.6	16.9
Middle	0	0	0.0	0.0	17.0	12.3	19.6
Upper	12	4,241	46.2	56.9	42.8	55.0	41.4
Unknown	11	3,038	42.3	40.8	18.8	20.1	0.0
Home Improvement Loans							
Low	0	0	0.0	0.0	6.2	4.1	22.0
Moderate	0	0	0.0	0.0	11.7	8.3	16.9
Middle	1	30	20.0	7.9	17.2	13.3	19.6
Upper	4	351	80.0	92.1	52.7	55.9	41.4
Unknown	0	0	0.0	0.0	12.2	18.4	0.0
Multifamily Loans							
Low	0	0	0.0	0.0	0.0	0.0	22.0
Moderate	0	0	0.0	0.0	0.9	0.1	16.9
Middle	0	0	0.0	0.0	0.9	0.1	19.6
Upper	0	0	0.0	0.0	8.0	1.2	41.4
Unknown	2	267	100.0	100.0	90.2	98.6	0.0

Source: 2018 FFIEC Census Data
2011–2015 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not add up to 100.0 due to rounding.

TABLE 69.2 DISTRIBUTION OF 2018 HOME MORTGAGE LENDING BY BORROWER INCOME LEVEL TULSA METROPOLITAN AA							
Borrower Income Level	Bank Loans				Aggregate HMDA Data		Families by Family Income %
	#	\$(000)	#%	\$%	#%	\$%	
Other Purpose LOC							
Low	0	0	0.0	0.0	7.5	6.0	22.0
Moderate	0	0	0.0	0.0	14.1	10.3	16.9
Middle	0	0	0.0	0.0	21.1	13.5	19.6
Upper	2	176	100.0	100.0	52.1	63.8	41.4
Unknown	0	0	0.0	0.0	5.3	6.4	0.0
Other Purpose Closed/Exempt							
Low	0	0	0.0	0.0	9.5	7.4	22.0
Moderate	1	20	100.0	100.0	14.1	11.3	16.9
Middle	0	0	0.0	0.0	21.6	14.5	19.6
Upper	0	0	0.0	0.0	50.0	59.0	41.4
Unknown	0	0	0.0	0.0	4.9	7.9	0.0
Purpose Not Applicable							
Low	0	0	0.0	0.0	0.7	0.5	22.0
Moderate	0	0	0.0	0.0	2.1	2.3	16.9
Middle	0	0	0.0	0.0	5.1	6.6	19.6
Upper	0	0	0.0	0.0	7.7	13.2	41.4
Unknown	0	0	0.0	0.0	84.4	77.4	0.0
Source: 2018 FFIEC Census Data 2011–2015 U.S. Census Bureau: American Community Survey NOTE: Percentages may not add up to 100.0 due to rounding.							

Small Business Lending

The borrower distribution of 2018 and 2019 small business lending is adequate.

The distribution of 2018 loans to businesses with revenues of \$1MM or less (small businesses), at 40.7 percent by number and 28.2 percent by dollar volume, was comparable to the aggregate lending data, at 40.8 percent by number and 33.5 percent by dollar volume, and below the percentage of small businesses, at 90.3 percent.

The distribution of 2019 loans to small businesses reflects comparable performance to that of 2018.

**TABLE 70
DISTRIBUTION OF 2018 SMALL BUSINESS LENDING
BY REVENUE SIZE OF BUSINESSES
TULSA METROPOLITAN AA**

Business Revenue By Size	Small Business Loans				Aggregate CRA Data		% of Businesses by Revenue
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	35	6,463	40.7	28.2	40.8	33.5	90.3
Over \$1MM	39	13,558	45.3	59.2	Not Reported		8.9
Unknown	12	2,879	14.0	12.6			0.8
Source: 2018 FFIEC Census Data 2018 Dun & Bradstreet Data 2011–2015 U.S. Census Bureau: American Community Survey NOTE: Percentages may not add up to 100.0 due to rounding.							

Community Development Lending

The bank is a leader in making CD loans, which bolstered the overall lending test rating within this AA to its overall good level. In the AA, the bank originated 25 CD loans totaling \$164.8MM, which ranks 4th of 27 AAs in total dollar volume of loans. Additionally, the bank's dollar volume of CD lending in the AA nearly doubled since the prior evaluation, which was considered excellent. The majority of loans, 14 loans totaling \$97.2MM, were considered responsive to revitalization and stabilization activities, generally located in the Tulsa Enterprise Zone. Additionally, eight loans totaling \$67.6MM were made to SBA-eligible businesses that operate in either an LMI geography located in the Tulsa Enterprise Zone or to businesses that created, retained, or improved jobs for LMI individuals. Three loans totaling \$57M were made to organizations that provide community services for LMI individuals and families. Examples of CD loans include:

- An \$8MM loan was extended to a business located in a LMI tract and aligned with the activities included in the Tulsa Enterprise Zone projects that revitalize and stabilize the particular area.
- A loan for \$50M was made to the local chapter of a nationally-recognized community service organization that provides an array of services for LMI individuals and families.
- Two loans totaling \$4MM were made for ongoing capital and operation purposes for a SBA-eligible small business that operates in a LMI tract in the Tulsa Enterprise Zone.

**TABLE 71
COMMUNITY DEVELOPMENT LOANS
TULSA METROPOLITAN AA**

Community Development Purpose	#	\$(000's)
Affordable Housing	0	0
Community Services	3	57
Economic Development	8	67,550
Revitalization and Stabilization	14	97,176
TOTAL LOANS	25	164,783

INVESTMENT TEST

The bank's performance under the investment test in the Tulsa Metropolitan AA is excellent.

The bank has an excellent level of qualified CD investments and grants and is often in a leadership position. The bank makes occasional use of innovative and/or complex investments and exhibits excellent responsiveness to credit and CD needs of its AA. The investment instruments are considered responsive to area economic development needs and consist of five SBIC investments totaling \$5.8MM, two tax credits totaling \$728M that support revitalization and stabilization efforts, and one investment in an affordable housing equity fund totaling \$2.6MM, which supports the construction and rehabilitation of affordable housing for LMI individuals and families.

**TABLE 72
INVESTMENTS, GRANTS, AND DONATIONS
TULSA METROPOLITAN AA**

Community Development Purpose	Prior Period Investments ¹		Current Investments ²		Donations		Total	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Affordable Housing	1	2,609	0	0	0	0	1	2,609
Community Services	0	0	0	0	43	156	43	156
Economic Development	3	2,116	2	3,710	5	18	10	5,844
Revitalization and Stabilization	0	0	2	728	0	0	2	728
TOTAL	4	4,725	4	4,438	48	174	56	9,337

¹ Book Value of Investment

² Original Market Value of Investment

The total dollar volume of prior-period and current-period investments was slightly less than the prior evaluation; however, the total dollar volume of donation activity was more than four times the volume of the previous evaluation, resulting in a positive impact on the investment test. The bank had 48 donations totaling \$174M during the evaluation, up from 29 donations totaling \$40M at the prior evaluation. Examples of donation activity are provided below:

- The bank donated \$39M to the local chapter of a nationally-recognized organization that partners with many local nonprofit organizations to provide community services to LMI individuals and families.
- The bank donated \$13M to an area economic development organization that provides specific services and programs to small business owners and entrepreneurs.
- The bank donated \$24M to an area organization that provides an array of community services targeted to youth from LMI families, including educational resources, counseling, and adult mentoring partnerships, among others.

SERVICE TEST

The bank's performance under the service test in the Tulsa Metropolitan AA is excellent.

Retail Banking Services

Branch locations and alternative delivery systems, such as drive-through facilities and online and mobile banking, are reasonably accessible to the bank's various geographies and to individuals of different income levels in the AA. The bank operates two full-service branches in the AA, one located in a middle- and the other in an upper-income tract. Each branch is within a half mile of moderate-income tracts and within three miles of low-income tracts, providing reasonable accessibility to LMI geographies and LMI individuals. The bank also has three full-service ATMs in the AA, with two located in middle- and one in an upper-income tract.

The bank's record of opening and closing branches has generally not adversely affected the accessibility of its delivery systems, particularly in LMI areas or to LMI individuals. Since the prior evaluation, the bank closed a branch located in an upper-income tract.

The bank's products, services, and business hours do not vary in a way that inconveniences its AA, particularly LMI geographies and/or LMI individuals. The bank's operations in the Tulsa Metropolitan AA generally mirror that of the institution as a whole, which is described in greater detail in the overall "Institution" section of this report.

TABLE 73
RETAIL AND COMMUNITY DEVELOPMENT SERVICES
TULSA METROPOLITAN AA

Branch Accessibility	Location of Branches by Tract (%)						Percent of Tracts ¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	0.0	0.0	50.0	50.0	0.0	100.0	9.7	30.9	29.1	30.3	0.0	100.0
	Location of Full-Service ATMs by Tract (%)						Percent of Tracts ¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	0.0	0.0	66.7	33.3	0.0	100.0	9.7	30.9	29.1	30.3	0.0	100.0
Changes in Branch Location	Number of Branches (#)						Net Change in Branch Locations (#)					
	Total Branches		Openings (#)		Closings (#)		Low	Mod	Mid	Upp	Unk	Total
	2		0		1		0	0	0	(1)	0	(1)
Community Development Services	Affordable Housing		Community Services		Economic Development		Revitalization & Stabilization		Total Services		Total Organizations	
	6		35		11		0		52		18	

¹ Based on 2018 FFIEC census tract definitions.
(NOTE: Total percentages may vary by 0.1 percent due to automated rounding differences.)

Community Development Services

The bank is a leader in providing CD services in the AA, considering its smaller presence in the market. Bank employees provided 52 services to 18 different organizations. The following are examples of the types of services provided:

- A bank representative served on the board of directors of an organization that provides free employment services, job training, resume-writing, and interview training for unemployed individuals and those transitioning into the workforce.
- A bank representative served on the board of directors of an area coalition of builders that raises funds to support affordable housing initiatives, as well as provides volunteer labor for home improvement projects for LMI individuals and families.
- A bank representative served on the board of directors of an area housing organization that oversees and manages affordable housing for individuals receiving rental assistance.

OKLAHOMA CITY METROPOLITAN ASSESSMENT AREA
(Limited-Scope Review)

**DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE LIMITED-SCOPE
OKLAHOMA CITY METROPOLITAN AREA**

Oklahoma City Metropolitan AA

The bank's AA is comprised of the entirety of Oklahoma County, one of seven counties that comprise the Oklahoma City, Oklahoma MSA.

- The AA contains a total of 241 census tracts, including 28 low-, 85 moderate-, 70 middle-, 50 upper-income, and 8 unknown-income tracts.
- Based on 2019 population estimates of the U.S. Census Bureau, the population of the county is 797,434, which represents an increase from the 2010 U.S. Census population of 720,787.
- The bank operates one full-service branch and ATM in an upper-income tract. During the evaluation period, the bank opened one new branch located in an upper-income tract and closed one branch located in a middle-income tract.
- As of June 30, 2019, the bank held a 0.9 percent share of deposits, ranking 25th out of 58 FDIC-insured financial institutions operating from 245 offices in the AA.

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE LIMITED-SCOPE
OKLAHOMA CITY METROPOLITAN AREA**

The Oklahoma City Metropolitan AA was reviewed using limited-scope examination procedures. Conclusions regarding the institution's CRA performance were drawn from a review of available facts and data, including performance figures, aggregate lending comparisons, and demographic information. The conclusions regarding the bank's performance did not significantly impact the overall state rating and are as follows:

Assessment Area	Lending Test	Investment Test	Service Test
Oklahoma City Metropolitan AA	Below	Below	Consistent

**STATE OF COLORADO/DENVER METROPOLITAN AA
METROPOLITAN AREA
(Full-Scope Review)**

CRA RATING FOR COLORADO:

The lending test is rated:

The investment test is rated:

The service test is rated:

Satisfactory

Low Satisfactory

Outstanding

High Satisfactory

Major factors supporting the rating include:

Lending Test

- Lending levels reflect adequate responsiveness to AA credit needs, and the bank makes use of innovative and/or flexible lending practices in serving AA credit needs.
- The bank's distribution of loans by income level of geography is adequate.
- The bank's distribution of loans among individuals of different income levels, including LMI, and businesses of different sizes is poor.
- The bank is a leader in making CD loans within its AA.

Investment Test

- The bank makes an excellent level of qualified CD investments and grants and is often in a leadership position. In addition, the bank makes occasional use of innovative and/or complex investments to support CD initiatives and exhibits excellent responsiveness to credit and CD needs throughout its Colorado AA.

Service Test

- The bank's delivery systems are accessible to geographies and/or individuals of different income levels throughout its AA.
- The bank's record of opening and closing of branches has generally not adversely affected the accessibility of its delivery systems, particularly to LMI geographies and/or LMI individuals.
- Products, services, and business hours do not vary in a way that inconveniences its AA, particularly LMI geographies and/or individuals.
- The bank provides a relatively high level of CD services within its Colorado AA and is responsive to the available service opportunities.

SCOPE OF EXAMINATION

The scope of the review for the state of Colorado was generally consistent with the overall scope for the institution, including evaluations under the lending, investment, and service tests. However, the review did not include an analysis of home improvement, multifamily mortgage loans, or small farm lending due to limited volume that did not support a meaningful analysis. Additionally, more weight was placed on home mortgage lending due to higher volume in this AA than small business lending.

A full-scope review was conducted for the Denver Metropolitan AA. The overall state rating was based exclusively on the bank's performance in the Denver Metropolitan AA, which is the bank's only delineated AA in the state of Colorado.

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN COLORADO

The bank delineates 1 of its 27 AAs and operates 3 of its 165 branches in the state of Colorado. Loan and deposit products and services offered in the state mirror those discussed in the overall institution section of this report, with a primary emphasis on home mortgage and small business lending. A detailed description of the bank's operations in the Denver Metropolitan AA is provided in the section that follows.

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN COLORADO/DENVER METROPOLITAN AA

The bank's AA includes three of the ten counties that make up the Denver-Aurora-Lakewood, Colorado MSA and is comprised of Adams, Arapahoe, and Denver Counties in their entireties.

- The AA is comprised of 388 tracts, including 49 low-, 121 moderate-, 115 middle-, 100 upper-, and 3 unknown-income tracts. Since the prior evaluation, the total numbers of tracts remains unchanged, although the total numbers of LMI tracts decreased by six tracts.
- The bank operates 3 of its 165 banking offices in the Denver Metropolitan AA. The tract distribution of banking offices includes one branch in a moderate-, one in a middle-, and one in an upper-income tract. The bank opened one branch in this AA since the prior evaluation that was in an upper-income tract.
- As of June 30, 2019, the bank had a 0.3 percent market share of deposits among all FDIC-insured financial institutions with offices in the AA, ranking 30th out of 63 institutions.
- Two community contacts that were recently conducted as part of the public evaluation of another financial institution in the area were reviewed for information relevant to the bank's CRA performance criterion and to gain perspectives on local economic conditions, possible credit needs in the area, and the responsiveness of area banks in meeting those needs. Both contacts represented economic development

organizations that serve in various capacities, such as small business entrepreneurial resources, as well as involvement in local economic development area outreach.

TABLE 74 POPULATION CHANGE			
Area	2010 Population	2015 Population	Percent Change
Adams County, CO	441,603	471,206	6.7
Arapahoe County, CO	572,003	608,310	6.3
Denver County, CO	600,158	649,654	8.2
Denver-Aurora-Lakewood, CO MSA	2,543,482	2,703,972	6.3
State of Colorado	5,029,196	5,278,906	5.0
Source: 2010 U.S. Census Bureau Decennial Census 2011-2015 U.S. Census Bureau: American Community Survey			

- Population growth from 2010 to 2015 in this AA was by far the highest of the bank's seven AAs subject to full reviews, and also outpaced Colorado statewide growth.
- Denver County experienced the highest growth rate among the three AA counties, based on an influx of nearly 50,000 residents during the five-year period.

TABLE 75 MEDIAN FAMILY INCOME CHANGE			
Area	2010 Median Family Income	2015 Median Family Income	Percent Change
Adams County, CO	62,864	66,619	6.0
Arapahoe County, CO	72,459	76,437	5.5
Denver County, CO	57,182	69,783	22.0
Denver-Aurora-Lakewood, CO MSA	75,101	80,820	7.6
State of Colorado	70,046	74,826	6.8
Source: 2006-2010 U.S. Census Bureau: American Community Survey 2011-2015 U.S. Census Bureau: American Community Survey			

- Adams County had the lowest median family income of the three AA counties, as well as the highest percentage of LMI families, at 48.1 percent. The portion of families living below the poverty level in Adams County, at 10.3 percent, was slightly lower than Denver County, which had the highest of the three AA counties, at 12.8 percent.

**TABLE 76
HOUSING COSTS CHANGE**

Area	Median Housing Value		Percent Change	Median Gross Rent		Percent Change
	2010	2015		2010	2015	
Adams County, CO	196,100	198,800	1.4	878	1,039	18.3
Arapahoe County, CO	232,300	247,600	6.6	880	1,077	22.4
Denver County, CO	240,900	271,300	12.6	798	962	20.6
Denver-Aurora-Lakewood, CO MSA	246,226	267,007	8.4	871	1,049	20.4
State of Colorado	236,600	247,800	4.7	852	1,002	17.6

Source: 2006-2010 U.S. Census Bureau: American Community Survey
2011-2015 U.S. Census Bureau: American Community Survey

- In 2015, Denver County had the highest median housing value and appreciation rate among the three AA counties, also surpassing the entire MSA and the state of Colorado. Arapahoe County had the highest median gross rent and growth in median gross rent from 2010 to 2015, which indicates that demand for rental units might outpace the demand for home mortgage loans in this area.
- In 2015, housing affordability ratios were nearly identical for the AA, MSA, and state. The lowest affordability ratio was in Denver County, at 19.8 percent, while Adams County had the highest, at 29.7 percent, with Arapahoe County falling near the midpoint of the two. This AA is considered a high-cost housing area with limited affordable housing, which could inhibit demand for home mortgage loans from LMI borrowers, and most specifically in Denver County, where housing costs were the highest, and the affordability ratio was the lowest among the three AA counties.

**TABLE 77
UNEMPLOYMENT RATES**

Region	2014	2015	2016	2017	2018
Adams County, CO	5.7	4.4	3.6	2.9	3.5
Arapahoe County, CO	4.9	3.7	3.1	2.7	3.2
Denver County, CO	4.9	3.7	3.1	2.6	3.2
Denver-Aurora-Lakewood, CO MSA	4.8	3.7	3.1	2.6	3.2
State of Colorado	5.0	3.9	3.3	2.7	3.3

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- Major employers¹³ in the AA include Denver International Airport (35,000 employees) HealthONE Corporation (11,050), Centura Health (8,130), SCL Health Systems (8,270), Century Link (6,500), Kaiser Permanente (6,280), and Liberty Tax Service (6,000).
- A community contact noted that the significant numbers of small businesses in the area serve as the backbone of the local economy.

¹³ Source: Colorado Office of Economic Development & International Trade

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN COLORADO/ DENVER METROPOLITAN AA

LENDING TEST

The bank's performance under the lending test in the Denver Metropolitan AA is low satisfactory.

Lending Activity

The bank's lending activities reflect adequate responsiveness to AA credit needs. The evaluation of loans in the AA included 357 home mortgage loans and 192 small business loans originated during a two-year period between January 1, 2018 and December 31, 2019. At 2.7 percent of total loans included in this evaluation, the Denver Metropolitan AA ranks 8th among the bank's 27 AAs by number of loan originations.

The bank makes use of innovative and/or flexible lending programs to serve AA credit needs, including LMI borrowers. A description of flexible lending products is discussed in the overall institutional description.

Geographic Distribution of Loans

The geographic distribution of lending reflects adequate penetration throughout the AA.

Home Mortgage Lending

The geographic distribution of home mortgage lending in 2018 and 2019 is adequate. The distribution of 2018 home mortgage loans among low-income census tracts, at 13.8 percent by number and 11.2 by dollar volume, exceeded aggregate lending data, at 7.4 percent and 6.4 percent. The bank's distribution also exceeded the demographic figure of 7.5 percent, which represents the percentage of owner-occupied housing units in the AA's low-income tracts. The distribution of lending in moderate-income tracts, where the bank had a larger concentration of lending, was comparable to aggregate lending data and demographic data. The bank originated 26.4 percent of its lending by number and 21.6 percent by dollar volume in moderate-income tracts, compared to aggregate lending data by number and dollar volume, at 26.8 percent and 23.8 percent respectively, and to demographic data, at 26.5 percent.

The bank's home mortgage lending in 2019 was comparable to 2018 performance. Furthermore, the bank's loan dispersion among geographies of different income levels did not reveal any noteworthy gaps or lapses.

Home Purchase Loans

The geographic distribution of home purchase lending in 2018 and 2019 is adequate. The bank's distribution of 2018 home purchase lending in low-income tracts was 11.9 percent by number

and 12.4 percent by dollar volume, which exceeded the aggregate lending data, at 7.6 percent and 6.1 percent. Bank lending also exceeded the demographic figure of owner-occupied housing units in the AA's low-income tracts, at 7.5 percent. The bank's 2018 distribution of home purchase loans in moderate-income tracts was 25.4 percent by number and 18.6 percent by dollar volume, which was comparable to aggregate lending data by number and dollar volume, at 25.9 percent and 21.2 percent, respectively, as well as the demographic figure of 26.5 percent.

The bank's distribution of 2019 home purchase lending was comparable to 2018 performance. There were no significant gaps or lapses in the bank's dispersion of loans among geographies of different income levels in either year.

Home Refinance Loans

The geographic distribution of home refinance lending in 2018 and 2019 is adequate. The bank's distribution of 2018 home refinance lending in low-income tracts was 16.7 percent by number and 12.6 percent by dollar volume, which exceeded aggregate data, at 7.6 percent and 5.9 percent. Bank lending also exceeded the demographic figure of owner-occupied housing units in the AA's low-income tracts, at 7.5 percent. The bank's distribution of 2018 home refinance loans in moderate-income tracts was 23.6 percent by number and 24.9 percent by dollar volume, which was below aggregate lending data by number, at 29.3 percent. Bank lending was comparable to the demographic figure of 26.5 percent and the aggregate data by dollar volume at 24.0 percent.

The bank's distribution of 2019 home refinance lending was comparable to 2018 performance. There were no significant gaps or lapses in the bank's dispersion of loans among geographies of different income levels in either year.

TABLE 78.1
DISTRIBUTION OF 2018 HOME MORTGAGE LENDING
BY INCOME LEVEL OF GEOGRAPHY
DENVER METROPOLITAN AA

Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	22	6,448	13.8	11.2	7.4	6.4	7.5
Moderate	42	12,412	26.4	21.6	26.8	23.8	26.5
Middle	50	17,778	31.4	31.0	34.1	31.6	33.5
Upper	45	20,764	28.3	36.2	31.7	38.1	32.6
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Purchase Loans							
Low	8	3,380	11.9	12.4	7.6	6.1	7.5
Moderate	17	5,063	25.4	18.6	25.9	21.2	26.5
Middle	21	7,423	31.3	27.3	32.9	30.6	33.5
Upper	21	11,317	31.3	41.6	33.6	42.0	32.6
Unknown	0	0	0.0	0.0	0.0	0.1	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Refinance Loans							
Low	12	2,970	16.7	12.6	7.6	5.9	7.5
Moderate	17	5,864	23.6	24.9	29.3	24.0	26.5
Middle	25	7,712	34.7	32.8	35.5	34.1	33.5
Upper	18	6,986	25.0	29.7	27.5	36.0	32.6
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Improvement Loans							
Low	1	58	20.0	15.8	5.9	5.0	7.5
Moderate	1	50	20.0	13.6	22.7	19.5	26.5
Middle	2	113	40.0	30.7	34.9	32.6	33.5
Upper	1	147	20.0	39.9	36.4	42.9	32.6
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Multifamily Loans							% of Multifamily Units
Low	0	0	0.0	0.0	20.1	10.1	16.9
Moderate	1	180	25.0	4.1	27.3	40.9	30.8
Middle	1	2,500	25.0	56.6	29.1	30.9	34.0
Upper	2	1,738	50.0	39.3	23.4	18.2	18.2
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0

Source: 2018 FFIEC Census Data
2011–2015 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not add up to 100.0 due to rounding.

TABLE 78.2 DISTRIBUTION OF 2018 HOME MORTGAGE LENDING BY INCOME LEVEL OF GEOGRAPHY DENVER METROPOLITAN AA							
Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
Other Purpose LOC							
Low	1	40	20.0	15.2	5.5	3.9	7.5
Moderate	2	120	40.0	45.6	22.4	15.0	26.5
Middle	0	0	0.0	0.0	34.3	28.0	33.5
Upper	2	103	40.0	39.2	37.8	53.0	32.6
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Other Purpose Closed/Exempt							
Low	0	0	0.0	0.0	5.7	4.0	7.5
Moderate	4	1,135	66.7	69.3	22.9	14.5	26.5
Middle	1	30	16.7	1.8	34.1	20.6	33.5
Upper	1	473	16.7	28.9	37.3	60.9	32.6
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Purpose Not Applicable							
Low	0	0	0.0	0.0	8.4	8.4	7.5
Moderate	0	0	0.0	0.0	32.0	23.2	26.5
Middle	0	0	0.0	0.0	35.0	33.5	33.5
Upper	0	0	0.0	0.0	24.5	34.9	32.6
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Source: 2018 FFIEC Census Data 2011–2015 U.S. Census Bureau: American Community Survey NOTE: Percentages may not add up to 100.0 due to rounding.							

Small Business Lending

The geographic distribution of small business lending in 2018 and 2019 is good. In 2018, the bank originated 18.4 percent of loans by number in the AA's low-income tracts, which exceeded aggregate lending data, at 11.7 percent by number, and demographic data at 10.2 percent. Bank lending by dollar volume, at 13.9 percent, was comparable to the aggregate data by dollar volume at 15.3 percent. Small business lending in moderate-income tracts, at 25.5 percent by number and 19.8 percent by dollar volume, was comparable to the aggregate lending data, at 22.9 percent and 22.8 percent, respectively, and to the demographic figure of 23.2 percent.

The bank's small business lending in 2019 was similar to the 2018 distribution. There were no noteworthy gaps or lapses in the bank's dispersion of loans among geographies of different income levels in either year.

TABLE 79
DISTRIBUTION OF 2018 SMALL BUSINESS LENDING
BY INCOME LEVEL OF GEOGRAPHY
DENVER METROPOLITAN AA

Census Tract Income Level	Small Business Loans				Aggregate CRA Data		% of Businesses
	#	\$(000)	#%	\$%	#%	\$%	
Low	18	2,724	18.4	13.9	11.7	15.3	10.2
Moderate	25	3,878	25.5	19.8	22.9	22.8	23.2
Middle	23	4,770	23.5	24.3	29.3	27.9	31.0
Upper	30	7,306	30.6	37.2	34.7	32.0	35.2
Unknown	2	942	2.0	4.8	0.6	1.5	0.5
Not Reported	0	0	0.0	0.0	0.8	0.5	0.0

Source: 2018 FFIEC Census Data
2018 Dun & Bradstreet Data
2011–2015 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not add up to 100.0 due to rounding.

Lending to Borrowers of Different Income Levels and to Businesses of Different Sizes

The bank's lending has a poor penetration among individuals of different income levels, including LMI, and among businesses of different sizes.

Home Mortgage Lending

The borrower distribution of home mortgage lending in 2018 and 2019 is poor. In 2018, the bank originated 4.4 percent of its total home mortgage loans by number to low-income borrowers and 1.6 percent by dollar volume, which was comparable to aggregate lending data, at 7.2 percent by number and 3.6 percent by dollar volume, but below the percentage of low-income families in the AA, at 26.0 percent. Home mortgage lending to moderate-income borrowers, at 4.4 percent by number and 2.9 percent by dollar volume, was below aggregate lending data, at 21.3 percent by number and 14.7 percent by dollar volume, as well as the demographic figure of 19.1 percent. The weak performance in lending to moderate-income borrowers influenced the overall poor rating.

The bank's distribution of 2019 home mortgage lending was comparable to the 2018 distribution.

Home Purchase Loans

The borrower distribution of home purchase lending in 2018 and 2019 is poor. The bank originated 1.5 percent of its 2018 home purchase lending by number to low-income borrowers and 0.9 percent by dollar volume, which was comparable to aggregate lending data by number and dollar volume, at 4.5 percent and 2.3 percent, respectively. Bank performance was below the demographic figure of 26.0 percent. Home purchase lending to moderate-income borrowers was 1.5 percent by number and 0.8 percent by dollar volume, which was below aggregate lending data, at 20.9 percent by number and 15.1 percent by dollar volume, as well as the

demographic figure of 19.1 percent. The weak performance in lending to moderate-income borrowers influenced the overall poor rating.

The bank's distribution of 2019 home purchase lending was comparable to the 2018 distribution.

Home Refinance Loans

The borrower distribution of home refinance lending in 2018 and 2019 is poor. The bank originated 6.9 percent of its home refinance loans to low-income borrowers by number and 2.3 percent by dollar volume, which is below aggregate lending data, at 11.1 percent by number and 6.9 by dollar volume, and the demographic figure of 26.0 percent. Home refinance lending to moderate-income borrowers, at 6.9 percent by number and 6.0 percent by dollar volume, was also below the aggregate lending data, at 23.7 percent by number and 19.3 percent by dollar volume, as well as the demographic figure of 19.1 percent. The weak performance in lending to moderate-income borrowers influenced the overall poor rating.

The bank's distribution of 2019 home refinance lending was comparable to the 2018 distribution.

**TABLE 80.1
DISTRIBUTION OF 2018 HOME MORTGAGE LENDING
BY BORROWER INCOME LEVEL
DENVER METROPOLITAN AA**

Borrower Income Level	Bank Loans				Aggregate HMDA Data		Families by Family Income %
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	7	920	4.4	1.6	7.2	3.6	26.0
Moderate	7	1,655	4.4	2.9	21.3	14.7	19.1
Middle	16	2,884	10.1	5.0	23.2	19.5	20.2
Upper	62	26,420	39.0	46.0	32.6	37.0	34.7
Unknown	67	25,523	42.1	44.5	15.8	25.2	0.0
Home Purchase Loans							
Low	1	250	1.5	0.9	4.5	2.3	26.0
Moderate	1	221	1.5	0.8	20.9	15.1	19.1
Middle	5	1,298	7.5	4.8	23.8	21.9	20.2
Upper	28	12,470	41.8	45.9	34.4	43.7	34.7
Unknown	32	12,944	47.8	47.6	16.4	17.0	0.0
Home Refinance Loans							
Low	5	537	6.9	2.3	11.1	6.9	26.0
Moderate	5	1,414	6.9	6.0	23.7	19.3	19.1
Middle	7	1,259	9.7	5.4	22.8	22.2	20.2
Upper	24	12,161	33.3	51.7	26.8	34.8	34.7
Unknown	31	8,161	43.1	34.7	15.7	16.7	0.0
Home Improvement Loans							
Low	0	0	0.0	0.0	6.0	4.4	26.0
Moderate	0	0	0.0	0.0	18.3	14.1	19.1
Middle	1	58	20.0	15.8	24.1	19.3	20.2
Upper	4	310	80.0	84.2	44.7	48.4	34.7
Unknown	0	0	0.0	0.0	6.9	13.8	0.0
Multifamily Loans							
Low	0	0	0.0	0.0	0.0	0.0	26.0
Moderate	0	0	0.0	0.0	0.0	0.0	19.1
Middle	0	0	0.0	0.0	0.4	0.0	20.2
Upper	0	0	0.0	0.0	2.2	0.2	34.7
Unknown	4	4,418	100.0	100.0	97.5	99.8	0.0

Source: 2018 FFIEC Census Data
2011–2015 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not add up to 100.0 due to rounding.

TABLE 80.2 DISTRIBUTION OF 2018 HOME MORTGAGE LENDING BY BORROWER INCOME LEVEL DENVER METROPOLITAN AA							
Borrower Income Level	Bank Loans				Aggregate HMDA Data		Families by Family Income %
	#	\$(000)	#%	\$%	#%	\$%	
Other Purpose LOC							
Low	0	0	0.0	0.0	7.7	4.3	26.0
Moderate	1	20	20.0	7.6	19.6	11.8	19.1
Middle	1	40	20.0	15.2	25.4	19.8	20.2
Upper	3	203	60.0	77.2	46.2	62.5	34.7
Unknown	0	0	0.0	0.0	1.0	1.6	0.0
Other Purpose Closed/Exempt							
Low	1	133	16.7	8.1	8.1	4.4	26.0
Moderate	0	0	0.0	0.0	18.0	8.9	19.1
Middle	2	229	33.3	14.0	24.8	14.0	20.2
Upper	3	1,276	50.0	77.9	43.8	65.8	34.7
Unknown	0	0	0.0	0.0	5.3	6.9	0.0
Purpose Not Applicable							
Low	0	0	0.0	0.0	2.8	1.3	26.0
Moderate	0	0	0.0	0.0	3.5	2.4	19.1
Middle	0	0	0.0	0.0	2.2	2.3	20.2
Upper	0	0	0.0	0.0	3.3	4.1	34.7
Unknown	0	0	0.0	0.0	88.2	89.9	0.0
Source: 2018 FFIEC Census Data 2011–2015 U.S. Census Bureau: American Community Survey NOTE: Percentages may not add up to 100.0 due to rounding.							

Small Business Lending

The borrower distribution of small business lending in 2018 and 2019 is poor. The bank's distribution of loans to businesses with revenues of \$1MM or less (small businesses), at 35.7 percent by number volume and 30.0 percent by dollar volume, was below aggregate lending data by number, at 46.8 percent, and comparable to the dollar volume, at 30.7 percent, and was also below the percentage of AA businesses with revenues of \$1MM or less, at 91.4 percent.

The bank's distribution of 2019 small business lending was comparable to 2018 performance.

TABLE 81
DISTRIBUTION OF 2018 SMALL BUSINESS LENDING
BY REVENUE SIZE OF BUSINESSES
DENVER METROPOLITAN AA

Business Revenue By Size	Small Business Loans				Aggregate CRA Data		% of Businesses by Revenue
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	35	5,885	35.7	30.0	46.8	30.7	91.4
Over \$1MM	40	10,070	40.8	51.3	Not Reported		7.4
Unknown	23	3,664	23.5	18.7			1.1

Source: 2018 FFIEC Census Data
2018 Dun & Bradstreet Data
2011–2015 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not add up to 100.0 due to rounding.

Community Development Lending

The bank is a leader in making CD loans in the AA, especially considering its market presence. The bank originated 29 CD loans totaling \$125.6MM in the AA during the evaluation period. As the table below illustrates, a majority of CD loan dollars support the revitalization and stabilization efforts of properties located in the Denver Enterprise Zone. The following are examples of CD loans in the AA:

- Two CD loans totaling \$78MM were originated for the development of residential, hospitality, and retail uses that will create up to 45,000 jobs in a moderate-income area located within a redevelopment district in the city of Aurora.
- The bank's activities support ongoing area economic development needs through a SBA 504 loan that was originated for \$1.3MM to a small business that met SBA-eligibility standards for ongoing capital needs.
- The bank originated a \$50M loan to an organization that provides resources exclusively to area small businesses and aspiring small business owners.

TABLE 82
COMMUNITY DEVELOPMENT LOANS
DENVER METROPOLITAN AA

Community Development Purpose	#	\$(000's)
Affordable Housing	1	1,050
Community Services	1	2
Economic Development	16	17,898
Revitalization and Stabilization	11	106,602
TOTAL LOANS	29	125,552

INVESTMENT TEST

The bank's performance under the investment test in the Denver Metropolitan AA is outstanding. The bank has an excellent level of qualified CD investments and grants and is often in a leadership position. The bank makes occasional use of innovative and/or complex investments and exhibits excellent responsiveness to the credit and CD needs of its AA. The table below includes the total of all investments in the state of Colorado and the Denver Metropolitan AA. Exclusively in the Denver Metropolitan AA, the bank had 11 investments totaling \$19.7MM, of which a majority of investments were responsive to area economic development needs and revitalization and stabilization needs. The bank also had approximately 14 investments totaling \$21.1MM in areas beyond its AA boundaries, which were responsive to a broader statewide need, including affordable housing and community service needs. Due to the bank satisfactorily meeting its own AA needs, the activities in a broader area within the state were given consideration in its state-wide investment total, giving the bank an excellent level of qualified investments in Colorado.

**TABLE 83
INVESTMENTS, GRANTS, AND DONATIONS
DENVER METROPOLITAN AA AND STATE OF COLORADO**

Community Development Purpose	Prior Period Investments ¹		Current Investments ²		Donations		Total	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Affordable Housing	1	12	8	4,880	2	10	11	4,902
Community Services	6	16,326	2	1,261	28	80	36	17,667
Economic Development	2	8,720	0	0	2	3	4	8,723
Revitalization and Stabilization	3	8,670	3	903	0	0	6	9,573
TOTAL	12	33,728	13	7,044	32	93	57	40,865

¹ Book Value of Investment

² Original Market Value of Investment

Additionally, the bank's philanthropic donation activity consisted of 32 donations totaling \$93M, and were most responsive to area organizations that provide community services to LMI individuals and families. Examples of donations are as follows:

- The bank donated \$10M to an area organization that provides temporary housing for LMI individuals and families whose children are receiving local hospital care.
- The bank made a \$7M donation to an area rescue mission, whose services are essential to supporting LMI individuals and families experiencing homelessness and crisis.
- The bank donated \$15M to an area health foundation for the proceeds to be directed to an area school district with greater than 50.0 percent student population eligible for free or reduced lunches under the NSLP. The proceeds assist the in-school health clinics that provide services to the children.

SERVICE TEST

The bank's performance under the service test in the Denver Metropolitan AA is high satisfactory.

Retail Banking Services

Branch locations and alternative delivery systems, such as drive-through facilities and online and mobile banking, are accessible to the bank's various geographies and to individuals of different income levels in the AA. The bank operates three branches in the AA, with one in a moderate-, one in a middle-, and one in an upper-income tract. The bank also operates five full-service ATMs within the AA, with one in a moderate-, two in middle-, and two in upper-income tracts.

The bank's record of opening and closing branches has generally not adversely affected the accessibility of its delivery systems, particularly in LMI areas or to LMI individuals. Since the prior evaluation, the bank opened one branch in an upper-income tract.

The bank's products, services, and business hours are do not vary in a way that inconveniences its AA, particularly LMI geographies and/or LMI individuals. The bank's operations in the Denver Metropolitan AA generally mirror that of the overall institution, which is described in greater detail in the overall institutional retail banking services section of this evaluation.

TABLE 84 RETAIL AND COMMUNITY DEVELOPMENT SERVICES DENVER METROPOLITAN AA												
Branch Accessibility	Location of Branches by Tract (%)						Percent of Tracts ¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	0	33.3	33.3	33.3	0.0	100.0	12.6	31.2	29.6	25.8	0.8	100.0
	Location of Full-Service ATMs by Tract (%)						Percent of Tracts ¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	0	20.0	40.0	40.0	0.0	100.0	12.6	31.2	29.6	25.8	0.8	100.0
Changes in Branch Location	Number of Branches (#)					Net Change in Branch Locations (#)						
	Total Branches		Openings (#)		Closings (#)	Low	Mod	Mid	Upp	Unk	Total	
	3		1		0	0	0	0	0	+1	0	+1
Community Development Services	Affordable Housing		Community Services		Economic Development		Revitalization & Stabilization		Total Services		Total Organizations	
	3		6		9		2		20		7	
¹ Based on 2018 FFIEC census tract definitions. (NOTE: Total percentages may vary by 0.1 percent due to automated rounding differences.)												

Community Development Services

The bank provides a relatively high level of CD services throughout the AA, considering its limited presence in the market. The level of CD services was generally responsive to all CD purposes. The following are examples of services performed:

- A bank representative served on the board of directors of an area small business development organization whose services support small business owners and aspiring entrepreneurs.
- Two bank representatives served in capacities such as board membership and loan file review for an area SBA lending corporation that provides resources to area small businesses and start-ups.
- A bank representative serves on the board of directors of an area organization that provides essential health services targeted to LMI individuals and families in rural and underserved communities within the state.

APPENDIX A

SCOPE OF EXAMINATION			
<u>FINANCIAL INSTITUTION</u> Commerce Bank Kansas City, Missouri		<u>PRODUCTS/SERVICES REVIEWED</u> <ul style="list-style-type: none">• Home Purchase Loans• Home Refinance Loans• Home Improvement Loans• Multifamily Loans• Other Purpose Lines of Credit• Other Purpose Closed-End Loans• Loan Purpose Not Applicable• Small Business Loans• Small Farm Loans• Community Development Loans• Qualified Investments and Donations• Community Development Services	
<u>TIME PERIODS REVIEWED</u> <u>HMDA and SB and SF Loans:</u> January 1, 2018 to December 31, 2019 <u>Community Development Activities:</u> January 1, 2017 to December 31, 2019			
LIST OF AFFILIATES CONSIDERED IN THIS EVALUATION			
AFFILIATES	AFFILIATE RELATIONSHIP	PRODUCTS REVIEWED	
CFB	Subsidiary of CBI	Qualified Investments	
CFB Venture Funds I – V	Subsidiary of CFB	Qualified Investments	
LIST OF ASSESSMENT AREAS AND TYPE OF EXAMINATION			
ASSESSMENT AREA	TYPE OF EXAM	BRANCHES VISITED	COMMUNITY CONTACTS
<u>MISSOURI</u> MSA 28140 Kansas City Metropolitan AA MSA 41180 St. Louis Metropolitan AA MSA 44180 Springfield Metropolitan AA	Full Review Full Review Full Review	None None None	2 prior 2 prior 1 prior
<u>KANSAS</u> MSA 48620 Wichita Metropolitan AA	Full Review	None	2 prior
<u>ILLINOIS</u> MSA 37900 Peoria Metropolitan AA	Full Review	None	1 prior
<u>OKLAHOMA</u> MSA 46140 Tulsa Metropolitan AA	Full Review	None	2 prior
<u>COLORADO</u> MSA 19740 Denver Metropolitan AA	Full Review	None	2 prior

APPENDIX B

SUMMARY OF STATE AND MULTISTATE METROPOLITAN AREA RATINGS

STATE OR MULTISTATE METROPOLITAN AREA NAME	LENDING TEST RATING	INVESTMENT TEST RATING	SERVICE TEST RATING	OVERALL RATING
Kansas City Metropolitan AA	High Satisfactory	Outstanding	Outstanding	Outstanding
St. Louis Metropolitan AA	High Satisfactory	Outstanding	Outstanding	Outstanding
State of Missouri	High Satisfactory	Outstanding	Outstanding	Outstanding
State of Kansas	Low Satisfactory	Outstanding	Outstanding	Satisfactory
State of Illinois	Low Satisfactory	High Satisfactory	Outstanding	Satisfactory
State of Oklahoma	High Satisfactory	Outstanding	Outstanding	Outstanding
State of Colorado	Low Satisfactory	Outstanding	High Satisfactory	Satisfactory

APPENDIX C

2019 ANALYSIS TABLES FOR FULL-SCOPE ASSESSMENT AREAS

- A. Kansas City Metropolitan AA (Full-Scope Review) – 2018 and 2019 Demographic Tables and 2019 Lending Tables
- B. St. Louis Metropolitan AA (Full-Scope Review) – 2018 and 2019 Demographic Tables and 2019 Lending Tables
- C. Springfield Metropolitan AA (Full-Scope Review) – 2018 and 2019 Demographic Tables and 2019 Lending Tables
- D. Wichita Metropolitan AA (Full-Scope Review) – 2018 and 2019 Demographic Tables and 2019 Lending Tables
- E. Peoria Metropolitan AA (Full-Scope Review) – 2018 and 2019 Demographic Tables and 2019 Lending Tables
- F. Tulsa Metropolitan AA (Full-Scope Review) – 2018 and 2019 Demographic Tables and 2019 Lending Tables
- G. Denver Metropolitan AA (Full-Scope Review) – 2018 and 2019 Demographic Tables and 2019 Lending Tables

Footnotes for all Analysis and Demographic Tables

- 2018 and 2019 FFIEC Census Data
- Business and Farm data based on 2018 and 2019 Dun & Bradstreet Data
- 2011 – 2015 U.S. Census Bureau: American Community Survey
- Note: Percentages may not add up to 100.0 due to rounding.

A. Kansas City Metropolitan AA

TABLE C-1 2018 KANSAS CITY METROPOLITAN AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	79	15.8	39,180	8.1	13,683	34.9	101,444	21.1
Moderate	109	21.8	93,123	19.4	14,581	15.7	83,159	17.3
Middle	159	31.9	182,295	37.9	11,475	6.3	97,651	20.3
Upper	133	26.7	165,209	34.4	3,601	2.2	198,541	41.3
Unknown	19	3.8	988	0.2	451	45.6	0	0.0
Total AA	499	100.0	480,795	100.0	43,791	9.1	480,795	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	92,203	28,833	6.0	31.3	43,560	47.2	19,810	21.5
Moderate	181,286	82,906	17.2	45.7	77,741	42.9	20,639	11.4
Middle	304,565	189,530	39.3	62.2	93,751	30.8	21,284	7.0
Upper	233,914	179,979	37.3	76.9	44,071	18.8	9,864	4.2
Unknown	4,019	863	0.2	21.5	1,780	44.3	1,376	34.2
Total AA	815,987	482,111	100.0	59.1	260,903	32.0	72,973	8.9
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	6,439	7.2	5,497	6.8	893	10.7	49	6.0
Moderate	16,894	18.9	15,126	18.8	1,642	19.7	126	15.3
Middle	31,517	35.2	28,528	35.5	2,687	32.2	302	36.7
Upper	33,071	36.9	30,217	37.6	2,526	30.2	328	39.9
Unknown	1,676	1.9	1,054	1.3	605	7.2	17	2.1
Total AA	89,597	100.0	80,422	100.0	8,353	100.0	822	100.0
Percentage of Total Businesses:				89.8		9.3		0.9
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	20	1.7	18	1.6	1	3.7	1	25.0
Moderate	83	7.3	83	7.5	0	0.0	0	0.0
Middle	613	53.6	598	53.7	13	48.1	2	50.0
Upper	426	37.2	414	37.2	11	40.7	1	25.0
Unknown	2	0.2	0	0.0	2	7.4	0	0.0
Total AA	1,144	100.0	1,113	100.0	27	100.0	4	100.0
Percentage of Total Farms:				97.3		2.4		0.3

TABLE C-2
2019 KANSAS CITY METROPOLITAN AA DEMOGRAPHICS

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	79	15.8	39,180	8.1	13,683	34.9	101,444	21.1
Moderate	109	21.8	93,123	19.4	14,581	15.7	83,159	17.3
Middle	159	31.9	182,295	37.9	11,475	6.3	97,651	20.3
Upper	133	26.7	165,209	34.4	3,601	2.2	198,541	41.3
Unknown	19	3.8	988	0.2	451	45.6	0	0.0
Total AA	499	100.0	480,795	100.0	43,791	9.1	480,795	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	92,203	28,833	6.0	31.3	43,560	47.2	19,810	21.5
Moderate	181,286	82,906	17.2	45.7	77,741	42.9	20,639	11.4
Middle	304,565	189,530	39.3	62.2	93,751	30.8	21,284	7.0
Upper	233,914	179,979	37.3	76.9	44,071	18.8	9,864	4.2
Unknown	4,019	863	0.2	21.5	1,780	44.3	1,376	34.2
Total AA	815,987	482,111	100.0	59.1	260,903	32.0	72,973	8.9
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	6,636	7.4	5,724	7.1	869	10.7	43	6.3
Moderate	17,072	19.0	15,390	19.0	1,585	19.5	97	14.1
Middle	31,493	35.1	28,618	35.4	2,630	32.3	245	35.7
Upper	32,806	36.6	30,062	37.2	2,457	30.2	287	41.8
Unknown	1,686	1.9	1,068	1.3	603	7.4	15	2.2
Total AA	89,693	100.0	80,862	100.0	8,144	100.0	687	100.0
Percentage of Total Businesses:				90.2		9.1		0.8
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	22	2.0	20	1.8	1	3.8	1	25.0
Moderate	82	7.3	81	7.5	1	3.8	0	0.0
Middle	601	53.8	587	54.0	12	46.2	2	50.0
Upper	411	36.8	399	36.7	11	42.3	1	25.0
Unknown	1	0.1	0	0.0	1	3.8	0	0.0
Total AA	1,117	100.0	1,087	100.0	26	100.0	4	100.0
Percentage of Total Farms:				97.3		2.3		0.4

**TABLE C-3.1
DISTRIBUTION OF 2019 HOME MORTGAGE LENDING
BY INCOME LEVEL OF GEOGRAPHY
KANSAS CITY METROPOLITAN AA**

Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	34	3,341	1.8	1.0		6.0	
Moderate	197	18,156	10.4	5.2		17.2	
Middle	637	90,004	33.6	26.0		39.3	
Upper	1,022	233,719	54.0	67.6		37.3	
Unknown	4	637	0.2	0.2		0.2	
Not Reported	0	0	0.0	0.0		0.0	
Home Purchase Loans							
Low	12	1,581	2.1	1.0		6.0	
Moderate	86	10,599	15.2	6.7		17.2	
Middle	202	43,768	35.7	27.9		39.3	
Upper	265	101,076	46.8	64.3		37.3	
Unknown	1	88	0.2	0.1		0.2	
Not Reported	0	0	0.0	0.0		0.0	
Home Refinance Loans							
Low	7	772	1.2	0.6		6.0	
Moderate	35	3,515	6.1	2.6		17.2	
Middle	191	33,423	33.1	24.4		39.3	
Upper	341	98,782	59.1	72.1		37.3	
Unknown	3	549	0.5	0.4		0.2	
Not Reported	0	0	0.0	0.0		0.0	
Home Improvement Loans							
Low	8	469	1.9	1.9		6.0	
Moderate	40	1,275	9.3	5.1		17.2	
Middle	137	6,059	31.8	24.5		39.3	
Upper	246	16,971	57.1	68.5		37.3	
Unknown	0	0	0.0	0.0		0.2	
Not Reported	0	0	0.0	0.0		0.0	
Multifamily Loans							% of Multifamily Units
Low	0	0	0.0	0.0		14.8	
Moderate	1	1,554	33.3	64.8		26.1	
Middle	1	280	33.3	11.7		36.9	
Upper	1	564	33.3	23.5		20.7	
Unknown	0	0	0.0	0.0		1.6	
Not Reported	0	0	0.0	0.0		0.0	

TABLE C-3.2 DISTRIBUTION OF 2019 HOME MORTGAGE LENDING BY INCOME LEVEL OF GEOGRAPHY KANSAS CITY METROPOLITAN AA							
Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
Other Purpose LOC							
Low	2	286	1.0	1.8		6.0	
Moderate	14	397	7.1	2.5		17.2	
Middle	61	4,130	31.0	25.6		39.3	
Upper	120	11,301	60.9	70.1		37.3	
Unknown	0	0	0.0	0.0		0.2	
Not Reported	0	0	0.0	0.0		0.0	
Other Purpose Closed/Exempt							
Low	5	233	4.2	2.8		6.0	
Moderate	21	816	17.5	9.7		17.2	
Middle	45	2,344	37.5	27.8		39.3	
Upper	49	5,025	40.8	59.7		37.3	
Unknown	0	0	0.0	0.0		0.2	
Not Reported	0	0	0.0	0.0		0.0	
Purpose Not Applicable							
Low	0	0	0.0	0.0		6.0	
Moderate	0	0	0.0	0.0		17.2	
Middle	0	0	0.0	0.0		39.3	
Upper	0	0	0.0	0.0		37.3	
Unknown	0	0	0.0	0.0		0.2	
Not Reported	0	0	0.0	0.0		0.0	

**TABLE C-4
DISTRIBUTION OF 2019 SMALL BUSINESS AND SMALL FARM LENDING
BY INCOME LEVEL OF GEOGRAPHY
KANSAS CITY METROPOLITAN AA**

Census Tract Income Level	Small Business Loans				Aggregate CRA Data		% of Businesses
	#	\$(000)	#%	\$%	#%	\$%	
Low	43	8,589	4.9	6.7			7.4
Moderate	161	23,094	18.4	18.0			19.0
Middle	283	34,357	32.4	26.8			35.1
Upper	359	54,504	41.1	42.6			36.6
Unknown	28	7,498	3.2	5.9			1.9
Not Reported	0	0	0.0	0.0			0.0
Census Tract Income Level	Small Farm Loans				Aggregate CRA Data		% of Farms
	#	\$(000)	#%	\$%	#%	\$%	
Low	0	0	0.0	0.0			2.0
Moderate	1	50	3.1	1.8			7.3
Middle	20	1,503	62.5	54.9			53.8
Upper	11	1,183	34.4	43.2			36.8
Unknown	0	0	0.0	0.0			0.1
Not Reported	0	0	0.0	0.0			0.0

TABLE C-5.1 DISTRIBUTION OF 2019 HOME MORTGAGE LENDING BY BORROWER INCOME LEVEL KANSAS CITY METROPOLITAN AA							
Borrower Income Level	Bank Loans				Aggregate HMDA Data		Families by Family Income %
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	128	9,893	6.8	2.9		21.1	
Moderate	265	27,271	14.0	7.9		17.3	
Middle	377	48,393	19.9	14.0		20.3	
Upper	997	223,281	52.6	64.6		41.3	
Unknown	127	37,019	6.7	10.7		0.0	
Home Purchase Loans							
Low	52	5,998	9.2	3.8		21.1	
Moderate	89	13,915	15.7	8.9		17.3	
Middle	118	22,988	20.8	14.6		20.3	
Upper	240	91,634	42.4	58.3		41.3	
Unknown	67	22,577	11.8	14.4		0.0	
Home Refinance Loans							
Low	32	2,446	5.5	1.8		21.1	
Moderate	70	8,859	12.1	6.5		17.3	
Middle	114	18,358	19.8	13.4		20.3	
Upper	326	96,507	56.5	70.4		41.3	
Unknown	35	10,871	6.1	7.9		0.0	
Home Improvement Loans							
Low	22	675	5.1	2.7		21.1	
Moderate	60	2,312	13.9	9.3		17.3	
Middle	85	3,967	19.7	16.0		20.3	
Upper	253	17,229	58.7	69.5		41.3	
Unknown	11	591	2.6	2.4		0.0	
Multifamily Loans							
Low	0	0	0.0	0.0		21.1	
Moderate	0	0	0.0	0.0		17.3	
Middle	1	280	33.3	11.7		20.3	
Upper	0	0	0.0	0.0		41.3	
Unknown	2	2,118	66.7	88.3		0.0	

TABLE C-5.2 DISTRIBUTION OF 2019 HOME MORTGAGE LENDING BY BORROWER INCOME LEVEL KANSAS CITY METROPOLITAN AA							
Borrower Income Level	Bank Loans				Aggregate HMDA Data		Families by Family Income %
	#	\$(000)	#%	\$%	#%	\$%	
Other Purpose LOC							
Low	11	303	5.6	1.9			21.1
Moderate	23	1,368	11.7	8.5			17.3
Middle	32	1,638	16.2	10.2			20.3
Upper	122	12,014	61.9	74.6			41.3
Unknown	9	791	4.6	4.9			0.0
Other Purpose Closed/Exempt							
Low	11	471	9.2	5.6			21.1
Moderate	23	817	19.2	9.7			17.3
Middle	27	1,162	22.5	13.8			20.3
Upper	56	5,897	46.7	70.1			41.3
Unknown	3	71	2.5	0.8			0.0
Purpose Not Applicable							
Low	0	0	0.0	0.0			21.1
Moderate	0	0	0.0	0.0			17.3
Middle	0	0	0.0	0.0			20.3
Upper	0	0	0.0	0.0			41.3
Unknown	0	0	0.0	0.0			0.0

TABLE C-6 DISTRIBUTION OF 2019 SMALL BUSINESS AND SMALL FARM LENDING BY REVENUE SIZE OF BUSINESSES AND FARMS KANSAS CITY METROPOLITAN AA							
Business Revenue By Size	Small Business Loans				Aggregate CRA Data		% of Businesses by Revenue
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	434	37,855	49.7	29.6	Not Reported		90.2
Over \$1MM	315	81,278	36.0	63.5			9.1
Unknown	125	8,909	14.3	7.0			0.8
Farm Revenue By Size	Small Farm Loans				Aggregate CRA Data		% of Farms by Revenue
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	29	2,489	90.6	91.0	Not Reported		97.3
Over \$1MM	2	185	6.3	6.8			2.3
Unknown	1	62	3.1	2.3			0.4

B. St. Louis Metropolitan AA

TABLE C-7 2018 ST. LOUIS METROPOLITAN AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	79	14.3	52,106	8.2	18,802	36.1	136,582	21.5
Moderate	117	21.2	117,418	18.5	18,568	15.8	107,379	16.9
Middle	184	33.3	231,668	36.5	15,923	6.9	124,711	19.7
Upper	169	30.6	231,628	36.5	7,439	3.2	265,587	41.9
Unknown	4	0.7	1,439	0.2	642	44.6	0	0.0
Total AA	553	100.0	634,259	100.0	61,374	9.7	634,259	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	123,787	37,507	5.6	30.3	55,877	45.1	30,403	24.6
Moderate	227,522	116,553	17.3	51.2	81,158	35.7	29,811	13.1
Middle	394,961	258,727	38.4	65.5	105,144	26.6	31,090	7.9
Upper	348,113	260,342	38.6	74.8	66,347	19.1	21,424	6.2
Unknown	3,118	858	0.1	27.5	1,906	61.1	354	11.4
Total AA	1,097,501	673,987	100.0	61.4	310,432	28.3	113,082	10.3
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	6,842	6.3	5,979	6.2	761	7.1	102	8.3
Moderate	19,331	17.8	16,911	17.4	2,203	20.6	217	17.7
Middle	36,658	33.7	32,917	34.0	3,326	31.0	415	33.8
Upper	45,097	41.4	40,536	41.8	4,082	38.1	479	39.1
Unknown	968	0.9	612	0.6	343	3.2	13	1.1
Total AA	108,896	100.0	96,955	100.0	10,715	100.0	1,226	100.0
Percentage of Total Businesses:				89.0		9.8		1.1
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	20	1.4	17	1.2	3	11.1	0	0.0
Moderate	109	7.7	102	7.4	6	22.2	1	12.5
Middle	667	47.2	661	48.0	3	11.1	3	37.5
Upper	613	43.4	594	43.1	15	55.6	4	50.0
Unknown	3	0.2	3	0.2	0	0.0	0	0.0
Total AA	1,412	100.0	1,377	100.0	27	100.0	8	100.0
Percentage of Total Farms:				97.5		1.9		0.6

TABLE C-8
2019 ST. LOUIS METROPOLITAN AA DEMOGRAPHICS

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	79	14.3	52,106	8.2	18,802	36.1	136,582	21.5
Moderate	117	21.2	117,418	18.5	18,568	15.8	107,379	16.9
Middle	184	33.3	231,668	36.5	15,923	6.9	124,711	19.7
Upper	169	30.6	231,628	36.5	7,439	3.2	265,587	41.9
Unknown	4	0.7	1,439	0.2	642	44.6	0	0.0
Total AA	553	100.0	634,259	100.0	61,374	9.7	634,259	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	123,787	37,507	5.6	30.3	55,877	45.1	30,403	24.6
Moderate	227,522	116,553	17.3	51.2	81,158	35.7	29,811	13.1
Middle	394,961	258,727	38.4	65.5	105,144	26.6	31,090	7.9
Upper	348,113	260,342	38.6	74.8	66,347	19.1	21,424	6.2
Unknown	3,118	858	0.1	27.5	1,906	61.1	354	11.4
Total AA	1,097,501	673,987	100.0	61.4	310,432	28.3	113,082	10.3
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	6,927	6.3	6,108	6.2	753	7.2	66	6.8
Moderate	19,612	17.9	17,309	17.6	2,142	20.5	161	16.6
Middle	36,807	33.6	33,219	33.8	3,258	31.2	330	34.1
Upper	45,272	41.3	40,902	41.7	3,969	37.9	401	41.4
Unknown	1,002	0.9	655	0.7	337	3.2	10	1.0
Total AA	109,620	100.0	98,193	100.0	10,459	100.0	968	100.0
Percentage of Total Businesses:				89.6		9.5		0.9
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	21	1.5	19	1.4	2	7.4	0	0.0
Moderate	121	8.5	115	8.3	6	22.2	0	0.0
Middle	665	46.8	658	47.4	4	14.8	3	42.9
Upper	612	43.0	593	42.7	15	55.6	4	57.1
Unknown	3	0.2	3	0.2	0	0.0	0	0.0
Total AA	1,422	100.0	1,388	100.0	27	100.0	7	100.0
Percentage of Total Farms:				97.6		1.9		0.5

**TABLE C-9.1
DISTRIBUTION OF 2019 HOME MORTGAGE LENDING
BY INCOME LEVEL OF GEOGRAPHY
ST. LOUIS METROPOLITAN AA**

Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	26	1,696	1.5	0.7		5.6	
Moderate	194	17,267	11.5	6.6		17.3	
Middle	575	59,384	34.2	22.8		38.4	
Upper	882	180,918	52.5	69.6		38.6	
Unknown	4	822	0.2	0.3		0.1	
Not Reported	0	0	0.0	0.0		0.0	
Home Purchase Loans							
Low	7	674	1.9	0.7		5.6	
Moderate	49	6,660	13.6	6.9		17.3	
Middle	116	20,326	32.2	20.9		38.4	
Upper	185	68,722	51.4	70.7		38.6	
Unknown	3	772	0.8	0.8		0.1	
Not Reported	0	0	0.0	0.0		0.0	
Home Refinance Loans							
Low	11	828	1.9	0.7		5.6	
Moderate	68	7,362	11.5	6.4		17.3	
Middle	192	24,459	32.4	21.1		38.4	
Upper	320	83,144	54.1	71.8		38.6	
Unknown	1	50	0.2	0.0		0.1	
Not Reported	0	0	0.0	0.0		0.0	
Home Improvement Loans							
Low	6	106	1.8	0.6		5.6	
Moderate	31	1,385	9.3	7.5		17.3	
Middle	120	5,148	35.8	28.0		38.4	
Upper	178	11,715	53.1	63.8		38.6	
Unknown	0	0	0.0	0.0		0.1	
Not Reported	0	0	0.0	0.0		0.0	
Multifamily Loans							% of Multifamily Units
Low	1	73	33.3	2.5		13.6	
Moderate	1	246	33.3	8.4		20.6	
Middle	1	2,600	33.3	89.1		34.8	
Upper	0	0	0.0	0.0		30.1	
Unknown	0	0	0.0	0.0		0.9	
Not Reported	0	0	0.0	0.0		0.0	

TABLE C-9.2 DISTRIBUTION OF 2019 HOME MORTGAGE LENDING BY INCOME LEVEL OF GEOGRAPHY ST. LOUIS METROPOLITAN AA							
Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
Other Purpose LOC							
Low	0	0	0.0	0.0		5.6	
Moderate	24	1,020	10.8	5.9		17.3	
Middle	72	4,465	32.4	25.8		38.4	
Upper	126	11,788	56.8	68.2		38.6	
Unknown	0	0	0.0	0.0		0.1	
Not Reported	0	0	0.0	0.0		0.0	
Other Purpose Closed/Exempt							
Low	1	15	0.6	0.2		5.6	
Moderate	21	594	12.4	7.0		17.3	
Middle	74	2,386	43.8	27.9		38.4	
Upper	73	5,549	43.2	64.9		38.6	
Unknown	0	0	0.0	0.0		0.1	
Not Reported	0	0	0.0	0.0		0.0	
Purpose Not Applicable							
Low	0	0	0.0	0.0		5.6	
Moderate	0	0	0.0	0.0		17.3	
Middle	0	0	0.0	0.0		38.4	
Upper	0	0	0.0	0.0		38.6	
Unknown	0	0	0.0	0.0		0.1	
Not Reported	0	0	0.0	0.0		0.0	

**TABLE C-10
DISTRIBUTION OF 2019 SMALL BUSINESS AND SMALL FARM LENDING
BY INCOME LEVEL OF GEOGRAPHY
ST. LOUIS METROPOLITAN AA**

Census Tract Income Level	Small Business Loans				Aggregate CRA Data		% of Businesses
	#	\$(000)	#%	\$%	#%	\$%	
Low	43	4,983	4.7	3.7			6.3
Moderate	174	29,157	18.8	21.4			17.9
Middle	281	35,597	30.4	26.2			33.6
Upper	403	59,124	43.6	43.5			41.3
Unknown	23	7,092	2.5	5.2			0.9
Not Reported	0	0	0.0	0.0			0.0
Census Tract Income Level	Small Farm Loans				Aggregate CRA Data		% of Farms
	#	\$(000)	#%	\$%	#%	\$%	
Low	0	0	0.0	0.0			1.5
Moderate	1	500	33.3	75.6			8.5
Middle	1	137	33.3	20.7			46.8
Upper	1	24	33.3	3.6			43.0
Unknown	0	0	0.0	0.0			0.2
Not Reported	0	0	0.0	0.0			0.0

TABLE C-11.1 DISTRIBUTION OF 2019 HOME MORTGAGE LENDING BY BORROWER INCOME LEVEL ST. LOUIS METROPOLITAN AA							
Borrower Income Level	Bank Loans				Aggregate HMDA Data		Families by Family Income %
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	165	9,581	9.8	3.7		21.5	
Moderate	292	25,779	17.4	9.9		16.9	
Middle	372	36,574	22.1	14.1		19.7	
Upper	795	173,515	47.3	66.7		41.9	
Unknown	57	14,638	3.4	5.6		0.0	
Home Purchase Loans							
Low	36	3,720	10.0	3.8		21.5	
Moderate	73	10,980	20.3	11.3		16.9	
Middle	74	13,740	20.6	14.1		19.7	
Upper	162	63,892	45.0	65.8		41.9	
Unknown	15	4,822	4.2	5.0		0.0	
Home Refinance Loans							
Low	59	3,842	10.0	3.3		21.5	
Moderate	89	9,979	15.0	8.6		16.9	
Middle	124	15,607	20.9	13.5		19.7	
Upper	289	79,931	48.8	69.0		41.9	
Unknown	31	6,484	5.2	5.6		0.0	
Home Improvement Loans							
Low	31	877	9.3	4.8		21.5	
Moderate	53	2,144	15.8	11.7		16.9	
Middle	75	2,920	22.4	15.9		19.7	
Upper	171	12,146	51.0	66.2		41.9	
Unknown	5	267	1.5	1.5		0.0	
Multifamily Loans							
Low	0	0	0.0	0.0		21.5	
Moderate	0	0	0.0	0.0		16.9	
Middle	0	0	0.0	0.0		19.7	
Upper	0	0	0.0	0.0		41.9	
Unknown	3	2,919	100.0	100.0		0.0	

TABLE C-11.2
DISTRIBUTION OF 2019 HOME MORTGAGE LENDING
BY BORROWER INCOME LEVEL
ST. LOUIS METROPOLITAN AA

Borrower Income Level	Bank Loans				Aggregate HMDA Data		Families by Family Income %
	#	\$(000)	#%	\$%	#%	\$%	
Other Purpose LOC							
Low	18	379	8.1	2.2		21.5	
Moderate	35	1,351	15.8	7.8		16.9	
Middle	60	3,169	27.0	18.3		19.7	
Upper	106	12,228	47.7	70.8		41.9	
Unknown	3	146	1.4	0.8		0.0	
Other Purpose Closed/Exempt							
Low	21	763	12.4	8.9		21.5	
Moderate	42	1,325	24.9	15.5		16.9	
Middle	39	1,138	23.1	13.3		19.7	
Upper	67	5,318	39.6	62.2		41.9	
Unknown	0	0	0.0	0.0		0.0	
Purpose Not Applicable							
Low	0	0	0.0	0.0		21.5	
Moderate	0	0	0.0	0.0		16.9	
Middle	0	0	0.0	0.0		19.7	
Upper	0	0	0.0	0.0		41.9	
Unknown	0	0	0.0	0.0		0.0	

TABLE C-12
DISTRIBUTION OF 2019 SMALL BUSINESS AND SMALL FARM LENDING
BY REVENUE SIZE OF BUSINESSES AND FARMS
ST. LOUIS METROPOLITAN AA

Business Revenue By Size	Small Business Loans				Aggregate CRA Data		% of Businesses by Revenue
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	410	31,745	44.4	23.3	Not Reported		89.6
Over \$1MM	323	88,586	35.0	65.2			9.5
Unknown	191	15,623	20.7	11.5			0.9
Farm Revenue By Size	Small Farm Loans				Aggregate CRA Data		% of Farms by Revenue
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	2	524	66.7	79.3	Not Reported		97.6
Over \$1MM	0	0	0.0	0.0			1.9
Unknown	1	137	33.3	20.7			0.5

C. Springfield Metropolitan AA

TABLE C-13 2018 SPRINGFIELD METROPOLITAN AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	5	6.0	3,596	3.4	1,359	37.8	21,317	20.3
Moderate	21	25.3	18,186	17.3	3,947	21.7	19,602	18.6
Middle	43	51.8	63,031	59.9	6,449	10.2	21,930	20.9
Upper	13	15.7	20,307	19.3	888	4.4	42,312	40.2
Unknown	1	1.2	41	0.0	20	48.8	0	0.0
Total AA	83	100.0	105,161	100.0	12,663	12.0	105,161	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	8,670	2,477	2.4	28.6	5,134	59.2	1,059	12.2
Moderate	39,621	15,010	14.5	37.9	19,739	49.8	4,872	12.3
Middle	101,708	62,530	60.5	61.5	31,140	30.6	8,038	7.9
Upper	30,656	23,326	22.6	76.1	5,625	18.3	1,705	5.6
Unknown	777	16	0.0	2.1	628	80.8	133	17.1
Total AA	181,432	103,359	100.0	57.0	62,266	34.3	15,807	8.7
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	429	2.4	380	2.3	48	3.0	1	0.5
Moderate	4,465	24.8	3,807	23.5	618	39.1	40	21.9
Middle	9,933	55.2	9,109	56.1	711	45.0	113	61.7
Upper	3,114	17.3	2,885	17.8	201	12.7	28	15.3
Unknown	50	0.3	46	0.3	3	0.2	1	0.5
Total AA	17,991	100.0	16,227	100.0	1,581	100.0	183	100.0
Percentage of Total Businesses:				90.2		8.8		1.0
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	1	0.2	1	0.2	0	0.0	0	0.0
Moderate	76	16.2	73	15.8	3	75.0	0	0.0
Middle	338	72.2	336	72.6	1	25.0	1	100.0
Upper	53	11.3	53	11.4	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	468	100.0	463	100.0	4	100.0	1	100.0
Percentage of Total Farms:				98.9		0.9		0.2

TABLE C-14
2019 SPRINGFIELD METROPOLITAN AA DEMOGRAPHICS

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	5	6.0	3,596	3.4	1,359	37.8	21,317	20.3
Moderate	21	25.3	18,186	17.3	3,947	21.7	19,602	18.6
Middle	43	51.8	63,031	59.9	6,449	10.2	21,930	20.9
Upper	13	15.7	20,307	19.3	888	4.4	42,312	40.2
Unknown	1	1.2	41	0.0	20	48.8	0	0.0
Total AA	83	100.0	105,161	100.0	12,663	12.0	105,161	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	8,670	2,477	2.4	28.6	5,134	59.2	1,059	12.2
Moderate	39,621	15,010	14.5	37.9	19,739	49.8	4,872	12.3
Middle	101,708	62,530	60.5	61.5	31,140	30.6	8,038	7.9
Upper	30,656	23,326	22.6	76.1	5,625	18.3	1,705	5.6
Unknown	777	16	0.0	2.1	628	80.8	133	17.1
Total AA	181,432	103,359	100.0	57.0	62,266	34.3	15,807	8.7
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	436	2.4	388	2.4	46	3.0	2	1.5
Moderate	4,537	25.0	3,889	23.6	620	40.2	28	20.9
Middle	9,979	55.0	9,218	55.9	680	44.1	81	60.4
Upper	3,155	17.4	2,938	17.8	194	12.6	23	17.2
Unknown	49	0.3	46	0.3	3	0.2	0	0.0
Total AA	18,156	100.0	16,479	100.0	1,543	100.0	134	100.0
Percentage of Total Businesses:				90.8		8.5		0.7
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	2	0.4	2	0.4	0	0.0	0	0.0
Moderate	76	16.5	73	16.0	3	75.0	0	0.0
Middle	329	71.2	327	71.6	1	25.0	1	100.0
Upper	55	11.9	55	12.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	462	100.0	457	100.0	4	100.0	1	100.0
Percentage of Total Farms:				98.9		0.9		0.2

TABLE C-15.1
DISTRIBUTION OF 2019 HOME MORTGAGE LENDING
BY INCOME LEVEL OF GEOGRAPHY
SPRINGFIELD METROPOLITAN AA

Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	7	458	1.9	1.1		2.4	
Moderate	44	3,705	12.3	9.0		14.5	
Middle	218	23,116	60.7	56.1		60.5	
Upper	90	13,946	25.1	33.8		22.6	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	
Home Purchase Loans							
Low	6	394	5.7	2.2		2.4	
Moderate	12	1,033	11.4	5.9		14.5	
Middle	59	8,761	56.2	49.7		60.5	
Upper	28	7,443	26.7	42.2		22.6	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	
Home Refinance Loans							
Low	1	64	1.0	0.5		2.4	
Moderate	16	1,915	15.7	14.5		14.5	
Middle	68	8,671	66.7	63.4		60.5	
Upper	17	3,025	16.7	22.1		22.6	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	
Home Improvement Loans							
Low	0	0	0.0	0.0		2.4	
Moderate	7	187	12.3	8.1		14.5	
Middle	38	1,613	66.7	70.1		60.5	
Upper	12	502	21.1	21.8		22.6	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	
Multifamily Loans							% of Multifamily Units
Low	0	0	0.0	0.0		8.3	
Moderate	4	426	44.4	26.9		40.7	
Middle	5	1,156	55.6	73.1		41.2	
Upper	0	0	0.0	0.0		7.4	
Unknown	0	0	0.0	0.0		2.3	
Not Reported	0	0	0.0	0.0		0.0	

TABLE C-15.2 DISTRIBUTION OF 2019 HOME MORTGAGE LENDING BY INCOME LEVEL OF GEOGRAPHY SPRINGFIELD METROPOLITAN AA							
Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
Other Purpose LOC							
Low	0	0	0.0	0.0		2.4	
Moderate	1	10	2.0	0.2		14.5	
Middle	27	2,056	52.9	44.6		60.5	
Upper	23	2,543	45.1	55.2		22.6	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	
Other Purpose Closed/Exempt							
Low	0	0	0.0	0.0		2.4	
Moderate	4	134	11.4	9.4		14.5	
Middle	21	859	60.0	60.2		60.5	
Upper	10	433	28.6	30.4		22.6	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	
Purpose Not Applicable							
Low	0	0	0.0	0.0		2.4	
Moderate	0	0	0.0	0.0		14.5	
Middle	0	0	0.0	0.0		60.5	
Upper	0	0	0.0	0.0		22.6	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	

TABLE C-16 DISTRIBUTION OF 2019 SMALL BUSINESS AND SMALL FARM LENDING BY INCOME LEVEL OF GEOGRAPHY SPRINGFIELD METROPOLITAN AA							
Census Tract Income Level	Small Business Loans				Aggregate CRA Data		% of Businesses
	#	\$(000)	#%	\$%	#%	\$%	
Low	2	314	0.8	0.8			2.4
Moderate	65	10,566	26.9	27.4			25.0
Middle	133	19,201	55.0	49.9			55.0
Upper	42	8,412	17.4	21.9			17.4
Unknown	0	0	0.0	0.0			0.3
Not Reported	0	0	0.0	0.0			0.0
Census Tract Income Level	Small Farm Loans				Aggregate CRA Data		% of Farms
	#	\$(000)	#%	\$%	#%	\$%	
Low	0	0	0.0	0.0			0.4
Moderate	17	719	14.2	9.2			16.5
Middle	100	6,540	83.3	83.9			71.2
Upper	3	538	2.5	6.9			11.9
Unknown	0	0	0.0	0.0			0.0
Not Reported	0	0	0.0	0.0			0.0

**TABLE C-17.1
DISTRIBUTION OF 2019 HOME MORTGAGE LENDING
BY BORROWER INCOME LEVEL
SPRINGFIELD METROPOLITAN AA**

Borrower Income Level	Bank Loans				Aggregate HMDA Data		Families by Family Income %
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	23	1,081	6.4	2.6		20.3	
Moderate	66	5,206	18.4	12.6		18.6	
Middle	69	5,738	19.2	13.9		20.9	
Upper	169	24,912	47.1	60.4		40.2	
Unknown	32	4,288	8.9	10.4		0.0	
Home Purchase Loans							
Low	5	440	4.8	2.5		20.3	
Moderate	23	2,668	21.9	15.1		18.6	
Middle	19	2,583	18.1	14.7		20.9	
Upper	43	10,005	41.0	56.7		40.2	
Unknown	15	1,935	14.3	11.0		0.0	
Home Refinance Loans							
Low	9	441	8.8	3.2		20.3	
Moderate	23	1,851	22.5	13.5		18.6	
Middle	19	1,627	18.6	11.9		20.9	
Upper	46	9,024	45.1	66.0		40.2	
Unknown	5	732	4.9	5.4		0.0	
Home Improvement Loans							
Low	6	135	10.5	5.9		20.3	
Moderate	9	192	15.8	8.3		18.6	
Middle	12	536	21.1	23.3		20.9	
Upper	29	1,364	50.9	59.3		40.2	
Unknown	1	75	1.8	3.3		0.0	
Multifamily Loans							
Low	0	0	0.0	0.0		20.3	
Moderate	0	0	0.0	0.0		18.6	
Middle	0	0	0.0	0.0		20.9	
Upper	2	161	22.2	10.2		40.2	
Unknown	7	1,421	77.8	89.8		0.0	

TABLE C-17.2
DISTRIBUTION OF 2019 HOME MORTGAGE LENDING
BY BORROWER INCOME LEVEL
SPRINGFIELD METROPOLITAN AA

Borrower Income Level	Bank Loans				Aggregate HMDA Data		Families by Family Income %
	#	\$(000)	#%	\$%	#%	\$%	
Other Purpose LOC							
Low	0	0	0.0	0.0		20.3	
Moderate	5	123	9.8	2.7		18.6	
Middle	10	744	19.6	16.1		20.9	
Upper	33	3,649	64.7	79.2		40.2	
Unknown	3	93	5.9	2.0		0.0	
Other Purpose Closed/Exempt							
Low	3	65	8.6	4.6		20.3	
Moderate	6	372	17.1	26.1		18.6	
Middle	9	248	25.7	17.4		20.9	
Upper	16	709	45.7	49.7		40.2	
Unknown	1	32	2.9	2.2		0.0	
Purpose Not Applicable							
Low	0	0	0.0	0.0		20.3	
Moderate	0	0	0.0	0.0		18.6	
Middle	0	0	0.0	0.0		20.9	
Upper	0	0	0.0	0.0		40.2	
Unknown	0	0	0.0	0.0		0.0	

TABLE C-18
DISTRIBUTION OF 2019 SMALL BUSINESS AND SMALL FARM LENDING
BY REVENUE SIZE OF BUSINESSES AND FARMS
SPRINGFIELD METROPOLITAN AA

Business Revenue By Size	Small Business Loans				Aggregate CRA Data		% of Businesses by Revenue
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	134	15,560	55.4	40.4	Not Reported		90.8
Over \$1MM	86	20,939	35.5	54.4			8.5
Unknown	22	1,994	9.1	5.2			0.7
Farm Revenue By Size	Small Farm Loans				Aggregate CRA Data		% of Farms by Revenue
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	118	7,647	98.3	98.1	Not Reported		98.9
Over \$1MM	0	0	0.0	0.0			0.9
Unknown	2	150	1.7	1.9			0.2

D. Wichita Metropolitan AA

TABLE C-19 2018 WICHITA METROPOLITAN AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	16	11.7	10,592	7.5	3,718	35.1	29,500	20.8
Moderate	38	27.7	30,377	21.4	6,406	21.1	25,056	17.6
Middle	45	32.8	48,714	34.3	3,331	6.8	29,928	21.1
Upper	38	27.7	52,289	36.8	1,468	2.8	57,488	40.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	137	100.0	141,972	100.0	14,923	10.5	141,972	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	23,154	7,458	5.3	32.2	11,575	50.0	4,121	17.8
Moderate	61,466	26,152	18.5	42.5	26,878	43.7	8,436	13.7
Middle	83,513	50,618	35.8	60.6	26,491	31.7	6,404	7.7
Upper	71,896	57,154	40.4	79.5	10,908	15.2	3,834	5.3
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	240,029	141,382	100.0	58.9	75,852	31.6	22,795	9.5
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	1,426	6.8	1,204	6.5	220	9.8	2	1.3
Moderate	5,727	27.3	4,862	26.2	833	37.0	32	21.2
Middle	6,868	32.8	6,142	33.1	669	29.7	57	37.7
Upper	6,930	33.1	6,343	34.2	527	23.4	60	39.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	20,951	100.0	18,551	100.0	2,249	100.0	151	100.0
Percentage of Total Businesses:				88.5		10.7		0.7
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	4	0.7	4	0.8	0	0.0	0	0.0
Moderate	32	5.9	31	5.8	1	14.3	0	0.0
Middle	212	39.3	208	39.0	4	57.1	0	0.0
Upper	292	54.1	290	54.4	2	28.6	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	540	100.0	533	100.0	7	100.0	0	0.0
Percentage of Total Farms:				98.7		1.3		0.0

TABLE C-20 2019 WICHITA METROPOLITAN AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	15	10.9	10,259	7.2	3,615	35.2	29,112	20.5
Moderate	38	27.7	29,358	20.7	6,122	20.9	24,847	17.5
Middle	41	29.9	44,469	31.3	3,541	8.0	29,902	21.1
Upper	43	31.4	57,886	40.8	1,645	2.8	58,111	40.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	137	100.0	141,972	100.0	14,923	10.5	141,972	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	22,180	7,163	5.1	32.3	11,145	50.2	3,872	17.5
Moderate	59,965	25,334	17.9	42.2	26,342	43.9	8,289	13.8
Middle	77,776	45,860	32.4	59.0	25,534	32.8	6,382	8.2
Upper	80,108	63,025	44.6	78.7	12,831	16.0	4,252	5.3
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	240,029	141,382	100.0	58.9	75,852	31.6	22,795	9.5
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	1,222	5.8	1,054	5.6	167	7.6	1	0.7
Moderate	5,894	27.8	5,007	26.6	856	38.8	31	21.4
Middle	6,258	29.5	5,589	29.6	621	28.2	48	33.1
Upper	7,829	36.9	7,202	38.2	562	25.5	65	44.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	21,203	100.0	18,852	100.0	2,206	100.0	145	100.0
Percentage of Total Businesses:			88.9		10.4		0.7	
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	5	0.9	5	1.0	0	0.0	0	0.0
Moderate	32	6.0	32	6.1	0	0.0	0	0.0
Middle	199	37.5	196	37.3	3	50.0	0	0.0
Upper	295	55.6	292	55.6	3	50.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	531	100.0	525	100.0	6	100.0	0	0.0
Percentage of Total Farms:			98.9		1.1		0.0	

TABLE C-21.1 DISTRIBUTION OF 2019 HOME MORTGAGE LENDING BY INCOME LEVEL OF GEOGRAPHY WICHITA METROPOLITAN AA							
Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	8	441	3.5	1.0		5.1	
Moderate	30	4,628	13.0	10.1		17.9	
Middle	72	8,653	31.2	18.8		32.4	
Upper	121	32,272	52.4	70.2		44.6	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	
Home Purchase Loans							
Low	4	245	3.8	1.1		5.1	
Moderate	19	1,762	17.9	7.7		17.9	
Middle	35	5,726	33.0	24.9		32.4	
Upper	48	15,275	45.3	66.4		44.6	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	
Home Refinance Loans							
Low	2	146	3.4	1.3		5.1	
Moderate	5	313	8.5	2.7		17.9	
Middle	23	1,985	39.0	17.3		32.4	
Upper	29	9,051	49.2	78.7		44.6	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	
Home Improvement Loans							
Low	1	25	3.3	1.5		5.1	
Moderate	1	42	3.3	2.5		17.9	
Middle	9	414	30.0	24.5		32.4	
Upper	19	1,206	63.3	71.5		44.6	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	
Multifamily Loans						% of Multifamily Units	
Low	0	0	0.0	0.0		9.4	
Moderate	1	1,400	33.3	24.9		34.0	
Middle	0	0	0.0	0.0		38.7	
Upper	2	4,223	66.7	75.1		17.9	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	

TABLE C-21.2 DISTRIBUTION OF 2019 HOME MORTGAGE LENDING BY INCOME LEVEL OF GEOGRAPHY WICHITA METROPOLITAN AA							
Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
Other Purpose LOC							
Low	0	0	0.0	0.0			5.1
Moderate	2	29	11.1	1.6			17.9
Middle	3	230	16.7	12.8			32.4
Upper	13	1,531	72.2	85.5			44.6
Unknown	0	0	0.0	0.0			0.0
Not Reported	0	0	0.0	0.0			0.0
Other Purpose Closed/Exempt							
Low	1	25	7.1	1.1			5.1
Moderate	2	1,082	14.3	47.9			17.9
Middle	1	168	7.1	7.4			32.4
Upper	10	986	71.4	43.6			44.6
Unknown	0	0	0.0	0.0			0.0
Not Reported	0	0	0.0	0.0			0.0
Purpose Not Applicable							
Low	0	0	0.0	0.0			5.1
Moderate	0	0	0.0	0.0			17.9
Middle	1	130	100.0	100.0			32.4
Upper	0	0	0.0	0.0			44.6
Unknown	0	0	0.0	0.0			0.0
Not Reported	0	0	0.0	0.0			0.0

TABLE C-22
DISTRIBUTION OF 2019 SMALL BUSINESS AND SMALL FARM LENDING
BY INCOME LEVEL OF GEOGRAPHY
WICHITA METROPOLITAN AA

Census Tract Income Level	Small Business Loans				Aggregate CRA Data		% of Businesses
	#	\$(000)	#%	\$%	#%	\$%	
Low	13	2,143	7.4	7.7			5.8
Moderate	55	8,524	31.3	30.4			27.8
Middle	53	8,293	30.1	29.6			29.5
Upper	55	9,042	31.3	32.3			36.9
Unknown	0	0	0.0	0.0			0.0
Not Reported	0	0	0.0	0.0			0.0
Census Tract Income Level	Small Farm Loans				Aggregate CRA Data		% of Farms
	#	\$(000)	#%	\$%	#%	\$%	
Low	0	0	0.0	0.0			0.9
Moderate	0	0	0.0	0.0			6.0
Middle	14	1,567	58.3	58.8			37.5
Upper	10	1,096	41.7	41.2			55.6
Unknown	0	0	0.0	0.0			0.0
Not Reported	0	0	0.0	0.0			0.0

**TABLE C-23.1
DISTRIBUTION OF 2019 HOME MORTGAGE LENDING
BY BORROWER INCOME LEVEL
WICHITA METROPOLITAN AA**

Borrower Income Level	Bank Loans				Aggregate HMDA Data		Families by Family Income %
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	15	977	6.5	2.1		20.5	
Moderate	42	3,636	18.2	7.9		17.5	
Middle	41	4,098	17.7	8.9		21.1	
Upper	122	30,451	52.8	66.2		40.9	
Unknown	11	6,832	4.8	14.9		0.0	
Home Purchase Loans							
Low	8	639	7.5	2.8		20.5	
Moderate	25	2,503	23.6	10.9		17.5	
Middle	14	1,975	13.2	8.6		21.1	
Upper	56	17,391	52.8	75.6		40.9	
Unknown	3	500	2.8	2.2		0.0	
Home Refinance Loans							
Low	3	197	5.1	1.7		20.5	
Moderate	7	758	11.9	6.6		17.5	
Middle	17	1,664	28.8	14.5		21.1	
Upper	28	8,197	47.5	71.3		40.9	
Unknown	4	679	6.8	5.9		0.0	
Home Improvement Loans							
Low	1	30	3.3	1.8		20.5	
Moderate	6	185	20.0	11.0		17.5	
Middle	3	204	10.0	12.1		21.1	
Upper	19	1,238	63.3	73.4		40.9	
Unknown	1	30	3.3	1.8		0.0	
Multifamily Loans							
Low	0	0	0.0	0.0		20.5	
Moderate	0	0	0.0	0.0		17.5	
Middle	0	0	0.0	0.0		21.1	
Upper	0	0	0.0	0.0		40.9	
Unknown	3	5,623	100.0	100.0		0.0	

TABLE C-23.2
DISTRIBUTION OF 2019 HOME MORTGAGE LENDING
BY BORROWER INCOME LEVEL
WICHITA METROPOLITAN AA

Borrower Income Level	Bank Loans				Aggregate HMDA Data		Families by Family Income %
	#	\$(000)	#%	\$%	#%	\$%	
Other Purpose LOC							
Low	2	29	11.1	1.6		20.5	
Moderate	1	10	5.6	0.6		17.5	
Middle	7	255	38.9	14.2		21.1	
Upper	8	1,496	44.4	83.6		40.9	
Unknown	0	0	0.0	0.0		0.0	
Other Purpose Closed/Exempt							
Low	1	82	7.1	3.6		20.5	
Moderate	2	50	14.3	2.2		17.5	
Middle	0	0	0.0	0.0		21.1	
Upper	11	2,129	78.6	94.2		40.9	
Unknown	0	0	0.0	0.0		0.0	
Purpose Not Applicable							
Low	0	0	0.0	0.0		20.5	
Moderate	1	130	100.0	100.0		17.5	
Middle	0	0	0.0	0.0		21.1	
Upper	0	0	0.0	0.0		40.9	
Unknown	0	0	0.0	0.0		0.0	

TABLE C-24
DISTRIBUTION OF 2019 SMALL BUSINESS AND SMALL FARM LENDING
BY REVENUE SIZE OF BUSINESSES AND FARMS
WICHITA METROPOLITAN AA

Business Revenue By Size	Small Business Loans				Aggregate CRA Data		% of Businesses by Revenue
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	90	12,143	51.1	43.4	Not Reported		88.9
Over \$1MM	74	14,312	42.0	51.1			10.4
Unknown	12	1,547	6.8	5.5			0.7
Farm Revenue By Size	Small Farm Loans				Aggregate CRA Data		% of Farms by Revenue
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	22	2,250	91.7	84.5	Not Reported		98.9
Over \$1MM	2	413	8.3	15.5			1.1
Unknown	0	0	0.0	0.0			0.0

E. Peoria Metropolitan AA

TABLE C-25 2018 PEORIA METROPOLITAN AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	13	14.9	6,436	6.8	2,379	37.0	19,453	20.6
Moderate	15	17.2	15,492	16.4	2,278	14.7	16,759	17.8
Middle	39	44.8	43,849	46.5	3,140	7.2	19,921	21.1
Upper	20	23.0	28,434	30.2	847	3.0	38,078	40.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	87	100.0	94,211	100.0	8,644	9.2	94,211	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	14,453	4,187	4.1	29.0	7,551	52.2	2,715	18.8
Moderate	28,689	16,812	16.4	58.6	9,472	33.0	2,405	8.4
Middle	71,902	49,604	48.4	69.0	17,978	25.0	4,320	6.0
Upper	41,715	31,857	31.1	76.4	7,310	17.5	2,548	6.1
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	156,759	102,460	100.0	65.4	42,311	27.0	11,988	7.6
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	1,332	11.2	1,088	10.4	228	17.8	16	8.6
Moderate	1,722	14.4	1,531	14.6	175	13.7	16	8.6
Middle	5,443	45.6	4,824	46.1	519	40.5	100	53.5
Upper	3,437	28.8	3,022	28.9	360	28.1	55	29.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	11,934	100.0	10,465	100.0	1,282	100.0	187	100.0
Percentage of Total Businesses:				87.7		10.7		1.6
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	3	0.5	2	0.3	1	12.5	0	0.0
Moderate	15	2.3	15	2.3	0	0.0	0	0.0
Middle	408	62.4	403	62.6	4	50.0	1	50.0
Upper	228	34.9	224	34.8	3	37.5	1	50.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	654	100.0	644	100.0	8	100.0	2	100.0
Percentage of Total Farms:				98.5		1.2		0.3

TABLE C-26 2019 PEORIA METROPOLITAN AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	12	13.8	5,969	6.3	2,207	37.0	18,664	19.8
Moderate	13	14.9	12,760	13.5	2,128	16.7	16,266	17.3
Middle	41	47.1	45,651	48.5	3,382	7.4	19,674	20.9
Upper	21	24.1	29,831	31.7	927	3.1	39,607	42.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	87	100.0	94,211	100.0	8,644	9.2	94,211	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	13,543	3,857	3.8	28.5	7,151	52.8	2,535	18.7
Moderate	23,721	13,714	13.4	57.8	7,834	33.0	2,173	9.2
Middle	74,701	51,510	50.3	69.0	18,587	24.9	4,604	6.2
Upper	44,794	33,379	32.6	74.5	8,739	19.5	2,676	6.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	156,759	102,460	100.0	65.4	42,311	27.0	11,988	7.6
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	1,338	11.2	1,100	10.4	232	18.3	6	4.3
Moderate	1,434	12.0	1,295	12.3	132	10.4	7	5.0
Middle	5,510	46.0	4,895	46.3	529	41.7	86	61.0
Upper	3,691	30.8	3,274	31.0	375	29.6	42	29.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	11,973	100.0	10,564	100.0	1,268	100.0	141	100.0
Percentage of Total Businesses:				88.2		10.6		1.2
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	1	0.2	1	0.2	0	0.0	0	0.0
Moderate	12	1.9	12	1.9	0	0.0	0	0.0
Middle	389	62.2	384	62.3	4	57.1	1	50.0
Upper	223	35.7	219	35.6	3	42.9	1	50.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	625	100.0	616	100.0	7	100.0	2	100.0
Percentage of Total Farms:				98.6		1.1		0.3

**TABLE C-27.1
DISTRIBUTION OF 2019 HOME MORTGAGE LENDING
BY INCOME LEVEL OF GEOGRAPHY
PEORIA METROPOLITAN AA**

Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	3	122	2.6	1.0		3.8	
Moderate	10	451	8.5	3.7		13.4	
Middle	56	4,161	47.9	34.2		50.3	
Upper	48	7,434	41.0	61.1		32.6	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	
Home Purchase Loans							
Low	0	0	0.0	0.0		3.8	
Moderate	3	176	12.5	4.6		13.4	
Middle	10	1,452	41.7	38.1		50.3	
Upper	11	2,186	45.8	57.3		32.6	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	
Home Refinance Loans							
Low	2	79	4.5	1.4		3.8	
Moderate	3	199	6.8	3.4		13.4	
Middle	18	1,709	40.9	29.6		50.3	
Upper	21	3,788	47.7	65.6		32.6	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	
Home Improvement Loans							
Low	0	0	0.0	0.0		3.8	
Moderate	1	15	4.5	1.9		13.4	
Middle	12	397	54.5	49.5		50.3	
Upper	9	390	40.9	48.6		32.6	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	
Multifamily Loans							% of Multifamily Units
Low	1	43	33.3	6.7		18.3	
Moderate	0	0	0.0	0.0		14.4	
Middle	1	100	33.3	15.6		40.7	
Upper	1	499	33.3	77.7		26.6	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	

TABLE C-27.2 DISTRIBUTION OF 2019 HOME MORTGAGE LENDING BY INCOME LEVEL OF GEOGRAPHY PEORIA METROPOLITAN AA							
Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
Other Purpose LOC							
Low	0	0	0.0	0.0			3.8
Moderate	2	39	11.8	4.2			13.4
Middle	11	354	64.7	39.4			50.3
Upper	4	521	23.5	56.4			32.6
Unknown	0	0	0.0	0.0			0.0
Not Reported	0	0	0.0	0.0			0.0
Other Purpose Closed/Exempt							
Low	0	0	0.0	0.0			3.8
Moderate	1	22	14.3	10.4			13.4
Middle	4	139	57.1	65.9			50.3
Upper	2	50	28.6	23.7			32.6
Unknown	0	0	0.0	0.0			0.0
Not Reported	0	0	0.0	0.0			0.0
Purpose Not Applicable							
Low	0	0	0.0	0.0			3.8
Moderate	0	0	0.0	0.0			13.4
Middle	0	0	0.0	0.0			50.3
Upper	0	0	0.0	0.0			32.6
Unknown	0	0	0.0	0.0			0.0
Not Reported	0	0	0.0	0.0			0.0

TABLE C-28
DISTRIBUTION OF 2019 SMALL BUSINESS AND SMALL FARM LENDING
BY INCOME LEVEL OF GEOGRAPHY
PEORIA METROPOLITAN AA

Census Tract Income Level	Small Business Loans				Aggregate CRA Data		% of Businesses
	#	\$(000)	#%	\$%	#%	\$%	
Low	17	3,179	26.6	25.8			11.2
Moderate	1	25	1.6	0.2			12.0
Middle	28	5,478	43.8	44.5			46.0
Upper	18	3,627	28.1	29.5			30.8
Unknown	0	0	0.0	0.0			0.0
Not Reported	0	0	0.0	0.0			0.0
Census Tract Income Level	Small Farm Loans				Aggregate CRA Data		% of Farms
	#	\$(000)	#%	\$%	#%	\$%	
Low	0	0	0.0	0.0			0.2
Moderate	0	0	0.0	0.0			1.9
Middle	26	3,875	83.9	86.6			62.2
Upper	5	600	16.1	13.4			35.7
Unknown	0	0	0.0	0.0			0.0
Not Reported	0	0	0.0	0.0			0.0

**TABLE C-29.1
DISTRIBUTION OF 2019 HOME MORTGAGE LENDING
BY BORROWER INCOME LEVEL
PEORIA METROPOLITAN AA**

Borrower Income Level	Bank Loans				Aggregate HMDA Data		Families by Family Income %
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	8	227	6.8	1.9		19.8	
Moderate	19	1,133	16.2	9.3		17.3	
Middle	28	1,480	23.9	12.2		20.9	
Upper	43	5,860	36.8	48.2		42.0	
Unknown	19	3,468	16.2	28.5		0.0	
Home Purchase Loans							
Low	1	37	4.2	1.0		19.8	
Moderate	5	486	20.8	12.7		17.3	
Middle	2	213	8.3	5.6		20.9	
Upper	15	3,005	62.5	78.8		42.0	
Unknown	1	73	4.2	1.9		0.0	
Home Refinance Loans							
Low	0	0	0.0	0.0		19.8	
Moderate	8	405	18.2	7.0		17.3	
Middle	12	854	27.3	14.8		20.9	
Upper	10	1,773	22.7	30.7		42.0	
Unknown	14	2,743	31.8	47.5		0.0	
Home Improvement Loans							
Low	3	44	13.6	5.5		19.8	
Moderate	1	19	4.5	2.4		17.3	
Middle	7	233	31.8	29.1		20.9	
Upper	11	506	50.0	63.1		42.0	
Unknown	0	0	0.0	0.0		0.0	
Multifamily Loans							
Low	0	0	0.0	0.0		19.8	
Moderate	0	0	0.0	0.0		17.3	
Middle	0	0	0.0	0.0		20.9	
Upper	0	0	0.0	0.0		42.0	
Unknown	3	642	100.0	100.0		0.0	

TABLE C-29.2
DISTRIBUTION OF 2019 HOME MORTGAGE LENDING
BY BORROWER INCOME LEVEL
PEORIA METROPOLITAN AA

Borrower Income Level	Bank Loans				Aggregate HMDA Data		Families by Family Income %
	#	\$(000)	#%	\$%	#%	\$%	
Other Purpose LOC							
Low	3	114	17.6	12.3		19.8	
Moderate	3	184	17.6	19.9		17.3	
Middle	4	60	23.5	6.5		20.9	
Upper	6	556	35.3	60.2		42.0	
Unknown	1	10	5.9	1.1		0.0	
Other Purpose Closed/Exempt							
Low	1	32	14.3	15.2		19.8	
Moderate	2	39	28.6	18.5		17.3	
Middle	3	120	42.9	56.9		20.9	
Upper	1	20	14.3	9.5		42.0	
Unknown	0	0	0.0	0.0		0.0	
Purpose Not Applicable							
Low	0	0	0.0	0.0		19.8	
Moderate	0	0	0.0	0.0		17.3	
Middle	0	0	0.0	0.0		20.9	
Upper	0	0	0.0	0.0		42.0	
Unknown	0	0	0.0	0.0		0.0	

TABLE C-30
DISTRIBUTION OF 2019 SMALL BUSINESS AND SMALL FARM LENDING
BY REVENUE SIZE OF BUSINESSES AND FARMS
PEORIA METROPOLITAN AA

Business Revenue By Size	Small Business Loans				Aggregate CRA Data		% of Businesses by Revenue
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	26	3,731	40.6	30.3	Not Reported		88.2
Over \$1MM	27	7,886	42.2	64.1			10.6
Unknown	11	692	17.2	5.6			1.2
Farm Revenue By Size	Small Farm Loans				Aggregate CRA Data		% of Farms by Revenue
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	28	3,685	90.3	82.3	Not Reported		98.6
Over \$1MM	2	650	6.5	14.5			1.1
Unknown	1	140	3.2	3.1			0.3

F. Tulsa Metropolitan AA

TABLE C-31 2018 TULSA METROPOLITAN AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	17	9.7	10,765	6.9	4,413	41.0	34,488	22.0
Moderate	54	30.9	39,165	25.0	8,290	21.2	26,498	16.9
Middle	51	29.1	49,004	31.3	4,194	8.6	30,724	19.6
Upper	53	30.3	57,640	36.8	2,300	4.0	64,864	41.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	175	100.0	156,574	100.0	19,197	12.3	156,574	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	22,903	6,671	4.5	29.1	12,302	53.7	3,930	17.2
Moderate	77,468	30,109	20.5	38.9	36,618	47.3	10,741	13.9
Middle	87,534	48,253	32.9	55.1	31,422	35.9	7,859	9.0
Upper	86,986	61,760	42.1	71.0	18,945	21.8	6,281	7.2
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	274,891	146,793	100.0	53.4	99,287	36.1	28,811	10.5
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	1,542	4.0	1,311	3.8	219	6.4	12	4.0
Moderate	8,515	22.1	7,405	21.2	1,056	30.7	54	17.9
Middle	13,416	34.8	12,059	34.6	1,266	36.8	91	30.2
Upper	15,133	39.2	14,092	40.4	897	26.1	144	47.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	38,606	100.0	34,867	100.0	3,438	100.0	301	100.0
Percentage of Total Businesses:				90.3		8.9		0.8
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	4	1.3	3	1.0	1	16.7	0	0.0
Moderate	32	10.5	32	10.8	0	0.0	0	0.0
Middle	106	34.8	104	35.0	2	33.3	0	0.0
Upper	163	53.4	158	53.2	3	50.0	2	100.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	305	100.0	297	100.0	6	100.0	2	100.0
Percentage of Total Farms:				97.4		2.0		0.7

TABLE C-32 2019 TULSA METROPOLITAN AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	17	9.7	10,765	6.9	4,413	41.0	34,488	22.0
Moderate	54	30.9	39,165	25.0	8,290	21.2	26,498	16.9
Middle	51	29.1	49,004	31.3	4,194	8.6	30,724	19.6
Upper	53	30.3	57,640	36.8	2,300	4.0	64,864	41.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	175	100.0	156,574	100.0	19,197	12.3	156,574	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	22,903	6,671	4.5	29.1	12,302	53.7	3,930	17.2
Moderate	77,468	30,109	20.5	38.9	36,618	47.3	10,741	13.9
Middle	87,534	48,253	32.9	55.1	31,422	35.9	7,859	9.0
Upper	86,986	61,760	42.1	71.0	18,945	21.8	6,281	7.2
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	274,891	146,793	100.0	53.4	99,287	36.1	28,811	10.5
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	1,562	4.0	1,338	3.8	211	6.2	13	5.2
Moderate	8,553	22.0	7,469	21.2	1,042	30.7	42	16.8
Middle	13,509	34.7	12,174	34.5	1,260	37.1	75	30.0
Upper	15,288	39.3	14,289	40.5	879	25.9	120	48.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	38,912	100.0	35,270	100.0	3,392	100.0	250	100.0
Percentage of Total Businesses:				90.6		8.7		0.6
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	3	0.9	2	0.6	1	16.7	0	0.0
Moderate	40	11.8	40	12.0	0	0.0	0	0.0
Middle	122	35.9	120	36.1	2	33.3	0	0.0
Upper	175	51.5	170	51.2	3	50.0	2	100.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	340	100.0	332	100.0	6	100.0	2	100.0
Percentage of Total Farms:				97.6		1.8		0.6

TABLE C-33.1 DISTRIBUTION OF 2019 HOME MORTGAGE LENDING BY INCOME LEVEL OF GEOGRAPHY TULSA METROPOLITAN AA							
Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	0	0	0.0	0.0		4.5	
Moderate	2	228	3.6	1.1		20.5	
Middle	11	1,991	19.6	9.9		32.9	
Upper	43	17,861	76.8	88.9		42.1	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	
Home Purchase Loans							
Low	0	0	0.0	0.0		4.5	
Moderate	1	78	4.8	1.0		20.5	
Middle	6	1,413	28.6	17.8		32.9	
Upper	14	6,436	66.7	81.2		42.1	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	
Home Refinance Loans							
Low	0	0	0.0	0.0		4.5	
Moderate	0	0	0.0	0.0		20.5	
Middle	3	418	11.1	4.6		32.9	
Upper	24	8,721	88.9	95.4		42.1	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	
Home Improvement Loans							
Low	0	0	0.0	0.0		4.5	
Moderate	1	150	25.0	29.6		20.5	
Middle	1	60	25.0	11.8		32.9	
Upper	2	297	50.0	58.6		42.1	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	
Multifamily Loans						% of Multifamily Units	
Low	0	0	0.0	0.0		10.4	
Moderate	0	0	0.0	0.0		36.4	
Middle	1	100	33.3	4.1		31.2	
Upper	2	2,314	66.7	95.9		22.0	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	

TABLE C-33.2 DISTRIBUTION OF 2019 HOME MORTGAGE LENDING BY INCOME LEVEL OF GEOGRAPHY TULSA METROPOLITAN AA							
Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
Other Purpose LOC							
Low	0	0	0.0	0.0		4.5	
Moderate	0	0	0.0	0.0		20.5	
Middle	0	0	0.0	0.0		32.9	
Upper	1	93	100.0	100.0		42.1	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	
Other Purpose Closed/Exempt							
Low	0	0	0.0	0.0		4.5	
Moderate	0	0	0.0	0.0		20.5	
Middle	0	0	0.0	0.0		32.9	
Upper	0	0	0.0	0.0		42.1	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	
Purpose Not Applicable							
Low	0	0	0.0	0.0		4.5	
Moderate	0	0	0.0	0.0		20.5	
Middle	0	0	0.0	0.0		32.9	
Upper	0	0	0.0	0.0		42.1	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	

TABLE C-34
DISTRIBUTION OF 2019 SMALL BUSINESS AND SMALL FARM LENDING
BY INCOME LEVEL OF GEOGRAPHY
TULSA METROPOLITAN AA

Census Tract Income Level	Small Business Loans				Aggregate CRA Data		% of Businesses
	#	\$(000)	#%	\$%	#%	\$%	
Low	7	2,553	10.0	13.0			4.0
Moderate	12	3,463	17.1	17.6			22.0
Middle	21	5,583	30.0	28.4			34.7
Upper	30	8,064	42.9	41.0			39.3
Unknown	0	0	0.0	0.0			0.0
Not Reported	0	0	0.0	0.0			0.0
Census Tract Income Level	Small Farm Loans				Aggregate CRA Data		% of Farms
	#	\$(000)	#%	\$%	#%	\$%	
Low	0	0	0.0	0.0			0.9
Moderate	0	0	0.0	0.0			11.8
Middle	0	0	0.0	0.0			35.9
Upper	1	106	100.0	100.0			51.5
Unknown	0	0	0.0	0.0			0.0
Not Reported	0	0	0.0	0.0			0.0

**TABLE C-35.1
DISTRIBUTION OF 2019 HOME MORTGAGE LENDING
BY BORROWER INCOME LEVEL
TULSA METROPOLITAN AA**

Borrower Income Level	Bank Loans				Aggregate HMDA Data		Families by Family Income %
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	0	0	0.0	0.0		22.0	
Moderate	2	300	3.6	1.5		16.9	
Middle	3	564	5.4	2.8		19.6	
Upper	26	10,255	46.4	51.1		41.4	
Unknown	25	8,961	44.6	44.6		0.0	
Home Purchase Loans							
Low	0	0	0.0	0.0		22.0	
Moderate	2	300	9.5	3.8		16.9	
Middle	2	364	9.5	4.6		19.6	
Upper	9	5,023	42.9	63.4		41.4	
Unknown	8	2,240	38.1	28.3		0.0	
Home Refinance Loans							
Low	0	0	0.0	0.0		22.0	
Moderate	0	0	0.0	0.0		16.9	
Middle	1	200	3.7	2.2		19.6	
Upper	13	4,692	48.1	51.3		41.4	
Unknown	13	4,247	48.1	46.5		0.0	
Home Improvement Loans							
Low	0	0	0.0	0.0		22.0	
Moderate	0	0	0.0	0.0		16.9	
Middle	0	0	0.0	0.0		19.6	
Upper	3	447	75.0	88.2		41.4	
Unknown	1	60	25.0	11.8		0.0	
Multifamily Loans							
Low	0	0	0.0	0.0		22.0	
Moderate	0	0	0.0	0.0		16.9	
Middle	0	0	0.0	0.0		19.6	
Upper	0	0	0.0	0.0		41.4	
Unknown	3	2,414	100.0	100.0		0.0	

TABLE C-35.2
DISTRIBUTION OF 2019 HOME MORTGAGE LENDING
BY BORROWER INCOME LEVEL
TULSA METROPOLITAN AA

Borrower Income Level	Bank Loans				Aggregate HMDA Data		Families by Family Income %
	#	\$(000)	#%	\$%	#%	\$%	
Other Purpose LOC							
Low	0	0	0.0	0.0		22.0	
Moderate	0	0	0.0	0.0		16.9	
Middle	0	0	0.0	0.0		19.6	
Upper	1	93	100.0	100.0		41.4	
Unknown	0	0	0.0	0.0		0.0	
Other Purpose Closed/Exempt							
Low	0	0	0.0	0.0		22.0	
Moderate	0	0	0.0	0.0		16.9	
Middle	0	0	0.0	0.0		19.6	
Upper	0	0	0.0	0.0		41.4	
Unknown	0	0	0.0	0.0		0.0	
Purpose Not Applicable							
Low	0	0	0.0	0.0		22.0	
Moderate	0	0	0.0	0.0		16.9	
Middle	0	0	0.0	0.0		19.6	
Upper	0	0	0.0	0.0		41.4	
Unknown	0	0	0.0	0.0		0.0	

TABLE C-36
DISTRIBUTION OF 2019 SMALL BUSINESS AND SMALL FARM LENDING
BY REVENUE SIZE OF BUSINESSES AND FARMS
TULSA METROPOLITAN AA

Business Revenue By Size	Small Business Loans				Aggregate CRA Data		% of Businesses by Revenue
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	27	6,454	38.6	32.8	Not Reported		90.6
Over \$1MM	37	11,305	52.9	57.5			8.7
Unknown	6	1,904	8.6	9.7			0.6
Farm Revenue By Size	Small Farm Loans				Aggregate CRA Data		% of Farms by Revenue
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	1	106	100.0	100.0	Not Reported		97.6
Over \$1MM	0	0	0.0	0.0			1.8
Unknown	0	0	0.0	0.0			0.6

G. Denver Metropolitan AA

TABLE C-37 2018 DENVER METROPOLITAN AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	49	12.6	45,406	11.4	13,131	28.9	103,098	26.0
Moderate	121	31.2	120,683	30.4	17,427	14.4	75,866	19.1
Middle	115	29.6	123,435	31.1	7,167	5.8	80,133	20.2
Upper	100	25.8	107,112	27.0	3,201	3.0	137,556	34.7
Unknown	3	0.8	17	0.0	0	0.0	0	0.0
Total AA	388	100.0	396,653	100.0	40,926	10.3	396,653	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	85,493	28,328	7.5	33.1	51,161	59.8	6,004	7.0
Moderate	209,069	100,616	26.5	48.1	96,581	46.2	11,872	5.7
Middle	227,710	127,214	33.5	55.9	88,487	38.9	12,009	5.3
Upper	178,329	123,838	32.6	69.4	45,740	25.6	8,751	4.9
Unknown	67	16	0.0	23.9	43	64.2	8	11.9
Total AA	700,668	380,012	100.0	54.2	282,012	40.2	38,644	5.5
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	12,182	10.2	10,653	9.7	1,423	15.9	106	8.0
Moderate	27,791	23.2	25,663	23.4	1,926	21.6	202	15.2
Middle	37,173	31.0	34,345	31.3	2,430	27.2	398	29.9
Upper	42,166	35.2	38,608	35.2	2,944	33.0	614	46.2
Unknown	553	0.5	344	0.3	200	2.2	9	0.7
Total AA	119,865	100.0	109,613	100.0	8,923	100.0	1,329	100.0
Percentage of Total Businesses:				91.4		7.4		1.1
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	88	9.3	80	8.7	8	32.0	0	0.0
Moderate	152	16.0	148	16.1	4	16.0	0	0.0
Middle	368	38.8	362	39.3	4	16.0	2	100.0
Upper	334	35.2	325	35.2	9	36.0	0	0.0
Unknown	7	0.7	7	0.8	0	0.0	0	0.0
Total AA	949	100.0	922	100.0	25	100.0	2	100.0
Percentage of Total Farms:				97.2		2.6		0.2

TABLE C-38 2019 DENVER METROPOLITAN AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	49	12.6	45,406	11.4	13,131	28.9	103,098	26.0
Moderate	121	31.2	120,683	30.4	17,427	14.4	75,866	19.1
Middle	115	29.6	123,435	31.1	7,167	5.8	80,133	20.2
Upper	100	25.8	107,112	27.0	3,201	3.0	137,556	34.7
Unknown	3	0.8	17	0.0	0	0.0	0	0.0
Total AA	388	100.0	396,653	100.0	40,926	10.3	396,653	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	85,493	28,328	7.5	33.1	51,161	59.8	6,004	7.0
Moderate	209,069	100,616	26.5	48.1	96,581	46.2	11,872	5.7
Middle	227,710	127,214	33.5	55.9	88,487	38.9	12,009	5.3
Upper	178,329	123,838	32.6	69.4	45,740	25.6	8,751	4.9
Unknown	67	16	0.0	23.9	43	64.2	8	11.9
Total AA	700,668	380,012	100.0	54.2	282,012	40.2	38,644	5.5
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	11,480	10.5	10,029	10.1	1,366	16.1	85	8.4
Moderate	25,237	23.2	23,262	23.4	1,823	21.5	152	15.1
Middle	33,754	31.0	31,114	31.3	2,331	27.5	309	30.7
Upper	37,960	34.8	34,718	34.9	2,785	32.8	457	45.3
Unknown	533	0.5	342	0.3	186	2.2	5	0.5
Total AA	108,964	100.0	99,465	100.0	8,491	100.0	1,008	100.0
Percentage of Total Businesses:				91.3		7.8		0.9
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	111	11.7	101	11.0	10	34.5	0	0.0
Moderate	163	17.1	158	17.2	5	17.2	0	0.0
Middle	347	36.4	340	36.9	5	17.2	2	100.0
Upper	314	33.0	306	33.2	8	27.6	0	0.0
Unknown	17	1.8	16	1.7	1	3.4	0	0.0
Total AA	952	100.0	921	100.0	29	100.0	2	100.0
Percentage of Total Farms:				96.7		3.0		0.2

TABLE C-39.1 DISTRIBUTION OF 2019 HOME MORTGAGE LENDING BY INCOME LEVEL OF GEOGRAPHY DENVER METROPOLITAN AA							
Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	32	12,617	16.2	14.5		7.5	
Moderate	41	14,175	20.7	16.3		26.5	
Middle	47	18,592	23.7	21.4		33.5	
Upper	78	41,491	39.4	47.8		32.6	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	
Home Purchase Loans							
Low	8	3,225	9.8	7.5		7.5	
Moderate	16	7,005	19.5	16.4		26.5	
Middle	17	8,365	20.7	19.6		33.5	
Upper	41	24,134	50.0	56.5		32.6	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	
Home Refinance Loans							
Low	22	6,357	22.9	16.9		7.5	
Moderate	17	5,159	17.7	13.8		26.5	
Middle	21	8,661	21.9	23.1		33.5	
Upper	36	17,335	37.5	46.2		32.6	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	
Home Improvement Loans							
Low	0	0	0.0	0.0		7.5	
Moderate	3	349	60.0	68.8		26.5	
Middle	2	158	40.0	31.2		33.5	
Upper	0	0	0.0	0.0		32.6	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	
Multifamily Loans						% of Multifamily Units	
Low	2	3,035	66.7	74.8		16.9	
Moderate	1	1,024	33.3	25.2		30.8	
Middle	0	0	0.0	0.0		34.0	
Upper	0	0	0.0	0.0		18.2	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	

TABLE C-39.2 DISTRIBUTION OF 2019 HOME MORTGAGE LENDING BY INCOME LEVEL OF GEOGRAPHY DENVER METROPOLITAN AA							
Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
Other Purpose LOC							
Low	0	0	0.0	0.0			7.5
Moderate	2	214	28.6	26.8			26.5
Middle	5	584	71.4	73.2			33.5
Upper	0	0	0.0	0.0			32.6
Unknown	0	0	0.0	0.0			0.0
Not Reported	0	0	0.0	0.0			0.0
Other Purpose Closed/Exempt							
Low	0	0	0.0	0.0			7.5
Moderate	2	424	40.0	33.4			26.5
Middle	2	824	40.0	64.9			33.5
Upper	1	22	20.0	1.7			32.6
Unknown	0	0	0.0	0.0			0.0
Not Reported	0	0	0.0	0.0			0.0
Purpose Not Applicable							
Low	0	0	0.0	0.0			7.5
Moderate	0	0	0.0	0.0			26.5
Middle	0	0	0.0	0.0			33.5
Upper	0	0	0.0	0.0			32.6
Unknown	0	0	0.0	0.0			0.0
Not Reported	0	0	0.0	0.0			0.0

TABLE C-40
DISTRIBUTION OF 2019 SMALL BUSINESS AND SMALL FARM LENDING
BY INCOME LEVEL OF GEOGRAPHY
DENVER METROPOLITAN AA

Census Tract Income Level	Small Business Loans				Aggregate CRA Data		% of Businesses
	#	\$(000)	#%	\$%	#%	\$%	
Low	19	2,046	20.2	13.1			10.5
Moderate	25	4,410	26.6	28.2			23.2
Middle	26	5,334	27.7	34.1			31.0
Upper	24	3,871	25.5	24.7			34.8
Unknown	0	0	0.0	0.0			0.5
Not Reported	0	0	0.0	0.0			0.0
Census Tract Income Level	Small Farm Loans				Aggregate CRA Data		% of Farms
	#	\$(000)	#%	\$%	#%	\$%	
Low	0	0	0.0	0.0			11.7
Moderate	0	0	0.0	0.0			17.1
Middle	0	0	0.0	0.0			36.4
Upper	0	0	0.0	0.0			33.0
Unknown	0	0	0.0	0.0			1.8
Not Reported	0	0	0.0	0.0			0.0

TABLE C-41.1 DISTRIBUTION OF 2019 HOME MORTGAGE LENDING BY BORROWER INCOME LEVEL DENVER METROPOLITAN AA							
Borrower Income Level	Bank Loans				Aggregate HMDA Data		Families by Family Income %
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	1	150	0.5	0.2		26.0	
Moderate	12	2,806	6.1	3.2		19.1	
Middle	21	6,706	10.6	7.7		20.2	
Upper	85	45,368	42.9	52.2		34.7	
Unknown	79	31,845	39.9	36.7		0.0	
Home Purchase Loans							
Low	0	0	0.0	0.0		26.0	
Moderate	3	1,000	3.7	2.3		19.1	
Middle	5	2,276	6.1	5.3		20.2	
Upper	36	22,601	43.9	52.9		34.7	
Unknown	38	16,852	46.3	39.4		0.0	
Home Refinance Loans							
Low	0	0	0.0	0.0		26.0	
Moderate	7	1,620	7.3	4.3		19.1	
Middle	12	4,099	12.5	10.9		20.2	
Upper	40	20,881	41.7	55.7		34.7	
Unknown	37	10,912	38.5	29.1		0.0	
Home Improvement Loans							
Low	0	0	0.0	0.0		26.0	
Moderate	2	186	40.0	36.7		19.1	
Middle	1	90	20.0	17.8		20.2	
Upper	2	231	40.0	45.6		34.7	
Unknown	0	0	0.0	0.0		0.0	
Multifamily Loans							
Low	0	0	0.0	0.0		26.0	
Moderate	0	0	0.0	0.0		19.1	
Middle	0	0	0.0	0.0		20.2	
Upper	0	0	0.0	0.0		34.7	
Unknown	3	4,059	100.0	100.0		0.0	

TABLE C-41.2 DISTRIBUTION OF 2019 HOME MORTGAGE LENDING BY BORROWER INCOME LEVEL DENVER METROPOLITAN AA							
Borrower Income Level	Bank Loans				Aggregate HMDA Data		Families by Family Income %
	#	\$(000)	#%	\$%	#%	\$%	
Other Purpose LOC							
Low	0	0	0.0	0.0		26.0	
Moderate	0	0	0.0	0.0		19.1	
Middle	3	241	42.9	30.2		20.2	
Upper	4	557	57.1	69.8		34.7	
Unknown	0	0	0.0	0.0		0.0	
Other Purpose Closed/Exempt							
Low	1	150	20.0	11.8		26.0	
Moderate	0	0	0.0	0.0		19.1	
Middle	0	0	0.0	0.0		20.2	
Upper	3	1,098	60.0	86.5		34.7	
Unknown	1	22	20.0	1.7		0.0	
Purpose Not Applicable							
Low	0	0	0.0	0.0		26.0	
Moderate	0	0	0.0	0.0		19.1	
Middle	0	0	0.0	0.0		20.2	
Upper	0	0	0.0	0.0		34.7	
Unknown	0	0	0.0	0.0		0.0	

TABLE C-42 DISTRIBUTION OF 2019 SMALL BUSINESS AND SMALL FARM LENDING BY REVENUE SIZE OF BUSINESSES AND FARMS DENVER METROPOLITAN AA							
Business Revenue By Size	Small Business Loans				Aggregate CRA Data		% of Businesses by Revenue
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	38	6,468	40.4	41.3	Not Reported		91.3
Over \$1MM	37	8,288	39.4	52.9			7.8
Unknown	19	905	20.2	5.8			0.9
Farm Revenue By Size	Small Farm Loans				Aggregate CRA Data		% of Farms by Revenue
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	0	0	0.0	0.0	Not Reported		96.7
Over \$1MM	0	0	0.0	0.0			3.0
Unknown	0	0	0.0	0.0			0.2

APPENDIX D

2018 AND 2019 ANALYSIS TABLES FOR LIMITED-SCOPE ASSESSMENT AREAS

- H. Cape Girardeau Metropolitan AA (Limited-Scope Review) – 2018-2019 Demographic and Lending Tables
- I. Columbia Metropolitan AA (Limited-Scope Review) – 2018-2019 Demographic and Lending Tables
- J. Jefferson City Metropolitan AA (Limited-Scope Review) – 2018-2019 Demographic and Lending Tables
- K. Joplin MSA AA (Limited-Scope Review) – 2018-2019 Demographic and Lending Tables
- L. St. Joseph Metropolitan AA (Limited-Scope Review) – 2018-2019 Demographic and Lending Tables
- M. Butler County AA (Limited-Scope Review) – 2018-2019 Demographic and Lending Tables
- N. Eastern Missouri AA (Limited-Scope Review) – 2018-2019 Demographic and Lending Tables
- O. Northeast Missouri AA (Limited-Scope Review) – 2018-2019 Demographic and Lending Tables
- P. Ozark AA (Limited-Scope Review) – 2018-2019 Demographic and Lending Tables
- Q. Southwest Missouri AA (Limited-Scope Review) – 2018-2019 Demographic and Lending Tables
- R. Taney County AA (Limited-Scope Review) – 2018-2019 Demographic and Lending Tables
- S. Lawrence MSA AA (Limited-Scope Review) – 2018-2019 Demographic and Lending Tables
- T. Manhattan Metropolitan AA (Limited-Scope Review) – 2018-2019 Demographic and Lending Tables
- U. Ellis County AA (Limited-Scope Review) – 2018-2019 Demographic and Lending Tables
- V. Reno County AA (Limited-Scope Review) – 2018-2019 Demographic and Lending Tables
- W. Southeast Kansas AA (Limited-Scope Review) – 2018-2019 Demographic and Lending Tables
- X. Western Kansas AA (Limited-Scope Review) – 2018-2019 Demographic and Lending Tables
- Y. Bloomington Metropolitan AA (Limited-Scope Review) – 2018-2019 Demographic and Lending Tables
- Z. Champaign Metropolitan AA (Limited-Scope Review) – 2018-2019 Demographic and Lending Tables
- AA. Oklahoma City Metropolitan AA (Limited-Scope Review) – 2018-2019 Demographic and Lending Tables

Footnotes for all Analysis and Demographics Tables

- 2018 and 2019 FFIEC Census Data
- Business and Farm data based on 2018 and 2019 Dun & Bradstreet Data
- 2011 – 2015 U.S. Census Bureau: American Community Survey
- Note: Percentages may not add up to 100.0 due to rounding.

H. Cape Girardeau Metropolitan AA

TABLE D-1 2018 CAPE GIRARDEAU METROPOLITAN AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	1	6.3	624	3.3	291	46.6	3,714	19.6
Moderate	3	18.8	1,417	7.5	415	29.3	3,011	15.9
Middle	9	56.3	13,026	68.6	1,204	9.2	4,049	21.3
Upper	3	18.8	3,924	20.7	237	6.0	8,217	43.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	16	100.0	18,991	100.0	2,147	11.3	18,991	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	1,338	386	2.0	28.8	729	54.5	223	16.7
Moderate	3,761	1,230	6.4	32.7	1,928	51.3	603	16.0
Middle	21,024	13,141	68.6	62.5	6,135	29.2	1,748	8.3
Upper	6,781	4,410	23.0	65.0	1,836	27.1	535	7.9
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	32,904	19,167	100.0	58.3	10,628	32.3	3,109	9.4
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	129	3.5	92	2.9	36	9.3	1	2.6
Moderate	359	9.9	311	9.7	42	10.9	6	15.4
Middle	2,390	65.8	2,106	65.6	257	66.4	27	69.2
Upper	756	20.8	699	21.8	52	13.4	5	12.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	3,634	100.0	3,208	100.0	387	100.0	39	100.0
Percentage of Total Businesses:				88.3		10.6		1.1
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	1	0.5	1	0.5	0	0.0	0	0.0
Moderate	2	1.0	2	1.0	0	0.0	0	0.0
Middle	179	91.3	174	91.1	1	100.0	4	100.0
Upper	14	7.1	14	7.3	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	196	100.0	191	100.0	1	100.0	4	100.0
Percentage of Total Farms:				97.4		0.5		2.0

**TABLE D-2.1
DISTRIBUTION OF 2018 HOME MORTGAGE LENDING
BY INCOME LEVEL OF GEOGRAPHY
CAPE GIRARDEAU METROPOLITAN AA**

Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	0	0	0.0	0.0	1.1	0.6	2.0
Moderate	3	205	4.5	3.3	6.4	4.7	6.4
Middle	50	5,043	75.8	80.3	70.6	72.9	68.6
Upper	13	1,030	19.7	16.4	21.9	21.9	23.0
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Purchase Loans							
Low	0	0	0.0	0.0	0.9	0.3	2.0
Moderate	0	0	0.0	0.0	5.8	3.0	6.4
Middle	15	2,724	75.0	79.8	69.2	74.4	68.6
Upper	5	688	25.0	20.2	24.1	22.3	23.0
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Refinance Loans							
Low	0	0	0.0	0.0	1.1	0.5	2.0
Moderate	3	205	12.0	11.9	6.7	4.5	6.4
Middle	18	1,280	72.0	74.5	74.0	78.9	68.6
Upper	4	232	16.0	13.5	18.1	16.1	23.0
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Improvement Loans							
Low	0	0	0.0	0.0	0.0	0.0	2.0
Moderate	0	0	0.0	0.0	6.3	5.9	6.4
Middle	3	45	60.0	54.9	71.2	77.0	68.6
Upper	2	37	40.0	45.1	22.5	17.1	23.0
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Multifamily Loans							% of Multifamily Units
Low	0	0	0.0	0.0	7.3	2.9	6.9
Moderate	0	0	0.0	0.0	36.6	22.6	25.9
Middle	2	503	100.0	100.0	36.6	32.0	48.8
Upper	0	0	0.0	0.0	19.5	42.5	18.3
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0

TABLE D-2.2
DISTRIBUTION OF 2018 HOME MORTGAGE LENDING
BY INCOME LEVEL OF GEOGRAPHY
CAPE GIRARDEAU METROPOLITAN AA

Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
Other Purpose LOC							
Low	0	0	0.0	0.0	0.0	0.0	2.0
Moderate	0	0	0.0	0.0	4.5	3.0	6.4
Middle	8	350	88.9	89.7	75.8	81.3	68.6
Upper	1	40	11.1	10.3	19.7	15.7	23.0
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Other Purpose Closed/Exempt							
Low	0	0	0.0	0.0	2.4	3.1	2.0
Moderate	0	0	0.0	0.0	0.0	0.0	6.4
Middle	4	141	80.0	81.0	85.7	88.1	68.6
Upper	1	33	20.0	19.0	11.9	8.9	23.0
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Purpose Not Applicable							
Low	0	0	0.0	0.0	4.3	1.4	2.0
Moderate	0	0	0.0	0.0	2.1	1.2	6.4
Middle	0	0	0.0	0.0	78.7	78.4	68.6
Upper	0	0	0.0	0.0	14.9	19.0	23.0
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0

TABLE D-3
DISTRIBUTION OF 2018 SMALL BUSINESS AND SMALL FARM LENDING
BY INCOME LEVEL OF GEOGRAPHY
CAPE GIRARDEAU METROPOLITAN AA

Census Tract Income Level	Small Business Loans				Aggregate CRA Data		% of Businesses
	#	\$(000)	#%	\$%	#%	\$%	
Low	4	1,966	4.8	15.2	4.4	5.9	3.5
Moderate	1	250	1.2	1.9	10.7	9.0	9.9
Middle	69	10,317	83.1	79.7	65.8	69.5	65.8
Upper	9	410	10.8	3.2	18.1	15.3	20.8
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	1.0	0.2	0.0
Census Tract Income Level	Small Farm Loans				Aggregate CRA Data		% of Farms
	#	\$(000)	#%	\$%	#%	\$%	
Low	0	0	0.0	0.0	0.6	0.0	0.5
Moderate	0	0	0.0	0.0	1.8	0.2	1.0
Middle	35	3,246	100.0	100.0	95.7	98.7	91.3
Upper	0	0	0.0	0.0	1.8	1.1	7.1
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0

TABLE D-4.1
DISTRIBUTION OF 2018 HOME MORTGAGE LENDING
BY BORROWER INCOME LEVEL
CAPE GIRARDEAU METROPOLITAN AA

Borrower Income Level	Bank Loans				Aggregate HMDA Data		Families by Family Income %
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	4	335	6.1	5.3	8.5	4.5	19.6
Moderate	17	1,154	25.8	18.4	16.7	12.0	15.9
Middle	21	1,564	31.8	24.9	20.8	17.9	21.3
Upper	16	2,128	24.2	33.9	31.6	40.7	43.3
Unknown	8	1,097	12.1	17.5	22.4	24.9	0.0
Home Purchase Loans							
Low	3	313	15.0	9.2	8.4	4.5	19.6
Moderate	6	624	30.0	18.3	17.7	13.5	15.9
Middle	5	880	25.0	25.8	21.7	20.3	21.3
Upper	5	1,485	25.0	43.5	28.7	40.3	43.3
Unknown	1	110	5.0	3.2	23.5	21.4	0.0
Home Refinance Loans							
Low	0	0	0.0	0.0	9.6	5.3	19.6
Moderate	6	356	24.0	20.7	16.0	11.7	15.9
Middle	9	449	36.0	26.2	19.8	15.6	21.3
Upper	6	453	24.0	26.4	38.9	50.9	43.3
Unknown	4	459	16.0	26.7	15.7	16.4	0.0
Home Improvement Loans							
Low	0	0	0.0	0.0	5.4	3.2	19.6
Moderate	2	27	40.0	32.9	16.2	9.8	15.9
Middle	3	55	60.0	67.1	24.3	19.1	21.3
Upper	0	0	0.0	0.0	39.6	48.7	43.3
Unknown	0	0	0.0	0.0	14.4	19.1	0.0
Multifamily Loans							
Low	0	0	0.0	0.0	2.4	0.8	19.6
Moderate	0	0	0.0	0.0	2.4	1.2	15.9
Middle	0	0	0.0	0.0	4.9	5.6	21.3
Upper	0	0	0.0	0.0	4.9	10.2	43.3
Unknown	2	503	100.0	100.0	85.4	82.1	0.0

TABLE D-4.2
DISTRIBUTION OF 2018 HOME MORTGAGE LENDING
BY BORROWER INCOME LEVEL
CAPE GIRARDEAU METROPOLITAN AA

Borrower Income Level	Bank Loans				Aggregate HMDA Data		Families by Family Income %
	#	\$(000)	#%	\$%	#%	\$%	
Other Purpose LOC							
Low	1	22	11.1	5.6	12.1	9.2	19.6
Moderate	2	109	22.2	27.9	15.2	12.2	15.9
Middle	2	97	22.2	24.9	24.2	23.3	21.3
Upper	3	137	33.3	35.1	42.4	49.5	43.3
Unknown	1	25	11.1	6.4	6.1	5.8	0.0
Other Purpose Closed/Exempt							
Low	0	0	0.0	0.0	7.1	8.8	19.6
Moderate	1	38	20.0	21.8	26.2	21.3	15.9
Middle	2	83	40.0	47.7	16.7	15.5	21.3
Upper	2	53	40.0	30.5	47.6	50.7	43.3
Unknown	0	0	0.0	0.0	2.4	3.7	0.0
Purpose Not Applicable							
Low	0	0	0.0	0.0	4.3	4.1	19.6
Moderate	0	0	0.0	0.0	4.3	2.8	15.9
Middle	0	0	0.0	0.0	8.5	0.1	21.3
Upper	0	0	0.0	0.0	2.1	7.9	43.3
Unknown	0	0	0.0	0.0	80.9	85.1	0.0

TABLE D-5
DISTRIBUTION OF 2018 SMALL BUSINESS AND SMALL FARM LENDING
BY REVENUE SIZE OF BUSINESSES AND FARMS
CAPE GIRARDEAU METROPOLITAN AA

Business Revenue By Size	Small Business Loans				Aggregate CRA Data		% of Businesses by Revenue
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	37	2,676	44.6	20.7	46.0	41.7	88.3
Over \$1MM	45	10,251	54.2	79.2	Not Reported		10.6
Unknown	1	16	1.2	0.1			1.1
Farm Revenue By Size	Small Farm Loans				Aggregate CRA Data		% of Farms by Revenue
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	32	2,936	91.4	90.4	69.3	72.8	97.4
Over \$1MM	3	310	8.6	9.6	Not Reported		0.5
Unknown	0	0	0.0	0.0			2.0

TABLE D-6 2019 CAPE GIRARDEAU METROPOLITAN AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	1	6.3	624	3.3	291	46.6	3,714	19.6
Moderate	3	18.8	1,417	7.5	415	29.3	3,011	15.9
Middle	9	56.3	13,026	68.6	1,204	9.2	4,049	21.3
Upper	3	18.8	3,924	20.7	237	6.0	8,217	43.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	16	100.0	18,991	100.0	2,147	11.3	18,991	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	1,338	386	2.0	28.8	729	54.5	223	16.7
Moderate	3,761	1,230	6.4	32.7	1,928	51.3	603	16.0
Middle	21,024	13,141	68.6	62.5	6,135	29.2	1,748	8.3
Upper	6,781	4,410	23.0	65.0	1,836	27.1	535	7.9
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	32,904	19,167	100.0	58.3	10,628	32.3	3,109	9.4
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	130	3.6	94	2.9	35	9.3	1	3.7
Moderate	358	9.8	311	9.6	44	11.7	3	11.1
Middle	2,390	65.6	2,118	65.4	251	66.8	21	77.8
Upper	765	21.0	717	22.1	46	12.2	2	7.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	3,643	100.0	3,240	100.0	376	100.0	27	100.0
Percentage of Total Businesses:				88.9		10.3		0.7
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	1	0.5	1	0.6	0	0.0	0	0.0
Moderate	2	1.1	2	1.1	0	0.0	0	0.0
Middle	169	91.4	165	91.2	1	100.0	3	100.0
Upper	13	7.0	13	7.2	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	185	100.0	181	100.0	1	100.0	3	100.0
Percentage of Total Farms:				97.8		0.5		1.6

**TABLE D-7.1
DISTRIBUTION OF 2019 HOME MORTGAGE LENDING
BY INCOME LEVEL OF GEOGRAPHY
CAPE GIRARDEAU METROPOLITAN AA**

Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	3	87	3.7	0.8		2.0	
Moderate	9	908	11.0	8.4		6.4	
Middle	50	6,786	61.0	62.6		68.6	
Upper	20	3,063	24.4	28.2		23.0	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	
Home Purchase Loans							
Low	0	0	0.0	0.0		2.0	
Moderate	4	320	13.8	6.4		6.4	
Middle	17	3,520	58.6	70.8		68.6	
Upper	8	1,129	27.6	22.7		23.0	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	
Home Refinance Loans							
Low	2	72	8.0	1.9		2.0	
Moderate	5	588	20.0	15.7		6.4	
Middle	13	1,942	52.0	51.9		68.6	
Upper	5	1,139	20.0	30.4		23.0	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	
Home Improvement Loans							
Low	0	0	0.0	0.0		2.0	
Moderate	0	0	0.0	0.0		6.4	
Middle	10	408	71.4	69.4		68.6	
Upper	4	180	28.6	30.6		23.0	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	
Multifamily Loans							% of Multifamily Units
Low	0	0	0.0	0.0		6.9	
Moderate	0	0	0.0	0.0		25.9	
Middle	0	0	0.0	0.0		48.8	
Upper	0	0	0.0	0.0		18.3	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	

TABLE D-7.2 DISTRIBUTION OF 2019 HOME MORTGAGE LENDING BY INCOME LEVEL OF GEOGRAPHY CAPE GIRARDEAU METROPOLITAN AA							
Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
Other Purpose LOC							
Low	1	15	8.3	1.4		2.0	
Moderate	0	0	0.0	0.0		6.4	
Middle	8	462	66.7	42.3		68.6	
Upper	3	615	25.0	56.3		23.0	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	
Other Purpose Closed/Exempt							
Low	0	0	0.0	0.0		2.0	
Moderate	0	0	0.0	0.0		6.4	
Middle	2	454	100.0	100.0		68.6	
Upper	0	0	0.0	0.0		23.0	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	
Purpose Not Applicable							
Low	0	0	0.0	0.0		2.0	
Moderate	0	0	0.0	0.0		6.4	
Middle	0	0	0.0	0.0		68.6	
Upper	0	0	0.0	0.0		23.0	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	

**TABLE D-8
DISTRIBUTION OF 2019 SMALL BUSINESS AND SMALL FARM LENDING
BY INCOME LEVEL OF GEOGRAPHY
CAPE GIRARDEAU METROPOLITAN AA**

Census Tract Income Level	Small Business Loans				Aggregate CRA Data		% of Businesses
	#	\$(000)	#%	\$%	#%	\$%	
Low	5	1,332	5.5	10.7			3.6
Moderate	2	1,250	2.2	10.0			9.8
Middle	74	9,470	81.3	75.8			65.6
Upper	10	439	11.0	3.5			21.0
Unknown	0	0	0.0	0.0			0.0
Not Reported	0	0	0.0	0.0			0.0
Census Tract Income Level	Small Farm Loans				Aggregate CRA Data		% of Farms
	#	\$(000)	#%	\$%	#%	\$%	
Low	0	0	0.0	0.0			0.5
Moderate	0	0	0.0	0.0			1.1
Middle	30	2,658	100.0	100.0			91.4
Upper	0	0	0.0	0.0			7.0
Unknown	0	0	0.0	0.0			0.0
Not Reported	0	0	0.0	0.0			0.0

**TABLE D-9.1
DISTRIBUTION OF 2019 HOME MORTGAGE LENDING
BY BORROWER INCOME LEVEL
CAPE GIRARDEAU METROPOLITAN AA**

Borrower Income Level	Bank Loans				Aggregate HMDA Data		Families by Family Income %
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	3	302	3.7	2.8		19.6	
Moderate	12	1,050	14.6	9.7		15.9	
Middle	19	1,622	23.2	15.0		21.3	
Upper	38	7,002	46.3	64.6		43.3	
Unknown	10	868	12.2	8.0		0.0	
Home Purchase Loans							
Low	3	302	10.3	6.1		19.6	
Moderate	6	670	20.7	13.5		15.9	
Middle	8	1,164	27.6	23.4		21.3	
Upper	12	2,833	41.4	57.0		43.3	
Unknown	0	0	0.0	0.0		0.0	
Home Refinance Loans							
Low	0	0	0.0	0.0		19.6	
Moderate	3	235	12.0	6.3		15.9	
Middle	4	258	16.0	6.9		21.3	
Upper	9	2,402	36.0	64.2		43.3	
Unknown	9	846	36.0	22.6		0.0	
Home Improvement Loans							
Low	0	0	0.0	0.0		19.6	
Moderate	2	130	14.3	22.1		15.9	
Middle	5	130	35.7	22.1		21.3	
Upper	7	328	50.0	55.8		43.3	
Unknown	0	0	0.0	0.0		0.0	
Multifamily Loans							
Low	0	0	0.0	0.0		19.6	
Moderate	0	0	0.0	0.0		15.9	
Middle	0	0	0.0	0.0		21.3	
Upper	0	0	0.0	0.0		43.3	
Unknown	0	0	0.0	0.0		0.0	

TABLE D-9.2
DISTRIBUTION OF 2019 HOME MORTGAGE LENDING
BY BORROWER INCOME LEVEL
CAPE GIRARDEAU METROPOLITAN AA

Borrower Income Level	Bank Loans				Aggregate HMDA Data		Families by Family Income %
	#	\$(000)	#%	\$%	#%	\$%	
Other Purpose LOC							
Low	0	0	0.0	0.0		19.6	
Moderate	1	15	8.3	1.4		15.9	
Middle	9	30	8.3	2.7		21.3	
Upper	1	1,025	75.0	93.9		43.3	
Unknown	0	22	8.3	2.0		0.0	
Other Purpose Closed/Exempt							
Low	0	0	0.0	0.0		19.6	
Moderate	0	0	0.0	0.0		15.9	
Middle	1	40	50.0	8.8		21.3	
Upper	1	414	50.0	91.2		43.3	
Unknown	0	0	0.0	0.0		0.0	
Purpose Not Applicable							
Low	0	0	0.0	0.0		19.6	
Moderate	0	0	0.0	0.0		15.9	
Middle	0	0	0.0	0.0		21.3	
Upper	0	0	0.0	0.0		43.3	
Unknown	0	0	0.0	0.0		0.0	

TABLE D-10
DISTRIBUTION OF 2019 SMALL BUSINESS AND SMALL FARM LENDING
BY REVENUE SIZE OF BUSINESSES AND FARMS
CAPE GIRARDEAU METROPOLITAN AA

Business Revenue By Size	Small Business Loans				Aggregate CRA Data		% of Businesses by Revenue
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	44	3,148	48.4	25.2	Not Reported		88.9
Over \$1MM	46	9,329	50.5	74.7			10.3
Unknown	1	14	1.1	0.1			0.7
Farm Revenue By Size	Small Farm Loans				Aggregate CRA Data		% of Farms by Revenue
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	28	2,328	93.3	87.6	Not Reported		97.8
Over \$1MM	2	330	6.7	12.4			0.5
Unknown	0	0	0.0	0.0			1.6

A. Columbia Metropolitan AA

TABLE D-11 2018 COLUMBIA METROPOLITAN AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	3	10.3	1,048	2.7	385	36.7	8,048	21.0
Moderate	6	20.7	7,110	18.6	1,346	18.9	6,536	17.1
Middle	10	34.5	17,586	46.0	1,095	6.2	8,414	22.0
Upper	7	24.1	12,194	31.9	521	4.3	15,237	39.9
Unknown	3	10.3	297	0.8	112	37.7	0	0.0
Total AA	29	100.0	38,235	100.0	3,459	9.0	38,235	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	3,526	611	1.6	17.3	2,508	71.1	407	11.5
Moderate	16,520	5,821	15.5	35.2	9,359	56.7	1,340	8.1
Middle	28,083	18,342	48.9	65.3	7,894	28.1	1,847	6.6
Upper	20,901	12,543	33.5	60.0	7,078	33.9	1,280	6.1
Unknown	3,157	165	0.4	5.2	2,659	84.2	333	10.5
Total AA	72,187	37,482	100.0	51.9	29,498	40.9	5,207	7.2
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	835	11.5	733	11.1	91	15.9	11	15.7
Moderate	1,340	18.5	1,201	18.1	131	22.9	8	11.4
Middle	2,582	35.6	2,366	35.7	186	32.5	30	42.9
Upper	2,061	28.4	1,917	29.0	126	22.0	18	25.7
Unknown	444	6.1	402	6.1	39	6.8	3	4.3
Total AA	7,262	100.0	6,619	100.0	573	100.0	70	100.0
Percentage of Total Businesses:				91.1		7.9		1.0
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	3	1.4	3	1.4	0	0.0	0	0.0
Moderate	13	6.0	13	6.1	0	0.0	0	0.0
Middle	164	75.2	160	74.8	0	0.0	4	100.0
Upper	38	17.4	38	17.8	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	218	100.0	214	100.0	0	0.0	4	100.0
Percentage of Total Farms:				98.2		0.0		1.8

TABLE D-12.1 DISTRIBUTION OF 2018 HOME MORTGAGE LENDING BY INCOME LEVEL OF GEOGRAPHY COLUMBIA METROPOLITAN AA							
Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	0	0	0.0	0.0	2.4	2.0	1.6
Moderate	25	2,578	18.8	14.3	17.5	13.9	15.5
Middle	60	7,795	45.1	43.2	48.0	45.2	48.9
Upper	48	7,676	36.1	42.5	31.6	37.6	33.5
Unknown	0	0	0.0	0.0	0.5	1.3	0.4
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Purchase Loans							
Low	0	0	0.0	0.0	2.4	1.3	1.6
Moderate	14	1,965	26.4	22.4	18.3	13.5	15.5
Middle	22	3,474	41.5	39.5	47.3	46.6	48.9
Upper	17	3,350	32.1	38.1	31.7	38.3	33.5
Unknown	0	0	0.0	0.0	0.3	0.3	0.4
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Refinance Loans							
Low	0	0	0.0	0.0	1.7	1.2	1.6
Moderate	4	269	9.5	3.9	15.0	10.1	15.5
Middle	21	2,821	50.0	41.4	52.6	52.3	48.9
Upper	17	3,722	40.5	54.6	30.1	35.9	33.5
Unknown	0	0	0.0	0.0	0.7	0.6	0.4
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Improvement Loans							
Low	0	0	0.0	0.0	0.8	0.4	1.6
Moderate	3	221	14.3	21.3	15.2	12.7	15.5
Middle	10	479	47.6	46.1	44.0	42.3	48.9
Upper	8	339	38.1	32.6	39.2	44.2	33.5
Unknown	0	0	0.0	0.0	0.8	0.3	0.4
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Multifamily Loans							% of Multifamily Units
Low	0	0	0.0	0.0	20.0	11.5	8.2
Moderate	0	0	0.0	0.0	30.0	29.2	33.4
Middle	0	0	0.0	0.0	20.0	10.0	14.5
Upper	0	0	0.0	0.0	18.3	34.5	28.0
Unknown	0	0	0.0	0.0	11.7	14.8	15.8
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0

TABLE D-12.2 DISTRIBUTION OF 2018 HOME MORTGAGE LENDING BY INCOME LEVEL OF GEOGRAPHY COLUMBIA METROPOLITAN AA							
Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
Other Purpose LOC							
Low	0	0	0.0	0.0	3.3	0.7	1.6
Moderate	1	24	10.0	2.2	4.9	2.5	15.5
Middle	5	920	50.0	83.0	44.3	47.0	48.9
Upper	4	165	40.0	14.9	47.5	49.8	33.5
Unknown	0	0	0.0	0.0	0.0	0.0	0.4
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Other Purpose Closed/Exempt							
Low	0	0	0.0	0.0	1.4	4.0	1.6
Moderate	3	99	42.9	33.0	12.7	7.3	15.5
Middle	2	101	28.6	33.7	50.7	45.7	48.9
Upper	2	100	28.6	33.3	33.8	42.7	33.5
Unknown	0	0	0.0	0.0	1.4	0.3	0.4
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Purpose Not Applicable							
Low	0	0	0.0	0.0	0.0	0.0	1.6
Moderate	0	0	0.0	0.0	22.5	23.0	15.5
Middle	0	0	0.0	0.0	51.3	50.0	48.9
Upper	0	0	0.0	0.0	26.3	27.0	33.5
Unknown	0	0	0.0	0.0	0.0	0.0	0.4
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0

**TABLE D-13
DISTRIBUTION OF 2018 SMALL BUSINESS AND SMALL FARM LENDING
BY INCOME LEVEL OF GEOGRAPHY
COLUMBIA METROPOLITAN AA**

Census Tract Income Level	Small Business Loans				Aggregate CRA Data		% of Businesses
	#	\$(000)	#%	\$%	#%	\$%	
Low	10	1,722	10.0	12.9	10.4	12.2	11.5
Moderate	17	2,448	17.0	18.3	16.6	19.5	18.5
Middle	47	6,328	47.0	47.4	37.7	36.3	35.6
Upper	24	2,342	24.0	17.6	30.4	25.4	28.4
Unknown	2	501	2.0	3.8	4.2	6.4	6.1
Not Reported	0	0	0.0	0.0	0.7	0.1	0.0
Census Tract Income Level	Small Farm Loans				Aggregate CRA Data		% of Farms
	#	\$(000)	#%	\$%	#%	\$%	
Low	0	0	0.0	0.0	1.5	0.2	1.4
Moderate	2	265	18.2	20.8	7.4	6.3	6.0
Middle	7	713	63.6	56.1	73.5	78.9	75.2
Upper	2	293	18.2	23.1	15.4	14.5	17.4
Unknown	0	0	0.0	0.0	0.7	0.0	0.0
Not Reported	0	0	0.0	0.0	1.5	0.1	0.0

**TABLE D-14.1
DISTRIBUTION OF 2018 HOME MORTGAGE LENDING
BY BORROWER INCOME LEVEL
COLUMBIA METROPOLITAN AA**

Borrower Income Level	Bank Loans				Aggregate HMDA Data		Families by Family Income %
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	13	815	9.8	4.5	9.6	5.3	21.0
Moderate	17	1,405	12.8	7.8	19.9	14.8	17.1
Middle	27	3,249	20.3	19.0	20.2	17.9	22.0
Upper	65	11,185	48.9	62.0	30.5	38.7	39.9
Unknown	11	1,215	8.3	6.7	20.1	23.3	0.0
Home Purchase Loans							
Low	7	638	13.2	7.3	9.2	5.6	21.0
Moderate	10	1,090	18.9	12.4	20.8	16.7	17.1
Middle	12	1,890	22.6	21.5	21.1	19.9	22.0
Upper	21	4,931	39.6	50.0	29.6	40.4	39.9
Unknown	3	780	5.7	8.9	19.3	17.4	0.0
Home Refinance Loans							
Low	3	129	7.1	1.9	11.8	5.9	21.0
Moderate	3	157	7.1	2.3	19.0	14.1	17.1
Middle	8	1,252	19.0	18.4	20.0	17.5	22.0
Upper	24	5,028	57.1	73.8	34.3	46.7	39.9
Unknown	4	246	9.5	3.6	14.9	15.8	0.0
Home Improvement Loans							
Low	2	16	9.5	1.5	9.6	7.7	21.0
Moderate	1	19	4.8	1.8	12.0	8.1	17.1
Middle	5	252	23.8	24.3	16.8	18.3	22.0
Upper	10	588	47.6	56.6	42.4	39.5	39.9
Unknown	3	164	14.3	15.8	19.2	26.3	0.0
Multifamily Loans							
Low	0	0	0.0	0.0	0.0	0.0	21.0
Moderate	0	0	0.0	0.0	0.0	0.0	17.1
Middle	0	0	0.0	0.0	0.0	0.0	22.0
Upper	0	0	0.0	0.0	5.0	1.5	39.9
Unknown	0	0	0.0	0.0	95.0	98.5	0.0

TABLE D-14.2
DISTRIBUTION OF 2018 HOME MORTGAGE LENDING
BY BORROWER INCOME LEVEL
COLUMBIA METROPOLITAN AA

Borrower Income Level	Bank Loans				Aggregate HMDA Data		Families by Family Income %
	#	\$(000)	#%	\$%	#%	\$%	
Other Purpose LOC							
Low	1	32	10.0	2.9	11.5	9.7	21.0
Moderate	2	115	20.0	10.4	16.4	12.1	17.1
Middle	1	20	10.0	1.8	23.0	17.6	22.0
Upper	5	917	50.0	82.7	42.6	52.8	39.9
Unknown	1	25	10.0	2.3	6.6	7.7	0.0
Other Purpose Closed/Exempt							
Low	0	0	0.0	0.0	12.7	7.8	21.0
Moderate	1	24	14.3	8.0	21.1	21.1	17.1
Middle	1	15	14.3	5.0	15.5	16.3	22.0
Upper	5	261	71.4	87.0	43.7	39.9	39.9
Unknown	0	0	0.0	0.0	7.0	14.9	0.0
Purpose Not Applicable							
Low	0	0	0.0	0.0	5.0	7.5	21.0
Moderate	0	0	0.0	0.0	3.8	0.7	17.1
Middle	0	0	0.0	0.0	3.8	2.3	22.0
Upper	0	0	0.0	0.0	2.5	4.6	39.9
Unknown	0	0	0.0	0.0	85.0	84.8	0.0

TABLE D-15
DISTRIBUTION OF 2018 SMALL BUSINESS AND SMALL FARM LENDING
BY REVENUE SIZE OF BUSINESSES AND FARMS
COLUMBIA METROPOLITAN AA

Business Revenue By Size	Small Business Loans				Aggregate CRA Data		% of Businesses by Revenue
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	62	8,448	62.0	63.3	51.2	51.4	91.1
Over \$1MM	23	4,269	23.0	32.0	Not Reported		7.9
Unknown	15	624	15.0	4.7			1.0
Farm Revenue By Size	Small Farm Loans				Aggregate CRA Data		% of Farms by Revenue
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	9	838	81.8	65.9	66.9	67.6	98.2
Over \$1MM	2	433	18.2	34.1	Not Reported		0.0
Unknown	0	0	0.0	0.0			1.8

TABLE D-16
2019 COLUMBIA METROPOLITAN AA DEMOGRAPHICS

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	3	10.3	1,048	2.7	385	36.7	7,626	19.9
Moderate	4	13.8	3,894	10.2	774	19.9	6,128	16.0
Middle	12	41.4	20,802	54.4	1,667	8.0	8,232	21.5
Upper	7	24.1	12,194	31.9	521	4.3	16,249	42.5
Unknown	3	10.3	297	0.8	112	37.7	0	0.0
Total AA	29	100.0	38,235	100.0	3,459	9.0	38,235	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	3,526	611	1.6	17.3	2,508	71.1	407	11.5
Moderate	8,625	3,098	8.3	35.9	4,794	55.6	733	8.5
Middle	35,978	21,065	56.2	58.5	12,459	34.6	2,454	6.8
Upper	20,901	12,543	33.5	60.0	7,078	33.9	1,280	6.1
Unknown	3,157	165	0.4	5.2	2,659	84.2	333	10.5
Total AA	72,187	37,482	100.0	51.9	29,498	40.9	5,207	7.2
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	826	11.3	727	10.8	91	16.4	8	17.4
Moderate	769	10.5	675	10.1	90	16.2	4	8.7
Middle	3,207	43.9	2,970	44.3	217	39.0	20	43.5
Upper	2,075	28.4	1,937	28.9	124	22.3	14	30.4
Unknown	435	5.9	401	6.0	34	6.1	0	0.0
Total AA	7,312	100.0	6,710	100.0	556	100.0	46	100.0
Percentage of Total Businesses:				91.8		7.6		0.6
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	3	1.4	3	1.4	0	0.0	0	0.0
Moderate	9	4.2	9	4.3	0	0.0	0	0.0
Middle	159	74.6	156	74.3	0	0.0	3	100.0
Upper	42	19.7	42	20.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	213	100.0	210	100.0	0	0.0	3	100.0
Percentage of Total Farms:				98.6		0.0		1.4

TABLE D-17.1
DISTRIBUTION OF 2019 HOME MORTGAGE LENDING
BY INCOME LEVEL OF GEOGRAPHY
COLUMBIA METROPOLITAN AA

Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	2	370	1.4	1.3		1.6	
Moderate	14	1,120	9.7	3.9		8.3	
Middle	77	12,004	53.5	41.6		56.2	
Upper	48	10,694	33.3	37.1		33.5	
Unknown	3	4,534	2.1	16.1		0.4	
Not Reported	0	0	0.0	0.0		0.0	
Home Purchase Loans							
Low	0	0	0.0	0.0		1.6	
Moderate	3	503	6.8	5.1		8.3	
Middle	29	6,369	65.9	64.7		56.2	
Upper	11	2,871	25.0	29.2		33.5	
Unknown	1	104	2.3	1.1		0.4	
Not Reported	0	0	0.0	0.0		0.0	
Home Refinance Loans							
Low	2	370	4.8	4.4		1.6	
Moderate	5	338	11.9	4.0		8.3	
Middle	19	3,846	45.2	45.5		56.2	
Upper	16	3,899	38.1	46.1		33.5	
Unknown	0	0	0.0	0.0		0.4	
Not Reported	0	0	0.0	0.0		0.0	
Home Improvement Loans							
Low	0	0	0.0	0.0		1.6	
Moderate	1	10	4.0	0.9		8.3	
Middle	9	452	36.0	41.2		56.2	
Upper	15	634	60.0	57.8		33.5	
Unknown	0	0	0.0	0.0		0.4	
Not Reported	0	0	0.0	0.0		0.0	
Multifamily Loans							% of Multifamily Units
Low	0	0	0.0	0.0		8.2	
Moderate	1	85	20.0	1.2		18.5	
Middle	1	296	20.0	4.1		29.4	
Upper	1	2,389	20.0	32.7		28.0	
Unknown	2	4,530	40.0	62.1		15.8	
Not Reported	0	0	0.0	0.0		0.0	

TABLE D-17.2 DISTRIBUTION OF 2019 HOME MORTGAGE LENDING BY INCOME LEVEL OF GEOGRAPHY COLUMBIA METROPOLITAN AA							
Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
Other Purpose LOC							
Low	0	0	0.0	0.0		1.6	
Moderate	4	184	23.5	16.5		8.3	
Middle	11	498	64.7	44.8		56.2	
Upper	2	430	11.8	38.7		33.5	
Unknown	0	0	0.0	0.0		0.4	
Not Reported	0	0	0.0	0.0		0.0	
Other Purpose Closed/Exempt							
Low	0	0	0.0	0.0		1.6	
Moderate	0	0	0.0	0.0		8.3	
Middle	8	543	72.7	53.6		56.2	
Upper	3	471	27.3	46.4		33.5	
Unknown	0	0	0.0	0.0		0.4	
Not Reported	0	0	0.0	0.0		0.0	
Purpose Not Applicable							
Low	0	0	0.0	0.0		1.6	
Moderate	0	0	0.0	0.0		8.3	
Middle	0	0	0.0	0.0		56.2	
Upper	0	0	0.0	0.0		33.5	
Unknown	0	0	0.0	0.0		0.4	
Not Reported	0	0	0.0	0.0		0.0	

**TABLE D-18
DISTRIBUTION OF 2019 SMALL BUSINESS AND SMALL FARM LENDING
BY INCOME LEVEL OF GEOGRAPHY
COLUMBIA METROPOLITAN AA**

Census Tract Income Level	Small Business Loans				Aggregate CRA Data		% of Businesses
	#	\$(000)	#%	\$%	#%	\$%	
Low	5	475	5.0	3.8			11.3
Moderate	15	3,013	14.9	23.8			10.5
Middle	49	5,299	48.5	41.9			43.9
Upper	31	3,847	30.7	30.4			28.4
Unknown	1	10	1.0	0.1			5.9
Not Reported	0	0	0.0	0.0			0.0
Census Tract Income Level	Small Farm Loans				Aggregate CRA Data		% of Farms
	#	\$(000)	#%	\$%	#%	\$%	
Low	0	0	0.0	0.0			1.4
Moderate	0	0	0.0	0.0			4.2
Middle	6	1,328	85.7	97.8			74.6
Upper	1	30	14.3	2.2			19.7
Unknown	0	0	0.0	0.0			0.0
Not Reported	0	0	0.0	0.0			0.0

TABLE D-19.1 DISTRIBUTION OF 2019 HOME MORTGAGE LENDING BY BORROWER INCOME LEVEL COLUMBIA METROPOLITAN AA							
Borrower Income Level	Bank Loans				Aggregate HMDA Data		Families by Family Income %
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	8	638	5.6	2.2		19.9	
Moderate	20	1,642	13.9	5.7		16.0	
Middle	30	2,725	20.8	9.5		21.5	
Upper	63	13,483	43.8	46.8		42.5	
Unknown	23	10,334	16.0	35.9		0.0	
Home Purchase Loans							
Low	4	465	9.1	4.7		19.9	
Moderate	6	775	13.6	7.9		16.0	
Middle	9	1,751	20.5	17.8		21.5	
Upper	24	6,764	54.5	68.7		42.5	
Unknown	1	92	2.3	0.9		0.0	
Home Refinance Loans							
Low	2	113	4.8	1.3		19.9	
Moderate	6	692	14.3	8.2		16.0	
Middle	2	99	4.8	1.2		21.5	
Upper	17	4,652	40.5	55.0		42.5	
Unknown	15	2,897	35.7	34.3		0.0	
Home Improvement Loans							
Low	0	0	0.0	0.0		19.9	
Moderate	3	72	12.0	6.6		16.0	
Middle	9	408	36.0	37.2		21.5	
Upper	11	571	44.0	52.1		42.5	
Unknown	2	45	8.0	4.1		0.0	
Multifamily Loans							
Low	0	0	0.0	0.0		19.9	
Moderate	0	0	0.0	0.0		16.0	
Middle	0	0	0.0	0.0		21.5	
Upper	0	0	0.0	0.0		42.5	
Unknown	5	7,300	100.0	100.0		0.0	

TABLE D-19.2 DISTRIBUTION OF 2019 HOME MORTGAGE LENDING BY BORROWER INCOME LEVEL COLUMBIA METROPOLITAN AA							
Borrower Income Level	Bank Loans				Aggregate HMDA Data		Families by Family Income %
	#	\$(000)	#%	\$%	#%	\$%	
Other Purpose LOC							
Low	1	50	5.9	4.5			19.9
Moderate	5	103	29.4	9.3			16.0
Middle	8	430	47.1	38.7			21.5
Upper	3	529	17.6	47.6			42.5
Unknown	0	0	0.0	0.0			0.0
Other Purpose Closed/Exempt							
Low	1	10	9.1	1.0			19.9
Moderate	0	0	0.0	0.0			16.0
Middle	2	37	18.2	3.6			21.5
Upper	8	967	72.7	95.4			42.5
Unknown	0	0	0.0	0.0			0.0
Purpose Not Applicable							
Low	0	0	0.0	0.0			19.9
Moderate	0	0	0.0	0.0			16.0
Middle	0	0	0.0	0.0			21.5
Upper	0	0	0.0	0.0			42.5
Unknown	0	0	0.0	0.0			0.0

TABLE D-20 DISTRIBUTION OF 2019 SMALL BUSINESS AND SMALL FARM LENDING BY REVENUE SIZE OF BUSINESSES AND FARMS COLUMBIA METROPOLITAN AA							
Business Revenue By Size	Small Business Loans				Aggregate CRA Data		% of Businesses by Revenue
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	68	6,010	67.3	47.5	Not Reported		91.8
Over \$1MM	21	6,139	20.8	48.6			7.6
Unknown	12	495	11.9	3.9			0.6
Farm Revenue By Size	Small Farm Loans				Aggregate CRA Data		% of Farms by Revenue
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	5	862	71.4	63.5	Not Reported		98.6
Over \$1MM	2	496	28.6	36.5			0.0
Unknown	0	0	0.0	0.0			1.4

A. Jefferson City Metropolitan AA

TABLE D-21 2018 JEFFERSON CITY METROPOLITAN AA 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	716	18.4
Moderate	0	0.0	0	0.0	0	0.0	867	22.3
Middle	4	100.0	3,881	100.0	357	9.2	927	23.9
Upper	0	0.0	0	0.0	0	0.0	1,371	35.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	4	100.0	3,881	100.0	357	9.2	3,881	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	6,144	4,021	100.0	65.4	1,512	24.6	611	9.9
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	6,144	4,021	100.0	65.4	1,512	24.6	611	9.9
	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	574	100.0	522	100.0	39	100.0	13	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	574	100.0	522	100.0	39	100.0	13	100.0
Percentage of Total Businesses:				90.9		6.8		2.3
	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	81	100.0	80	100.0	0	0.0	1	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	81	100.0	80	100.0	0	0.0	1	100.0
Percentage of Total Farms:				98.8		0.0		1.2

**TABLE D-22.1
DISTRIBUTION OF 2018 HOME MORTGAGE LENDING
BY INCOME LEVEL OF GEOGRAPHY
JEFFERSON CITY METROPOLITAN AA**

Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage 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	37	3,566	100.0	100.0	100.0	100.0	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
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
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	11	1,254	100.0	100.0	100.0	100.0	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
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Refinance 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	16	1,477	100.0	100.0	100.0	100.0	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
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Improvement 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	3	242	100.0	100.0	100.0	100.0	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
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
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	3	423	100.0	100.0	100.0	100.0	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
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0

TABLE D-22.2 DISTRIBUTION OF 2018 HOME MORTGAGE LENDING BY INCOME LEVEL OF GEOGRAPHY JEFFERSON CITY METROPOLITAN AA							
Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
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	2	70	100.0	100.0	100.0	100.0	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
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
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	2	100	100.0	100.0	100.0	100.0	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
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
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	0.0	0.0	100.0	100.0	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
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0

TABLE D-23
DISTRIBUTION OF 2018 SMALL BUSINESS AND SMALL FARM LENDING
BY INCOME LEVEL OF GEOGRAPHY
JEFFERSON CITY METROPOLITAN AA

Census Tract Income Level	Small Business Loans				Aggregate CRA Data		% of Businesses
	#	\$(000)	#%	\$%	#%	\$%	
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	93	10,019	100.0	100.0	99.3	99.9	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
Not Reported	0	0	0.0	0.0	0.7	0.1	0.0
Census Tract Income Level	Small Farm Loans				Aggregate CRA Data		% of Farms
	#	\$(000)	#%	\$%	#%	\$%	
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	113	13,321	100.0	100.0	100.0	100.0	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
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0

**TABLE D-24.1
DISTRIBUTION OF 2018 HOME MORTGAGE LENDING
BY BORROWER INCOME LEVEL
JEFFERSON CITY METROPOLITAN AA**

Borrower Income Level	Bank Loans				Aggregate HMDA Data		Families by Family Income %
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	6	362	16.2	10.2	14.8	9.0	18.4
Moderate	6	497	16.2	13.9	23.6	19.5	22.3
Middle	5	517	13.5	14.5	26.3	26.3	23.9
Upper	10	663	27.0	18.6	20.8	29.7	35.3
Unknown	10	1,527	27.0	42.8	14.5	15.5	0.0
Home Purchase Loans							
Low	1	63	9.1	5.0	15.3	9.1	18.4
Moderate	2	234	18.2	18.7	23.8	19.1	22.3
Middle	1	78	9.1	6.2	25.2	25.1	23.9
Upper	2	129	18.2	10.3	20.3	31.8	35.3
Unknown	5	750	45.5	59.8	15.3	14.8	0.0
Home Refinance Loans							
Low	4	249	25.0	16.9	14.8	8.5	18.4
Moderate	2	158	12.5	10.7	22.7	20.1	22.3
Middle	3	394	18.8	26.7	34.1	34.1	23.9
Upper	5	322	31.3	21.8	20.5	25.7	35.3
Unknown	2	354	12.5	24.0	8.0	11.6	0.0
Home Improvement Loans							
Low	0	0	0.0	0.0	18.8	11.3	18.4
Moderate	1	50	33.3	20.7	31.3	34.2	22.3
Middle	0	0	0.0	0.0	12.5	7.2	23.9
Upper	2	192	66.7	79.3	25.0	24.5	35.3
Unknown	0	0	0.0	0.0	12.5	22.9	0.0
Multifamily Loans							
Low	0	0	0.0	0.0	0.0	0.0	18.4
Moderate	0	0	0.0	0.0	0.0	0.0	22.3
Middle	0	0	0.0	0.0	0.0	0.0	23.9
Upper	0	0	0.0	0.0	0.0	0.0	35.3
Unknown	3	423	100.0	100.0	100.0	100.0	0.0

TABLE D-24.2
DISTRIBUTION OF 2018 HOME MORTGAGE LENDING
BY BORROWER INCOME LEVEL
JEFFERSON CITY METROPOLITAN AA

Borrower Income Level	Bank Loans				Aggregate HMDA Data		Families by Family Income %
	#	\$(000)	#%	\$%	#%	\$%	
Other Purpose LOC							
Low	1	50	50.0	71.4	8.3	10.3	18.4
Moderate	0	0	0.0	0.0	25.0	17.2	22.3
Middle	0	0	0.0	0.0	25.0	18.1	23.9
Upper	1	20	50.0	28.6	41.7	54.4	35.3
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Other Purpose Closed/Exempt							
Low	0	0	0.0	0.0	16.7	25.1	18.4
Moderate	1	55	50.0	55.0	33.3	34.3	22.3
Middle	1	45	50.0	45.0	16.7	16.6	23.9
Upper	0	0	0.0	0.0	16.7	9.2	35.3
Unknown	0	0	0.0	0.0	16.7	14.8	0.0
Purpose Not Applicable							
Low	0	0	0.0	0.0	0.0	0.0	18.4
Moderate	0	0	0.0	0.0	0.0	0.0	22.3
Middle	0	0	0.0	0.0	0.0	0.0	23.9
Upper	0	0	0.0	0.0	0.0	0.0	35.3
Unknown	0	0	0.0	0.0	100.0	100.0	0.0

TABLE D-25
DISTRIBUTION OF 2018 SMALL BUSINESS AND SMALL FARM LENDING
BY REVENUE SIZE OF BUSINESSES AND FARMS
JEFFERSON CITY METROPOLITAN AA

Business Revenue By Size	Small Business Loans				Aggregate CRA Data		% of Businesses by Revenue
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	79	7,303	84.9	72.9	65.3	55.1	90.9
Over \$1MM	11	2,193	11.8	21.9	Not Reported		6.8
Unknown	3	523	3.2	5.2			2.3
Farm Revenue By Size	Small Farm Loans				Aggregate CRA Data		% of Farms by Revenue
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	110	12,271	97.3	92.1	86.5	86.7	98.8
Over \$1MM	3	1,050	2.7	7.9	Not Reported		0.0
Unknown	0	0	0.0	0.0			1.2

TABLE D-26 2019 JEFFERSON CITY METROPOLITAN AA 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	716	18.4
Moderate	0	0.0	0	0.0	0	0.0	867	22.3
Middle	4	100.0	3,881	100.0	357	9.2	927	23.9
Upper	0	0.0	0	0.0	0	0.0	1,371	35.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	4	100.0	3,881	100.0	357	9.2	3,881	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	6,144	4,021	100.0	65.4	1,512	24.6	611	9.9
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	6,144	4,021	100.0	65.4	1,512	24.6	611	9.9
	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	579	100.0	530	100.0	41	100.0	8	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	579	100.0	530	100.0	41	100.0	8	100.0
Percentage of Total Businesses:				91.5		7.1		1.4
	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	78	100.0	77	100.0	0	0.0	1	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	77	100.0	0	0.0	1	100.0
Percentage of Total Farms:				98.7		0.0		1.3

**TABLE D-27.1
DISTRIBUTION OF 2019 HOME MORTGAGE LENDING
BY INCOME LEVEL OF GEOGRAPHY
JEFFERSON CITY METROPOLITAN AA**

Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	0	0	0.0	0.0		0.0	
Moderate	0	0	0.0	0.0		0.0	
Middle	33	3,589	100.0	100.0		100.0	
Upper	0	0	0.0	0.0		0.0	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	
Home Purchase Loans							
Low	0	0	0.0	0.0		0.0	
Moderate	0	0	0.0	0.0		0.0	
Middle	13	1,726	100.0	100.0		100.0	
Upper	0	0	0.0	0.0		0.0	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	
Home Refinance Loans							
Low	0	0	0.0	0.0		0.0	
Moderate	0	0	0.0	0.0		0.0	
Middle	10	1,037	100.0	100.0		100.0	
Upper	0	0	0.0	0.0		0.0	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	
Home Improvement Loans							
Low	0	0	0.0	0.0		0.0	
Moderate	0	0	0.0	0.0		0.0	
Middle	4	196	100.0	100.0		100.0	
Upper	0	0	0.0	0.0		0.0	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	
Multifamily Loans							% of Multifamily Units
Low	0	0	0.0	0.0		0.0	
Moderate	0	0	0.0	0.0		0.0	
Middle	1	340	100.0	100.0		100.0	
Upper	0	0	0.0	0.0		0.0	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	

TABLE D-27.2 DISTRIBUTION OF 2019 HOME MORTGAGE LENDING BY INCOME LEVEL OF GEOGRAPHY JEFFERSON CITY METROPOLITAN AA							
Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
Other Purpose LOC							
Low	0	0	0.0	0.0		0.0	
Moderate	0	0	0.0	0.0		0.0	
Middle	2	182	100.0	100.0		100.0	
Upper	0	0	0.0	0.0		0.0	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	
Other Purpose Closed/Exempt							
Low	0	0	0.0	0.0		0.0	
Moderate	0	0	0.0	0.0		0.0	
Middle	3	108	100.0	100.0		100.0	
Upper	0	0	0.0	0.0		0.0	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	
Purpose Not Applicable							
Low	0	0	0.0	0.0		0.0	
Moderate	0	0	0.0	0.0		0.0	
Middle	0	0	0.0	0.0		100.0	
Upper	0	0	0.0	0.0		0.0	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	

TABLE D-28
DISTRIBUTION OF 2019 SMALL BUSINESS AND SMALL FARM LENDING
BY INCOME LEVEL OF GEOGRAPHY
JEFFERSON CITY METROPOLITAN AA

Census Tract Income Level	Small Business Loans				Aggregate CRA Data		% of Businesses
	#	\$(000)	#%	\$%	#%	\$%	
Low	0	0	0.0	0.0			0.0
Moderate	0	0	0.0	0.0			0.0
Middle	80	9,244	100.0	100.0			100.0
Upper	0	0	0.0	0.0			0.0
Unknown	0	0	0.0	0.0			0.0
Not Reported	0	0	0.0	0.0			0.0
Census Tract Income Level	Small Farm Loans				Aggregate CRA Data		% of Farms
	#	\$(000)	#%	\$%	#%	\$%	
Low	0	0	0.0	0.0			0.0
Moderate	0	0	0.0	0.0			0.0
Middle	127	15,395	100.0	100.0			100.0
Upper	0	0	0.0	0.0			0.0
Unknown	0	0	0.0	0.0			0.0
Not Reported	0	0	0.0	0.0			0.0

TABLE D-29.1 DISTRIBUTION OF 2019 HOME MORTGAGE LENDING BY BORROWER INCOME LEVEL JEFFERSON CITY METROPOLITAN AA							
Borrower Income Level	Bank Loans				Aggregate HMDA Data		Families by Family Income %
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	1	11	3.0	0.3		18.4	
Moderate	8	638	24.2	17.8		22.3	
Middle	6	595	18.2	16.6		23.9	
Upper	8	893	24.2	24.9		35.3	
Unknown	10	1,452	30.3	40.5		0.0	
Home Purchase Loans							
Low	0	0	0.0	0.0		18.4	
Moderate	3	408	23.1	23.6		22.3	
Middle	2	290	15.4	16.8		23.9	
Upper	2	493	15.4	28.6		35.3	
Unknown	6	535	46.2	31.0		0.0	
Home Refinance Loans							
Low	0	0	0.0	0.0		18.4	
Moderate	2	132	20.0	12.7		22.3	
Middle	1	63	10.0	6.1		23.9	
Upper	4	265	40.0	25.6		35.3	
Unknown	3	577	30.0	55.6		0.0	
Home Improvement Loans							
Low	1	11	25.0	5.6		18.4	
Moderate	2	80	50.0	40.8		22.3	
Middle	0	0	0.0	0.0		23.9	
Upper	1	105	25.0	53.6		35.3	
Unknown	0	0	0.0	0.0		0.0	
Multifamily Loans							
Low	0	0	0.0	0.0		18.4	
Moderate	0	0	0.0	0.0		22.3	
Middle	0	0	0.0	0.0		23.9	
Upper	0	0	0.0	0.0		35.3	
Unknown	1	340	100.0	100.0		0.0	

TABLE D-29.2 DISTRIBUTION OF 2019 HOME MORTGAGE LENDING BY BORROWER INCOME LEVEL JEFFERSON CITY METROPOLITAN AA							
Borrower Income Level	Bank Loans				Aggregate HMDA Data		Families by Family Income %
	#	\$(000)	#%	\$%	#%	\$%	
Other Purpose LOC							
Low	0	0	0.0	0.0		18.4	
Moderate	0	0	0.0	0.0		22.3	
Middle	2	182	100.0	100.0		23.9	
Upper	0	0	0.0	0.0		35.3	
Unknown	0	0	0.0	0.0		0.0	
Other Purpose Closed/Exempt							
Low	0	0	0.0	0.0		18.4	
Moderate	1	18	33.3	16.7		22.3	
Middle	1	60	33.3	55.6		23.9	
Upper	1	30	33.3	27.8		35.3	
Unknown	0	0	0.0	0.0		0.0	
Purpose Not Applicable							
Low	0	0	0.0	0.0		18.4	
Moderate	0	0	0.0	0.0		22.3	
Middle	0	0	0.0	0.0		23.9	
Upper	0	0	0.0	0.0		35.3	
Unknown	0	0	0.0	0.0		0.0	

TABLE D-30 DISTRIBUTION OF 2019 SMALL BUSINESS AND SMALL FARM LENDING BY REVENUE SIZE OF BUSINESSES AND FARMS JEFFERSON CITY METROPOLITAN AA							
Business Revenue By Size	Small Business Loans				Aggregate CRA Data		% of Businesses by Revenue
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	66	6,048	82.5	65.4	Not Reported		91.5
Over \$1MM	13	3,096	16.3	33.5			7.1
Unknown	1	100	1.3	1.1			1.4
Farm Revenue By Size	Small Farm Loans				Aggregate CRA Data		% of Farms by Revenue
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	124	14,185	97.6	92.1	Not Reported		98.7
Over \$1MM	3	1,210	2.4	7.9			0.0
Unknown	0	0	0.0	0.0			1.3

B. Joplin MSA AA

TABLE D-31 2018 JOPLIN MSA AA 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	9,062	19.9
Moderate	6	17.6	5,739	12.6	1,184	20.6	8,307	18.3
Middle	23	67.6	31,783	69.9	3,318	10.4	9,655	21.2
Upper	5	14.7	7,957	17.5	714	9.0	18,455	40.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	34	100.0	45,479	100.0	5,216	11.5	45,479	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	12,339	4,834	10.7	39.2	5,470	44.3	2,035	16.5
Middle	51,122	31,961	71.0	62.5	14,181	27.7	4,980	9.7
Upper	11,987	8,249	18.3	68.8	2,920	24.4	818	6.8
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	75,448	45,044	100.0	59.7	22,571	29.9	7,833	10.4
	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	1,219	18.8	1,077	18.4	131	25.5	11	12.4
Middle	4,396	67.9	4,004	68.2	328	63.8	64	71.9
Upper	857	13.2	788	13.4	55	10.7	14	15.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	6,472	100.0	5,869	100.0	514	100.0	89	100.0
Percentage of Total Businesses:				90.7		7.9		1.4
	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	6	2.4	6	2.4	0	0.0	0	0.0
Middle	233	92.8	230	92.7	2	100.0	1	100.0
Upper	12	4.8	12	4.8	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	251	100.0	248	100.0	2	100.0	1	100.0
Percentage of Total Farms:				98.8		0.8		0.4

**TABLE D-32.1
DISTRIBUTION OF 2018 HOME MORTGAGE LENDING
BY INCOME LEVEL OF GEOGRAPHY
JOPLIN MSA AA**

Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	11	1,045	13.9	8.8	12.4	9.9	10.7
Middle	46	5,675	58.2	47.7	66.1	65.3	71.0
Upper	22	5,189	27.8	43.6	21.5	24.8	18.3
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Purchase Loans							
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	4	426	15.4	11.8	13.0	9.3	10.7
Middle	19	2,394	73.1	66.4	64.3	64.7	71.0
Upper	3	783	11.5	21.7	22.7	26.0	18.3
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Refinance Loans							
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	6	475	23.1	14.3	10.3	7.8	10.7
Middle	12	2,209	46.2	66.6	71.9	71.4	71.0
Upper	8	631	30.8	19.0	17.8	20.8	18.3
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Improvement Loans							
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	0	0	0.0	0.0	11.8	11.2	10.7
Middle	7	312	70.0	52.3	67.6	63.2	71.0
Upper	3	285	30.0	47.7	20.6	25.5	18.3
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Multifamily Loans							% of Multifamily Units
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	1	144	12.5	3.8	28.3	25.2	31.7
Middle	2	330	25.0	8.7	50.0	50.4	58.9
Upper	5	3,315	62.5	87.5	21.7	24.4	9.4
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0

TABLE D-32.2 DISTRIBUTION OF 2018 HOME MORTGAGE LENDING BY INCOME LEVEL OF GEOGRAPHY JOPLIN MSA AA							
Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
Other Purpose LOC							
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	0	0	0.0	0.0	7.8	5.9	10.7
Middle	4	395	66.7	71.8	67.5	68.3	71.0
Upper	2	155	33.3	28.2	24.7	25.7	18.3
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Other Purpose Closed/Exempt							
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	0	0	0.0	0.0	9.1	6.0	10.7
Middle	2	35	66.7	63.6	63.6	51.1	71.0
Upper	1	20	33.3	36.4	27.3	42.9	18.3
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Purpose Not Applicable							
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	0	0	0.0	0.0	13.9	10.0	10.7
Middle	0	0	0.0	0.0	67.0	68.5	71.0
Upper	0	0	0.0	0.0	19.1	21.5	18.3
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0

**TABLE D-33
DISTRIBUTION OF 2018 SMALL BUSINESS AND SMALL FARM LENDING
BY INCOME LEVEL OF GEOGRAPHY
JOPLIN MSA AA**

Census Tract Income Level	Small Business Loans				Aggregate CRA Data		% of Businesses
	#	\$(000)	#%	\$%	#%	\$%	
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	9	2,697	16.1	25.3	17.0	15.1	18.8
Middle	35	7,151	62.5	67.0	68.1	68.0	67.9
Upper	12	821	21.4	7.7	14.1	16.6	13.2
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.9	0.3	0.0
Census Tract Income Level	Small Farm Loans				Aggregate CRA Data		% of Farms
	#	\$(000)	#%	\$%	#%	\$%	
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	0	0	0.0	0.0	1.4	5.4	2.4
Middle	3	150	100.0	100.0	95.2	94.0	92.8
Upper	0	0	0.0	0.0	3.4	0.6	4.8
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0

**TABLE D-34.1
DISTRIBUTION OF 2018 HOME MORTGAGE LENDING
BY BORROWER INCOME LEVEL
JOPLIN MSA AA**

Borrower Income Level	Bank Loans				Aggregate HMDA Data		Families by Family Income %
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	4	341	5.1	2.9	7.4	3.8	19.9
Moderate	14	1,100	17.7	9.2	18.6	13.8	18.3
Middle	9	857	11.4	7.2	20.6	18.6	21.2
Upper	39	5,664	49.4	47.6	32.8	40.1	40.6
Unknown	13	3,947	16.5	33.1	20.5	23.7	0.0
Home Purchase Loans							
Low	1	56	3.8	1.6	7.6	4.1	19.9
Moderate	5	582	19.2	16.2	20.2	15.2	18.3
Middle	3	391	11.5	10.9	21.7	20.6	21.2
Upper	13	2,214	50.0	61.4	31.3	41.6	40.6
Unknown	4	360	15.4	10.0	19.3	18.5	0.0
Home Refinance Loans							
Low	2	102	7.7	3.1	7.5	4.1	19.9
Moderate	6	383	23.1	11.6	16.9	13.2	18.3
Middle	3	192	11.5	5.8	20.2	18.1	21.2
Upper	13	2,507	50.0	75.6	37.9	46.4	40.6
Unknown	2	131	7.7	4.0	17.4	18.2	0.0
Home Improvement Loans							
Low	0	0	0.0	0.0	10.0	6.1	19.9
Moderate	1	40	10.0	6.7	17.1	18.2	18.3
Middle	1	100	10.0	16.8	24.1	26.1	21.2
Upper	8	457	80.0	76.5	43.5	40.7	40.6
Unknown	0	0	0.0	0.0	5.3	8.9	0.0
Multifamily Loans							
Low	1	183	12.5	4.8	1.7	0.5	19.9
Moderate	0	95	0.0	0.0	3.3	1.1	18.3
Middle	0	0	0.0	0.0	0.0	0.0	21.2
Upper	1	161	12.5	4.2	18.3	6.4	40.6
Unknown	6	3,445	75.0	90.9	76.7	92.0	0.0

TABLE D-34.2
DISTRIBUTION OF 2018 HOME MORTGAGE LENDING
BY BORROWER INCOME LEVEL
JOPLIN MSA AA

Borrower Income Level	Bank Loans				Aggregate HMDA Data		Families by Family Income %
	#	\$(000)	#%	\$%	#%	\$%	
Other Purpose LOC							
Low	0	0	0.0	0.0	9.1	4.1	19.9
Moderate	2	95	33.3	17.3	20.8	13.3	18.3
Middle	1	150	16.7	27.3	16.9	15.4	21.2
Upper	3	305	50.0	55.5	48.1	60.3	40.6
Unknown	0	0	0.0	0.0	5.2	6.9	0.0
Other Purpose Closed/Exempt							
Low	0	0	0.0	0.0	6.5	3.1	19.9
Moderate	0	0	0.0	0.0	15.6	17.6	18.3
Middle	1	24	33.3	43.6	20.8	22.7	21.2
Upper	1	20	33.3	36.4	45.5	49.6	40.6
Unknown	1	11	33.3	20.0	11.7	7.0	0.0
Purpose Not Applicable							
Low	0	0	0.0	0.0	0.0	0.0	19.9
Moderate	0	0	0.0	0.0	2.6	1.0	18.3
Middle	0	0	0.0	0.0	2.6	0.0	21.2
Upper	0	0	0.0	0.0	0.9	1.4	40.6
Unknown	0	0	0.0	0.0	93.9	97.5	0.0

TABLE D-35
DISTRIBUTION OF 2018 SMALL BUSINESS AND SMALL FARM LENDING
BY REVENUE SIZE OF BUSINESSES AND FARMS
JOPLIN MSA AA

Business Revenue By Size	Small Business Loans				Aggregate CRA Data		% of Businesses by Revenue
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	26	2,904	46.4	27.2	45.5	35.4	90.7
Over \$1MM	29	7,755	51.8	72.7	Not Reported		7.9
Unknown	1	10	1.8	0.1			1.4
Farm Revenue By Size	Small Farm Loans				Aggregate CRA Data		% of Farms by Revenue
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	3	150	100.0	100.0	72.1	81.7	98.8
Over \$1MM	0	0	0.0	0.0	Not Reported		0.8
Unknown	0	0	0.0	0.0			0.4

TABLE D-36 2019 JOPLIN MSA AA 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	9,062	19.9
Moderate	6	17.6	5,739	12.6	1,184	20.6	8,307	18.3
Middle	23	67.6	31,783	69.9	3,318	10.4	9,655	21.2
Upper	5	14.7	7,957	17.5	714	9.0	18,455	40.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	34	100.0	45,479	100.0	5,216	11.5	45,479	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	12,339	4,834	10.7	39.2	5,470	44.3	2,035	16.5
Middle	51,122	31,961	71.0	62.5	14,181	27.7	4,980	9.7
Upper	11,987	8,249	18.3	68.8	2,920	24.4	818	6.8
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	75,448	45,044	100.0	59.7	22,571	29.9	7,833	10.4
	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	1,213	18.8	1,076	18.3	127	25.0	10	14.1
Middle	4,372	67.7	3,997	68.0	326	64.3	49	69.0
Upper	870	13.5	804	13.7	54	10.7	12	16.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	6,455	100.0	5,877	100.0	507	100.0	71	100.0
Percentage of Total Businesses:				91.0		7.9		1.1
	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	6	2.4	6	2.4	0	0.0	0	0.0
Middle	231	92.8	229	92.7	2	100.0	0	0.0
Upper	12	4.8	12	4.9	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	249	100.0	247	100.0	2	100.0	0	0.0
Percentage of Total Farms:				99.2		0.8		0.0

**TABLE D-37.1
DISTRIBUTION OF 2019 HOME MORTGAGE LENDING
BY INCOME LEVEL OF GEOGRAPHY
JOPLIN MSA AA**

Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	0	0	0.0	0.0		0.0	
Moderate	7	1,451	12.3	14.1		10.7	
Middle	33	3,362	57.9	32.7		71.0	
Upper	17	5,477	29.8	53.2		18.3	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	
Home Purchase Loans							
Low	0	0	0.0	0.0		0.0	
Moderate	3	293	15.0	12.5		10.7	
Middle	13	1,557	65.0	66.5		71.0	
Upper	4	491	20.0	21.0		18.3	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	
Home Refinance Loans							
Low	0	0	0.0	0.0		0.0	
Moderate	1	35	10.0	3.8		10.7	
Middle	6	506	60.0	54.9		71.0	
Upper	3	380	30.0	41.3		18.3	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	
Home Improvement Loans							
Low	0	0	0.0	0.0		0.0	
Moderate	0	0	0.0	0.0		10.7	
Middle	6	184	75.0	49.3		71.0	
Upper	2	189	25.0	50.7		18.3	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	
Multifamily Loans							% of Multifamily Units
Low	0	0	0.0	0.0		0.0	
Moderate	3	1,123	50.0	19.1		31.7	
Middle	1	650	16.7	11.1		58.9	
Upper	2	4,100	33.3	69.8		9.4	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	

TABLE D-37.2 DISTRIBUTION OF 2019 HOME MORTGAGE LENDING BY INCOME LEVEL OF GEOGRAPHY JOPLIN MSA AA							
Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
Other Purpose LOC							
Low	0	0	0.0	0.0		0.0	
Moderate	0	0	0.0	0.0		10.7	
Middle	5	350	55.6	59.8		71.0	
Upper	4	235	44.4	40.2		18.3	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	
Other Purpose Closed/Exempt							
Low	0	0	0.0	0.0		0.0	
Moderate	0	0	0.0	0.0		10.7	
Middle	2	115	50.0	58.4		71.0	
Upper	2	82	50.0	41.6		18.3	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	
Purpose Not Applicable							
Low	0	0	0.0	0.0		0.0	
Moderate	0	0	0.0	0.0		10.7	
Middle	0	0	0.0	0.0		71.0	
Upper	0	0	0.0	0.0		18.3	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	

**TABLE D-38
DISTRIBUTION OF 2019 SMALL BUSINESS AND SMALL FARM LENDING
BY INCOME LEVEL OF GEOGRAPHY
JOPLIN MSA AA**

Census Tract Income Level	Small Business Loans				Aggregate CRA Data		% of Businesses
	#	\$(000)	#%	\$%	#%	\$%	
Low	0	0	0.0	0.0			0.0
Moderate	18	4,324	32.7	40.1			18.8
Middle	29	5,760	52.7	53.4			67.7
Upper	8	701	14.5	6.5			13.5
Unknown	0	0	0.0	0.0			0.0
Not Reported	0	0	0.0	0.0			0.0
Census Tract Income Level	Small Farm Loans				Aggregate CRA Data		% of Farms
	#	\$(000)	#%	\$%	#%	\$%	
Low	0	0	0.0	0.0			0.0
Moderate	0	0	0.0	0.0			2.4
Middle	6	164	100.0	100.0			92.8
Upper	0	0	0.0	0.0			4.8
Unknown	0	0	0.0	0.0			0.0
Not Reported	0	0	0.0	0.0			0.0

TABLE D-39.1 DISTRIBUTION OF 2019 HOME MORTGAGE LENDING BY BORROWER INCOME LEVEL JOPLIN MSA AA							
Borrower Income Level	Bank Loans				Aggregate HMDA Data		Families by Family Income %
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	4	281	7.0	2.7		19.9	
Moderate	8	655	14.0	6.4		18.3	
Middle	4	315	7.0	3.1		21.2	
Upper	29	2,973	50.9	28.9		40.6	
Unknown	12	6,066	21.1	59.0		0.0	
Home Purchase Loans							
Low	1	106	5.0	4.5		19.9	
Moderate	4	458	20.0	19.6		18.3	
Middle	3	297	15.0	12.7		21.2	
Upper	7	1,222	35.0	52.2		40.6	
Unknown	5	258	25.0	11.0		0.0	
Home Refinance Loans							
Low	2	106	20.0	11.5		19.9	
Moderate	0	0	0.0	0.0		18.3	
Middle	0	0	0.0	0.0		21.2	
Upper	7	780	70.0	84.7		40.6	
Unknown	1	35	10.0	3.8		0.0	
Home Improvement Loans							
Low	1	69	12.5	18.5		19.9	
Moderate	1	75	12.5	20.1		18.3	
Middle	1	18	12.5	4.8		21.2	
Upper	5	211	62.5	56.6		40.6	
Unknown	0	0	0.0	0.0		0.0	
Multifamily Loans							
Low	0	0	0.0	0.0		19.9	
Moderate	0	50	0.0	0.0		18.3	
Middle	0	0	0.0	0.0		21.2	
Upper	1	140	16.7	2.4		40.6	
Unknown	5	5,733	83.3	97.6		0.0	

TABLE D-39.2 DISTRIBUTION OF 2019 HOME MORTGAGE LENDING BY BORROWER INCOME LEVEL JOPLIN MSA AA							
Borrower Income Level	Bank Loans				Aggregate HMDA Data		Families by Family Income %
	#	\$(000)	#%	\$%	#%	\$%	
Other Purpose LOC							
Low	0	0	0.0	0.0			19.9
Moderate	1	50	11.1	8.5			18.3
Middle	0	0	0.0	0.0			21.2
Upper	7	495	77.8	84.6			40.6
Unknown	1	40	11.1	6.8			0.0
Other Purpose Closed/Exempt							
Low	0	0	0.0	0.0			19.9
Moderate	2	72	50.0	36.5			18.3
Middle	0	0	0.0	0.0			21.2
Upper	2	125	50.0	63.5			40.6
Unknown	0	0	0.0	0.0			0.0
Purpose Not Applicable							
Low	0	0	0.0	0.0			19.9
Moderate	0	0	0.0	0.0			18.3
Middle	0	0	0.0	0.0			21.2
Upper	0	0	0.0	0.0			40.6
Unknown	0	0	0.0	0.0			0.0

TABLE D-40 DISTRIBUTION OF 2019 SMALL BUSINESS AND SMALL FARM LENDING BY REVENUE SIZE OF BUSINESSES AND FARMS JOPLIN MSA AA							
Business Revenue By Size	Small Business Loans				Aggregate CRA Data		% of Businesses by Revenue
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	30	3,381	54.5	31.3	Not Reported		91.0
Over \$1MM	25	7,404	45.5	68.7			7.9
Unknown	0	0	0.0	0.0			1.1
Farm Revenue By Size	Small Farm Loans				Aggregate CRA Data		% of Farms by Revenue
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	5	157	83.3	95.7	Not Reported		99.2
Over \$1MM	0	0	0.0	0.0			0.8
Unknown	1	7	16.7	4.3			0.0

C. St. Joseph Metropolitan AA

TABLE D-41 2018 ST. JOSEPH METROPOLITAN AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	1	3.4	307	1.2	141	45.9	5,423	21.1
Moderate	7	24.1	5,379	20.9	1,161	21.6	4,533	17.6
Middle	15	51.7	13,170	51.1	1,590	12.1	5,878	22.8
Upper	6	20.7	6,896	26.8	332	4.8	9,918	38.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	29	100.0	25,752	100.0	3,224	12.5	25,752	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	1,080	183	0.7	16.9	645	59.7	252	23.3
Moderate	10,903	4,807	18.2	44.1	3,694	33.9	2,402	22.0
Middle	23,313	13,923	52.7	59.7	6,845	29.4	2,545	10.9
Upper	10,494	7,511	28.4	71.6	2,376	22.6	607	5.8
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	45,790	26,424	100.0	57.7	13,560	29.6	5,806	12.7
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	208	5.9	170	5.5	32	8.4	6	17.1
Moderate	551	15.7	463	15.0	84	21.9	4	11.4
Middle	1,654	47.1	1,492	48.2	143	37.3	19	54.3
Upper	1,099	31.3	969	31.3	124	32.4	6	17.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	3,512	100.0	3,094	100.0	383	100.0	35	100.0
Percentage of Total Businesses:				88.1		10.9		1.0
	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	4	2.2	4	2.2	0	0.0	0	0.0
Middle	134	73.6	134	74.0	0	0.0	0	0.0
Upper	44	24.2	43	23.8	1	100.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	182	100.0	181	100.0	1	100.0	0	0.0
Percentage of Total Farms:				99.5		0.5		0.0

**TABLE D-42.1
DISTRIBUTION OF 2018 HOME MORTGAGE LENDING
BY INCOME LEVEL OF GEOGRAPHY
ST. JOSEPH METROPOLITAN AA**

Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	2	308	1.2	1.8	0.4	0.4	0.7
Moderate	20	1,426	12.1	8.5	15.8	9.5	18.2
Middle	77	8,073	46.7	48.0	51.7	48.6	52.7
Upper	66	7,028	40.0	41.7	31.9	41.3	28.4
Unknown	0	0	0.0	0.0	0.1	0.3	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Purchase Loans							
Low	0	0	0.0	0.0	0.1	0.1	0.7
Moderate	6	373	12.0	5.5	15.9	9.5	18.2
Middle	26	3,350	52.0	49.2	51.6	46.4	52.7
Upper	18	3,091	36.0	45.4	32.1	43.6	28.4
Unknown	0	0	0.0	0.0	0.2	0.4	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Refinance Loans							
Low	2	308	2.8	4.4	1.1	0.8	0.7
Moderate	11	568	15.5	8.1	15.3	9.6	18.2
Middle	33	3,288	46.5	47.0	51.4	48.7	52.7
Upper	25	2,837	35.2	40.5	32.3	40.9	28.4
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Improvement Loans							
Low	0	0	0.0	0.0	1.0	0.9	0.7
Moderate	2	135	8.3	10.2	14.1	9.3	18.2
Middle	12	600	50.0	45.3	47.5	44.4	52.7
Upper	10	590	41.7	44.5	37.4	45.4	28.4
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Multifamily Loans							% of Multifamily Units
Low	0	0	0.0	0.0	4.3	2.5	10.5
Moderate	1	350	33.3	36.5	26.1	5.2	20.9
Middle	2	608	66.7	63.5	56.5	74.9	48.8
Upper	0	0	0.0	0.0	13.0	17.4	19.8
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0

TABLE D-42.2 DISTRIBUTION OF 2018 HOME MORTGAGE LENDING BY INCOME LEVEL OF GEOGRAPHY ST. JOSEPH METROPOLITAN AA							
Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
Other Purpose LOC							
Low	0	0	0.0	0.0	0.0	0.0	0.7
Moderate	0	0	0.0	0.0	3.4	0.9	18.2
Middle	2	126	25.0	42.1	48.3	47.2	52.7
Upper	6	173	75.0	57.9	48.3	52.0	28.4
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Other Purpose Closed/Exempt							
Low	0	0	0.0	0.0	0.0	0.0	0.7
Moderate	0	0	0.0	0.0	13.7	9.4	18.2
Middle	2	101	22.2	23.1	47.1	50.4	52.7
Upper	7	337	77.8	76.9	39.2	40.2	28.4
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Purpose Not Applicable							
Low	0	0	0	0	0.0	0.0	0.7
Moderate	0	0	0	0	21.7	17.8	18.2
Middle	0	0	0	0	63.0	61.5	52.7
Upper	0	0	0	0	15.2	20.8	28.4
Unknown	0	0	0	0	0.0	0.0	0.0
Not Reported	0	0	0	0	0.0	0.0	0.0

**TABLE D-43
DISTRIBUTION OF 2018 SMALL BUSINESS AND SMALL FARM LENDING
BY INCOME LEVEL OF GEOGRAPHY
ST. JOSEPH METROPOLITAN AA**

Census Tract Income Level	Small Business Loans				Aggregate CRA Data		% of Businesses
	#	\$(000)	#%	\$%	#%	\$%	
Low	18	2,001	11.5	10.7	5.8	8.9	5.9
Moderate	25	2,233	15.9	11.9	14.4	11.0	15.7
Middle	62	8,314	39.5	44.5	45.0	42.7	47.1
Upper	52	6,154	33.1	32.9	34.3	37.2	31.3
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.5	0.1	0.0
Census Tract Income Level	Small Farm Loans				Aggregate CRA Data		% of Farms
	#	\$(000)	#%	\$%	#%	\$%	
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	1	20	4.0	0.6	1.2	0.3	2.2
Middle	9	1,815	36.0	51.0	62.8	61.5	73.6
Upper	15	1,727	60.0	48.5	36.0	38.2	24.2
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0

**TABLE D-44.1
DISTRIBUTION OF 2018 HOME MORTGAGE LENDING
BY BORROWER INCOME LEVEL
ST. JOSEPH METROPOLITAN AA**

Borrower Income Level	Bank Loans				Aggregate HMDA Data		Families by Family Income %
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	11	559	6.7	3.3	8.6	4.6	21.1
Moderate	22	1,766	13.3	10.5	20.2	15.1	17.6
Middle	31	2,576	18.8	15.3	23.3	21.7	22.8
Upper	77	9,116	46.7	54.1	30.7	40.6	38.5
Unknown	24	2,818	14.5	16.7	17.3	18.0	0.0
Home Purchase Loans							
Low	1	124	2.0	1.8	9.3	5.0	21.1
Moderate	10	1,068	20.0	15.7	23.7	17.7	17.6
Middle	16	1,576	32.0	23.1	25.4	24.4	22.8
Upper	19	3,529	38.0	51.8	29.1	41.6	38.5
Unknown	4	517	8.0	7.6	12.5	11.3	0.0
Home Refinance Loans							
Low	7	345	9.9	4.9	8.5	4.6	21.1
Moderate	8	514	11.3	7.3	16.8	12.5	17.6
Middle	9	847	12.7	12.1	22.5	21.0	22.8
Upper	33	4,088	46.5	58.4	35.5	46.5	38.5
Unknown	14	1,207	19.7	17.2	16.8	15.5	0.0
Home Improvement Loans							
Low	2	80	8.3	6.0	6.1	4.8	21.1
Moderate	2	121	8.3	9.1	15.2	13.4	17.6
Middle	3	36	12.5	2.7	25.3	18.6	22.8
Upper	14	954	58.3	72.0	40.4	49.6	38.5
Unknown	3	134	12.5	10.1	13.1	13.7	0.0
Multifamily Loans							
Low	0	0	0.0	0.0	0.0	0.0	21.1
Moderate	0	0	0.0	0.0	0.0	0.0	17.6
Middle	0	0	0.0	0.0	4.3	0.2	22.8
Upper	1	48	33.3	5.0	13.0	6.7	38.5
Unknown	2	910	66.7	95.0	82.6	93.1	0.0

TABLE D-44.2
DISTRIBUTION OF 2018 HOME MORTGAGE LENDING
BY BORROWER INCOME LEVEL
ST. JOSEPH METROPOLITAN AA

Borrower Income Level	Bank Loans				Aggregate HMDA Data		Families by Family Income %
	#	\$(000)	#%	\$%	#%	\$%	
Other Purpose LOC							
Low	1	10	12.5	3.3	6.9	1.9	21.1
Moderate	1	26	12.5	8.7	13.8	4.4	17.6
Middle	1	18	12.5	6.0	13.8	10.0	22.8
Upper	4	195	50.0	65.2	55.2	75.2	38.5
Unknown	1	50	12.5	16.7	10.3	8.5	0.0
Other Purpose Closed/Exempt							
Low	0	0	0.0	0.0	11.8	10.9	21.1
Moderate	1	37	11.1	8.4	19.6	19.3	17.6
Middle	2	99	22.2	22.6	17.6	19.7	22.8
Upper	6	302	66.7	68.9	47.1	45.6	38.5
Unknown	0	0	0.0	0.0	3.9	4.4	0.0
Purpose Not Applicable							
Low	0	0	0	0	0.0	0.0	21.1
Moderate	0	0	0	0	0.0	0.0	17.6
Middle	0	0	0	0	1.1	0.0	22.8
Upper	0	0	0	0	0.0	0.0	38.5
Unknown	0	0	0	0	98.9	100.0	0.0

TABLE D-45
DISTRIBUTION OF 2018 SMALL BUSINESS AND SMALL FARM LENDING
BY REVENUE SIZE OF BUSINESSES AND FARMS
ST. JOSEPH METROPOLITAN AA

Business Revenue By Size	Small Business Loans				Aggregate CRA Data		% of Businesses by Revenue
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	90	7,777	57.3	41.6	47.0	29.7	88.1
Over \$1MM	62	10,814	39.5	57.8	Not Reported		10.9
Unknown	5	111	3.2	0.6			1.0
Farm Revenue By Size	Small Farm Loans				Aggregate CRA Data		% of Farms by Revenue
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	22	3,502	88.0	98.3	51.2	99.5	99.5
Over \$1MM	3	60	12.0	1.7	Not Reported		0.5
Unknown	0	0	0.0	0.0			0.0

TABLE D-46
2019 ST. JOSEPH METROPOLITAN AA DEMOGRAPHICS

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	1	3.4	307	1.2	141	45.9	5,423	21.1
Moderate	7	24.1	5,379	20.9	1,161	21.6	4,533	17.6
Middle	15	51.7	13,170	51.1	1,590	12.1	5,878	22.8
Upper	6	20.7	6,896	26.8	332	4.8	9,918	38.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	29	100.0	25,752	100.0	3,224	12.5	25,752	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	1,080	183	0.7	16.9	645	59.7	252	23.3
Moderate	10,903	4,807	18.2	44.1	3,694	33.9	2,402	22.0
Middle	23,313	13,923	52.7	59.7	6,845	29.4	2,545	10.9
Upper	10,494	7,511	28.4	71.6	2,376	22.6	607	5.8
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	45,790	26,424	100.0	57.7	13,560	29.6	5,806	12.7
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	214	6.1	178	5.7	33	9.0	3	12.0
Moderate	561	15.9	477	15.2	81	22.1	3	12.0
Middle	1,630	46.1	1,483	47.2	134	36.6	13	52.0
Upper	1,131	32.0	1,007	32.0	118	32.2	6	24.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	3,536	100.0	3,145	100.0	366	100.0	25	100.0
Percentage of Total Businesses:				88.9		10.4		0.7
	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	5	2.9	5	2.9	0	0.0	0	0.0
Middle	126	72.0	126	72.4	0	0.0	0	0.0
Upper	44	25.1	43	24.7	1	100.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	175	100.0	174	100.0	1	100.0	0	0.0
Percentage of Total Farms:				99.4		0.6		0.0

**TABLE D-47.1
DISTRIBUTION OF 2019 HOME MORTGAGE LENDING
BY INCOME LEVEL OF GEOGRAPHY
ST. JOSEPH METROPOLITAN AA**

Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	0	0	0.0	0.0		0.7	
Moderate	28	4,146	15.7	18.3		18.2	
Middle	84	8,764	47.2	38.8		52.7	
Upper	66	9,688	37.1	42.9		28.4	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	
Home Purchase Loans							
Low	0	0	0.0	0.0		0.7	
Moderate	8	694	11.4	6.6		18.2	
Middle	32	4,026	45.7	38.0		52.7	
Upper	30	5,863	42.9	55.4		28.4	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	
Home Refinance Loans							
Low	0	0	0.0	0.0		0.7	
Moderate	8	247	19.0	5.2		18.2	
Middle	22	2,509	52.4	53.1		52.7	
Upper	12	1,969	28.6	41.7		28.4	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	
Home Improvement Loans							
Low	0	0	0.0	0.0		0.7	
Moderate	7	309	25.9	22.7		18.2	
Middle	13	808	48.1	59.3		52.7	
Upper	7	245	25.9	18.0		28.4	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	
Multifamily Loans							% of Multifamily Units
Low	0	0	0.0	0.0		10.5	
Moderate	2	2,801	25.0	60.9		20.9	
Middle	4	829	50.0	18.0		48.8	
Upper	2	973	25.0	21.1		19.8	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	

TABLE D-47.2 DISTRIBUTION OF 2019 HOME MORTGAGE LENDING BY INCOME LEVEL OF GEOGRAPHY ST. JOSEPH METROPOLITAN AA							
Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
Other Purpose LOC							
Low	0	0	0.0	0.0		0.7	
Moderate	2	75	13.3	8.0		18.2	
Middle	7	454	46.7	48.7		52.7	
Upper	6	403	40.0	43.2		28.4	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	
Other Purpose Closed/Exempt							
Low	0	0	0.0	0.0		0.7	
Moderate	1	20	6.3	5.1		18.2	
Middle	6	138	37.5	35.1		52.7	
Upper	9	235	56.3	59.8		28.4	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	
Purpose Not Applicable							
Low	0	0	0	0		0.7	
Moderate	0	0	0	0		18.2	
Middle	0	0	0	0		52.7	
Upper	0	0	0	0		28.4	
Unknown	0	0	0	0		0.0	
Not Reported	0	0	0	0		0.0	

TABLE D-48
DISTRIBUTION OF 2019 SMALL BUSINESS AND SMALL FARM LENDING
BY INCOME LEVEL OF GEOGRAPHY
ST. JOSEPH METROPOLITAN AA

Census Tract Income Level	Small Business Loans				Aggregate CRA Data		% of Businesses
	#	\$(000)	#%	\$%	#%	\$%	
Low	9	830	5.4	3.5			6.1
Moderate	26	4,998	15.7	20.8			15.9
Middle	75	9,601	45.2	39.9			46.1
Upper	56	8,606	33.7	35.8			32.0
Unknown	0	0	0.0	0.0			0.0
Not Reported	0	0	0.0	0.0			0.0
Census Tract Income Level	Small Farm Loans				Aggregate CRA Data		% of Farms
	#	\$(000)	#%	\$%	#%	\$%	
Low	0	0	0.0	0.0			0.0
Moderate	0	0	0.0	0.0			2.9
Middle	15	1,890	38.5	34.1			72.0
Upper	24	3,653	61.5	65.9			25.1
Unknown	0	0	0.0	0.0			0.0
Not Reported	0	0	0.0	0.0			0.0

**TABLE D-49.1
DISTRIBUTION OF 2019 HOME MORTGAGE LENDING
BY BORROWER INCOME LEVEL
ST. JOSEPH METROPOLITAN AA**

Borrower Income Level	Bank Loans				Aggregate HMDA Data		Families by Family Income %
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	15	853	8.4	3.8		21.1	
Moderate	32	2,266	18.0	10.0		17.6	
Middle	36	3,348	20.2	14.8		22.8	
Upper	80	11,523	44.9	51.0		38.5	
Unknown	15	4,608	8.4	20.4		0.0	
Home Purchase Loans							
Low	4	353	5.7	3.3		21.1	
Moderate	17	1,751	24.3	16.5		17.6	
Middle	14	1,682	20.0	15.9		22.8	
Upper	31	6,617	44.3	62.5		38.5	
Unknown	4	180	5.7	1.7		0.0	
Home Refinance Loans							
Low	7	319	16.7	6.8		21.1	
Moderate	2	119	4.8	2.5		17.6	
Middle	8	946	19.0	20.0		22.8	
Upper	20	3,091	47.6	65.4		38.5	
Unknown	5	250	11.9	5.3		0.0	
Home Improvement Loans							
Low	2	73	7.4	5.4		21.1	
Moderate	6	210	22.2	15.4		17.6	
Middle	5	239	18.5	17.5		22.8	
Upper	13	789	48.1	57.9		38.5	
Unknown	1	51	3.7	3.7		0.0	
Multifamily Loans							
Low	1	51	12.5	1.1		21.1	
Moderate	0	0	0.0	0.0		17.6	
Middle	0	0	0.0	0.0		22.8	
Upper	2	425	25.0	9.2		38.5	
Unknown	5	4,127	62.5	89.7		0.0	

TABLE D-49.2
DISTRIBUTION OF 2019 HOME MORTGAGE LENDING
BY BORROWER INCOME LEVEL
ST. JOSEPH METROPOLITAN AA

Borrower Income Level	Bank Loans				Aggregate HMDA Data		Families by Family Income %
	#	\$(000)	#%	\$%	#%	\$%	
Other Purpose LOC							
Low	1	57	6.7	6.1		21.1	
Moderate	2	70	13.3	7.5		17.6	
Middle	5	388	33.3	41.6		22.8	
Upper	7	417	46.7	44.7		38.5	
Unknown	0	0	0.0	0.0		0.0	
Other Purpose Closed/Exempt							
Low	0	0	0.0	0.0		21.1	
Moderate	5	116	31.3	29.5		17.6	
Middle	4	93	25.0	23.7		22.8	
Upper	7	184	43.8	46.8		38.5	
Unknown	0	0	0.0	0.0		0.0	
Purpose Not Applicable							
Low	0	0	0	0		21.1	
Moderate	0	0	0	0		17.6	
Middle	0	0	0	0		22.8	
Upper	0	0	0	0		38.5	
Unknown	0	0	0	0		0.0	

TABLE D-50
DISTRIBUTION OF 2019 SMALL BUSINESS AND SMALL FARM LENDING
BY REVENUE SIZE OF BUSINESSES AND FARMS
ST. JOSEPH METROPOLITAN AA

Business Revenue By Size	Small Business Loans				Aggregate CRA Data		% of Businesses by Revenue
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	102	11,103	61.4	46.2	Not Reported		88.9
Over \$1MM	60	12,401	36.1	51.6			10.4
Unknown	4	531	2.4	2.2			0.7
Farm Revenue By Size	Small Farm Loans				Aggregate CRA Data		% of Farms by Revenue
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	38	5,496	97.4	99.2	Not Reported		99.4
Over \$1MM	1	47	2.6	0.8			0.6
Unknown	0	0	0.0	0.0			0.0

D. Butler County AA

TABLE D-51 2018 BUTLER COUNTY AA 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	2,703	24.1
Moderate	4	40.0	2,841	25.3	780	27.5	2,088	18.6
Middle	6	60.0	8,378	74.7	1,017	12.1	2,328	20.8
Upper	0	0.0	0	0.0	0	0.0	4,100	36.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	10	100.0	11,219	100.0	1,797	16.0	11,219	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	5,937	2,312	21.2	38.9	2,632	44.3	993	16.7
Middle	13,725	8,586	78.8	62.6	3,200	23.3	1,939	14.1
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	19,662	10,898	100.0	55.4	5,832	29.7	2,932	14.9
	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	410	26.0	368	26.2	39	25.7	3	15.0
Middle	1,168	74.0	1,038	73.8	113	74.3	17	85.0
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	1,578	100.0	1,406	100.0	152	100.0	20	100.0
Percentage of Total Businesses:			89.1		9.6		1.3	
	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	36	33.6	35	33.0	1	100.0	0	0.0
Middle	71	66.4	71	67.0	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	107	100.0	106	100.0	1	100.0	0	0.0
Percentage of Total Farms:			99.1		0.9		0.0	

**TABLE D-52.1
DISTRIBUTION OF 2018 HOME MORTGAGE LENDING
BY INCOME LEVEL OF GEOGRAPHY
BUTLER COUNTY AA**

Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	6	526	25.0	29.9	18.3	12.1	21.2
Middle	18	1,236	75.0	70.1	81.7	87.9	78.8
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
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Purchase Loans							
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	3	386	50.0	62.3	19.8	12.7	21.2
Middle	3	234	50.0	37.7	80.2	87.3	78.8
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
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Refinance Loans							
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	2	59	20.0	8.2	15.0	12.7	21.2
Middle	8	660	80.0	91.8	85.0	87.3	78.8
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
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Improvement Loans							
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	0	0	0.0	0.0	12.0	5.2	21.2
Middle	3	92	100.0	100.0	88.0	94.8	78.8
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
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Multifamily Loans							% of Multifamily Units
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	1	81	50.0	53.6	25.0	8.5	51.0
Middle	1	70	50.0	46.4	75.0	91.5	49.0
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
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0

TABLE D-52.2 DISTRIBUTION OF 2018 HOME MORTGAGE LENDING BY INCOME LEVEL OF GEOGRAPHY BUTLER COUNTY AA							
Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
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	21.2
Middle	2	150	100.0	100.0	100.0	100.0	78.8
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
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
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	21.2
Middle	1	30	100.0	100.0	100.0	100.0	78.8
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
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Purpose Not Applicable							
Low	0	0	0	0	0.0	0.0	0.0
Moderate	0	0	0	0	21.1	6.9	21.2
Middle	0	0	0	0	78.9	93.1	78.8
Upper	0	0	0	0	0.0	0.0	0.0
Unknown	0	0	0	0	0.0	0.0	0.0
Not Reported	0	0	0	0	0.0	0.0	0.0

**TABLE D-53
DISTRIBUTION OF 2018 SMALL BUSINESS AND SMALL FARM LENDING
BY INCOME LEVEL OF GEOGRAPHY
BUTLER COUNTY AA**

Census Tract Income Level	Small Business Loans				Aggregate CRA Data		% of Businesses
	#	\$(000)	#%	\$%	#%	\$%	
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	7	615	41.2	29.1	23.5	26.5	26.0
Middle	10	1,496	58.8	70.9	75.8	73.5	74.0
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
Not Reported	0	0	0.0	0.0	0.7	0.1	0.0
Census Tract Income Level	Small Farm Loans				Aggregate CRA Data		% of Farms
	#	\$(000)	#%	\$%	#%	\$%	
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	0	0	0.0	0.0	33.8	37.3	33.6
Middle	7	687	100.0	100.0	66.3	62.7	66.4
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
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0

**TABLE D-54.1
DISTRIBUTION OF 2018 HOME MORTGAGE LENDING
BY BORROWER INCOME LEVEL
BUTLER COUNTY AA**

Borrower Income Level	Bank Loans				Aggregate HMDA Data		Families by Family Income %
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	4	117	16.7	6.6	9.1	4.6	24.1
Moderate	4	127	16.7	7.2	16.4	11.6	18.6
Middle	5	387	20.8	22.0	16.6	16.3	20.8
Upper	10	1,061	41.7	60.2	31.2	37.8	36.5
Unknown	1	70	4.2	4.0	26.7	29.6	0.0
Home Purchase Loans							
Low	2	60	33.3	9.7	9.2	5.0	24.1
Moderate	0	0	0.0	0.0	18.9	14.3	18.6
Middle	1	216	16.7	34.8	16.8	18.4	20.8
Upper	3	344	50.0	55.5	26.9	36.4	36.5
Unknown	0	0	0.0	0.0	28.2	26.0	0.0
Home Refinance Loans							
Low	2	57	20.0	7.9	10.7	4.8	24.1
Moderate	2	59	20.0	8.2	10.3	7.7	18.6
Middle	3	127	30.0	17.7	17.8	16.8	20.8
Upper	3	476	30.0	66.2	43.9	50.6	36.5
Unknown	0	0	0.0	0.0	17.3	20.0	0.0
Home Improvement Loans							
Low	0	0	0.0	0.0	8.0	5.9	24.1
Moderate	1	18	33.3	19.6	20.0	9.3	18.6
Middle	1	44	33.3	47.8	12.0	7.1	20.8
Upper	1	30	33.3	32.6	60.0	77.7	36.5
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Multifamily Loans							
Low	0	0	0.0	0.0	0.0	0.0	24.1
Moderate	0	0	0.0	0.0	0.0	0.0	18.6
Middle	0	0	0.0	0.0	12.5	1.6	20.8
Upper	1	81	50.0	53.6	12.5	13.9	36.5
Unknown	1	70	50.0	46.4	75.0	84.5	0.0

TABLE D-54.2
DISTRIBUTION OF 2018 HOME MORTGAGE LENDING
BY BORROWER INCOME LEVEL
BUTLER COUNTY AA

Borrower Income Level	Bank Loans				Aggregate HMDA Data		Families by Family Income %
	#	\$(000)	#%	%	#%	%	
Other Purpose LOC							
Low	0	0	0.0	0.0	0.0	0.0	24.1
Moderate	1	50	50.0	33.3	33.3	33.6	18.6
Middle	0	0	0.0	0.0	33.3	26.2	20.8
Upper	1	100	50.0	66.7	33.3	40.3	36.5
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Other Purpose Closed/Exempt							
Low	0	0	0.0	0.0	10.0	21.3	24.1
Moderate	0	0	0.0	0.0	10.0	10.3	18.6
Middle	0	0	0.0	0.0	20.0	4.7	20.8
Upper	1	30	100.0	100.0	60.0	63.8	36.5
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Purpose Not Applicable							
Low	0	0	0	0	0.0	0.0	24.1
Moderate	0	0	0	0	5.3	0.1	18.6
Middle	0	0	0	0	0.0	0.0	20.8
Upper	0	0	0	0	0.0	0.0	36.5
Unknown	0	0	0	0	94.7	99.9	0.0

TABLE D-55
DISTRIBUTION OF 2018 SMALL BUSINESS AND SMALL FARM LENDING
BY REVENUE SIZE OF BUSINESSES AND FARMS
BUTLER COUNTY AA

Business Revenue By Size	Small Business Loans				Aggregate CRA Data		% of Businesses by Revenue
	#	\$(000)	#%	%	#%	%	
\$1MM or less	12	879	70.6	41.6	60.3	57.1	89.1
Over \$1MM	5	1,232	29.4	58.4	Not Reported		9.6
Unknown	0	0	0.0	0.0			1.3
Farm Revenue By Size	Small Farm Loans				Aggregate CRA Data		% of Farms by Revenue
	#	\$(000)	#%	%	#%	%	
\$1MM or less	5	345	71.4	50.2	51.9	67.6	99.1
Over \$1MM	1	240	14.3	34.9	Not Reported		0.9
Unknown	1	102	14.3	14.8			0.0

TABLE D-56 2019 BUTLER COUNTY AA 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	2,686	23.9
Moderate	4	40.0	2,841	25.3	780	27.5	2,087	18.6
Middle	6	60.0	8,378	74.7	1,017	12.1	2,315	20.6
Upper	0	0.0	0	0.0	0	0.0	4,131	36.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	10	100.0	11,219	100.0	1,797	16.0	11,219	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	5,937	2,312	21.2	38.9	2,632	44.3	993	16.7
Middle	13,725	8,586	78.8	62.6	3,200	23.3	1,939	14.1
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	19,662	10,898	100.0	55.4	5,832	29.7	2,932	14.9
	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	415	26.0	375	26.1	38	26.0	2	13.3
Middle	1,182	74.0	1,061	73.9	108	74.0	13	86.7
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	1,597	100.0	1,436	100.0	146	100.0	15	100.0
Percentage of Total Businesses:				89.9		9.1		0.9
	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	36	33.3	34	32.1	2	100.0	0	0.0
Middle	72	66.7	72	67.9	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	108	100.0	106	100.0	2	100.0	0	0.0
Percentage of Total Farms:				98.1		1.9		0.0

TABLE D-57.1 DISTRIBUTION OF 2019 HOME MORTGAGE LENDING BY INCOME LEVEL OF GEOGRAPHY BUTLER COUNTY AA							
Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	0	0	0.0	0.0		0.0	
Moderate	4	215	36.4	26.9		21.2	
Middle	7	585	63.6	73.1		78.8	
Upper	0	0	0.0	0.0		0.0	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	
Home Purchase Loans							
Low	0	0	0	0		0.0	
Moderate	0	0	0	0		21.2	
Middle	0	0	0	0		78.8	
Upper	0	0	0	0		0.0	
Unknown	0	0	0	0		0.0	
Not Reported	0	0	0	0		0.0	
Home Refinance Loans							
Low	0	0	0.0	0.0		0.0	
Moderate	3	188	33.3	25.1		21.2	
Middle	6	560	66.7	74.9		78.8	
Upper	0	0	0.0	0.0		0.0	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	
Home Improvement Loans							
Low	0	0	0.0	0.0		0.0	
Moderate	1	27	100.0	100.0		21.2	
Middle	0	0	0.0	0.0		78.8	
Upper	0	0	0.0	0.0		0.0	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	
Multifamily Loans							% of Multifamily Units
Low	0	0	0	0		0.0	
Moderate	0	0	0	0		51.0	
Middle	0	0	0	0		49.0	
Upper	0	0	0	0		0.0	
Unknown	0	0	0	0		0.0	
Not Reported	0	0	0	0		0.0	

TABLE D-57.2 DISTRIBUTION OF 2019 HOME MORTGAGE LENDING BY INCOME LEVEL OF GEOGRAPHY BUTLER COUNTY AA							
Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
Other Purpose LOC							
Low	0	0	0.0	0.0		0.0	
Moderate	0	0	0.0	0.0		21.2	
Middle	1	25	100.0	100.0		78.8	
Upper	0	0	0.0	0.0		0.0	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	
Other Purpose Closed/Exempt							
Low	0	0	0	0		0.0	
Moderate	0	0	0	0		21.2	
Middle	0	0	0	0		78.8	
Upper	0	0	0	0		0.0	
Unknown	0	0	0	0		0.0	
Not Reported	0	0	0	0		0.0	
Purpose Not Applicable							
Low	0	0	0	0		0.0	
Moderate	0	0	0	0		21.2	
Middle	0	0	0	0		78.8	
Upper	0	0	0	0		0.0	
Unknown	0	0	0	0		0.0	
Not Reported	0	0	0	0		0.0	

**TABLE D-58
DISTRIBUTION OF 2019 SMALL BUSINESS AND SMALL FARM LENDING
BY INCOME LEVEL OF GEOGRAPHY
BUTLER COUNTY AA**

Census Tract Income Level	Small Business Loans				Aggregate CRA Data		% of Businesses
	#	\$(000)	#%	\$%	#%	\$%	
Low	0	0	0.0	0.0			0.0
Moderate	6	548	28.6	18.7			26.0
Middle	15	2,385	71.4	81.3			74.0
Upper	0	0	0.0	0.0			0.0
Unknown	0	0	0.0	0.0			0.0
Not Reported	0	0	0.0	0.0			0.0
Census Tract Income Level	Small Farm Loans				Aggregate CRA Data		% of Farms
	#	\$(000)	#%	\$%	#%	\$%	
Low	0	0	0.0	0.0			0.0
Moderate	0	0	0.0	0.0			33.3
Middle	2	201	100.0	100.0			66.7
Upper	0	0	0.0	0.0			0.0
Unknown	0	0	0.0	0.0			0.0
Not Reported	0	0	0.0	0.0			0.0

TABLE D-59.1 DISTRIBUTION OF 2019 HOME MORTGAGE LENDING BY BORROWER INCOME LEVEL BUTLER COUNTY AA							
Borrower Income Level	Bank Loans				Aggregate HMDA Data		Families by Family Income %
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	0	0	0.0	0.0		23.9	
Moderate	4	426	36.4	53.3		18.6	
Middle	1	27	9.1	3.4		20.6	
Upper	3	136	27.3	17.0		36.8	
Unknown	3	211	27.3	26.4		0.0	
Home Purchase Loans							
Low	0	0	0	0		23.9	
Moderate	0	0	0	0		18.6	
Middle	0	0	0	0		20.6	
Upper	0	0	0	0		36.8	
Unknown	0	0	0	0		0.0	
Home Refinance Loans							
Low	0	0	0.0	0.0		23.9	
Moderate	4	426	44.4	57.0		18.6	
Middle	0	0	0.0	0.0		20.6	
Upper	2	111	22.2	14.8		36.8	
Unknown	3	211	33.3	28.2		0.0	
Home Improvement Loans							
Low	0	0	0.0	0.0		23.9	
Moderate	0	0	0.0	0.0		18.6	
Middle	1	27	100.0	100.0		20.6	
Upper	0	0	0.0	0.0		36.8	
Unknown	0	0	0.0	0.0		0.0	
Multifamily Loans							
Low	0	0	0	0		23.9	
Moderate	0	0	0	0		18.6	
Middle	0	0	0	0		20.6	
Upper	0	0	0	0		36.8	
Unknown	0	0	0	0		0.0	

TABLE D-59.2
DISTRIBUTION OF 2019 HOME MORTGAGE LENDING
BY BORROWER INCOME LEVEL
BUTLER COUNTY AA

Borrower Income Level	Bank Loans				Aggregate HMDA Data		Families by Family Income %
	#	\$(000)	#%	\$%	#%	\$%	
Other Purpose LOC							
Low	0	0	0.0	0.0		23.9	
Moderate	0	0	0.0	0.0		18.6	
Middle	0	0	0.0	0.0		20.6	
Upper	1	25	100.0	100.0		36.8	
Unknown	0	0	0.0	0.0		0.0	
Other Purpose Closed/Exempt							
Low	0	0	0	0		23.9	
Moderate	0	0	0	0		18.6	
Middle	0	0	0	0		20.6	
Upper	0	0	0	0		36.8	
Unknown	0	0	0	0		0.0	
Purpose Not Applicable							
Low	0	0	0	0		23.9	
Moderate	0	0	0	0		18.6	
Middle	0	0	0	0		20.6	
Upper	0	0	0	0		36.8	
Unknown	0	0	0	0		0.0	

TABLE D-60
DISTRIBUTION OF 2019 SMALL BUSINESS AND SMALL FARM LENDING
BY REVENUE SIZE OF BUSINESSES AND FARMS
BUTLER COUNTY AA

Business Revenue By Size	Small Business Loans				Aggregate CRA Data		% of Businesses by Revenue
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	16	1,701	76.2	58.0	Not Reported		89.9
Over \$1MM	5	1,232	23.8	42.0			9.1
Unknown	0	0	0.0	0.0			0.9
Farm Revenue By Size	Small Farm Loans				Aggregate CRA Data		% of Farms by Revenue
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	1	176	50.0	87.6	Not Reported		98.1
Over \$1MM	1	25	50.0	12.4			1.9
Unknown	0	0	0.0	0.0			0.0

E. Eastern Missouri AA

TABLE D-61 2018 EASTERN MISSOURI AA 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	2,227	19.5
Moderate	1	7.7	893	7.8	280	31.4	1,884	16.5
Middle	9	69.2	8,054	70.5	1,054	13.1	2,239	19.6
Upper	3	23.1	2,483	21.7	193	7.8	5,080	44.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	13	100.0	11,430	100.0	1,527	13.4	11,430	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	2,243	972	7.7	43.3	770	34.3	501	22.3
Middle	14,922	9,012	71.2	60.4	3,337	22.4	2,573	17.2
Upper	4,319	2,668	21.1	61.8	964	22.3	687	15.9
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	21,484	12,652	100.0	58.9	5,071	23.6	3,761	17.5
	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	258	14.8	225	14.6	32	19.6	1	2.4
Middle	1,154	66.2	1,011	65.7	109	66.9	34	81.0
Upper	331	19.0	302	19.6	22	13.5	7	16.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,743	100.0	1,538	100.0	163	100.0	42	100.0
Percentage of Total Businesses:				88.2		9.4		2.4
	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	1	0.4	1	0.4	0	0.0	0	0.0
Middle	190	82.3	188	82.5	2	100.0	0	0.0
Upper	40	17.3	39	17.1	0	0.0	1	100.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	231	100.0	228	100.0	2	100.0	1	100.0
Percentage of Total Farms:				98.7		0.9		0.4

**TABLE D-62.1
DISTRIBUTION OF 2018 HOME MORTGAGE LENDING
BY INCOME LEVEL OF GEOGRAPHY
EASTERN MISSOURI AA**

Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	18	941	14.9	10.5	7.6	5.7	7.7
Middle	67	4,827	55.4	54.1	65.8	65.8	71.2
Upper	36	3,154	29.8	35.4	26.3	28.0	21.1
Unknown	0	0	0.0	0.0	0.3	0.5	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Purchase Loans							
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	6	399	17.1	16.5	7.6	6.0	7.7
Middle	22	1,432	62.9	59.4	66.1	66.1	71.2
Upper	7	580	20.0	24.1	25.8	27.1	21.1
Unknown	0	0	0.0	0.0	0.5	0.8	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Refinance Loans							
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	7	162	11.7	4.1	6.7	3.0	7.7
Middle	32	2,180	53.3	55.8	67.9	70.3	71.2
Upper	21	1,566	35.0	40.1	25.4	26.7	21.1
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Improvement Loans							
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	1	60	9.1	14.4	6.0	3.3	7.7
Middle	8	265	72.7	63.4	64.0	55.5	71.2
Upper	2	93	18.2	22.2	30.0	41.2	21.1
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Multifamily Loans							% of Multifamily Units
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	3	285	30.0	17.3	33.3	23.9	19.7
Middle	3	629	30.0	38.2	33.3	49.2	57.3
Upper	4	733	40.0	44.5	33.3	26.9	22.9
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0

TABLE D-62.2 DISTRIBUTION OF 2018 HOME MORTGAGE LENDING BY INCOME LEVEL OF GEOGRAPHY EASTERN MISSOURI AA							
Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
Other Purpose LOC							
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	0	0	0.0	0.0	13.3	7.4	7.7
Middle	1	15	33.3	7.6	60.0	43.8	71.2
Upper	2	182	66.7	92.4	26.7	48.8	21.1
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Other Purpose Closed/Exempt							
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	1	35	50.0	10.3	10.0	6.6	7.7
Middle	1	306	50.0	89.7	70.0	77.5	71.2
Upper	0	0	0.0	0.0	20.0	15.9	21.1
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Purpose Not Applicable							
Low	0	0	0	0	0.0	0.0	0.0
Moderate	0	0	0	0	0.0	0.0	7.7
Middle	0	0	0	0	59.1	42.8	71.2
Upper	0	0	0	0	40.9	57.2	21.1
Unknown	0	0	0	0	0.0	0.0	0.0
Not Reported	0	0	0	0	0.0	0.0	0.0

**TABLE D-63
DISTRIBUTION OF 2018 SMALL BUSINESS AND SMALL FARM LENDING
BY INCOME LEVEL OF GEOGRAPHY
EASTERN MISSOURI AA**

Census Tract Income Level	Small Business Loans				Aggregate CRA Data		% of Businesses
	#	\$(000)	#%	\$%	#%	\$%	
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	23	1,399	10.2	6.6	11.9	11.4	14.8
Middle	139	11,565	61.8	54.6	65.3	61.7	66.2
Upper	63	8,220	28.0	38.8	21.3	26.8	19.0
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	1.5	0.2	0.0
Census Tract Income Level	Small Farm Loans				Aggregate CRA Data		% of Farms
	#	\$(000)	#%	\$%	#%	\$%	
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	1	80	0.9	0.8	0.3	0.3	0.4
Middle	94	7,607	82.5	73.6	73.5	63.1	82.3
Upper	19	2,643	16.7	25.6	26.2	36.6	17.3
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0

TABLE D-64.1 DISTRIBUTION OF 2018 HOME MORTGAGE LENDING BY BORROWER INCOME LEVEL EASTERN MISSOURI AA							
Borrower Income Level	Bank Loans				Aggregate HMDA Data		Families by Family Income %
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	21	1,017	17.4	11.4	8.5	4.3	19.5
Moderate	11	697	9.1	7.8	22.0	17.6	16.5
Middle	18	1,186	14.9	13.3	19.6	19.9	19.6
Upper	54	4,456	44.6	49.9	31.5	38.9	44.4
Unknown	17	1,566	14.0	17.6	18.4	19.4	0.0
Home Purchase Loans							
Low	6	253	17.1	10.5	7.9	4.0	19.5
Moderate	6	528	17.1	21.9	23.9	19.0	16.5
Middle	6	464	17.1	19.2	18.7	19.6	19.6
Upper	12	874	34.3	36.3	30.0	38.5	44.4
Unknown	5	292	14.3	12.1	19.5	19.0	0.0
Home Refinance Loans							
Low	14	704	23.3	18.0	10.3	5.5	19.5
Moderate	4	159	6.7	4.1	21.0	17.4	16.5
Middle	9	481	15.0	12.3	24.6	24.9	19.6
Upper	26	2,040	43.3	52.2	33.0	41.6	44.4
Unknown	7	524	11.7	13.4	11.2	10.6	0.0
Home Improvement Loans							
Low	1	60	9.1	14.4	10.0	9.7	19.5
Moderate	1	10	9.1	2.4	22.0	17.6	16.5
Middle	0	0	0.0	0.0	10.0	8.6	19.6
Upper	8	317	72.7	75.8	48.0	49.2	44.4
Unknown	1	31	9.1	7.4	10.0	14.9	0.0
Multifamily Loans							
Low	0	0	0.0	0.0	0.0	0.0	19.5
Moderate	0	0	0.0	0.0	0.0	0.0	16.5
Middle	2	206	20.0	12.5	16.7	7.6	19.6
Upper	4	722	40.0	43.8	33.3	26.5	44.4
Unknown	4	719	40.0	43.7	50.0	65.9	0.0

TABLE D-64.2
DISTRIBUTION OF 2018 HOME MORTGAGE LENDING
BY BORROWER INCOME LEVEL
EASTERN MISSOURI AA

Borrower Income Level	Bank Loans				Aggregate HMDA Data		Families by Family Income %
	#	\$(000)	#%	\$%	#%	\$%	
Other Purpose LOC							
Low	0	0	0.0	0.0	13.3	4.5	19.5
Moderate	0	0	0.0	0.0	20.0	10.0	16.5
Middle	0	0	0.0	0.0	20.0	33.3	19.6
Upper	3	197	100.0	100.0	46.7	52.2	44.4
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Other Purpose Closed/Exempt							
Low	0	0	0.0	0.0	10.0	0.9	19.5
Moderate	0	0	0.0	0.0	10.0	2.8	16.5
Middle	1	35	50.0	10.3	40.0	22.3	19.6
Upper	1	306	50.0	89.7	40.0	74.0	44.4
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Purpose Not Applicable							
Low	0	0	0	0	4.5	1.7	19.5
Moderate	0	0	0	0	0.0	0.0	16.5
Middle	0	0	0	0	9.1	1.5	19.6
Upper	0	0	0	0	4.5	10.9	44.4
Unknown	0	0	0	0	81.8	85.9	0.0

TABLE D-65
DISTRIBUTION OF 2018 SMALL BUSINESS AND SMALL FARM LENDING
BY REVENUE SIZE OF BUSINESSES AND FARMS
EASTERN MISSOURI AA

Business Revenue By Size	Small Business Loans				Aggregate CRA Data		% of Businesses by Revenue
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	159	8,786	70.7	41.5	54.8	39.8	88.2
Over \$1MM	61	12,182	27.1	57.5	Not Reported		9.4
Unknown	5	216	2.2	1.0			2.4
Farm Revenue By Size	Small Farm Loans				Aggregate CRA Data		% of Farms by Revenue
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	106	9,003	93.0	87.2	64.2	67.7	98.7
Over \$1MM	6	1,227	5.3	11.9	Not Reported		0.9
Unknown	2	100	1.8	1.0			0.4

TABLE D-66
2019 EASTERN MISSOURI AA 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	2,212	19.4
Moderate	1	7.7	893	7.8	280	31.4	1,881	16.5
Middle	9	69.2	8,054	70.5	1,054	13.1	2,231	19.5
Upper	3	23.1	2,483	21.7	193	7.8	5,106	44.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	13	100.0	11,430	100.0	1,527	13.4	11,430	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	2,243	972	7.7	43.3	770	34.3	501	22.3
Middle	14,922	9,012	71.2	60.4	3,337	22.4	2,573	17.2
Upper	4,319	2,668	21.1	61.8	964	22.3	687	15.9
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	21,484	12,652	100.0	58.9	5,071	23.6	3,761	17.5
	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	272	15.8	241	15.6	31	19.7	0	0.0
Middle	1,126	65.3	998	64.8	104	66.2	24	88.9
Upper	327	19.0	302	19.6	22	14.0	3	11.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,725	100.0	1,541	100.0	157	100.0	27	100.0
Percentage of Total Businesses:				89.3		9.1		1.6
	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	2	0.9	2	0.9	0	0.0	0	0.0
Middle	174	80.9	172	80.8	2	100.0	0	0.0
Upper	39	18.1	39	18.3	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	215	100.0	213	100.0	2	100.0	0	0.0
Percentage of Total Farms:				99.1		0.9		0.0

TABLE D-67.1 DISTRIBUTION OF 2019 HOME MORTGAGE LENDING BY INCOME LEVEL OF GEOGRAPHY EASTERN MISSOURI AA							
Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	0	0	0.0	0.0		0.0	
Moderate	17	877	16.7	10.4		7.7	
Middle	60	4,769	58.8	56.6		71.2	
Upper	25	2,785	24.5	33.0		21.1	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	
Home Purchase Loans							
Low	0	0	0.0	0.0		0.0	
Moderate	4	194	12.1	7.1		7.7	
Middle	24	2,150	72.7	78.4		71.2	
Upper	5	397	15.2	14.5		21.1	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	
Home Refinance Loans							
Low	0	0	0.0	0.0		0.0	
Moderate	10	496	22.2	13.7		7.7	
Middle	21	2,080	46.7	57.3		71.2	
Upper	14	1,052	31.1	29.0		21.1	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	
Home Improvement Loans							
Low	0	0	0.0	0.0		0.0	
Moderate	0	0	0.0	0.0		7.7	
Middle	8	193	88.9	76.3		71.2	
Upper	1	60	11.1	23.7		21.1	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	
Multifamily Loans						% of Multifamily Units	
Low	0	0	0.0	0.0		0.0	
Moderate	2	175	22.2	10.3		19.7	
Middle	2	251	22.2	14.7		57.3	
Upper	5	1,276	55.6	75.0		22.9	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	

TABLE D-67.2 DISTRIBUTION OF 2019 HOME MORTGAGE LENDING BY INCOME LEVEL OF GEOGRAPHY EASTERN MISSOURI AA							
Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
Other Purpose LOC							
Low	0	0	0.0	0.0		0.0	
Moderate	1	12	33.3	26.7		7.7	
Middle	2	33	66.7	73.3		71.2	
Upper	0	0	0.0	0.0		21.1	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	
Other Purpose Closed/Exempt							
Low	0	0	0.0	0.0		0.0	
Moderate	0	0	0.0	0.0		7.7	
Middle	3	62	100.0	100.0		71.2	
Upper	0	0	0.0	0.0		21.1	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	
Purpose Not Applicable							
Low	0	0	0	0		0.0	
Moderate	0	0	0	0		7.7	
Middle	0	0	0	0		71.2	
Upper	0	0	0	0		21.1	
Unknown	0	0	0	0		0.0	
Not Reported	0	0	0	0		0.0	

TABLE D-68
DISTRIBUTION OF 2019 SMALL BUSINESS AND SMALL FARM LENDING
BY INCOME LEVEL OF GEOGRAPHY
EASTERN MISSOUR AA

Census Tract Income Level	Small Business Loans				Aggregate CRA Data		% of Businesses
	#	\$(000)	#%	\$%	#%	\$%	
Low	0	0	0.0	0.0			0.0
Moderate	23	1,766	11.7	10.0			15.8
Middle	115	9,443	58.7	53.4			65.3
Upper	58	6,467	29.6	36.6			19.0
Unknown	0	0	0.0	0.0			0.0
Not Reported	0	0	0.0	0.0			0.0
Census Tract Income Level	Small Farm Loans				Aggregate CRA Data		% of Farms
	#	\$(000)	#%	\$%	#%	\$%	
Low	0	0	0.0	0.0			0.0
Moderate	0	0	0.0	0.0			0.9
Middle	84	8,319	77.1	80.6			80.9
Upper	25	1,998	22.9	19.4			18.1
Unknown	0	0	0.0	0.0			0.0
Not Reported	0	0	0.0	0.0			0.0

TABLE D-69.1 DISTRIBUTION OF 2019 HOME MORTGAGE LENDING BY BORROWER INCOME LEVEL EASTERN MISSOURI AA							
Borrower Income Level	Bank Loans				Aggregate HMDA Data		Families by Family Income %
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	18	1,596	17.6	18.9		19.4	
Moderate	12	859	11.8	10.2		16.5	
Middle	15	728	14.7	8.6		19.5	
Upper	34	3,272	33.3	38.8		44.7	
Unknown	23	1,976	22.5	23.4		0.0	
Home Purchase Loans							
Low	5	296	15.2	10.8		19.4	
Moderate	5	460	15.2	16.8		16.5	
Middle	4	458	12.1	16.7		19.5	
Upper	15	1,248	45.5	45.5		44.7	
Unknown	4	279	12.1	10.2		0.0	
Home Refinance Loans							
Low	11	1,276	24.4	35.2		19.4	
Moderate	3	205	6.7	5.7		16.5	
Middle	6	200	13.3	5.5		19.5	
Upper	11	1,229	24.4	33.9		44.7	
Unknown	14	718	31.1	19.8		0.0	
Home Improvement Loans							
Low	1	13	11.1	5.1		19.4	
Moderate	0	0	0.0	0.0		16.5	
Middle	4	55	44.4	21.7		19.5	
Upper	4	185	44.4	73.1		44.7	
Unknown	0	0	0.0	0.0		0.0	
Multifamily Loans							
Low	0	0	0.0	0.0		19.4	
Moderate	1	131	11.1	7.7		16.5	
Middle	0	0	0.0	0.0		19.5	
Upper	3	592	33.3	34.8		44.7	
Unknown	5	979	55.6	57.5		0.0	

TABLE D-69.2
DISTRIBUTION OF 2019 HOME MORTGAGE LENDING
BY BORROWER INCOME LEVEL
EASTERN MISSOURI AA

Borrower Income Level	Bank Loans				Aggregate HMDA Data		Families by Family Income %
	#	\$(000)	#%	\$%	#%	\$%	
Other Purpose LOC							
Low	0	0	0.0	0.0		19.4	
Moderate	1	12	33.3	26.7		16.5	
Middle	1	15	33.3	33.3		19.5	
Upper	1	18	33.3	40.0		44.7	
Unknown	0	0	0.0	0.0		0.0	
Other Purpose Closed/Exempt							
Low	1	11	33.3	17.7		19.4	
Moderate	2	51	66.7	82.3		16.5	
Middle	0	0	0.0	0.0		19.5	
Upper	0	0	0.0	0.0		44.7	
Unknown	0	0	0.0	0.0		0.0	
Purpose Not Applicable							
Low	0	0	0	0		19.4	
Moderate	0	0	0	0		16.5	
Middle	0	0	0	0		19.5	
Upper	0	0	0	0		44.7	
Unknown	0	0	0	0		0.0	

TABLE D-70
DISTRIBUTION OF 2019 SMALL BUSINESS AND SMALL FARM LENDING
BY REVENUE SIZE OF BUSINESSES AND FARMS
EASTERN MISSOURI AA

Business Revenue By Size	Small Business Loans				Aggregate CRA Data		% of Businesses by Revenue
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	137	9,405	69.9	53.2	Not Reported		89.3
Over \$1MM	54	8,039	27.6	45.5			9.1
Unknown	5	232	2.6	1.3			1.6
Farm Revenue By Size	Small Farm Loans				Aggregate CRA Data		% of Farms by Revenue
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	104	9,732	95.4	94.3	Not Reported		99.1
Over \$1MM	5	585	4.6	5.7			0.9
Unknown	0	0	0.0	0.0			0.0

F. Northeast Missouri AA

TABLE D-71 2018 NORTHEAST MISSOURI AA 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	1,852	17.9
Moderate	1	9.1	720	7.0	127	17.6	1,840	17.8
Middle	7	63.6	6,485	62.7	904	13.9	2,123	20.5
Upper	3	27.3	3,146	30.4	276	8.8	4,536	43.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	11	100.0	10,351	100.0	1,307	12.6	10,351	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	1,443	612	5.8	42.4	483	33.5	348	24.1
Middle	11,363	6,510	62.0	57.3	3,007	26.5	1,846	16.2
Upper	5,216	3,382	32.2	64.8	1,240	23.8	594	11.4
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	18,022	10,504	100.0	58.3	4,730	26.2	2,788	15.5
	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	153	9.8	135	9.7	17	13.1	1	3.2
Middle	872	56.1	793	56.9	60	46.2	19	61.3
Upper	529	34.0	465	33.4	53	40.8	11	35.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,554	100.0	1,393	100.0	130	100.0	31	100.0
Percentage of Total Businesses:				89.6		8.4		2.0
	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	1	0.6	1	0.6	0	0.0	0	0.0
Middle	100	60.2	100	60.2	0	0.0	0	0.0
Upper	65	39.2	65	39.2	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	166	100.0	166	100.0	0	0.0	0	0.0
Percentage of Total Farms:				100.0		0.0		0.0

**TABLE D-72.1
DISTRIBUTION OF 2018 HOME MORTGAGE LENDING
BY INCOME LEVEL OF GEOGRAPHY
NORTHEAST MISSOURI AA**

Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	1	4	3.6	0.1	4.0	2.5	5.8
Middle	13	1,248	46.4	39.8	60.0	56.7	62.0
Upper	14	1,886	50.0	60.1	35.6	40.4	32.2
Unknown	0	0	0.0	0.0	0.4	0.3	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Purchase Loans							
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	0	0	0.0	0.0	4.2	2.3	5.8
Middle	6	787	75.0	60.4	61.8	59.6	62.0
Upper	2	517	25.0	39.6	33.8	37.8	32.2
Unknown	0	0	0.0	0.0	0.2	0.2	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Refinance Loans							
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	1	4	7.1	0.3	1.9	0.9	5.8
Middle	5	222	35.7	19.0	62.1	58.5	62.0
Upper	8	941	57.1	80.6	35.5	40.1	32.2
Unknown	0	0	0.0	0.0	0.5	0.6	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Improvement Loans							
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	0	0	0.0	0.0	15.4	15.7	5.8
Middle	0	0	0.0	0.0	46.2	60.6	62.0
Upper	1	10	100.0	100.0	38.5	23.7	32.2
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
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	33.3	14.9	5.3
Middle	0	0	0.0	0.0	0.0	0.0	71.6
Upper	1	350	100.0	100.0	66.7	85.1	23.1
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0

TABLE D-72.2 DISTRIBUTION OF 2018 HOME MORTGAGE LENDING BY INCOME LEVEL OF GEOGRAPHY NORTHEAST MISSOURI AA							
Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
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	5.8
Middle	1	89	50.0	89.9	40.0	64.2	62.0
Upper	1	10	50.0	10.1	60.0	35.8	32.2
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Other Purpose Closed/Exempt							
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	0	0	0.0	0.0	4.8	2.6	5.8
Middle	1	150	50.0	72.1	52.4	60.6	62.0
Upper	1	58	50.0	27.9	38.1	34.8	32.2
Unknown	0	0	0.0	0.0	4.8	2.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Purpose Not Applicable							
Low	0	0	0	0	0.0	0.0	0.0
Moderate	0	0	0	0	5.9	1.8	5.8
Middle	0	0	0	0	35.3	24.6	62.0
Upper	0	0	0	0	58.8	73.6	32.2
Unknown	0	0	0	0	0.0	0.0	0.0
Not Reported	0	0	0	0	0.0	0.0	0.0

**TABLE D-73
DISTRIBUTION OF 2018 SMALL BUSINESS AND SMALL FARM LENDING
BY INCOME LEVEL OF GEOGRAPHY
NORTHEAST MISSOURI AA**

Census Tract Income Level	Small Business Loans				Aggregate CRA Data		% of Businesses
	#	\$(000)	#%	\$%	#%	\$%	
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	5	101	18.5	4.1	8.7	2.7	9.8
Middle	15	1,028	55.6	42.0	57.2	41.1	56.1
Upper	7	1,320	25.9	53.9	32.2	55.3	34.0
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	1.9	0.9	0.0
Census Tract Income Level	Small Farm Loans				Aggregate CRA Data		% of Farms
	#	\$(000)	#%	\$%	#%	\$%	
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	0	0	0.0	0.0	1.3	0.1	0.6
Middle	15	1,231	78.9	77.8	58.8	74.6	60.2
Upper	4	351	21.1	22.2	40.0	25.2	39.2
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0

TABLE D-74.1 DISTRIBUTION OF 2018 HOME MORTGAGE LENDING BY BORROWER INCOME LEVEL NORTHEAST MISSOURI AA							
Borrower Income Level	Bank Loans				Aggregate HMDA Data		Families by Family Income %
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	3	102	10.7	3.3	6.2	3.3	17.9
Moderate	5	342	17.9	10.9	14.6	10.1	17.8
Middle	5	487	17.9	15.5	21.0	19.2	20.5
Upper	13	1,807	46.4	57.6	42.0	51.6	43.8
Unknown	2	400	7.1	12.7	16.2	15.9	0.0
Home Purchase Loans							
Low	0	0	0.0	0.0	5.3	3.0	17.9
Moderate	2	197	25.0	15.1	13.7	10.3	17.8
Middle	3	293	37.5	22.5	24.8	21.9	20.5
Upper	3	814	37.5	62.4	39.8	52.3	43.8
Unknown	0	0	0.0	0.0	16.4	12.5	0.0
Home Refinance Loans							
Low	2	92	14.3	7.9	9.0	4.6	17.9
Moderate	2	87	14.3	7.5	17.5	10.6	17.8
Middle	2	194	14.3	16.6	17.1	16.9	20.5
Upper	7	744	50.0	63.8	46.9	58.0	43.8
Unknown	1	50	7.1	4.3	9.5	9.9	0.0
Home Improvement Loans							
Low	0	0	0.0	0.0	0.0	0.0	17.9
Moderate	0	0	0.0	0.0	7.7	9.3	17.8
Middle	0	0	0.0	0.0	7.7	12.4	20.5
Upper	1	10	100.0	100.0	84.6	78.2	43.8
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Multifamily Loans							
Low	0	0	0.0	0.0	0.0	0.0	17.9
Moderate	0	0	0.0	0.0	0.0	0.0	17.8
Middle	0	0	0.0	0.0	0.0	0.0	20.5
Upper	0	0	0.0	0.0	0.0	0.0	43.8
Unknown	1	350	100.0	100.0	100.0	100.0	0.0

TABLE D-74.2
DISTRIBUTION OF 2018 HOME MORTGAGE LENDING
BY BORROWER INCOME LEVEL
NORTHEAST MISSOURI AA

Borrower Income Level	Bank Loans				Aggregate HMDA Data		Families by Family Income %
	#	\$(000)	#%	\$%	#%	\$%	
Other Purpose LOC							
Low	1	10	50.0	10.1	20.0	4.6	17.9
Moderate	0	0	0.0	0.0	20.0	11.5	17.8
Middle	0	0	0.0	0.0	0.0	0.0	20.5
Upper	1	89	50.0	89.9	60.0	83.9	43.8
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Other Purpose Closed/Exempt							
Low	0	0	0.0	0.0	4.8	4.1	17.9
Moderate	1	58	50.0	27.9	23.8	26.2	17.8
Middle	0	0	0.0	0.0	19.0	12.5	20.5
Upper	1	150	50.0	72.1	52.4	57.3	43.8
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Purpose Not Applicable							
Low	0	0	0	0	0.0	0.0	17.9
Moderate	0	0	0	0	0.0	0.0	17.8
Middle	0	0	0	0	0.0	0.0	20.5
Upper	0	0	0	0	0.0	0.0	43.8
Unknown	0	0	0	0	100.0	100.0	0.0

TABLE D-75
DISTRIBUTION OF 2018 SMALL BUSINESS AND SMALL FARM LENDING
BY REVENUE SIZE OF BUSINESSES AND FARMS
NORTHEAST MISSOURI AA

Business Revenue By Size	Small Business Loans				Aggregate CRA Data		% of Businesses by Revenue
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	18	1,289	66.7	52.6	37.8	29.2	89.6
Over \$1MM	7	1,116	25.9	45.6	Not Reported		8.4
Unknown	2	44	7.4	1.8			2.0
Farm Revenue By Size	Small Farm Loans				Aggregate CRA Data		% of Farms by Revenue
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	19	1,582	100.0	100.0	35.0	82.8	100.0
Over \$1MM	0	0	0.0	0.0	Not Reported		0.0
Unknown	0	0	0.0	0.0			0.0

TABLE D-76 2019 NORTHEAST MISSOURI AA 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	1,842	17.8
Moderate	1	9.1	720	7.0	127	17.6	1,824	17.6
Middle	7	63.6	6,485	62.7	904	13.9	2,124	20.5
Upper	3	27.3	3,146	30.4	276	8.8	4,561	44.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	11	100.0	10,351	100.0	1,307	12.6	10,351	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	1,443	612	5.8	42.4	483	33.5	348	24.1
Middle	11,363	6,510	62.0	57.3	3,007	26.5	1,846	16.2
Upper	5,216	3,382	32.2	64.8	1,240	23.8	594	11.4
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	18,022	10,504	100.0	58.3	4,730	26.2	2,788	15.5
	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	153	10.0	137	9.9	15	11.7	1	4.8
Middle	843	55.0	772	55.8	57	44.5	14	66.7
Upper	537	35.0	475	34.3	56	43.8	6	28.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,533	100.0	1,384	100.0	128	100.0	21	100.0
Percentage of Total Businesses:				90.3		8.3		1.4
	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	91	63.6	91	63.6	0	0.0	0	0.0
Upper	52	36.4	52	36.4	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	143	100.0	143	100.0	0	0.0	0	0.0
Percentage of Total Farms:				100.0		0.0		0.0

**TABLE D-77.1
DISTRIBUTION OF 2019 HOME MORTGAGE LENDING
BY INCOME LEVEL OF GEOGRAPHY
NORTHEAST MISSOURI AA**

Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	0	0	0.0	0.0		0.0	
Moderate	1	60	2.1	1.0		5.8	
Middle	22	3,630	45.8	62.0		62.0	
Upper	25	2,166	52.1	37.0		32.2	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	
Home Purchase Loans							
Low	0	0	0.0	0.0		0.0	
Moderate	1	60	10.0	4.0		5.8	
Middle	6	938	60.0	62.1		62.0	
Upper	3	512	30.0	33.9		32.2	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	
Home Refinance Loans							
Low	0	0	0.0	0.0		0.0	
Moderate	0	0	0.0	0.0		5.8	
Middle	9	839	45.0	48.3		62.0	
Upper	11	898	55.0	51.7		32.2	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	
Home Improvement Loans							
Low	0	0	0.0	0.0		0.0	
Moderate	0	0	0.0	0.0		5.8	
Middle	0	0	0.0	0.0		62.0	
Upper	5	203	100.0	100.0		32.2	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	
Multifamily Loans							% of Multifamily Units
Low	0	0	0.0	0.0		0.0	
Moderate	0	0	0.0	0.0		5.3	
Middle	1	1,654	50.0	82.5		71.6	
Upper	1	350	50.0	17.5		23.1	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	

TABLE D-77.2 DISTRIBUTION OF 2019 HOME MORTGAGE LENDING BY INCOME LEVEL OF GEOGRAPHY NORTHEAST MISSOURI AA							
Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
Other Purpose LOC							
Low	0	0	0.0	0.0		0.0	
Moderate	0	0	0.0	0.0		5.8	
Middle	6	199	54.5	49.5		62.0	
Upper	5	203	45.5	50.5		32.2	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	
Other Purpose Closed/Exempt							
Low	0	0	0	0		0.0	
Moderate	0	0	0	0		5.8	
Middle	0	0	0	0		62.0	
Upper	0	0	0	0		32.2	
Unknown	0	0	0	0		0.0	
Not Reported	0	0	0	0		0.0	
Purpose Not Applicable							
Low	0	0	0	0		0.0	
Moderate	0	0	0	0		5.8	
Middle	0	0	0	0		62.0	
Upper	0	0	0	0		32.2	
Unknown	0	0	0	0		0.0	
Not Reported	0	0	0	0		0.0	

**TABLE D-78
DISTRIBUTION OF 2019 SMALL BUSINESS AND SMALL FARM LENDING
BY INCOME LEVEL OF GEOGRAPHY
NORTHEAST MISSOURI AA**

Census Tract Income Level	Small Business Loans				Aggregate CRA Data		% of Businesses
	#	\$(000)	#%	\$%	#%	\$%	
Low	0	0	0.0	0.0			0.0
Moderate	5	351	14.7	9.7			10.0
Middle	18	1,488	52.9	41.2			55.0
Upper	11	1,773	32.4	49.1			35.0
Unknown	0	0	0.0	0.0			0.0
Not Reported	0	0	0.0	0.0			0.0
Census Tract Income Level	Small Farm Loans				Aggregate CRA Data		% of Farms
	#	\$(000)	#%	\$%	#%	\$%	
Low	0	0	0.0	0.0			0.0
Moderate	0	0	0.0	0.0			0.0
Middle	10	1,682	83.3	78.9			63.6
Upper	2	450	16.7	21.1			36.4
Unknown	0	0	0.0	0.0			0.0
Not Reported	0	0	0.0	0.0			0.0

TABLE D-79.1 DISTRIBUTION OF 2019 HOME MORTGAGE LENDING BY BORROWER INCOME LEVEL NORTHEAST MISSOURI AA							
Borrower Income Level	Bank Loans				Aggregate HMDA Data		Families by Family Income %
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	5	196	10.4	3.3		17.8	
Moderate	7	520	14.6	8.9		17.6	
Middle	16	1,284	33.3	21.9		20.5	
Upper	14	1,409	29.2	24.1		44.1	
Unknown	6	2,447	12.5	41.8		0.0	
Home Purchase Loans							
Low	0	0	0.0	0.0		17.8	
Moderate	2	235	20.0	15.6		17.6	
Middle	2	244	20.0	16.2		20.5	
Upper	5	899	50.0	59.5		44.1	
Unknown	1	132	10.0	8.7		0.0	
Home Refinance Loans							
Low	4	179	20.0	10.3		17.8	
Moderate	2	196	10.0	11.3		17.6	
Middle	6	749	30.0	43.1		20.5	
Upper	6	423	30.0	24.4		44.1	
Unknown	2	190	10.0	10.9		0.0	
Home Improvement Loans							
Low	0	0	0.0	0.0		17.8	
Moderate	1	47	20.0	23.2		17.6	
Middle	2	80	40.0	39.4		20.5	
Upper	2	76	40.0	37.4		44.1	
Unknown	0	0	0.0	0.0		0.0	
Multifamily Loans							
Low	0	0	0.0	0.0		17.8	
Moderate	0	0	0.0	0.0		17.6	
Middle	0	0	0.0	0.0		20.5	
Upper	0	0	0.0	0.0		44.1	
Unknown	2	2,004	100.0	100.0		0.0	

TABLE D-79.2 DISTRIBUTION OF 2019 HOME MORTGAGE LENDING BY BORROWER INCOME LEVEL NORTHEAST MISSOURI AA							
Borrower Income Level	Bank Loans				Aggregate HMDA Data		Families by Family Income %
	#	\$(000)	#%	\$%	#%	\$%	
Other Purpose LOC							
Low	1	17	9.1	4.2			17.8
Moderate	2	42	18.2	10.4			17.6
Middle	6	211	54.5	52.5			20.5
Upper	1	11	9.1	2.7			44.1
Unknown	1	121	9.1	30.1			0.0
Other Purpose Closed/Exempt							
Low	0	0	0	0			17.8
Moderate	0	0	0	0			17.6
Middle	0	0	0	0			20.5
Upper	0	0	0	0			44.1
Unknown	0	0	0	0			0.0
Purpose Not Applicable							
Low	0	0	0	0			17.8
Moderate	0	0	0	0			17.6
Middle	0	0	0	0			20.5
Upper	0	0	0	0			44.1
Unknown	0	0	0	0			0.0

TABLE D-80 DISTRIBUTION OF 2019 SMALL BUSINESS AND SMALL FARM LENDING BY REVENUE SIZE OF BUSINESSES AND FARMS NORTHEAST MISSOURI AA							
Business Revenue By Size	Small Business Loans				Aggregate CRA Data		% of Businesses by Revenue
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	24	2,077	70.6	57.5	Not Reported		90.3
Over \$1MM	9	1,530	26.5	42.4			8.3
Unknown	1	5	2.9	0.1			1.4
Farm Revenue By Size	Small Farm Loans				Aggregate CRA Data		% of Farms by Revenue
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	12	2,132	100.0	100.0	Not Reported		100.0
Over \$1MM	0	0	0.0	0.0			0.0
Unknown	0	0	0.0	0.0			0.0

G. Ozark AA

TABLE D-81 2018 OZARK AA 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	4,334	20.2
Moderate	1	5.9	1,239	5.8	346	27.9	3,671	17.1
Middle	12	70.6	16,421	76.4	2,305	14.0	4,772	22.2
Upper	4	23.5	3,841	17.9	291	7.6	8,724	40.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	17	100.0	21,501	100.0	2,942	13.7	21,501	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	2,264	987	4.4	43.6	934	41.3	343	15.2
Middle	38,380	17,343	76.5	45.2	5,870	15.3	15,167	39.5
Upper	16,358	4,339	19.1	26.5	820	5.0	11,199	68.5
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	57,002	22,669	100.0	39.8	7,624	13.4	26,709	46.9
	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	141	3.5	128	3.4	11	4.2	2	4.2
Middle	3,125	77.4	2,884	77.3	203	78.4	38	79.2
Upper	774	19.2	721	19.3	45	17.4	8	16.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	4,040	100.0	3,733	100.0	259	100.0	48	100.0
Percentage of Total Businesses:				92.4		6.4		1.2
	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	2	1.2	2	1.2	0	0.0	0	0.0
Middle	147	89.6	146	89.6	1	100.0	0	0.0
Upper	15	9.1	15	9.2	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	164	100.0	163	100.0	1	100.0	0	0.0
Percentage of Total Farms:				99.4		0.6		0.0

**TABLE D-82.1
DISTRIBUTION OF 2018 HOME MORTGAGE LENDING
BY INCOME LEVEL OF GEOGRAPHY
OZARK AA**

Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	7	523	12.3	5.8	4.0	2.8	4.4
Middle	40	4,229	70.2	46.6	61.8	54.8	76.5
Upper	10	4,319	17.5	47.6	34.2	42.3	19.1
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Purchase Loans							
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	2	204	10.0	3.6	4.3	2.3	4.4
Middle	11	1,927	55.0	34.2	60.1	53.8	76.5
Upper	7	3,505	35.0	62.2	35.6	43.9	19.1
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Refinance Loans							
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	4	234	17.4	9.4	2.8	1.0	4.4
Middle	17	1,607	73.9	64.3	66.1	56.5	76.5
Upper	2	660	8.7	26.4	31.1	42.4	19.1
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Improvement Loans							
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	0	0	0.0	0.0	2.0	0.7	4.4
Middle	5	378	100.0	100.0	62.2	40.4	76.5
Upper	0	0	0.0	0.0	35.7	58.9	19.1
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
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	20.0	25.9	3.3
Middle	1	105	100.0	100.0	75.0	71.3	57.2
Upper	0	0	0.0	0.0	5.0	2.7	39.4
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0

TABLE D-82.2 DISTRIBUTION OF 2018 HOME MORTGAGE LENDING BY INCOME LEVEL OF GEOGRAPHY OZARK AA							
Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
Other Purpose LOC							
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	1	85	33.3	46.7	4.3	3.3	4.4
Middle	2	97	66.7	53.3	73.9	68.4	76.5
Upper	0	0	0.0	0.0	21.7	28.2	19.1
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
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	4.4
Middle	4	115	80.0	42.8	60.0	32.8	76.5
Upper	1	154	20.0	57.2	40.0	67.2	19.1
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Purpose Not Applicable							
Low	0	0	0	0	0.0	0.0	0.0
Moderate	0	0	0	0	7.0	2.1	4.4
Middle	0	0	0	0	61.4	68.0	76.5
Upper	0	0	0	0	31.6	29.9	19.1
Unknown	0	0	0	0	0.0	0.0	0.0
Not Reported	0	0	0	0	0.0	0.0	0.0

**TABLE D-83
DISTRIBUTION OF 2018 SMALL BUSINESS AND SMALL FARM LENDING
BY INCOME LEVEL OF GEOGRAPHY
OZARK AA**

Census Tract Income Level	Small Business Loans				Aggregate CRA Data		% of Businesses
	#	\$(000)	#%	\$%	#%	\$%	
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	2	615	1.4	5.1	4.1	8.5	3.5
Middle	139	10,684	95.9	88.7	77.4	80.1	77.4
Upper	4	745	2.8	6.2	15.1	10.6	19.2
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	3.3	0.9	0.0
Census Tract Income Level	Small Farm Loans				Aggregate CRA Data		% of Farms
	#	\$(000)	#%	\$%	#%	\$%	
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	1	120	0.6	1.1	1.2	2.0	1.2
Middle	173	10,804	99.4	98.9	97.8	97.1	89.6
Upper	0	0	0.0	0.0	1.0	0.9	9.1
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0

**TABLE D-84.1
DISTRIBUTION OF 2018 HOME MORTGAGE LENDING
BY BORROWER INCOME LEVEL
OZARK AA**

Borrower Income Level	Bank Loans				Aggregate HMDA Data		Families by Family Income %
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	2	102	3.5	1.1	3.4	1.4	20.2
Moderate	10	769	17.5	8.5	11.7	6.4	17.1
Middle	9	621	15.8	6.8	13.6	9.3	22.2
Upper	30	6,936	52.6	76.5	55.6	63.9	40.6
Unknown	6	643	10.5	7.1	15.7	19.0	0.0
Home Purchase Loans							
Low	0	0	0.0	0.0	2.6	1.1	20.2
Moderate	2	210	10.0	3.7	12.0	6.7	17.1
Middle	1	41	5.0	0.7	12.8	9.5	22.2
Upper	14	4,897	70.0	86.9	58.3	68.5	40.6
Unknown	3	488	15.0	8.7	14.2	14.3	0.0
Home Refinance Loans							
Low	2	102	8.7	4.1	5.5	2.7	20.2
Moderate	5	349	21.7	14.0	12.7	6.9	17.1
Middle	5	523	21.7	20.9	15.7	10.8	22.2
Upper	8	1,372	34.8	54.9	50.5	60.7	40.6
Unknown	3	155	13.0	6.2	15.6	18.8	0.0
Home Improvement Loans							
Low	0	0	0.0	0.0	3.1	1.4	20.2
Moderate	0	0	0.0	0.0	9.2	4.7	17.1
Middle	1	15	20.0	4.0	20.4	10.4	22.2
Upper	4	363	80.0	96.0	63.3	81.6	40.6
Unknown	0	0	0.0	0.0	4.1	1.8	0.0
Multifamily Loans							
Low	0	0	0.0	0.0	0.0	0.0	20.2
Moderate	1	105	100.0	100.0	5.0	0.5	17.1
Middle	0	0	0.0	0.0	0.0	0.0	22.2
Upper	0	0	0.0	0.0	0.0	0.0	40.6
Unknown	0	0	0.0	0.0	95.0	99.5	0.0

TABLE D-84.2
DISTRIBUTION OF 2018 HOME MORTGAGE LENDING
BY BORROWER INCOME LEVEL
OZARK AA

Borrower Income Level	Bank Loans				Aggregate HMDA Data		Families by Family Income %
	#	\$(000)	#%	\$%	#%	\$%	
Other Purpose LOC							
Low	0	0	0.0	0.0	10.1	6.8	20.2
Moderate	1	85	33.3	46.7	8.7	8.5	17.1
Middle	1	17	33.3	9.3	15.9	11.1	22.2
Upper	1	80	33.3	44.0	58.0	67.1	40.6
Unknown	0	0	0.0	0.0	7.2	6.5	0.0
Other Purpose Closed/Exempt							
Low	0	0	0.0	0.0	7.7	2.4	20.2
Moderate	1	20	20.0	7.4	7.7	3.0	17.1
Middle	1	25	20.0	9.3	16.9	9.5	22.2
Upper	3	224	60.0	83.3	61.5	81.4	40.6
Unknown	0	0	0.0	0.0	6.2	3.8	0.0
Purpose Not Applicable							
Low	0	0	0	0	0.0	0.0	20.2
Moderate	0	0	0	0	1.8	1.4	17.1
Middle	0	0	0	0	3.5	1.5	22.2
Upper	0	0	0	0	5.3	9.6	40.6
Unknown	0	0	0	0	89.5	87.5	0.0

TABLE D-85
DISTRIBUTION OF 2018 SMALL BUSINESS AND SMALL FARM LENDING
BY REVENUE SIZE OF BUSINESSES AND FARMS
OZARK AA

Business Revenue By Size	Small Business Loans				Aggregate CRA Data		% of Businesses by Revenue
	#	\$(000)	#%	%	#%	%	
\$1MM or less	124	7,131	85.5	59.2	52.6	51.1	92.4
Over \$1MM	20	4,813	13.8	40.0	Not Reported		6.4
Unknown	1	100	0.7	0.8			1.2
Farm Revenue By Size	Small Farm Loans				Aggregate CRA Data		% of Farms by Revenue
	#	\$(000)	#%	%	#%	%	
\$1MM or less	171	10,211	98.3	93.5	88.4	91.3	99.4
Over \$1MM	2	700	1.1	6.4	Not Reported		0.6
Unknown	1	13	0.6	0.1			0.0

**TABLE D-86
2019 OZARK AA 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	4,309	20.0
Moderate	1	5.9	1,239	5.8	346	27.9	3,653	17.0
Middle	12	70.6	16,421	76.4	2,305	14.0	4,756	22.1
Upper	4	23.5	3,841	17.9	291	7.6	8,783	40.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	17	100.0	21,501	100.0	2,942	13.7	21,501	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	2,264	987	4.4	43.6	934	41.3	343	15.2
Middle	38,380	17,343	76.5	45.2	5,870	15.3	15,167	39.5
Upper	16,358	4,339	19.1	26.5	820	5.0	11,199	68.5
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	57,002	22,669	100.0	39.8	7,624	13.4	26,709	46.9
	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	140	3.4	128	3.4	11	4.3	1	2.6
Middle	3,132	77.0	2,899	76.9	201	77.9	32	82.1
Upper	796	19.6	744	19.7	46	17.8	6	15.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	4,068	100.0	3,771	100.0	258	100.0	39	100.0
Percentage of Total Businesses:				92.7		6.3		1.0
	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	3	1.8	3	1.8	0	0.0	0	0.0
Middle	151	90.4	150	90.4	1	100.0	0	0.0
Upper	13	7.8	13	7.8	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	167	100.0	166	100.0	1	100.0	0	0.0
Percentage of Total Farms:				99.4		0.6		0.0

**TABLE D-87.1
DISTRIBUTION OF 2019 HOME MORTGAGE LENDING
BY INCOME LEVEL OF GEOGRAPHY
OZARK AA**

Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	0	0	0.0	0.0		0.0	
Moderate	5	409	10.4	5.7		4.4	
Middle	34	4,519	70.8	62.9		76.5	
Upper	9	2,254	18.8	31.4		19.1	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	
Home Purchase Loans							
Low	0	0	0.0	0.0		0.0	
Moderate	2	150	18.2	5.6		4.4	
Middle	6	1,576	54.5	58.3		76.5	
Upper	3	975	27.3	36.1		19.1	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	
Home Refinance Loans							
Low	0	0	0.0	0.0		0.0	
Moderate	3	259	12.5	7.0		4.4	
Middle	18	2,477	75.0	67.2		76.5	
Upper	3	949	12.5	25.8		19.1	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	
Home Improvement Loans							
Low	0	0	0.0	0.0		0.0	
Moderate	0	0	0.0	0.0		4.4	
Middle	6	217	85.7	73.1		76.5	
Upper	1	80	14.3	26.9		19.1	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	
Multifamily Loans							% of Multifamily Units
Low	0	0	0	0		0.0	
Moderate	0	0	0	0		3.3	
Middle	0	0	0	0		57.2	
Upper	0	0	0	0		39.4	
Unknown	0	0	0	0		0.0	
Not Reported	0	0	0	0		0.0	

TABLE D-87.2 DISTRIBUTION OF 2019 HOME MORTGAGE LENDING BY INCOME LEVEL OF GEOGRAPHY OZARK AA							
Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
Other Purpose LOC							
Low	0	0	0.0	0.0		0.0	
Moderate	0	0	0.0	0.0		4.4	
Middle	2	57	50.0	18.6		76.5	
Upper	2	250	50.0	81.4		19.1	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	
Other Purpose Closed/Exempt							
Low	0	0	0.0	0.0		0.0	
Moderate	0	0	0.0	0.0		4.4	
Middle	2	192	100.0	100.0		76.5	
Upper	0	0	0.0	0.0		19.1	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	
Purpose Not Applicable							
Low	0	0	0	0		0.0	
Moderate	0	0	0	0		4.4	
Middle	0	0	0	0		76.5	
Upper	0	0	0	0		19.1	
Unknown	0	0	0	0		0.0	
Not Reported	0	0	0	0		0.0	

TABLE D-88
DISTRIBUTION OF 2019 SMALL BUSINESS AND SMALL FARM LENDING
BY INCOME LEVEL OF GEOGRAPHY
OZARK AA

Census Tract Income Level	Small Business Loans				Aggregate CRA Data		% of Businesses
	#	\$(000)	#%	\$%	#%	\$%	
Low	0	0	0.0	0.0			0.0
Moderate	7	624	4.7	5.2			3.4
Middle	136	10,380	91.9	86.8			77.0
Upper	5	959	3.4	8.0			19.6
Unknown	0	0	0.0	0.0			0.0
Not Reported	0	0	0.0	0.0			0.0
Census Tract Income Level	Small Farm Loans				Aggregate CRA Data		% of Farms
	#	\$(000)	#%	\$%	#%	\$%	
Low	0	0	0.0	0.0			0.0
Moderate	0	0	0.0	0.0			1.8
Middle	160	10,416	100.0	100.0			90.4
Upper	0	0	0.0	0.0			7.8
Unknown	0	0	0.0	0.0			0.0
Not Reported	0	0	0.0	0.0			0.0

**TABLE D-89.1
DISTRIBUTION OF 2019 HOME MORTGAGE LENDING
BY BORROWER INCOME LEVEL
OZARK AA**

Borrower Income Level	Bank Loans				Aggregate HMDA Data		Families by Family Income %
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	5	229	10.4	3.2		20.0	
Moderate	1	72	2.1	1.0		17.0	
Middle	8	667	16.7	9.3		22.1	
Upper	29	5,666	60.4	78.9		40.8	
Unknown	5	548	10.4	7.6		0.0	
Home Purchase Loans							
Low	1	50	9.1	1.9		20.0	
Moderate	1	72	9.1	2.7		17.0	
Middle	1	126	9.1	4.7		22.1	
Upper	7	2,353	63.6	87.1		40.8	
Unknown	1	100	9.1	3.7		0.0	
Home Refinance Loans							
Low	3	164	12.5	4.5		20.0	
Moderate	0	0	0.0	0.0		17.0	
Middle	5	494	20.8	13.4		22.1	
Upper	13	2,629	54.2	71.3		40.8	
Unknown	3	398	12.5	10.8		0.0	
Home Improvement Loans							
Low	1	15	14.3	5.1		20.0	
Moderate	0	0	0.0	0.0		17.0	
Middle	1	18	14.3	6.1		22.1	
Upper	4	214	57.1	72.1		40.8	
Unknown	1	50	14.3	16.8		0.0	
Multifamily Loans							
Low	0	0	0	0		20.0	
Moderate	0	0	0	0		17.0	
Middle	0	0	0	0		22.1	
Upper	0	0	0	0		40.8	
Unknown	0	0	0	0		0.0	

TABLE D-89.2
DISTRIBUTION OF 2019 HOME MORTGAGE LENDING
BY BORROWER INCOME LEVEL
OZARK AA

Borrower Income Level	Bank Loans				Aggregate HMDA Data		Families by Family Income %
	#	\$(000)	#%	\$%	#%	\$%	
Other Purpose LOC							
Low	0	0	0.0	0.0		20.0	
Moderate	0	0	0.0	0.0		17.0	
Middle	0	0	0.0	0.0		22.1	
Upper	4	307	100.0	100.0		40.8	
Unknown	0	0	0.0	0.0		0.0	
Other Purpose Closed/Exempt							
Low	0	0	0.0	0.0		20.0	
Moderate	0	0	0.0	0.0		17.0	
Middle	1	29	50.0	15.1		22.1	
Upper	1	163	50.0	84.9		40.8	
Unknown	0	0	0.0	0.0		0.0	
Purpose Not Applicable							
Low	0	0	0	0		20.0	
Moderate	0	0	0	0		17.0	
Middle	0	0	0	0		22.1	
Upper	0	0	0	0		40.8	
Unknown	0	0	0	0		0.0	

TABLE D-90
DISTRIBUTION OF 2019 SMALL BUSINESS AND SMALL FARM LENDING
BY REVENUE SIZE OF BUSINESSES AND FARMS
OZARK AA

Business Revenue By Size	Small Business Loans				Aggregate CRA Data		% of Businesses by Revenue
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	129	6,673	87.2	55.8	Not Reported		92.7
Over \$1MM	16	4,746	10.8	39.7			6.3
Unknown	3	544	2.0	4.5			1.0
Farm Revenue By Size	Small Farm Loans				Aggregate CRA Data		% of Farms by Revenue
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	156	9,387	97.5	90.1	Not Reported		99.4
Over \$1MM	3	1,009	1.9	9.7			0.6
Unknown	1	20	0.6	0.2			0.0

H. Southwest Missouri AA

TABLE D-91 2018 SOUTHWEST MISSOURI AA 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	3,715	19.1
Moderate	0	0.0	0	0.0	0	0.0	3,643	18.7
Middle	13	92.9	17,502	89.8	2,652	15.2	4,298	22.1
Upper	1	7.1	1,986	10.2	152	7.7	7,832	40.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	14	100.0	19,488	100.0	2,804	14.4	19,488	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	30,653	18,300	90.2	59.7	6,412	20.9	5,941	19.4
Upper	3,356	1,986	9.8	59.2	1,031	30.7	339	10.1
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	34,009	20,286	100.0	59.6	7,443	21.9	6,280	18.5
	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	2,117	87.0	1,916	87.1	148	85.1	53	91.4
Upper	316	13.0	285	12.9	26	14.9	5	8.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	2,433	100.0	2,201	100.0	174	100.0	58	100.0
Percentage of Total Businesses:			90.5		7.2		2.4	
	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	179	90.9	175	90.7	3	100.0	1	100.0
Upper	18	9.1	18	9.3	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	197	100.0	193	100.0	3	100.0	1	100.0
Percentage of Total Farms:			98.0		1.5		0.5	

**TABLE D-92.1
DISTRIBUTION OF 2018 HOME MORTGAGE LENDING
BY INCOME LEVEL OF GEOGRAPHY
SOUTHWEST MISSOURI AA**

Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage 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	22	2,515	95.7	97.4	87.7	87.3	90.2
Upper	1	67	4.3	2.6	12.3	12.7	9.8
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
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	7	916	100.0	100.0	85.8	85.1	90.2
Upper	0	0	0.0	0.0	14.2	14.9	9.8
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Refinance 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	10	1,205	100.0	100.0	92.0	92.6	90.2
Upper	0	0	0.0	0.0	8.0	7.4	9.8
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Improvement 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	3	185	100.0	100.0	84.4	84.7	90.2
Upper	0	0	0.0	0.0	15.6	15.3	9.8
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
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	193	100.0	100.0	75.0	73.0	76.8
Upper	0	0	0.0	0.0	25.0	27.0	23.2
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0

TABLE D-92.2 DISTRIBUTION OF 2018 HOME MORTGAGE LENDING BY INCOME LEVEL OF GEOGRAPHY SOUTHWEST MISSOURI AA							
Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
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	0.0	0.0	86.1	87.4	90.2
Upper	1	67	100.0	100.0	13.9	12.6	9.8
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
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	16	100.0	100.0	95.8	98.3	90.2
Upper	0	0	0.0	0.0	4.2	1.7	9.8
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
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	0.0	0.0	93.1	96.9	90.2
Upper	0	0	0.0	0.0	6.9	3.1	9.8
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0

TABLE D-93
DISTRIBUTION OF 2018 SMALL BUSINESS AND SMALL FARM LENDING
BY INCOME LEVEL OF GEOGRAPHY
SOUTHWEST MISSOURI AA

Census Tract Income Level	Small Business Loans				Aggregate CRA Data		% of Businesses
	#	\$(000)	#%	\$%	#%	\$%	
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	39	7,146	100.0	100.0	86.3	87.2	87.0
Upper	0	0	0.0	0.0	11.4	12.1	13.0
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	2.3	0.7	0.0
Census Tract Income Level	Small Farm Loans				Aggregate CRA Data		% of Farms
	#	\$(000)	#%	\$%	#%	\$%	
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	29	2,634	100.0	100.0	93.2	95.4	90.9
Upper	0	0	0.0	0.0	6.5	4.6	9.1
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.3	0.0	0.0

**TABLE D-94.1
DISTRIBUTION OF 2018 HOME MORTGAGE LENDING
BY BORROWER INCOME LEVEL
SOUTHWEST MISSOURI AA**

Borrower Income Level	Bank Loans				Aggregate HMDA Data		Families by Family Income %
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	1	43	4.3	1.7	7.2	3.8	19.1
Moderate	2	101	8.7	3.9	19.3	13.8	18.7
Middle	4	202	17.4	7.8	20.0	18.4	22.1
Upper	15	2,043	65.2	79.1	34.3	43.9	40.2
Unknown	1	193	4.3	7.5	19.3	20.1	0.0
Home Purchase Loans							
Low	0	0	0.0	0.0	7.0	3.9	19.1
Moderate	0	0	0.0	0.0	20.5	15.3	18.7
Middle	0	0	0.0	0.0	20.8	19.9	22.1
Upper	7	916	100.0	100.0	31.0	41.3	40.2
Unknown	0	0	0.0	0.0	20.7	19.6	0.0
Home Refinance Loans							
Low	1	43	10.0	3.6	7.4	3.6	19.1
Moderate	2	101	20.0	8.4	17.9	11.3	18.7
Middle	2	100	20.0	8.3	20.5	16.9	22.1
Upper	5	961	50.0	79.8	40.0	52.8	40.2
Unknown	0	0	0.0	0.0	14.1	15.4	0.0
Home Improvement Loans							
Low	0	0	0.0	0.0	9.4	8.1	19.1
Moderate	0	0	0.0	0.0	18.8	11.5	18.7
Middle	2	102	66.7	55.1	18.8	19.6	22.1
Upper	1	83	33.3	44.9	46.9	52.1	40.2
Unknown	0	0	0.0	0.0	6.3	8.7	0.0
Multifamily Loans							
Low	0	0	0.0	0.0	0.0	0.0	19.1
Moderate	0	0	0.0	0.0	0.0	0.0	18.7
Middle	0	0	0.0	0.0	0.0	0.0	22.1
Upper	0	0	0.0	0.0	16.7	14.9	40.2
Unknown	1	193	100.0	100.0	83.3	85.1	0.0

TABLE D-94.2
DISTRIBUTION OF 2018 HOME MORTGAGE LENDING
BY BORROWER INCOME LEVEL
SOUTHWEST MISSOURI AA

Borrower Income Level	Bank Loans				Aggregate HMDA Data		Families by Family Income %
	#	\$(000)	#%	\$%	#%	\$%	
Other Purpose LOC							
Low	0	0	0.0	0.0	8.3	6.7	19.1
Moderate	0	0	0.0	0.0	25.0	28.6	18.7
Middle	0	0	0.0	0.0	11.1	6.1	22.1
Upper	1	67	100.0	100.0	52.8	56.5	40.2
Unknown	0	0	0.0	0.0	2.8	2.2	0.0
Other Purpose Closed/Exempt							
Low	0	0	0.0	0.0	16.7	8.7	19.1
Moderate	0	0	0.0	0.0	20.8	13.2	18.7
Middle	0	0	0.0	0.0	16.7	12.4	22.1
Upper	1	16	100.0	100.0	41.7	37.7	40.2
Unknown	0	0	0.0	0.0	4.2	28.0	0.0
Purpose Not Applicable							
Low	0	0	0.0	0.0	0.0	0.0	19.1
Moderate	0	0	0.0	0.0	0.0	0.0	18.7
Middle	0	0	0.0	0.0	3.4	0.0	22.1
Upper	0	0	0.0	0.0	6.9	0.1	40.2
Unknown	0	0	0.0	0.0	89.7	99.9	0.0

TABLE D-95
DISTRIBUTION OF 2018 SMALL BUSINESS AND SMALL FARM LENDING
BY REVENUE SIZE OF BUSINESSES AND FARMS
SOUTHWEST MISSOURI AA

Business Revenue By Size	Small Business Loans				Aggregate CRA Data		% of Businesses by Revenue
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	32	3,646	82.1	51.0	45.8	38.3	90.5
Over \$1MM	7	3,500	17.9	49.0	Not Reported		7.2
Unknown	0	0	0.0	0.0			2.4
Farm Revenue By Size	Small Farm Loans				Aggregate CRA Data		% of Farms by Revenue
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	29	2,634	100.0	100.0	84.2	96.8	98.0
Over \$1MM	0	0	0.0	0.0	Not Reported		1.5
Unknown	0	0	0.0	0.0			0.5

TABLE D-96
2019 SOUTHWEST MISSOURI AA 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	3,690	18.9
Moderate	0	0.0	0	0.0	0	0.0	3,628	18.6
Middle	13	92.9	17,502	89.8	2,652	15.2	4,289	22.0
Upper	1	7.1	1,986	10.2	152	7.7	7,881	40.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	14	100.0	19,488	100.0	2,804	14.4	19,488	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	30,653	18,300	90.2	59.7	6,412	20.9	5,941	19.4
Upper	3,356	1,986	9.8	59.2	1,031	30.7	339	10.1
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	34,009	20,286	100.0	59.6	7,443	21.9	6,280	18.5
	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	2,129	86.7	1,950	86.8	144	85.2	35	87.5
Upper	326	13.3	296	13.2	25	14.8	5	12.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	2,455	100.0	2,246	100.0	169	100.0	40	100.0
Percentage of Total Businesses:				91.5		6.9		1.6
	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	174	90.6	170	90.4	3	100.0	1	100.0
Upper	18	9.4	18	9.6	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	192	100.0	188	100.0	3	100.0	1	100.0
Percentage of Total Farms:				97.9		1.6		0.5

TABLE D-97.1 DISTRIBUTION OF 2019 HOME MORTGAGE LENDING BY INCOME LEVEL OF GEOGRAPHY SOUTHWEST MISSOURI AA							
Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	0	0	0.0	0.0		0.0	
Moderate	0	0	0.0	0.0		0.0	
Middle	22	2,337	91.7	92.6		90.2	
Upper	2	186	8.3	7.4		9.8	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	
Home Purchase Loans							
Low	0	0	0.0	0.0		0.0	
Moderate	0	0	0.0	0.0		0.0	
Middle	4	680	80.0	86.0		90.2	
Upper	1	111	20.0	14.0		9.8	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	
Home Refinance Loans							
Low	0	0	0.0	0.0		0.0	
Moderate	0	0	0.0	0.0		0.0	
Middle	11	1,297	100.0	100.0		90.2	
Upper	0	0	0.0	0.0		9.8	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	
Home Improvement Loans							
Low	0	0	0.0	0.0		0.0	
Moderate	0	0	0.0	0.0		0.0	
Middle	4	240	80.0	76.2		90.2	
Upper	1	75	20.0	23.8		9.8	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	
Multifamily Loans						% of Multifamily Units	
Low	0	0	0.0	0.0		0.0	
Moderate	0	0	0.0	0.0		0.0	
Middle	0	0	0.0	0.0		76.8	
Upper	0	0	0.0	0.0		23.2	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	

TABLE D-97.2 DISTRIBUTION OF 2019 HOME MORTGAGE LENDING BY INCOME LEVEL OF GEOGRAPHY SOUTHWEST MISSOURI AA							
Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
Other Purpose LOC							
Low	0	0	0.0	0.0		0.0	
Moderate	0	0	0.0	0.0		0.0	
Middle	1	50	100.0	100.0		90.2	
Upper	0	0	0.0	0.0		9.8	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	
Other Purpose Closed/Exempt							
Low	0	0	0.0	0.0		0.0	
Moderate	0	0	0.0	0.0		0.0	
Middle	2	70	100.0	100.0		90.2	
Upper	0	0	0.0	0.0		9.8	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	
Purpose Not Applicable							
Low	0	0	0.0	0.0		0.0	
Moderate	0	0	0.0	0.0		0.0	
Middle	0	0	0.0	0.0		90.2	
Upper	0	0	0.0	0.0		9.8	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	

TABLE D-98
DISTRIBUTION OF 2019 SMALL BUSINESS AND SMALL FARM LENDING
BY INCOME LEVEL OF GEOGRAPHY
SOUTHWEST MISSOURI AA

Census Tract Income Level	Small Business Loans				Aggregate CRA Data		% of Businesses
	#	\$(000)	#%	\$%	#%	\$%	
Low	0	0	0.0	0.0			0.0
Moderate	0	0	0.0	0.0			0.0
Middle	37	5,505	100.0	100.0			86.7
Upper	0	0	0.0	0.0			13.3
Unknown	0	0	0.0	0.0			0.0
Not Reported	0	0	0.0	0.0			0.0
Census Tract Income Level	Small Farm Loans				Aggregate CRA Data		% of Farms
	#	\$(000)	#%	\$%	#%	\$%	
Low	0	0	0.0	0.0			0.0
Moderate	0	0	0.0	0.0			0.0
Middle	31	2,656	100.0	100.0			90.6
Upper	0	0	0.0	0.0			9.4
Unknown	0	0	0.0	0.0			0.0
Not Reported	0	0	0.0	0.0			0.0

TABLE D-99.1 DISTRIBUTION OF 2019 HOME MORTGAGE LENDING BY BORROWER INCOME LEVEL SOUTHWEST MISSOURI AA							
Borrower Income Level	Bank Loans				Aggregate HMDA Data		Families by Family Income %
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	2	90	8.3	3.6		18.9	
Moderate	5	271	20.8	10.7		18.6	
Middle	3	414	12.5	16.4		22.0	
Upper	11	1,590	45.8	63.0		40.4	
Unknown	3	158	12.5	6.3		0.0	
Home Purchase Loans							
Low	0	0	0.0	0.0		18.9	
Moderate	1	111	20.0	14.0		18.6	
Middle	1	106	20.0	13.4		22.0	
Upper	2	545	40.0	68.9		40.4	
Unknown	1	29	20.0	3.7		0.0	
Home Refinance Loans							
Low	2	90	18.2	6.9		18.9	
Moderate	1	20	9.1	1.5		18.6	
Middle	1	258	9.1	19.9		22.0	
Upper	5	800	45.5	61.7		40.4	
Unknown	2	129	18.2	9.9		0.0	
Home Improvement Loans							
Low	0	0	0.0	0.0		18.9	
Moderate	2	90	40.0	28.6		18.6	
Middle	0	0	0.0	0.0		22.0	
Upper	3	225	60.0	71.4		40.4	
Unknown	0	0	0.0	0.0		0.0	
Multifamily Loans							
Low	0	0	0.0	0.0		18.9	
Moderate	0	0	0.0	0.0		18.6	
Middle	0	0	0.0	0.0		22.0	
Upper	0	0	0.0	0.0		40.4	
Unknown	0	0	0.0	0.0		0.0	

TABLE D-99.2 DISTRIBUTION OF 2019 HOME MORTGAGE LENDING BY BORROWER INCOME LEVEL SOUTHWEST MISSOURI AA							
Borrower Income Level	Bank Loans				Aggregate HMDA Data		Families by Family Income %
	#	\$(000)	#%	\$%	#%	\$%	
Other Purpose LOC							
Low	0	0	0.0	0.0			18.9
Moderate	1	50	100.0	100.0			18.6
Middle	0	0	0.0	0.0			22.0
Upper	0	0	0.0	0.0			40.4
Unknown	0	0	0.0	0.0			0.0
Other Purpose Closed/Exempt							
Low	0	0	0.0	0.0			18.9
Moderate	0	0	0.0	0.0			18.6
Middle	1	50	50.0	71.4			22.0
Upper	1	20	50.0	28.6			40.4
Unknown	0	0	0.0	0.0			0.0
Purpose Not Applicable							
Low	0	0	0.0	0.0			18.9
Moderate	0	0	0.0	0.0			18.6
Middle	0	0	0.0	0.0			22.0
Upper	0	0	0.0	0.0			40.4
Unknown	0	0	0.0	0.0			0.0

TABLE D-100 DISTRIBUTION OF 2019 SMALL BUSINESS AND SMALL FARM LENDING BY REVENUE SIZE OF BUSINESSES AND FARMS SOUTHWEST MISSOURI AA							
Business Revenue By Size	Small Business Loans				Aggregate CRA Data		% of Businesses by Revenue
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	31	2,090	83.8	38.0	Not Reported		91.5
Over \$1MM	5	3,375	13.5	61.3			6.9
Unknown	1	40	2.7	0.7			1.6
Farm Revenue By Size	Small Farm Loans				Aggregate CRA Data		% of Farms by Revenue
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	31	2,656	100.0	100.0	Not Reported		97.9
Over \$1MM	0	0	0.0	0.0			1.6
Unknown	0	0	0.0	0.0			0.5

I. Taney County AA

TABLE D-101 2018 TANEY COUNTY AA 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	2,875	20.4
Moderate	1	10.0	1,922	13.6	379	19.7	2,759	19.6
Middle	9	90.0	12,161	86.4	1,484	12.2	3,400	24.1
Upper	0	0.0	0	0.0	0	0.0	5,049	35.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	10	100.0	14,083	100.0	1,863	13.2	14,083	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	3,470	1,596	12.5	46.0	1,346	38.8	528	15.2
Middle	26,516	11,167	87.5	42.1	7,191	27.1	8,158	30.8
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	29,986	12,763	100.0	42.6	8,537	28.5	8,686	29.0
	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	292	10.1	262	9.8	27	13.4	3	10.0
Middle	2,601	89.9	2,400	90.2	174	86.6	27	90.0
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	2,893	100.0	2,662	100.0	201	100.0	30	100.0
Percentage of Total Businesses:				92.0		6.9		1.0
	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	2	5.7	2	5.9	0	0.0	0	0.0
Middle	33	94.3	32	94.1	1	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	35	100.0	34	100.0	1	100.0	0	0.0
Percentage of Total Farms:				97.1		2.9		0.0

TABLE D-102.1 DISTRIBUTION OF 2018 HOME MORTGAGE LENDING BY INCOME LEVEL OF GEOGRAPHY TANEY COUNTY AA							
Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	4	528	20.0	29.6	12.1	12.1	12.5
Middle	16	1,254	80.0	70.4	87.9	87.9	87.5
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
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Purchase Loans							
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	4	528	50.0	50.6	12.1	11.9	12.5
Middle	4	516	50.0	49.4	87.9	88.1	87.5
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
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Refinance Loans							
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	0	0	0.0	0.0	11.8	10.1	12.5
Middle	7	587	100.0	100.0	88.2	89.9	87.5
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
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Improvement Loans							
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	0	0	0.0	0.0	15.0	23.2	12.5
Middle	4	134	100.0	100.0	85.0	76.8	87.5
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
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
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	23.5	19.7	7.0
Middle	0	0	0.0	0.0	76.5	80.3	93.0
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
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0

TABLE D-102.2 DISTRIBUTION OF 2018 HOME MORTGAGE LENDING BY INCOME LEVEL OF GEOGRAPHY TANEY COUNTY AA							
Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
Other Purpose LOC							
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	0	0	0.0	0.0	12.8	10.7	12.5
Middle	1	17	100.0	100.0	87.2	89.3	87.5
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
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Other Purpose Closed/Exempt							
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	0	0	0.0	0.0	7.1	2.2	12.5
Middle	0	0	0.0	0.0	92.9	97.8	87.5
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
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Purpose Not Applicable							
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	0	0	0.0	0.0	23.5	19.7	15.5
Middle	0	0	0.0	0.0	76.5	80.3	84.5
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
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0

**TABLE D-103
DISTRIBUTION OF 2018 SMALL BUSINESS AND SMALL FARM LENDING
BY INCOME LEVEL OF GEOGRAPHY
TANEY COUNTY AA**

Census Tract Income Level	Small Business Loans				Aggregate CRA Data		% of Businesses
	#	\$(000)	#%	\$%	#%	\$%	
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	2	934	22.2	50.9	8.5	9.6	10.1
Middle	7	902	77.8	49.1	89.5	89.6	89.9
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
Not Reported	0	0	0.0	0.0	2.0	0.8	0.0
Census Tract Income Level	Small Farm Loans				Aggregate CRA Data		% of Farms
	#	\$(000)	#%	\$%	#%	\$%	
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	0	0	0.0	0.0	6.3	11.5	5.7
Middle	1	75	100.0	100.0	91.7	87.7	94.3
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
Not Reported	0	0	0.0	0.0	2.1	0.8	0.0

**TABLE D-104.1
DISTRIBUTION OF 2018 HOME MORTGAGE LENDING
BY BORROWER INCOME LEVEL
TANEY COUNTY AA**

Borrower Income Level	Bank Loans				Aggregate HMDA Data		Families by Family Income %
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	4	125	20.0	7.0	6.9	3.6	20.4
Moderate	4	304	20.0	17.1	13.8	9.2	19.6
Middle	1	82	5.0	4.6	21.3	18.0	24.1
Upper	11	1,271	55.0	71.3	39.1	44.4	35.9
Unknown	0	0	0.0	0.0	18.9	24.8	0.0
Home Purchase Loans							
Low	1	58	12.5	5.6	6.4	3.6	20.4
Moderate	0	0	0.0	0.0	15.0	10.8	19.6
Middle	0	0	0.0	0.0	22.9	20.7	24.1
Upper	7	986	87.5	94.4	38.6	48.1	35.9
Unknown	0	0	0.0	0.0	17.1	16.9	0.0
Home Refinance Loans							
Low	1	40	14.3	6.8	7.8	4.9	20.4
Moderate	3	236	42.9	40.2	12.7	8.3	19.6
Middle	1	82	14.3	14.0	20.3	18.1	24.1
Upper	2	229	28.6	39.0	43.1	50.9	35.9
Unknown	0	0	0.0	0.0	16.0	17.8	0.0
Home Improvement Loans							
Low	1	10	25.0	7.5	10.0	8.1	20.4
Moderate	1	68	25.0	50.7	5.0	5.8	19.6
Middle	0	0	0.0	0.0	22.5	21.9	24.1
Upper	2	56	50.0	41.8	57.5	56.2	35.9
Unknown	0	0	0.0	0.0	5.0	7.9	0.0
Multifamily Loans							
Low	0	0	0.0	0.0	0.0	0.0	20.4
Moderate	0	0	0.0	0.0	0.0	0.0	19.6
Middle	0	0	0.0	0.0	0.0	0.0	24.1
Upper	0	0	0.0	0.0	5.9	0.3	35.9
Unknown	0	0	0.0	0.0	94.1	99.7	0.0

TABLE D-104.2
DISTRIBUTION OF 2018 HOME MORTGAGE LENDING
BY BORROWER INCOME LEVEL
TANEY COUNTY AA

Borrower Income Level	Bank Loans				Aggregate HMDA Data		Families by Family Income %
	#	\$(000)	#%	\$%	#%	\$%	
Other Purpose LOC							
Low	1	17	100.0	100.0	12.8	4.3	20.4
Moderate	0	0	0.0	0.0	17.9	15.5	19.6
Middle	0	0	0.0	0.0	17.9	20.0	24.1
Upper	0	0	0.0	0.0	41.0	44.4	35.9
Unknown	0	0	0.0	0.0	10.3	15.8	0.0
Other Purpose Closed/Exempt							
Low	0	0	0.0	0.0	21.4	10.3	20.4
Moderate	0	0	0.0	0.0	14.3	10.0	19.6
Middle	0	0	0.0	0.0	14.3	4.6	24.1
Upper	0	0	0.0	0.0	50.0	75.1	35.9
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Purpose Not Applicable							
Low	0	0	0.0	0.0	0.0	0.0	20.4
Moderate	0	0	0.0	0.0	0.0	0.0	19.6
Middle	0	0	0.0	0.0	0.0	0.0	24.1
Upper	0	0	0.0	0.0	0.0	0.0	35.9
Unknown	0	0	0.0	0.0	100.0	100.0	0.0

TABLE D-105
DISTRIBUTION OF 2018 SMALL BUSINESS AND SMALL FARM LENDING
BY REVENUE SIZE OF BUSINESSES AND FARMS
TANEY COUNTY AA

Business Revenue By Size	Small Business Loans				Aggregate CRA Data		% of Businesses by Revenue
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	2	13	22.2	0.7	50.1	54.6	92.0
Over \$1MM	5	889	55.6	48.4	Not Reported		6.9
Unknown	2	934	22.2	50.9			1.0
Farm Revenue By Size	Small Farm Loans				Aggregate CRA Data		% of Farms by Revenue
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	0	0	0.0	0.0	75.0	83.3	97.1
Over \$1MM	0	0	0.0	0.0	Not Reported		2.9
Unknown	1	75	100.0	100.0			0.0

**TABLE D-106
2019 TANEY COUNTY AA 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	2,856	20.3
Moderate	1	10.0	1,922	13.6	379	19.7	2,740	19.5
Middle	9	90.0	12,161	86.4	1,484	12.2	3,399	24.1
Upper	0	0.0	0	0.0	0	0.0	5,088	36.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	10	100.0	14,083	100.0	1,863	13.2	14,083	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	3,470	1,596	12.5	46.0	1,346	38.8	528	15.2
Middle	26,516	11,167	87.5	42.1	7,191	27.1	8,158	30.8
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	29,986	12,763	100.0	42.6	8,537	28.5	8,686	29.0
	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	276	9.6	248	9.3	26	13.5	2	9.5
Middle	2,601	90.4	2,415	90.7	167	86.5	19	90.5
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	2,877	100.0	2,663	100.0	193	100.0	21	100.0
Percentage of Total Businesses:				92.6		6.7		0.7
	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	2	7.4	2	7.4	0	0.0	0	0.0
Middle	25	92.6	25	92.6	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	27	100.0	27	100.0	0	0.0	0	0.0
Percentage of Total Farms:				100.0		0.0		0.0

TABLE D-107.1 DISTRIBUTION OF 2019 HOME MORTGAGE LENDING BY INCOME LEVEL OF GEOGRAPHY TANEY COUNTY AA							
Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	0	0	0.0	0.0		0.0	
Moderate	2	236	8.7	5.0		12.5	
Middle	21	4,442	91.3	95.0		87.5	
Upper	0	0	0.0	0.0		0.0	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	
Home Purchase Loans							
Low	0	0	0.0	0.0		0.0	
Moderate	1	196	11.1	14.4		12.5	
Middle	8	1,166	88.9	85.6		87.5	
Upper	0	0	0.0	0.0		0.0	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	
Home Refinance Loans							
Low	0	0	0.0	0.0		0.0	
Moderate	0	0	0.0	0.0		12.5	
Middle	9	2,155	100.0	100.0		87.5	
Upper	0	0	0.0	0.0		0.0	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	
Home Improvement Loans							
Low	0	0	0.0	0.0		0.0	
Moderate	1	40	33.3	28.4		12.5	
Middle	2	101	66.7	71.6		87.5	
Upper	0	0	0.0	0.0		0.0	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	
Multifamily Loans						% of Multifamily Units	
Low	0	0	0.0	0.0		0.0	
Moderate	0	0	0.0	0.0		7.0	
Middle	0	0	0.0	0.0		93.0	
Upper	0	0	0.0	0.0		0.0	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	

TABLE D-107.2 DISTRIBUTION OF 2019 HOME MORTGAGE LENDING BY INCOME LEVEL OF GEOGRAPHY TANEY COUNTY AA							
Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
Other Purpose LOC							
Low	0	0	0.0	0.0		0.0	
Moderate	0	0	0.0	0.0		12.5	
Middle	2	1,020	100.0	100.0		87.5	
Upper	0	0	0.0	0.0		0.0	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	
Other Purpose Closed/Exempt							
Low	0	0	0.0	0.0		0.0	
Moderate	0	0	0.0	0.0		12.5	
Middle	0	0	0.0	0.0		87.5	
Upper	0	0	0.0	0.0		0.0	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	
Purpose Not Applicable							
Low	0	0	0.0	0.0		0.0	
Moderate	0	0	0.0	0.0		12.5	
Middle	0	0	0.0	0.0		87.5	
Upper	0	0	0.0	0.0		0.0	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	

**TABLE D-108
DISTRIBUTION OF 2019 SMALL BUSINESS AND SMALL FARM LENDING
BY INCOME LEVEL OF GEOGRAPHY
TANEY COUNTY AA**

Census Tract Income Level	Small Business Loans				Aggregate CRA Data		% of Businesses
	#	\$(000)	#%	\$%	#%	\$%	
Low	0	0	0.0	0.0			0.0
Moderate	2	749	16.7	47.2			9.6
Middle	10	837	83.3	52.8			90.4
Upper	0	0	0.0	0.0			0.0
Unknown	0	0	0.0	0.0			0.0
Not Reported	0	0	0.0	0.0			0.0
Census Tract Income Level	Small Farm Loans				Aggregate CRA Data		% of Farms
	#	\$(000)	#%	\$%	#%	\$%	
Low	0	0	0.0	0.0			0.0
Moderate	0	0	0.0	0.0			7.4
Middle	0	0	0.0	0.0			92.6
Upper	0	0	0.0	0.0			0.0
Unknown	0	0	0.0	0.0			0.0
Not Reported	0	0	0.0	0.0			0.0

TABLE D-109.1 DISTRIBUTION OF 2019 HOME MORTGAGE LENDING BY BORROWER INCOME LEVEL TANEY COUNTY AA							
Borrower Income Level	Bank Loans				Aggregate HMDA Data		Families by Family Income %
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	2	65	8.7	1.4		20.3	
Moderate	4	464	17.4	9.9		19.5	
Middle	5	617	21.7	13.2		24.1	
Upper	12	3,532	52.2	75.5		36.1	
Unknown	0	0	0.0	0.0		0.0	
Home Purchase Loans							
Low	1	35	11.1	2.6		20.3	
Moderate	3	314	33.3	23.1		19.5	
Middle	1	196	11.1	14.4		24.1	
Upper	4	817	44.4	60.0		36.1	
Unknown	0	0	0.0	0.0		0.0	
Home Refinance Loans							
Low	0	0	0.0	0.0		20.3	
Moderate	1	150	11.1	7.0		19.5	
Middle	3	381	33.3	17.7		24.1	
Upper	5	1,624	55.6	75.4		36.1	
Unknown	0	0	0.0	0.0		0.0	
Home Improvement Loans							
Low	1	30	33.3	21.3		20.3	
Moderate	0	0	0.0	0.0		19.5	
Middle	1	40	33.3	28.4		24.1	
Upper	1	71	33.3	50.4		36.1	
Unknown	0	0	0.0	0.0		0.0	
Multifamily Loans							
Low	0	0	0.0	0.0		20.3	
Moderate	0	0	0.0	0.0		19.5	
Middle	0	0	0.0	0.0		24.1	
Upper	0	0	0.0	0.0		36.1	
Unknown	0	0	0.0	0.0		0.0	

TABLE D-109.2
DISTRIBUTION OF 2019 HOME MORTGAGE LENDING
BY BORROWER INCOME LEVEL
TANEY COUNTY AA

Borrower Income Level	Bank Loans				Aggregate HMDA Data		Families by Family Income %
	#	\$(000)	#%	\$%	#%	\$%	
Other Purpose LOC							
Low	0	0	0.0	0.0		20.3	
Moderate	0	0	0.0	0.0		19.5	
Middle	0	0	0.0	0.0		24.1	
Upper	2	1,020	100.0	100.0		36.1	
Unknown	0	0	0.0	0.0		0.0	
Other Purpose Closed/Exempt							
Low	0	0	0.0	0.0		20.3	
Moderate	0	0	0.0	0.0		19.5	
Middle	0	0	0.0	0.0		24.1	
Upper	0	0	0.0	0.0		36.1	
Unknown	0	0	0.0	0.0		0.0	
Purpose Not Applicable							
Low	0	0	0.0	0.0		20.3	
Moderate	0	0	0.0	0.0		19.5	
Middle	0	0	0.0	0.0		24.1	
Upper	0	0	0.0	0.0		36.1	
Unknown	0	0	0.0	0.0		0.0	

TABLE D-110
DISTRIBUTION OF 2019 SMALL BUSINESS AND SMALL FARM LENDING
BY REVENUE SIZE OF BUSINESSES AND FARMS
TANEY COUNTY AA

Business Revenue By Size	Small Business Loans				Aggregate CRA Data		% of Businesses by Revenue
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	7	469	58.3	29.6	Not Reported		92.6
Over \$1MM	3	368	25.0	23.2			6.7
Unknown	2	749	16.7	47.2			0.7
Farm Revenue By Size	Small Farm Loans				Aggregate CRA Data		% of Farms by Revenue
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	0	0	0.0	0.0	Not Reported		100.0
Over \$1MM	0	0	0.0	0.0			0.0
Unknown	0	0	0.0	0.0			0.0

A. Lawrence MSA AA

TABLE D-111 2018 LAWRENCE MSA AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	2	9.1	441	1.9	160	36.3	4,537	19.1
Moderate	7	31.8	6,694	28.1	760	11.4	4,666	19.6
Middle	8	36.4	8,410	35.3	604	7.2	4,904	20.6
Upper	5	22.7	8,249	34.7	398	4.8	9,687	40.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	22	100.0	23,794	100.0	1,922	8.1	23,794	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	3,024	306	1.3	10.1	2,350	77.7	368	12.2
Moderate	16,053	5,804	25.4	36.2	8,581	53.5	1,668	10.4
Middle	15,114	8,413	36.9	55.7	5,397	35.7	1,304	8.6
Upper	13,621	8,283	36.3	60.8	4,595	33.7	743	5.5
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	47,812	22,806	100.0	47.7	20,923	43.8	4,083	8.5
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	271	5.9	244	5.8	26	7.0	1	2.5
Moderate	1,462	31.9	1,299	31.1	152	40.8	11	27.5
Middle	1,537	33.5	1,407	33.7	111	29.8	19	47.5
Upper	1,317	28.7	1,224	29.3	84	22.5	9	22.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	4,587	100.0	4,174	100.0	373	100.0	40	100.0
Percentage of Total Businesses:				91.0		8.1		0.9
	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	22	15.3	21	14.7	1	100.0	0	0.0
Middle	86	59.7	86	60.1	0	0.0	0	0.0
Upper	36	25.0	36	25.2	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	144	100.0	143	100.0	1	100.0	0	0.0
Percentage of Total Farms:				99.3		0.7		0.0

**TABLE D-112.1
DISTRIBUTION OF 2018 HOME MORTGAGE LENDING
BY INCOME LEVEL OF GEOGRAPHY
LAWRENCE MSA AA**

Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	0	0	0.0	0.0	2.4	2.5	1.3
Moderate	17	1,525	25.4	16.0	24.1	22.0	25.4
Middle	14	2,531	20.9	26.6	33.8	26.8	36.9
Upper	36	5,467	53.7	57.4	39.8	48.7	36.3
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Purchase Loans							
Low	0	0	0.0	0.0	1.6	1.7	1.3
Moderate	6	708	23.1	13.2	23.9	17.9	25.4
Middle	3	566	11.5	10.6	31.9	30.2	36.9
Upper	17	4,077	65.4	76.2	42.6	50.2	36.3
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Refinance Loans							
Low	0	0	0.0	0.0	2.8	3.3	1.3
Moderate	4	616	20.0	19.6	24.5	19.6	25.4
Middle	7	1,557	35.0	49.5	37.6	37.5	36.9
Upper	9	974	45.0	31.0	35.2	39.6	36.3
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Improvement Loans							
Low	0	0	0.0	0.0	5.3	7.5	1.3
Moderate	3	125	23.1	19.2	20.4	20.0	25.4
Middle	2	143	15.4	21.9	34.2	27.1	36.9
Upper	8	384	61.5	58.9	40.1	45.4	36.3
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Multifamily Loans							% of Multifamily Units
Low	0	0	0.0	0.0	26.8	3.7	13.1
Moderate	0	0	0.0	0.0	29.3	34.6	42.9
Middle	0	0	0.0	0.0	22.0	5.5	23.0
Upper	0	0	0.0	0.0	22.0	56.1	20.9
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0

TABLE D-112.2 DISTRIBUTION OF 2018 HOME MORTGAGE LENDING BY INCOME LEVEL OF GEOGRAPHY LAWRENCE MSA AA							
Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
Other Purpose LOC							
Low	0	0	0.0	0.0	0.0	0.0	1.3
Moderate	1	15	100.0	100.0	25.9	15.9	25.4
Middle	0	0	0.0	0.0	42.0	31.0	36.9
Upper	0	0	0.0	0.0	32.1	53.2	36.3
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Other Purpose Closed/Exempt							
Low	0	0	0.0	0.0	3.0	7.9	1.3
Moderate	3	61	42.9	17.0	20.9	32.1	25.4
Middle	2	265	28.6	74.0	32.8	28.3	36.9
Upper	2	32	28.6	8.9	43.3	31.8	36.3
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Purpose Not Applicable							
Low	0	0	0.0	0.0	0.0	0.0	1.3
Moderate	0	0	0.0	0.0	29.5	27.7	25.4
Middle	0	0	0.0	0.0	37.7	46.1	36.9
Upper	0	0	0.0	0.0	32.8	26.2	36.3
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0

TABLE D-113
DISTRIBUTION OF 2018 SMALL BUSINESS AND SMALL FARM LENDING
BY INCOME LEVEL OF GEOGRAPHY
LAWRENCE MSA AA

Census Tract Income Level	Small Business Loans				Aggregate CRA Data		% of Businesses
	#	\$(000)	#%	\$%	#%	\$%	
Low	0	0	0.0	0.0	3.9	3.5	5.9
Moderate	7	1,777	21.2	39.9	32.2	32.4	31.9
Middle	19	2,228	57.6	50.0	31.9	32.3	33.5
Upper	7	450	21.2	10.1	30.5	31.5	28.7
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	1.6	0.3	0.0
Census Tract Income Level	Small Farm Loans				Aggregate CRA Data		% of Farms
	#	\$(000)	#%	\$%	#%	\$%	
Low	0	0	0.0	0.0	2.4	0.5	0.0
Moderate	0	0	0.0	0.0	11.9	3.0	15.3
Middle	0	0	0.0	0.0	42.9	48.8	59.7
Upper	1	145	100.0	100.0	33.3	45.2	25.0
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	9.5	2.6	0.0

TABLE D-114.1 DISTRIBUTION OF 2018 HOME MORTGAGE LENDING BY BORROWER INCOME LEVEL LAWRENCE MSA AA							
Borrower Income Level	Bank Loans				Aggregate HMDA Data		Families by Family Income %
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	5	348	7.5	3.7	10.4	5.0	19.1
Moderate	8	710	11.9	7.5	20.8	13.3	19.6
Middle	16	1,901	23.9	20.0	22.8	18.1	20.6
Upper	35	6,409	52.2	67.3	32.4	33.7	40.7
Unknown	3	155	4.5	1.6	13.5	29.8	0.0
Home Purchase Loans							
Low	2	205	7.7	3.8	10.6	6.5	19.1
Moderate	2	302	7.7	5.6	22.6	18.0	19.6
Middle	7	1,130	26.9	21.1	23.3	23.7	20.6
Upper	15	3,714	57.7	69.4	32.3	41.5	40.7
Unknown	0	0	0.0	0.0	11.2	10.4	0.0
Home Refinance Loans							
Low	1	72	5.0	2.3	10.7	5.9	19.1
Moderate	2	311	10.0	9.9	20.0	15.3	19.6
Middle	5	673	25.0	21.4	24.2	22.1	20.6
Upper	10	1,964	50.0	62.4	33.5	44.7	40.7
Unknown	2	127	10.0	4.0	11.6	12.0	0.0
Home Improvement Loans							
Low	1	50	7.7	7.7	13.2	12.5	19.1
Moderate	1	50	7.7	7.7	15.8	12.6	19.6
Middle	3	73	23.1	11.2	19.1	12.8	20.6
Upper	7	451	53.8	69.2	41.4	45.5	40.7
Unknown	1	28	7.7	4.3	10.5	16.7	0.0
Multifamily Loans							
Low	0	0	0.0	0.0	0.0	0.0	19.1
Moderate	0	0	0.0	0.0	0.0	0.0	19.6
Middle	0	0	0.0	0.0	0.0	0.0	20.6
Upper	0	0	0.0	0.0	7.3	1.6	40.7
Unknown	0	0	0.0	0.0	92.7	98.4	0.0

TABLE D-114.2
DISTRIBUTION OF 2018 HOME MORTGAGE LENDING
BY BORROWER INCOME LEVEL
LAWRENCE MSA AA

Borrower Income Level	Bank Loans				Aggregate HMDA Data		Families by Family Income %
	#	\$(000)	#%	\$%	#%	\$%	
Other Purpose LOC							
Low	0	0	0.0	0.0	7.4	6.3	19.1
Moderate	0	0	0.0	0.0	18.5	8.4	19.6
Middle	0	0	0.0	0.0	30.9	24.1	20.6
Upper	1	15	100.0	100.0	38.3	57.3	40.7
Unknown	0	0	0.0	0.0	4.9	4.0	0.0
Other Purpose Closed/Exempt							
Low	1	21	14.3	5.9	11.9	6.3	19.1
Moderate	3	47	42.9	13.1	23.9	15.7	19.6
Middle	1	25	14.3	7.0	22.4	21.1	20.6
Upper	2	265	28.6	74.0	35.8	36.6	40.7
Unknown	0	0	0.0	0.0	6.0	20.4	0.0
Purpose Not Applicable							
Low	0	0	0.0	0.0	0.0	0.0	19.1
Moderate	0	0	0.0	0.0	0.0	0.0	19.6
Middle	0	0	0.0	0.0	0.0	0.0	20.6
Upper	0	0	0.0	0.0	7.3	1.6	40.7
Unknown	0	0	0.0	0.0	92.7	98.4	0.0

TABLE D-115
DISTRIBUTION OF 2018 SMALL BUSINESS AND SMALL FARM LENDING
BY REVENUE SIZE OF BUSINESSES AND FARMS
LAWRENCE MSA AA

Business Revenue By Size	Small Business Loans				Aggregate CRA Data		% of Businesses by Revenue
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	19	2,590	57.6	58.1	49.2	46.3	91.0
Over \$1MM	10	1,731	30.3	38.9	Not Reported		8.1
Unknown	4	134	12.1	3.0			0.9
Farm Revenue By Size	Small Farm Loans				Aggregate CRA Data		% of Farms by Revenue
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	1	145	100.0	100.0	35.7	61.4	99.3
Over \$1MM	0	0	0.0	0.0	Not Reported		0.7
Unknown	0	0	0.0	0.0			0.0

TABLE D-116 2019 LAWRENCE MSA AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	2	9.1	441	1.9	160	36.3	4,537	19.1
Moderate	7	31.8	6,694	28.1	760	11.4	4,666	19.6
Middle	8	36.4	8,410	35.3	604	7.2	4,904	20.6
Upper	5	22.7	8,249	34.7	398	4.8	9,687	40.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	22	100.0	23,794	100.0	1,922	8.1	23,794	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	3,024	306	1.3	10.1	2,350	77.7	368	12.2
Moderate	16,053	5,804	25.4	36.2	8,581	53.5	1,668	10.4
Middle	15,114	8,413	36.9	55.7	5,397	35.7	1,304	8.6
Upper	13,621	8,283	36.3	60.8	4,595	33.7	743	5.5
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	47,812	22,806	100.0	47.7	20,923	43.8	4,083	8.5
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	271	5.9	244	5.9	27	7.4	0	0.0
Moderate	1,484	32.5	1,328	31.9	146	40.2	10	26.3
Middle	1,511	33.1	1,383	33.3	108	29.8	20	52.6
Upper	1,294	28.4	1,204	28.9	82	22.6	8	21.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	4,560	100.0	4,159	100.0	363	100.0	38	100.0
Percentage of Total Businesses:				91.2		8.0		0.8
	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	25	18.1	24	17.5	1	100.0	0	0.0
Middle	80	58.0	80	58.4	0	0.0	0	0.0
Upper	33	23.9	33	24.1	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	138	100.0	137	100.0	1	100.0	0	0.0
Percentage of Total Farms:				99.3		0.7		0.0

TABLE D-117.1 DISTRIBUTION OF 2019 HOME MORTGAGE LENDING BY INCOME LEVEL OF GEOGRAPHY LAWRENCE MSA AA							
Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	0	0	0.0	0.0		1.3	
Moderate	8	808	12.3	6.7		25.4	
Middle	22	3,944	33.8	32.9		36.9	
Upper	35	7,235	53.8	60.4		36.3	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	
Home Purchase Loans							
Low	0	0	0.0	0.0		1.3	
Moderate	4	638	16.0	9.8		25.4	
Middle	8	1,364	32.0	21.0		36.9	
Upper	13	4,480	52.0	69.1		36.3	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	
Home Refinance Loans							
Low	0	0	0.0	0.0		1.3	
Moderate	1	75	5.6	2.1		25.4	
Middle	11	2,520	61.1	70.1		36.9	
Upper	6	999	33.3	27.8		36.3	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	
Home Improvement Loans							
Low	0	0	0.0	0.0		1.3	
Moderate	3	95	25.0	21.1		25.4	
Middle	2	40	16.7	8.9		36.9	
Upper	7	315	58.3	70.0		36.3	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	
Multifamily Loans						% of Multifamily Units	
Low	0	0	0.0	0.0		13.1	
Moderate	0	0	0.0	0.0		42.9	
Middle	0	0	0.0	0.0		23.0	
Upper	0	0	0.0	0.0		20.9	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	

TABLE D-117.2 DISTRIBUTION OF 2019 HOME MORTGAGE LENDING BY INCOME LEVEL OF GEOGRAPHY LAWRENCE MSA AA							
Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
Other Purpose LOC							
Low	0	0	0.0	0.0		1.3	
Moderate	0	0	0.0	0.0		25.4	
Middle	0	0	0.0	0.0		36.9	
Upper	6	1,136	100.0	100.0		36.3	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	
Other Purpose Closed/Exempt							
Low	0	0	0.0	0.0		1.3	
Moderate	0	0	0.0	0.0		25.4	
Middle	1	20	25.0	6.2		36.9	
Upper	3	305	75.0	93.8		36.3	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	
Purpose Not Applicable							
Low	0	0	0.0	0.0		1.3	
Moderate	0	0	0.0	0.0		25.4	
Middle	0	0	0.0	0.0		36.9	
Upper	0	0	0.0	0.0		36.3	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	

**TABLE D-118
DISTRIBUTION OF 2019 SMALL BUSINESS AND SMALL FARM LENDING
BY INCOME LEVEL OF GEOGRAPHY
LAWRENCE MSA AA**

Census Tract Income Level	Small Business Loans				Aggregate CRA Data		% of Businesses
	#	\$(000)	#%	\$%	#%	\$%	
Low	0	0	0.0	0.0			5.9
Moderate	9	1,296	27.3	22.2			32.5
Middle	16	2,995	48.5	51.3			33.1
Upper	8	1,544	24.2	26.5			28.4
Unknown	0	0	0.0	0.0			0.0
Not Reported	0	0	0.0	0.0			0.0
Census Tract Income Level	Small Farm Loans				Aggregate CRA Data		% of Farms
	#	\$(000)	#%	\$%	#%	\$%	
Low	0	0	0.0	0.0			0.0
Moderate	0	0	0.0	0.0			18.1
Middle	0	0	0.0	0.0			58.0
Upper	1	145	100.0	100.0			23.9
Unknown	0	0	0.0	0.0			0.0
Not Reported	0	0	0.0	0.0			0.0

TABLE D-119.1 DISTRIBUTION OF 2019 HOME MORTGAGE LENDING BY BORROWER INCOME LEVEL LAWRENCE MSA AA							
Borrower Income Level	Bank Loans				Aggregate HMDA Data		Families by Family Income %
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	1	190	1.5	1.6		19.1	
Moderate	11	1,354	16.9	11.3		19.6	
Middle	14	1,970	21.5	16.4		20.6	
Upper	38	8,300	58.5	69.2		40.7	
Unknown	1	173	1.5	1.4		0.0	
Home Purchase Loans							
Low	0	0	0.0	0.0		19.1	
Moderate	5	886	20.0	13.7		19.6	
Middle	8	1,461	32.0	22.5		20.6	
Upper	12	4,135	48.0	63.8		40.7	
Unknown	0	0	0.0	0.0		0.0	
Home Refinance Loans							
Low	1	190	5.6	5.3		19.1	
Moderate	4	428	22.2	11.9		19.6	
Middle	3	439	16.7	12.2		20.6	
Upper	9	2,364	50.0	65.8		40.7	
Unknown	1	173	5.6	4.8		0.0	
Home Improvement Loans							
Low	0	0	0.0	0.0		19.1	
Moderate	2	40	16.7	8.9		19.6	
Middle	3	70	25.0	15.6		20.6	
Upper	7	340	58.3	75.6		40.7	
Unknown	0	0	0.0	0.0		0.0	
Multifamily Loans							
Low	0	0	0.0	0.0		19.1	
Moderate	0	0	0.0	0.0		19.6	
Middle	0	0	0.0	0.0		20.6	
Upper	0	0	0.0	0.0		40.7	
Unknown	0	0	0.0	0.0		0.0	

TABLE D-119.2 DISTRIBUTION OF 2019 HOME MORTGAGE LENDING BY BORROWER INCOME LEVEL LAWRENCE MSA AA							
Borrower Income Level	Bank Loans				Aggregate HMDA Data		Families by Family Income %
	#	\$(000)	#%	\$%	#%	\$%	
Other Purpose LOC							
Low	0	0	0.0	0.0			19.1
Moderate	0	0	0.0	0.0			19.6
Middle	0	0	0.0	0.0			20.6
Upper	6	1,136	100.0	100.0			40.7
Unknown	0	0	0.0	0.0			0.0
Other Purpose Closed/Exempt							
Low	0	0	0.0	0.0			19.1
Moderate	0	0	0.0	0.0			19.6
Middle	0	0	0.0	0.0			20.6
Upper	4	325	100.0	100.0			40.7
Unknown	0	0	0.0	0.0			0.0
Purpose Not Applicable							
Low	0	0	0.0	0.0			19.1
Moderate	0	0	0.0	0.0			19.6
Middle	0	0	0.0	0.0			20.6
Upper	0	0	0.0	0.0			40.7
Unknown	0	0	0.0	0.0			0.0

TABLE D-120 DISTRIBUTION OF 2019 SMALL BUSINESS AND SMALL FARM LENDING BY REVENUE SIZE OF BUSINESSES AND FARMS LAWRENCE MSA AA							
Business Revenue By Size	Small Business Loans				Aggregate CRA Data		% of Businesses by Revenue
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	11	2,121	33.3	36.3	Not Reported		91.2
Over \$1MM	18	3,596	54.5	61.6			8.0
Unknown	4	118	12.1	2.0			0.8
Farm Revenue By Size	Small Farm Loans				Aggregate CRA Data		% of Farms by Revenue
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	1	145	100.0	100.0	Not Reported		99.3
Over \$1MM	0	0	0.0	0.0			0.7
Unknown	0	0	0.0	0.0			0.0

A. Manhattan Metropolitan AA

TABLE D-121 2018 MANHATTAN METROPOLITAN AA 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	4,107	20.5
Moderate	3	16.7	2,221	11.1	253	11.4	3,577	17.9
Middle	11	61.1	14,184	70.8	984	6.9	4,240	21.2
Upper	2	11.1	3,473	17.3	64	1.8	8,110	40.5
Unknown	2	11.1	156	0.8	37	23.7	0	0.0
Total AA	18	100.0	20,034	100.0	1,338	6.7	20,034	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	5,191	647	3.7	12.5	3,965	76.4	579	11.2
Middle	27,424	13,918	79.8	50.8	10,840	39.5	2,666	9.7
Upper	5,340	2,807	16.1	52.6	2,008	37.6	525	9.8
Unknown	520	73	0.4	14.0	401	77.1	46	8.8
Total AA	38,475	17,445	100.0	45.3	17,214	44.7	3,816	9.9
	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	393	11.7	342	11.4	49	15.2	2	5.0
Middle	2,555	75.9	2,270	75.6	251	78.0	34	85.0
Upper	394	11.7	370	12.3	20	6.2	4	10.0
Unknown	24	0.7	22	0.7	2	0.6	0	0.0
Total AA	3,366	100.0	3,004	100.0	322	100.0	40	100.0
Percentage of Total Businesses:				89.2		9.6		1.2
	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	1	0.5	1	0.5	0	0.0	0	0.0
Middle	214	96.8	210	96.8	4	100.0	0	0.0
Upper	6	2.7	6	2.8	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	221	100.0	217	100.0	4	100.0	0	0.0
Percentage of Total Farms:				98.2		1.8		0.0

TABLE D-122.1 DISTRIBUTION OF 2018 HOME MORTGAGE LENDING BY INCOME LEVEL OF GEOGRAPHY MANHATTAN METROPOLITAN AA							
Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	3	341	5.8	4.2	5.9	6.1	3.7
Middle	31	4,790	59.6	59.5	73.2	69.0	79.8
Upper	17	2,883	32.7	35.8	20.1	24.5	16.1
Unknown	1	30	1.9	0.4	0.8	0.4	0.4
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Purchase Loans							
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	1	176	4.8	4.4	5.3	4.1	3.7
Middle	14	2,737	66.7	68.0	71.4	66.8	79.8
Upper	6	1,114	28.6	27.7	22.7	28.7	16.1
Unknown	0	0	0.0	0.0	0.6	0.5	0.4
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Refinance Loans							
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	2	165	11.1	5.7	6.9	8.5	3.7
Middle	6	972	33.3	33.6	75.6	70.5	79.8
Upper	10	1,754	55.6	60.7	16.4	20.4	16.1
Unknown	0	0	0.0	0.0	1.1	0.6	0.4
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Improvement Loans							
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	0	0	0.0	0.0	3.1	1.8	3.7
Middle	7	192	87.5	86.5	87.7	90.5	79.8
Upper	0	0	0.0	0.0	7.7	7.0	16.1
Unknown	1	30	12.5	13.5	1.5	0.7	0.4
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
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	27.3	9.7	14.4
Middle	3	792	100.0	100.0	61.4	71.8	63.0
Upper	0	0	0.0	0.0	9.1	18.5	19.8
Unknown	0	0	0.0	0.0	2.3	0.1	2.8
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0

TABLE D-122.2 DISTRIBUTION OF 2018 HOME MORTGAGE LENDING BY INCOME LEVEL OF GEOGRAPHY MANHATTAN METROPOLITAN AA							
Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
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	3.7
Middle	1	97	50.0	86.6	93.3	98.5	79.8
Upper	1	15	50.0	13.4	6.7	1.5	16.1
Unknown	0	0	0.0	0.0	0.0	0.0	0.4
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
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	3.7
Middle	0	0	0.0	0.0	88.9	87.7	79.8
Upper	0	0	0.0	0.0	11.1	12.3	16.1
Unknown	0	0	0.0	0.0	0.0	0.0	0.4
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
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	3.7
Middle	0	0	0.0	0.0	82.9	80.0	79.8
Upper	0	0	0.0	0.0	17.1	20.0	16.1
Unknown	0	0	0.0	0.0	0.0	0.0	0.4
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0

**TABLE D-123
DISTRIBUTION OF 2018 SMALL BUSINESS AND SMALL FARM LENDING
BY INCOME LEVEL OF GEOGRAPHY
MANHATTAN METROPOLITAN AA**

Census Tract Income Level	Small Business Loans				Aggregate CRA Data		% of Businesses
	#	\$(000)	#%	\$%	#%	\$%	
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	8	645	17.0	10.4	13.3	17.1	11.7
Middle	32	4,589	68.1	74.1	69.4	66.6	75.9
Upper	7	956	14.9	15.4	15.5	14.7	11.7
Unknown	0	0	0.0	0.0	0.4	1.3	0.0
Not Reported	0	0	0.0	0.0	1.4	0.3	0.7
Census Tract Income Level	Small Farm Loans				Aggregate CRA Data		% of Farms
	#	\$(000)	#%	\$%	#%	\$%	
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	0	0	0.0	0.0	4.1	5.2	0.5
Middle	5	266	100.0	100.0	90.4	82.7	96.8
Upper	0	0	0.0	0.0	5.5	12.1	2.7
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0

TABLE D-124.1 DISTRIBUTION OF 2018 HOME MORTGAGE LENDING BY BORROWER INCOME LEVEL MANHATTAN METROPOLITAN AA							
Borrower Income Level	Bank Loans				Aggregate HMDA Data		Families by Family Income %
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	1	75	1.9	0.9	5.1	2.1	20.5
Moderate	4	540	7.7	6.7	14.8	9.0	17.9
Middle	7	930	13.5	11.6	20.4	15.5	21.2
Upper	30	4,411	57.7	54.8	39.2	37.5	40.5
Unknown	10	2,088	19.2	26.0	20.6	35.9	0.0
Home Purchase Loans							
Low	0	0	0.0	0.0	5.4	2.7	20.5
Moderate	1	174	4.8	4.3	15.8	11.8	17.9
Middle	5	850	23.8	21.1	22.8	21.4	21.2
Upper	11	2,203	52.4	54.7	39.2	46.6	40.5
Unknown	4	800	19.0	19.9	16.8	17.5	0.0
Home Refinance Loans							
Low	1	75	5.6	2.6	4.8	2.4	20.5
Moderate	2	339	11.1	11.7	14.6	10.8	17.9
Middle	0	0	0.0	0.0	17.7	15.9	21.2
Upper	12	1,981	66.7	68.5	41.1	47.7	40.5
Unknown	3	496	16.7	17.2	21.8	23.2	0.0
Home Improvement Loans							
Low	0	0	0.0	0.0	7.7	7.0	20.5
Moderate	1	27	12.5	12.2	12.3	10.9	17.9
Middle	2	80	25.0	36.0	12.3	8.6	21.2
Upper	5	115	62.5	51.8	53.8	55.9	40.5
Unknown	0	0	0.0	0.0	13.8	17.6	0.0
Multifamily Loans							
Low	0	0	0.0	0.0	0.0	0.0	20.5
Moderate	0	0	0.0	0.0	0.0	0.0	17.9
Middle	0	0	0.0	0.0	0.0	0.0	21.2
Upper	0	0	0.0	0.0	4.5	3.0	40.5
Unknown	3	792	100.0	100.0	95.5	97.0	0.0

TABLE D-124.2
DISTRIBUTION OF 2018 HOME MORTGAGE LENDING
BY BORROWER INCOME LEVEL
MANHATTAN METROPOLITAN AA

Borrower Income Level	Bank Loans				Aggregate HMDA Data		Families by Family Income %
	#	\$(000)	#%	\$%	#%	\$%	
Other Purpose LOC							
Low	0	0	0.0	0.0	6.7	2.4	20.5
Moderate	0	0	0.0	0.0	0.0	0.0	17.9
Middle	0	0	0.0	0.0	20.0	17.0	21.2
Upper	2	112	100.0	100.0	66.7	77.7	40.5
Unknown	0	0	0.0	0.0	6.7	2.9	0.0
Other Purpose Closed/Exempt							
Low	0	0	0.0	0.0	5.6	5.6	20.5
Moderate	0	0	0.0	0.0	11.1	3.0	17.9
Middle	0	0	0.0	0.0	27.8	16.2	21.2
Upper	0	0	0.0	0.0	50.0	66.3	40.5
Unknown	0	0	0.0	0.0	5.6	8.8	0.0
Purpose Not Applicable							
Low	0	0	0.0	0.0	0.0	0.0	20.5
Moderate	0	0	0.0	0.0	2.9	3.6	17.9
Middle	0	0	0.0	0.0	0.0	0.0	21.2
Upper	0	0	0.0	0.0	0.0	0.0	40.5
Unknown	0	0	0.0	0.0	97.1	96.4	0.0

TABLE D-125
DISTRIBUTION OF 2018 SMALL BUSINESS AND SMALL FARM LENDING
BY REVENUE SIZE OF BUSINESSES AND FARMS
MANHATTAN METROPOLITAN AA

Business Revenue By Size	Small Business Loans				Aggregate CRA Data		% of Businesses by Revenue
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	26	2,043	55.3	33.0	43.7	37.7	89.2
Over \$1MM	20	4,087	42.6	66.0	Not Reported		9.6
Unknown	1	60	2.1	1.0			1.2
Farm Revenue By Size	Small Farm Loans				Aggregate CRA Data		% of Farms by Revenue
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	5	266	100.0	100.0	30.1	50.4	98.2
Over \$1MM	0	0	0.0	0.0	Not Reported		1.8
Unknown	0	0	0.0	0.0			0.0

TABLE D-126
2019 MANHATTAN METROPOLITAN AA 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	3,438	17.2
Moderate	2	11.1	1,826	9.1	182	10.0	3,477	17.4
Middle	9	50.0	10,112	50.5	764	7.6	3,969	19.8
Upper	5	27.8	7,940	39.6	355	4.5	9,150	45.7
Unknown	2	11.1	156	0.8	37	23.7	0	0.0
Total AA	18	100.0	20,034	100.0	1,338	6.7	20,034	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	3,021	389	2.2	12.9	2,240	74.1	392	13.0
Middle	21,314	9,327	53.5	43.8	9,964	46.7	2,023	9.5
Upper	13,620	7,656	43.9	56.2	4,609	33.8	1,355	9.9
Unknown	520	73	0.4	14.0	401	77.1	46	8.8
Total AA	38,475	17,445	100.0	45.3	17,214	44.7	3,816	9.9
	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	354	10.5	309	10.2	41	12.9	4	9.1
Middle	1,763	52.2	1,561	51.7	178	55.8	24	54.5
Upper	1,239	36.7	1,125	37.3	98	30.7	16	36.4
Unknown	24	0.7	22	0.7	2	0.6	0	0.0
Total AA	3,380	100.0	3,017	100.0	319	100.0	44	100.0
Percentage of Total Businesses:				89.3		9.4		1.3
	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	108	51.4	106	51.2	2	66.7	0	0.0
Upper	102	48.6	101	48.8	1	33.3	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	210	100.0	207	100.0	3	100.0	0	0.0
Percentage of Total Farms:				98.6		1.4		0.0

TABLE D-127.1 DISTRIBUTION OF 2019 HOME MORTGAGE LENDING BY INCOME LEVEL OF GEOGRAPHY MANHATTAN METROPOLITAN AA							
Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	0	0	0.0	0.0		0.0	
Moderate	1	124	2.3	1.7		2.2	
Middle	15	1,802	34.9	24.1		53.5	
Upper	26	5,429	60.5	72.7		43.9	
Unknown	1	114	2.3	1.5		0.4	
Not Reported	0	0	0.0	0.0		0.0	
Home Purchase Loans							
Low	0	0	0.0	0.0		0.0	
Moderate	1	124	4.5	2.3		2.2	
Middle	9	1,611	40.9	30.2		53.5	
Upper	11	3,485	50.0	65.3		43.9	
Unknown	1	114	4.5	2.1		0.4	
Not Reported	0	0	0.0	0.0		0.0	
Home Refinance Loans							
Low	0	0	0.0	0.0		0.0	
Moderate	0	0	0.0	0.0		2.2	
Middle	3	89	30.0	6.7		53.5	
Upper	7	1,248	70.0	93.3		43.9	
Unknown	0	0	0.0	0.0		0.4	
Not Reported	0	0	0.0	0.0		0.0	
Home Improvement Loans							
Low	0	0	0.0	0.0		0.0	
Moderate	0	0	0.0	0.0		2.2	
Middle	2	85	33.3	31.5		53.5	
Upper	4	185	66.7	68.5		43.9	
Unknown	0	0	0.0	0.0		0.4	
Not Reported	0	0	0.0	0.0		0.0	
Multifamily Loans						% of Multifamily Units	
Low	0	0	0.0	0.0		0.0	
Moderate	0	0	0.0	0.0		4.3	
Middle	0	0	0.0	0.0		51.8	
Upper	1	200	100.0	100.0		41.0	
Unknown	0	0	0.0	0.0		2.8	
Not Reported	0	0	0.0	0.0		0.0	

TABLE D-127.2 DISTRIBUTION OF 2019 HOME MORTGAGE LENDING BY INCOME LEVEL OF GEOGRAPHY MANHATTAN METROPOLITAN AA							
Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
Other Purpose LOC							
Low	0	0	0.0	0.0		0.0	
Moderate	0	0	0.0	0.0		2.2	
Middle	1	17	33.3	6.3		53.5	
Upper	2	254	66.7	93.7		43.9	
Unknown	0	0	0.0	0.0		0.4	
Not Reported	0	0	0.0	0.0		0.0	
Other Purpose Closed/Exempt							
Low	0	0	0.0	0.0		0.0	
Moderate	0	0	0.0	0.0		2.2	
Middle	0	0	0.0	0.0		53.5	
Upper	1	57	100.0	100.0		43.9	
Unknown	0	0	0.0	0.0		0.4	
Not Reported	0	0	0.0	0.0		0.0	
Purpose Not Applicable							
Low	0	0	0.0	0.0		0.0	
Moderate	0	0	0.0	0.0		2.2	
Middle	0	0	0.0	0.0		53.5	
Upper	0	0	0.0	0.0		43.9	
Unknown	0	0	0.0	0.0		0.4	
Not Reported	0	0	0.0	0.0		0.0	

TABLE D-128
DISTRIBUTION OF 2019 SMALL BUSINESS AND SMALL FARM LENDING
BY INCOME LEVEL OF GEOGRAPHY
MANHATTAN METROPOLITAN AA

Census Tract Income Level	Small Business Loans				Aggregate CRA Data		% of Businesses
	#	\$(000)	#%	\$%	#%	\$%	
Low	0	0	0.0	0.0			0.0
Moderate	9	1,014	16.4	18.6			10.5
Middle	25	2,480	45.5	45.6			52.2
Upper	21	1,950	38.2	35.8			36.7
Unknown	0	0	0.0	0.0			0.0
Not Reported	0	0	0.0	0.0			0.7
Census Tract Income Level	Small Farm Loans				Aggregate CRA Data		% of Farms
	#	\$(000)	#%	\$%	#%	\$%	
Low	0	0	0.0	0.0			0.0
Moderate	0	0	0.0	0.0			0.0
Middle	3	242	100.0	100.0			51.4
Upper	0	0	0.0	0.0			48.6
Unknown	0	0	0.0	0.0			0.0
Not Reported	0	0	0.0	0.0			0.0

TABLE D-129.1 DISTRIBUTION OF 2019 HOME MORTGAGE LENDING BY BORROWER INCOME LEVEL MANHATTAN METROPOLITAN AA							
Borrower Income Level	Bank Loans				Aggregate HMDA Data		Families by Family Income %
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	0	0	0.0	0.0		17.2	
Moderate	5	386	11.6	5.2		17.4	
Middle	5	697	11.6	9.3		19.8	
Upper	25	4,934	58.1	66.1		45.7	
Unknown	8	1,452	18.6	19.4		0.0	
Home Purchase Loans							
Low	0	0	0.0	0.0		17.2	
Moderate	2	297	9.1	5.6		17.4	
Middle	2	273	9.1	5.1		19.8	
Upper	13	3,788	59.1	71.0		45.7	
Unknown	5	976	22.7	18.3		0.0	
Home Refinance Loans							
Low	0	0	0.0	0.0		17.2	
Moderate	1	18	10.0	1.3		17.4	
Middle	2	410	20.0	30.7		19.8	
Upper	5	633	50.0	47.3		45.7	
Unknown	2	276	20.0	20.6		0.0	
Home Improvement Loans							
Low	0	0	0.0	0.0		17.2	
Moderate	0	0	0.0	0.0		17.4	
Middle	1	14	16.7	5.2		19.8	
Upper	5	256	83.3	94.8		45.7	
Unknown	0	0	0.0	0.0		0.0	
Multifamily Loans							
Low	0	0	0.0	0.0		17.2	
Moderate	0	0	0.0	0.0		17.4	
Middle	0	0	0.0	0.0		19.8	
Upper	0	0	0.0	0.0		45.7	
Unknown	1	200	100.0	100.0		0.0	

TABLE D-129.2 DISTRIBUTION OF 2019 HOME MORTGAGE LENDING BY BORROWER INCOME LEVEL MANHATTAN METROPOLITAN AA							
Borrower Income Level	Bank Loans				Aggregate HMDA Data		Families by Family Income %
	#	\$(000)	#%	\$%	#%	\$%	
Other Purpose LOC							
Low	0	0	0.0	0.0		17.2	
Moderate	2	71	66.7	26.2		17.4	
Middle	0	0	0.0	0.0		19.8	
Upper	1	200	33.3	73.8		45.7	
Unknown	0	0	0.0	0.0		0.0	
Other Purpose Closed/Exempt							
Low	0	0	0.0	0.0		17.2	
Moderate	0	0	0.0	0.0		17.4	
Middle	0	0	0.0	0.0		19.8	
Upper	1	57	100.0	100.0		45.7	
Unknown	0	0	0.0	0.0		0.0	
Purpose Not Applicable							
Low	0	0	0.0	0.0		17.2	
Moderate	0	0	0.0	0.0		17.4	
Middle	0	0	0.0	0.0		19.8	
Upper	0	0	0.0	0.0		45.7	
Unknown	0	0	0.0	0.0		0.0	

TABLE D-130 DISTRIBUTION OF 2019 SMALL BUSINESS AND SMALL FARM LENDING BY REVENUE SIZE OF BUSINESSES AND FARMS MANHATTAN METROPOLITAN AA							
Business Revenue By Size	Small Business Loans				Aggregate CRA Data		% of Businesses by Revenue
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	28	2,112	50.9	38.8	Not Reported		89.3
Over \$1MM	25	3,206	45.5	58.9			9.4
Unknown	2	126	3.6	2.3			1.3
Farm Revenue By Size	Small Farm Loans				Aggregate CRA Data		% of Farms by Revenue
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	3	242	100.0	100.0	Not Reported		98.6
Over \$1MM	0	0	0.0	0.0			1.4
Unknown	0	0	0.0	0.0			0.0

B. Ellis County AA

TABLE D-131 2018 ELLIS COUNTY AA 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	1,131	17.4
Moderate	0	0.0	0	0.0	0	0.0	975	15.0
Middle	4	66.7	3,985	61.2	325	8.2	1,296	19.9
Upper	2	33.3	2,524	38.8	134	5.3	3,107	47.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	6	100.0	6,509	100.0	459	7.1	6,509	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	8,105	4,456	59.2	55.0	2,978	36.7	671	8.3
Upper	4,891	3,075	40.8	62.9	1,338	27.4	478	9.8
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	12,996	7,531	100.0	57.9	4,316	33.2	1,149	8.8
	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	1,067	69.7	939	68.1	117	85.4	11	73.3
Upper	463	30.3	439	31.9	20	14.6	4	26.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,530	100.0	1,378	100.0	137	100.0	15	100.0
Percentage of Total Businesses:				90.1		9.0		1.0
	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	67	54.0	66	53.7	1	100.0	0	0.0
Upper	57	46.0	57	46.3	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	124	100.0	123	100.0	1	100.0	0	0.0
Percentage of Total Farms:				99.2		0.8		0.0

**TABLE D-132.1
DISTRIBUTION OF 2018 HOME MORTGAGE LENDING
BY INCOME LEVEL OF GEOGRAPHY
ELLIS COUNTY AA**

Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage 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	17	983	53.1	31.3	52.8	43.9	59.2
Upper	15	2,159	46.9	68.7	47.0	55.7	40.8
Unknown	0	0	0.0	0.0	0.3	0.5	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
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	2	192	18.2	14.1	50.6	45.1	59.2
Upper	9	1,168	81.8	85.9	49.4	54.9	40.8
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Refinance 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	377	61.5	27.8	55.6	43.7	59.2
Upper	5	981	38.5	72.2	43.4	54.0	40.8
Unknown	0	0	0.0	0.0	1.0	2.3	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Improvement 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	1	130	50.0	92.9	28.6	37.8	59.2
Upper	1	10	50.0	7.1	71.4	62.2	40.8
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
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	32.4
Middle	1	97	100.0	100.0	72.7	30.0	34.8
Upper	0	0	0.0	0.0	27.3	70.0	32.9
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0

TABLE D-132.2 DISTRIBUTION OF 2018 HOME MORTGAGE LENDING BY INCOME LEVEL OF GEOGRAPHY ELLIS COUNTY AA							
Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
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	4	175	100.0	100.0	61.5	53.1	59.2
Upper	0	0	0.0	0.0	38.5	46.9	40.8
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
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	12	100.0	100.0	66.7	62.9	59.2
Upper	0	0	0.0	0.0	33.3	37.1	40.8
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
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	0.0	0.0	75.0	49.5	59.2
Upper	0	0	0.0	0.0	25.0	50.5	40.8
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0

**TABLE D-133
DISTRIBUTION OF 2018 SMALL BUSINESS AND SMALL FARM LENDING
BY INCOME LEVEL OF GEOGRAPHY
ELLIS COUNTY AA**

Census Tract Income Level	Small Business Loans				Aggregate CRA Data		% of Businesses
	#	\$(000)	#%	\$%	#%	\$%	
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	71	7,970	69.6	75.3	64.5	71.0	69.7
Upper	31	2,614	30.4	24.7	35.1	29.0	30.3
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.4	0.1	0.0
Census Tract Income Level	Small Farm Loans				Aggregate CRA Data		% of Farms
	#	\$(000)	#%	\$%	#%	\$%	
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	36	3,474	81.8	67.7	65.4	67.7	54.0
Upper	8	1,661	18.2	32.3	34.6	32.3	46.0
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0

**TABLE D-134.1
DISTRIBUTION OF 2018 HOME MORTGAGE LENDING
BY BORROWER INCOME LEVEL
ELLIS COUNTY AA**

Borrower Income Level	Bank Loans				Aggregate HMDA Data		Families by Family Income %
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	1	97	3.1	3.1	7.0	3.5	17.4
Moderate	3	209	9.4	6.7	20.4	14.5	15.0
Middle	10	717	31.3	22.8	23.4	21.7	19.9
Upper	13	1,740	40.6	55.4	34.4	40.9	47.7
Unknown	5	379	15.6	12.1	14.8	19.3	0.0
Home Purchase Loans							
Low	1	97	9.1	7.1	6.5	3.8	17.4
Moderate	1	148	9.1	10.9	21.1	16.1	15.0
Middle	5	385	45.5	28.3	26.8	25.7	19.9
Upper	4	730	36.4	53.7	33.7	43.4	47.7
Unknown	0	0	0.0	0.0	11.9	11.0	0.0
Home Refinance Loans							
Low	0	0	0.0	0.0	10.1	4.4	17.4
Moderate	1	51	7.7	3.8	21.2	15.9	15.0
Middle	4	202	30.8	14.9	17.2	15.7	19.9
Upper	5	843	38.5	62.1	39.4	49.2	47.7
Unknown	3	262	23.1	19.3	12.1	14.9	0.0
Home Improvement Loans							
Low	0	0	0.0	0.0	0.0	0.0	17.4
Moderate	0	0	0.0	0.0	0.0	0.0	15.0
Middle	1	130	50.0	92.9	42.9	48.9	19.9
Upper	1	10	50.0	7.1	57.1	51.1	47.7
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Multifamily Loans							
Low	0	0	0.0	0.0	0.0	0.0	17.4
Moderate	0	0	0.0	0.0	0.0	0.0	15.0
Middle	0	0	0.0	0.0	0.0	0.0	19.9
Upper	0	0	0.0	0.0	0.0	0.0	47.7
Unknown	1	97	100.0	100.0	100.0	100.0	0.0

TABLE D-134.2
DISTRIBUTION OF 2018 HOME MORTGAGE LENDING
BY BORROWER INCOME LEVEL
ELLIS COUNTY AA

Borrower Income Level	Bank Loans				Aggregate HMDA Data		Families by Family Income %
	#	\$(000)	#%	\$%	#%	\$%	
Other Purpose LOC							
Low	0	0	0.0	0.0	7.7	4.5	17.4
Moderate	1	10	25.0	5.7	38.5	23.5	15.0
Middle	0	0	0.0	0.0	7.7	4.5	19.9
Upper	2	145	50.0	82.9	38.5	63.9	47.7
Unknown	1	20	25.0	11.4	7.7	3.6	0.0
Other Purpose Closed/Exempt							
Low	0	0	0.0	0.0	0.0	0.0	17.4
Moderate	0	0	0.0	0.0	0.0	0.0	15.0
Middle	0	0	0.0	0.0	66.7	94.9	19.9
Upper	1	12	100.0	100.0	33.3	5.1	47.7
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Purpose Not Applicable							
Low	0	0	0.0	0.0	0.0	0.0	17.4
Moderate	0	0	0.0	0.0	0.0	0.0	15.0
Middle	0	0	0.0	0.0	0.0	0.0	19.9
Upper	0	0	0.0	0.0	0.0	0.0	47.7
Unknown	0	0	0.0	0.0	100.0	100.0	0.0

TABLE D-135
DISTRIBUTION OF 2018 SMALL BUSINESS AND SMALL FARM LENDING
BY REVENUE SIZE OF BUSINESSES AND FARMS
ELLIS COUNTY AA

Business Revenue By Size	Small Business Loans				Aggregate CRA Data		% of Businesses by Revenue
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	73	5,019	71.6	47.4	51.6	48.6	90.1
Over \$1MM	28	5,557	27.5	52.5	Not Reported		9.0
Unknown	1	8	1.0	0.1			1.0
Farm Revenue By Size	Small Farm Loans				Aggregate CRA Data		% of Farms by Revenue
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	44	5,135	100.0	100.0	65.4	83.0	99.2
Over \$1MM	0	0	0.0	0.0	Not Reported		0.8
Unknown	0	0	0.0	0.0			0.0

TABLE D-136 2019 ELLIS COUNTY AA 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	1,142	17.5
Moderate	1	16.7	861	13.2	152	17.7	984	15.1
Middle	3	50.0	3,124	48.0	173	5.5	1,303	20.0
Upper	2	33.3	2,524	38.8	134	5.3	3,080	47.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	6	100.0	6,509	100.0	459	7.1	6,509	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	2,875	905	12.0	31.5	1,689	58.7	281	9.8
Middle	5,230	3,551	47.2	67.9	1,289	24.6	390	7.5
Upper	4,891	3,075	40.8	62.9	1,338	27.4	478	9.8
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	12,996	7,531	100.0	57.9	4,316	33.2	1,149	8.8
	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	365	24.3	312	23.0	50	38.2	3	21.4
Middle	685	45.7	616	45.5	61	46.6	8	57.1
Upper	450	30.0	427	31.5	20	15.3	3	21.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,500	100.0	1,355	100.0	131	100.0	14	100.0
Percentage of Total Businesses:				90.3		8.7		0.9
	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	6	5.3	6	5.4	0	0.0	0	0.0
Middle	56	49.1	54	48.2	2	100.0	0	0.0
Upper	52	45.6	52	46.4	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	114	100.0	112	100.0	2	100.0	0	0.0
Percentage of Total Farms:				98.2		1.8		0.0

TABLE D-137.1 DISTRIBUTION OF 2019 HOME MORTGAGE LENDING BY INCOME LEVEL OF GEOGRAPHY ELLIS COUNTY AA							
Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	0	0	0.0	0.0		0.0	
Moderate	1	49	5.9	2.6		12.0	
Middle	7	569	41.2	29.7		47.2	
Upper	9	1,297	52.9	67.7		40.8	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	
Home Purchase Loans							
Low	0	0	0.0	0.0		0.0	
Moderate	1	49	11.1	4.0		12.0	
Middle	1	50	11.1	4.1		47.2	
Upper	7	1,120	77.8	91.9		40.8	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	
Home Refinance Loans							
Low	0	0	0.0	0.0		0.0	
Moderate	0	0	0.0	0.0		12.0	
Middle	5	509	83.3	88.8		47.2	
Upper	1	64	16.7	11.2		40.8	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	
Home Improvement Loans							
Low	0	0	0.0	0.0		0.0	
Moderate	0	0	0.0	0.0		12.0	
Middle	0	0	0.0	0.0		47.2	
Upper	0	0	0.0	0.0		40.8	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	
Multifamily Loans						% of Multifamily Units	
Low	0	0	0.0	0.0		0.0	
Moderate	0	0	0.0	0.0		32.4	
Middle	0	0	0.0	0.0		34.8	
Upper	0	0	0.0	0.0		32.9	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	

TABLE D-137.2 DISTRIBUTION OF 2019 HOME MORTGAGE LENDING BY INCOME LEVEL OF GEOGRAPHY ELLIS COUNTY AA							
Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
Other Purpose LOC							
Low	0	0	0.0	0.0		0.0	
Moderate	0	0	0.0	0.0		12.0	
Middle	1	10	50.0	8.1		47.2	
Upper	1	113	50.0	91.9		40.8	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	
Other Purpose Closed/Exempt							
Low	0	0	0.0	0.0		0.0	
Moderate	0	0	0.0	0.0		12.0	
Middle	0	0	0.0	0.0		47.2	
Upper	0	0	0.0	0.0		40.8	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	
Purpose Not Applicable							
Low	0	0	0.0	0.0		0.0	
Moderate	0	0	0.0	0.0		12.0	
Middle	0	0	0.0	0.0		47.2	
Upper	0	0	0.0	0.0		40.8	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	

TABLE D-138
DISTRIBUTION OF 2019 SMALL BUSINESS AND SMALL FARM LENDING
BY INCOME LEVEL OF GEOGRAPHY
ELLIS COUNTY AA

Census Tract Income Level	Small Business Loans				Aggregate CRA Data		% of Businesses
	#	\$(000)	#%	\$%	#%	\$%	
Low	0	0	0.0	0.0			0.0
Moderate	0	0	0.0	0.0			24.3
Middle	71	7,970	69.6	75.3			45.7
Upper	31	2,614	30.4	24.7			30.0
Unknown	0	0	0.0	0.0			0.0
Not Reported	0	0	0.0	0.0			0.0
Census Tract Income Level	Small Farm Loans				Aggregate CRA Data		% of Farms
	#	\$(000)	#%	\$%	#%	\$%	
Low	0	0	0.0	0.0			0.0
Moderate	0	0	0.0	0.0			5.3
Middle	36	3,474	81.8	67.7			49.1
Upper	8	1,661	18.2	32.3			45.6
Unknown	0	0	0.0	0.0			0.0
Not Reported	0	0	0.0	0.0			0.0

TABLE D-139.1 DISTRIBUTION OF 2019 HOME MORTGAGE LENDING BY BORROWER INCOME LEVEL ELLIS COUNTY AA							
Borrower Income Level	Bank Loans				Aggregate HMDA Data		Families by Family Income %
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	2	55	11.8	2.9		17.5	
Moderate	2	113	11.8	5.9		15.1	
Middle	3	232	17.6	12.1		20.0	
Upper	9	1,344	52.9	70.2		47.3	
Unknown	1	171	5.9	8.9		0.0	
Home Purchase Loans							
Low	0	0	0.0	0.0		17.5	
Moderate	1	49	11.1	4.0		15.1	
Middle	2	201	22.2	16.5		20.0	
Upper	6	969	66.7	79.5		47.3	
Unknown	0	0	0.0	0.0		0.0	
Home Refinance Loans							
Low	1	45	16.7	7.9		17.5	
Moderate	1	64	16.7	11.2		15.1	
Middle	1	31	16.7	5.4		20.0	
Upper	2	262	33.3	45.7		47.3	
Unknown	1	171	16.7	29.8		0.0	
Home Improvement Loans							
Low	0	0	0.0	0.0		17.5	
Moderate	0	0	0.0	0.0		15.1	
Middle	0	0	0.0	0.0		20.0	
Upper	0	0	0.0	0.0		47.3	
Unknown	0	0	0.0	0.0		0.0	
Multifamily Loans							
Low	0	0	0.0	0.0		17.5	
Moderate	0	0	0.0	0.0		15.1	
Middle	0	0	0.0	0.0		20.0	
Upper	0	0	0.0	0.0		47.3	
Unknown	0	0	0.0	0.0		0.0	

TABLE D-139.2
DISTRIBUTION OF 2019 HOME MORTGAGE LENDING
BY BORROWER INCOME LEVEL
ELLIS COUNTY AA

Borrower Income Level	Bank Loans				Aggregate HMDA Data		Families by Family Income %
	#	\$(000)	#%	\$%	#%	\$%	
Other Purpose LOC							
Low	1	10	50.0	8.1		17.5	
Moderate	0	0	0.0	0.0		15.1	
Middle	0	0	0.0	0.0		20.0	
Upper	1	113	50.0	91.9		47.3	
Unknown	0	0	0.0	0.0		0.0	
Other Purpose Closed/Exempt							
Low	0	0	0.0	0.0		17.5	
Moderate	0	0	0.0	0.0		15.1	
Middle	0	0	0.0	0.0		20.0	
Upper	0	0	0.0	0.0		47.3	
Unknown	0	0	0.0	0.0		0.0	
Purpose Not Applicable							
Low	0	0	0.0	0.0		17.5	
Moderate	0	0	0.0	0.0		15.1	
Middle	0	0	0.0	0.0		20.0	
Upper	0	0	0.0	0.0		47.3	
Unknown	0	0	0.0	0.0		0.0	

TABLE D-140
DISTRIBUTION OF 2019 SMALL BUSINESS AND SMALL FARM LENDING
BY REVENUE SIZE OF BUSINESSES AND FARMS
ELLIS COUNTY AA

Business Revenue By Size	Small Business Loans				Aggregate CRA Data		% of Businesses by Revenue
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	73	5,019	71.6	47.4	Not Reported		90.3
Over \$1MM	28	5,557	27.5	52.5			8.7
Unknown	1	8	1.0	0.1			0.9
Farm Revenue By Size	Small Farm Loans				Aggregate CRA Data		% of Farms by Revenue
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	44	5,135	100.0	100.0	Not Reported		98.2
Over \$1MM	0	0	0.0	0.0			1.8
Unknown	0	0	0.0	0.0			0.0

A. Reno County AA

TABLE D-141 2018 RENO COUNTY AA 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	2,801	17.1
Moderate	4	23.5	4,031	24.7	553	13.7	3,376	20.7
Middle	10	58.8	7,932	48.5	645	8.1	3,720	22.8
Upper	3	17.6	4,379	26.8	171	3.9	6,445	39.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	17	100.0	16,342	100.0	1,369	8.4	16,342	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	7,596	3,793	22.5	49.9	2,857	37.6	946	12.5
Middle	14,107	8,047	47.7	57.0	4,114	29.2	1,946	13.8
Upper	6,571	5,015	29.8	76.3	1,271	19.3	285	4.3
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	28,274	16,855	100.0	59.6	8,242	29.2	3,177	11.2
	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	463	20.1	407	20.2	55	21.7	1	3.0
Middle	1,362	59.1	1,168	57.9	165	65.0	29	87.9
Upper	479	20.8	442	21.9	34	13.4	3	9.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	2,304	100.0	2,017	100.0	254	100.0	33	100.0
Percentage of Total Businesses:				87.5		11.0		1.4
	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	2	0.8	2	0.8	0	0.0	0	0.0
Middle	211	87.9	209	88.2	2	66.7	0	0.0
Upper	27	11.3	26	11.0	1	33.3	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	240	100.0	237	100.0	3	100.0	0	0.0
Percentage of Total Farms:				98.8		1.3		1.4

**TABLE D-142.1
DISTRIBUTION OF 2018 HOME MORTGAGE LENDING
BY INCOME LEVEL OF GEOGRAPHY
RENO COUNTY AA**

Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	1	136	14.3	16.7	22.1	13.5	22.5
Middle	5	416	71.4	51.2	45.5	46.6	47.7
Upper	1	260	14.3	32.0	32.3	39.9	29.8
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Purchase Loans							
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	1	136	33.3	51.3	21.8	14.5	22.5
Middle	2	129	66.7	48.7	44.8	43.5	47.7
Upper	0	0	0.0	0.0	33.4	42.1	29.8
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Refinance Loans							
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	0	0	0.0	0.0	20.3	12.0	22.5
Middle	2	187	66.7	41.8	48.4	46.3	47.7
Upper	1	260	33.3	58.2	31.4	41.7	29.8
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Improvement Loans							
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	0	0	0.0	0.0	18.4	9.8	22.5
Middle	0	0	0.0	0.0	50.0	52.6	47.7
Upper	0	0	0.0	0.0	31.6	37.6	29.8
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
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	52.6	7.0	21.6
Middle	0	0	0.0	0.0	31.6	83.4	56.2
Upper	0	0	0.0	0.0	15.8	9.6	22.3
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0

TABLE D-142.2 DISTRIBUTION OF 2018 HOME MORTGAGE LENDING BY INCOME LEVEL OF GEOGRAPHY RENO COUNTY AA							
Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
Other Purpose LOC							
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	0	0	0.0	0.0	22.2	16.4	22.5
Middle	0	0	0.0	0.0	33.3	44.1	47.7
Upper	0	0	0.0	0.0	44.4	39.4	29.8
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Other Purpose Closed/Exempt							
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	0	0	0.0	0.0	12.5	5.5	22.5
Middle	1	100	100.0	100.0	56.3	40.9	47.7
Upper	0	0	0.0	0.0	31.3	53.6	29.8
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Purpose Not Applicable							
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	0	0	0.0	0.0	36.2	24.2	22.5
Middle	0	0	0.0	0.0	40.4	42.8	47.7
Upper	0	0	0.0	0.0	23.4	33.0	29.8
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0

**TABLE D-143
DISTRIBUTION OF 2018 SMALL BUSINESS AND SMALL FARM LENDING
BY INCOME LEVEL OF GEOGRAPHY
RENO COUNTY AA**

Census Tract Income Level	Small Business Loans				Aggregate CRA Data		% of Businesses
	#	\$(000)	#%	\$%	#%	\$%	
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	3	148	15.8	3.8	14.4	5.0	20.1
Middle	10	3,140	52.6	80.3	59.6	67.4	59.1
Upper	6	622	31.6	15.9	24.6	26.9	20.8
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	1.4	0.7	0.0
Census Tract Income Level	Small Farm Loans				Aggregate CRA Data		% of Farms
	#	\$(000)	#%	\$%	#%	\$%	
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	0	0	0.0	0.0	0.0	0.0	0.8
Middle	0	0	0.0	0.0	94.2	98.8	87.9
Upper	0	0	0.0	0.0	4.9	1.0	11.3
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	1.0	0.2	0.0

TABLE D-144.1 DISTRIBUTION OF 2018 HOME MORTGAGE LENDING BY BORROWER INCOME LEVEL RENO COUNTY AA							
Borrower Income Level	Bank Loans				Aggregate HMDA Data		Families by Family Income %
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	1	58	14.3	7.1	8.7	5.0	17.1
Moderate	3	208	42.9	25.6	18.9	13.2	20.7
Middle	0	0	0.0	0.0	22.3	20.7	22.8
Upper	3	546	42.9	67.2	30.8	36.3	39.4
Unknown	0	0	0.0	0.0	19.2	24.8	0.0
Home Purchase Loans							
Low	1	58	33.3	21.9	9.1	5.0	17.1
Moderate	1	71	33.3	26.8	20.9	15.1	20.7
Middle	0	0	0.0	0.0	22.7	21.9	22.8
Upper	1	136	33.3	51.3	28.0	37.6	39.4
Unknown	0	0	0.0	0.0	19.4	20.4	0.0
Home Refinance Loans							
Low	0	0	0.0	0.0	10.5	6.5	17.1
Moderate	1	37	33.3	8.3	17.3	11.4	20.7
Middle	0	0	0.0	0.0	24.8	25.8	22.8
Upper	2	410	66.7	91.7	36.6	42.1	39.4
Unknown	0	0	0.0	0.0	10.8	14.2	0.0
Home Improvement Loans							
Low	0	0	0.0	0.0	5.3	2.4	17.1
Moderate	0	0	0.0	0.0	18.4	13.5	20.7
Middle	0	0	0.0	0.0	18.4	16.8	22.8
Upper	0	0	0.0	0.0	55.3	66.0	39.4
Unknown	0	0	0.0	0.0	2.6	1.3	0.0
Multifamily Loans							
Low	0	0	0.0	0.0	5.3	2.3	17.1
Moderate	0	0	0.0	0.0	5.3	1.7	20.7
Middle	0	0	0.0	0.0	5.3	0.9	22.8
Upper	0	0	0.0	0.0	31.6	0.7	39.4
Unknown	0	0	0.0	0.0	52.6	94.3	0.0

TABLE D-144.2
DISTRIBUTION OF 2018 HOME MORTGAGE LENDING
BY BORROWER INCOME LEVEL
RENO COUNTY AA

Borrower Income Level	Bank Loans				Aggregate HMDA Data		Families by Family Income %
	#	\$(000)	#%	%	#%	%	
Other Purpose LOC							
Low	0	0	0.0	0.0	7.4	6.7	17.1
Moderate	0	0	0.0	0.0	14.8	19.6	20.7
Middle	0	0	0.0	0.0	37.0	24.0	22.8
Upper	0	0	0.0	0.0	40.7	49.7	39.4
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Other Purpose Closed/Exempt							
Low	0	0	0.0	0.0	3.1	2.8	17.1
Moderate	0	0.0	0.0	0.0	28.1	23.2	20.7
Middle	1	100.0	100.0	100.0	25.0	12.2	22.8
Upper	0	0	0.0	0.0	43.8	61.8	39.4
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Purpose Not Applicable							
Low	0	0	0.0	0.0	0.0	0.0	17.1
Moderate	0	0	0.0	0.0	0.0	0.0	20.7
Middle	0	0	0.0	0.0	0.0	0.0	22.8
Upper	0	0	0.0	0.0	4.3	6.8	39.4
Unknown	0	0	0.0	0.0	95.7	93.2	0.0

TABLE D-145
DISTRIBUTION OF 2018 SMALL BUSINESS AND SMALL FARM LENDING
BY REVENUE SIZE OF BUSINESSES AND FARMS
RENO COUNTY AA

Business Revenue By Size	Small Business Loans				Aggregate CRA Data		% of Businesses by Revenue
	#	\$(000)	#%	%	#%	%	
\$1MM or less	7	230	36.8	5.9	35.5	33.6	87.5
Over \$1MM	9	3,607	47.4	92.3	Not Reported		11.0
Unknown	3	73	15.8	1.9			1.4
Farm Revenue By Size	Small Farm Loans				Aggregate CRA Data		% of Farms by Revenue
	#	\$(000)	#%	%	#%	%	
\$1MM or less	0	0	0.0	0.0	27.2	70.2	98.8
Over \$1MM	0	0	0.0	0.0	Not Reported		1.3
Unknown	0	0	0.0	0.0			0.0

TABLE D-146 2019 RENO COUNTY AA 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	2,823	17.3
Moderate	4	23.5	4,031	24.7	553	13.7	3,398	20.8
Middle	10	58.8	7,932	48.5	645	8.1	3,743	22.9
Upper	3	17.6	4,379	26.8	171	3.9	6,378	39.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	17	100.0	16,342	100.0	1,369	8.4	16,342	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	7,596	3,793	22.5	49.9	2,857	37.6	946	12.5
Middle	14,107	8,047	47.7	57.0	4,114	29.2	1,946	13.8
Upper	6,571	5,015	29.8	76.3	1,271	19.3	285	4.3
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	28,274	16,855	100.0	59.6	8,242	29.2	3,177	11.2
	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	453	19.9	400	20.1	51	20.1	2	6.5
Middle	1,346	59.1	1,151	57.8	169	66.5	26	83.9
Upper	478	21.0	441	22.1	34	13.4	3	9.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	2,277	100.0	1,992	100.0	254	100.0	31	100.0
Percentage of Total Businesses:				87.5		11.2		1.4
	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	4	1.7	3	1.3	1	50.0	0	0.0
Middle	212	87.6	211	87.9	1	50.0	0	0.0
Upper	26	10.7	26	10.8	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	242	100.0	240	100.0	2	100.0	0	0.0
Percentage of Total Farms:				99.2		0.8		0.0

TABLE D-147.1 DISTRIBUTION OF 2019 HOME MORTGAGE LENDING BY INCOME LEVEL OF GEOGRAPHY RENO COUNTY AA							
Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	0	0	0.0	0.0		0.0	
Moderate	2	83	15.4	8.9		22.5	
Middle	9	787	69.2	84.5		47.7	
Upper	2	61	15.4	6.6		29.8	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	
Home Purchase Loans							
Low	0	0	0.0	0.0		0.0	
Moderate	1	53	20.0	16.4		22.5	
Middle	4	270	80.0	83.6		47.7	
Upper	0	0	0.0	0.0		29.8	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	
Home Refinance Loans							
Low	0	0	0.0	0.0		0.0	
Moderate	0	0	0.0	0.0		22.5	
Middle	1	26	100.0	100.0		47.7	
Upper	0	0	0.0	0.0		29.8	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	
Home Improvement Loans							
Low	0	0	0.0	0.0		0.0	
Moderate	1	30	33.3	28.6		22.5	
Middle	2	75	66.7	71.4		47.7	
Upper	0	0	0.0	0.0		29.8	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	
Multifamily Loans						% of Multifamily Units	
Low	0	0	0.0	0.0		0.0	
Moderate	0	0	0.0	0.0		21.6	
Middle	0	0	0.0	0.0		56.2	
Upper	0	0	0.0	0.0		22.3	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	

TABLE D-147.2 DISTRIBUTION OF 2019 HOME MORTGAGE LENDING BY INCOME LEVEL OF GEOGRAPHY RENO COUNTY AA							
Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
Other Purpose LOC							
Low	0	0	0.0	0.0		0.0	
Moderate	0	0	0.0	0.0		22.5	
Middle	2	416	50.0	87.2		47.7	
Upper	2	61	50.0	12.8		29.8	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	
Other Purpose Closed/Exempt							
Low	0	0	0.0	0.0		0.0	
Moderate	0	0	0.0	0.0		22.5	
Middle	0	0	0.0	0.0		47.7	
Upper	0	0	0.0	0.0		29.8	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	
Purpose Not Applicable							
Low	0	0	0.0	0.0		0.0	
Moderate	0	0	0.0	0.0		22.5	
Middle	0	0	0.0	0.0		47.7	
Upper	0	0	0.0	0.0		29.8	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	

**TABLE D-148
DISTRIBUTION OF 2019 SMALL BUSINESS AND SMALL FARM LENDING
BY INCOME LEVEL OF GEOGRAPHY
RENO COUNTY AA**

Census Tract Income Level	Small Business Loans				Aggregate CRA Data		% of Businesses
	#	\$(000)	#%	\$%	#%	\$%	
Low	0	0	0.0	0.0			0.0
Moderate	4	510	26.7	18.8			19.9
Middle	7	2,023	46.7	74.7			59.1
Upper	4	174	26.7	6.4			21.0
Unknown	0	0	0.0	0.0			0.0
Not Reported	0	0	0.0	0.0			0.0
Census Tract Income Level	Small Farm Loans				Aggregate CRA Data		% of Farms
	#	\$(000)	#%	\$%	#%	\$%	
Low	0	0	0.0	0.0			0.0
Moderate	0	0	0.0	0.0			1.7
Middle	0	0	0.0	0.0			87.6
Upper	0	0	0.0	0.0			10.7
Unknown	0	0	0.0	0.0			0.0
Not Reported	0	0	0.0	0.0			0.0

TABLE D-149.1 DISTRIBUTION OF 2019 HOME MORTGAGE LENDING BY BORROWER INCOME LEVEL RENO COUNTY AA							
Borrower Income Level	Bank Loans				Aggregate HMDA Data		Families by Family Income %
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	4	119	30.8	12.8		17.3	
Moderate	3	148	23.1	15.9		20.8	
Middle	2	101	15.4	10.8		22.9	
Upper	4	563	30.8	60.5		39.0	
Unknown	0	0	0.0	0.0		0.0	
Home Purchase Loans							
Low	1	53	20.0	16.4		17.3	
Moderate	2	123	40.0	38.1		20.8	
Middle	0	0	0.0	0.0		22.9	
Upper	2	147	40.0	45.5		39.0	
Unknown	0	0	0.0	0.0		0.0	
Home Refinance Loans							
Low	1	26	100.0	100.0		17.3	
Moderate	0	0	0.0	0.0		20.8	
Middle	0	0	0.0	0.0		22.9	
Upper	0	0	0.0	0.0		39.0	
Unknown	0	0	0.0	0.0		0.0	
Home Improvement Loans							
Low	1	30	33.3	28.6		17.3	
Moderate	1	25	33.3	23.8		20.8	
Middle	1	50	33.3	47.6		22.9	
Upper	0	0	0.0	0.0		39.0	
Unknown	0	0	0.0	0.0		0.0	
Multifamily Loans							
Low	0	0	0.0	0.0		17.3	
Moderate	0	0	0.0	0.0		20.8	
Middle	0	0	0.0	0.0		22.9	
Upper	0	0	0.0	0.0		39.0	
Unknown	0	0	0.0	0.0		0.0	

TABLE D-149.2
DISTRIBUTION OF 2019 HOME MORTGAGE LENDING
BY BORROWER INCOME LEVEL
RENO COUNTY AA

Borrower Income Level	Bank Loans				Aggregate HMDA Data		Families by Family Income %
	#	\$(000)	#%	\$%	#%	\$%	
Other Purpose LOC							
Low	1	10	25.0	2.1		17.3	
Moderate	0	0	0.0	0.0		20.8	
Middle	1	51	25.0	10.7		22.9	
Upper	2	416	50.0	87.2		39.0	
Unknown	0	0	0.0	0.0		0.0	
Other Purpose Closed/Exempt							
Low	0	0	0.0	0.0		17.3	
Moderate	0	0	0.0	0.0		20.8	
Middle	0	0	0.0	0.0		22.9	
Upper	0	0	0.0	0.0		39.0	
Unknown	0	0	0.0	0.0		0.0	
Purpose Not Applicable							
Low	0	0	0.0	0.0		17.3	
Moderate	0	0	0.0	0.0		20.8	
Middle	0	0	0.0	0.0		22.9	
Upper	0	0	0.0	0.0		39.0	
Unknown	0	0	0.0	0.0		0.0	

TABLE D-150
DISTRIBUTION OF 2019 SMALL BUSINESS AND SMALL FARM LENDING
BY REVENUE SIZE OF BUSINESSES AND FARMS
RENO COUNTY AA

Business Revenue By Size	Small Business Loans				Aggregate CRA Data		% of Businesses by Revenue
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	7	659	46.7	24.3	Not Reported		87.5
Over \$1MM	6	2,001	40.0	73.9			11.2
Unknown	2	47	13.3	1.7			1.4
Farm Revenue By Size	Small Farm Loans				Aggregate CRA Data		% of Farms by Revenue
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	0	0	0.0	0.0	Not Reported		99.2
Over \$1MM	0	0	0.0	0.0			0.8
Unknown	0	0	0.0	0.0			0.0

B. Southeast Kansas AA

TABLE D-151 2018 SOUTHEAST KANSAS AA 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	4,494	22.2
Moderate	5	20.0	2,765	13.6	447	16.2	3,932	19.4
Middle	19	76.0	16,374	80.8	1,872	11.4	4,652	22.9
Upper	1	4.0	1,138	5.6	171	15.0	7,199	35.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	25	100.0	20,277	100.0	2,490	12.3	20,277	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	5,945	2,598	12.3	43.7	1,987	33.4	1,360	22.9
Middle	28,714	17,338	82.3	60.4	6,904	24.0	4,472	15.6
Upper	3,112	1,143	5.4	36.7	1,496	48.1	473	15.2
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	37,771	21,079	100.0	55.8	10,387	27.5	6,305	16.7
	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	677	23.4	576	22.6	93	31.0	8	15.1
Middle	1,990	68.7	1,765	69.4	180	60.0	45	84.9
Upper	231	8.0	204	8.0	27	9.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	2,898	100.0	2,545	100.0	300	100.0	53	100.0
Percentage of Total Businesses:				87.8		10.4		1.8
	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	6	2.1	6	2.1	0	0.0	0	0.0
Middle	274	95.8	272	95.8	2	100.0	0	0.0
Upper	6	2.1	6	2.1	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	286	100.0	284	100.0	2	100.0	0	0.0
Percentage of Total Farms:				99.3		0.7		0.0

TABLE D-152.1 DISTRIBUTION OF 2018 HOME MORTGAGE LENDING BY INCOME LEVEL OF GEOGRAPHY SOUTHEAST KANSAS AA							
Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	5	223	6.7	4.0	11.0	8.1	12.3
Middle	55	3,684	73.3	65.5	79.0	75.5	82.3
Upper	15	1,715	20.0	30.5	9.9	16.5	5.4
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Purchase Loans							
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	2	144	7.4	5.9	10.5	7.3	12.3
Middle	18	1,249	66.7	50.9	78.8	77.4	82.3
Upper	7	1,060	25.9	43.2	10.7	15.3	5.4
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Refinance Loans							
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	2	45	7.4	2.5	13.4	10.3	12.3
Middle	21	1,456	77.8	80.3	77.8	74.6	82.3
Upper	4	313	14.8	17.3	8.8	15.1	5.4
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Improvement Loans							
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	0	0	0.0	0.0	1.9	1.1	12.3
Middle	7	247	87.5	96.5	94.4	89.7	82.3
Upper	1	9	12.5	3.5	3.7	9.3	5.4
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Multifamily Loans							% of Multifamily Units
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	1	34	25.0	4.8	20.6	8.2	30.2
Middle	1	409	25.0	57.9	55.9	51.3	43.2
Upper	2	263	50.0	37.3	23.5	40.5	26.6
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0

TABLE D-152.2 DISTRIBUTION OF 2018 HOME MORTGAGE LENDING BY INCOME LEVEL OF GEOGRAPHY SOUTHEAST KANSAS AA							
Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
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	12.3
Middle	4	228	100.0	100.0	92.9	92.3	82.3
Upper	0	0	0.0	0.0	7.1	7.7	5.4
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Other Purpose Closed/Exempt							
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	0	0	0.0	0.0	11.5	7.4	12.3
Middle	4	95	80.0	57.6	80.8	84.0	82.3
Upper	1	70	20.0	42.4	7.7	8.6	5.4
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Purpose Not Applicable							
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	0	0	0.0	0.0	11.6	13.3	12.3
Middle	0	0	0.0	0.0	86.0	86.6	82.3
Upper	0	0	0.0	0.0	2.3	0.0	5.4
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0

TABLE D-153
DISTRIBUTION OF 2018 SMALL BUSINESS AND SMALL FARM LENDING
BY INCOME LEVEL OF GEOGRAPHY
SOUTHEAST KANSAS AA

Census Tract Income Level	Small Business Loans				Aggregate CRA Data		% of Businesses
	#	\$(000)	#%	\$%	#%	\$%	
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	14	1,114	25.0	15.5	20.2	35.0	23.4
Middle	30	5,522	53.6	76.6	69.3	57.8	68.7
Upper	12	574	21.4	8.0	9.3	6.7	8.0
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	1.2	0.5	0.0
Census Tract Income Level	Small Farm Loans				Aggregate CRA Data		% of Farms
	#	\$(000)	#%	\$%	#%	\$%	
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	2	150	5.0	4.1	2.2	2.2	2.1
Middle	38	3,472	95.0	95.9	94.9	93.3	95.8
Upper	0	0	0.0	0.0	2.2	4.4	2.1
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.7	0.1	0.0

**TABLE D-154.1
DISTRIBUTION OF 2018 HOME MORTGAGE LENDING
BY BORROWER INCOME LEVEL
SOUTHEAST KANSAS AA**

Borrower Income Level	Bank Loans				Aggregate HMDA Data		Families by Family Income %
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	4	192	5.3	3.4	9.1	4.9	22.2
Moderate	14	698	18.7	12.4	20.0	14.7	19.4
Middle	19	1,315	25.3	23.4	19.6	18.0	22.9
Upper	28	2,496	37.3	44.4	29.3	37.7	35.5
Unknown	10	921	13.3	16.4	21.9	24.7	0.0
Home Purchase Loans							
Low	1	40	3.7	1.6	8.5	4.9	22.2
Moderate	8	573	29.6	23.4	23.2	18.2	19.4
Middle	5	451	18.5	18.4	19.9	19.4	22.9
Upper	8	1,122	29.6	45.7	28.0	39.0	35.5
Unknown	5	267	18.5	10.9	20.5	18.5	0.0
Home Refinance Loans							
Low	1	100	3.7	5.5	11.1	5.9	22.2
Moderate	3	73	11.1	4.0	16.3	11.1	19.4
Middle	9	635	33.3	35.0	22.9	20.3	22.9
Upper	12	944	44.4	52.0	35.9	45.0	35.5
Unknown	2	62	7.4	3.4	13.7	17.6	0.0
Home Improvement Loans							
Low	0	0	0.0	0.0	9.3	7.8	22.2
Moderate	2	34	25.0	13.3	22.2	20.9	19.4
Middle	0	0	0.0	0.0	16.7	14.0	22.9
Upper	5	200	62.5	78.1	42.6	49.7	35.5
Unknown	1	22	12.5	8.6	9.3	7.5	0.0
Multifamily Loans							
Low	0	0	0.0	0.0	2.9	0.2	22.2
Moderate	0	0	0.0	0.0	0.0	0.0	19.4
Middle	2	136	50.0	19.3	8.8	3.9	22.9
Upper	0	0	0.0	0.0	8.8	8.7	35.5
Unknown	2	570	50.0	80.7	79.4	87.2	0.0

TABLE D-154.2
DISTRIBUTION OF 2018 HOME MORTGAGE LENDING
BY BORROWER INCOME LEVEL
SOUTHEAST KANSAS AA

Borrower Income Level	Bank Loans				Aggregate HMDA Data		Families by Family Income %
	#	\$(000)	#%	\$%	#%	\$%	
Other Purpose LOC							
Low	1	42	25.0	18.4	21.4	25.8	22.2
Moderate	0	0	0.0	0.0	14.3	4.6	19.4
Middle	1	26	25.0	11.4	21.4	11.6	22.9
Upper	2	160	50.0	70.2	42.9	58.0	35.5
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Other Purpose Closed/Exempt							
Low	1	10	20.0	6.1	15.4	7.3	22.2
Moderate	1	18	20.0	10.9	19.2	11.2	19.4
Middle	2	67	40.0	40.6	26.9	28.2	22.9
Upper	1	70	20.0	42.4	34.6	49.3	35.5
Unknown	0	0	0.0	0.0	3.8	4.0	0.0
Purpose Not Applicable							
Low	1	10	20.0	6.1	2.3	0.2	22.2
Moderate	1	18	20.0	10.9	2.3	0.0	19.4
Middle	2	67	40.0	40.6	0.0	0.0	22.9
Upper	1	70	20.0	42.4	0.0	0.0	35.5
Unknown	0	0	0.0	0.0	95.3	99.8	0.0

TABLE D-155
DISTRIBUTION OF 2018 SMALL BUSINESS AND SMALL FARM LENDING
BY REVENUE SIZE OF BUSINESSES AND FARMS
SOUTHEAST KANSAS AA

Business Revenue By Size	Small Business Loans				Aggregate CRA Data		% of Businesses by Revenue
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	32	1,451	57.1	20.1	45.4	30.5	87.8
Over \$1MM	22	5,706	39.3	79.1	Not Reported		10.4
Unknown	2	53	3.6	0.7			1.8
Farm Revenue By Size	Small Farm Loans				Aggregate CRA Data		% of Farms by Revenue
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	39	3,372	97.5	93.1	52.9	75.1	99.3
Over \$1MM	1	250	2.5	6.9	Not Reported		0.7
Unknown	0	0	0.0	0.0			0.0

TABLE D-156
2019 SOUTHEAST KANSAS AA 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	4,538	22.4
Moderate	6	24.0	3,388	16.7	519	15.3	3,951	19.5
Middle	18	72.0	15,751	77.7	1,800	11.4	4,669	23.0
Upper	1	4.0	1,138	5.6	171	15.0	7,119	35.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	25	100.0	20,277	100.0	2,490	12.3	20,277	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	6,977	3,251	15.4	46.6	2,199	31.5	1,527	21.9
Middle	27,682	16,685	79.2	60.3	6,692	24.2	4,305	15.6
Upper	3,112	1,143	5.4	36.7	1,496	48.1	473	15.2
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	37,771	21,079	100.0	55.8	10,387	27.5	6,305	16.7
	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	744	26.0	636	25.3	96	32.1	12	24.0
Middle	1,889	65.9	1,675	66.6	176	58.9	38	76.0
Upper	232	8.1	205	8.1	27	9.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	2,865	100.0	2,516	100.0	299	100.0	50	100.0
Percentage of Total Businesses:				87.8		10.4		1.7
	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	6	2.1	6	2.1	0	0.0	0	0.0
Middle	272	95.8	270	95.7	2	100.0	0	0.0
Upper	6	2.1	6	2.1	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	284	100.0	282	100.0	2	100.0	0	0.0
Percentage of Total Farms:				99.3		0.7		0.0

TABLE D-157.1 DISTRIBUTION OF 2019 HOME MORTGAGE LENDING BY INCOME LEVEL OF GEOGRAPHY SOUTHEAST KANSAS AA							
Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	0	0	0.0	0.0		0.0	
Moderate	5	569	8.1	9.3		15.4	
Middle	43	3,885	69.4	63.2		79.2	
Upper	14	1,693	22.6	27.5		5.4	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	
Home Purchase Loans							
Low	0	0	0.0	0.0		0.0	
Moderate	1	28	4.0	0.9		15.4	
Middle	17	2,067	68.0	64.7		79.2	
Upper	7	1,098	28.0	34.4		5.4	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	
Home Refinance Loans							
Low	0	0	0.0	0.0		0.0	
Moderate	1	59	5.0	3.5		15.4	
Middle	15	1,368	75.0	81.0		79.2	
Upper	4	262	20.0	15.5		5.4	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	
Home Improvement Loans							
Low	0	0	0.0	0.0		0.0	
Moderate	1	10	16.7	6.4		15.4	
Middle	4	126	66.7	80.8		79.2	
Upper	1	20	16.7	12.8		5.4	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	
Multifamily Loans						% of Multifamily Units	
Low	0	0	0.0	0.0		0.0	
Moderate	1	422	33.3	75.8		30.2	
Middle	1	12	33.3	2.2		43.2	
Upper	1	123	33.3	22.1		26.6	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	

TABLE D-157.2 DISTRIBUTION OF 2019 HOME MORTGAGE LENDING BY INCOME LEVEL OF GEOGRAPHY SOUTHEAST KANSAS AA							
Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
Other Purpose LOC							
Low	0	0	0.0	0.0		0.0	
Moderate	0	0	0.0	0.0		15.4	
Middle	2	174	66.7	47.8		79.2	
Upper	1	190	33.3	52.2		5.4	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	
Other Purpose Closed/Exempt							
Low	0	0	0.0	0.0		0.0	
Moderate	1	50	20.0	26.6		15.4	
Middle	4	138	80.0	73.4		79.2	
Upper	0	0	0.0	0.0		5.4	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	
Purpose Not Applicable							
Low	0	0	0.0	0.0		0.0	
Moderate	0	0	0.0	0.0		15.4	
Middle	0	0	0.0	0.0		79.2	
Upper	0	0	0.0	0.0		5.4	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	

TABLE D-158
DISTRIBUTION OF 2019 SMALL BUSINESS AND SMALL FARM LENDING
BY INCOME LEVEL OF GEOGRAPHY
SOUTHEAST KANSAS AA

Census Tract Income Level	Small Business Loans				Aggregate CRA Data		% of Businesses
	#	\$(000)	#%	\$%	#%	\$%	
Low	0	0	0.0	0.0			0.0
Moderate	14	1,012	21.5	15.0			26.0
Middle	41	4,508	63.1	66.7			65.9
Upper	10	1,234	15.4	18.3			8.1
Unknown	0	0	0.0	0.0			0.0
Not Reported	0	0	0.0	0.0			0.0
Census Tract Income Level	Small Farm Loans				Aggregate CRA Data		% of Farms
	#	\$(000)	#%	\$%	#%	\$%	
Low	0	0	0.0	0.0			0.0
Moderate	2	150	4.2	3.7			2.1
Middle	46	3,938	95.8	96.3			95.8
Upper	0	0	0.0	0.0			2.1
Unknown	0	0	0.0	0.0			0.0
Not Reported	0	0	0.0	0.0			0.0

TABLE D-159.1 DISTRIBUTION OF 2019 HOME MORTGAGE LENDING BY BORROWER INCOME LEVEL SOUTHEAST KANSAS AA							
Borrower Income Level	Bank Loans				Aggregate HMDA Data		Families by Family Income %
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	7	306	11.3	5.0		22.4	
Moderate	7	579	11.3	9.4		19.5	
Middle	12	1,223	19.4	19.9		23.0	
Upper	29	3,305	46.8	53.8		35.1	
Unknown	7	734	11.3	11.9		0.0	
Home Purchase Loans							
Low	2	153	8.0	4.8		22.4	
Moderate	5	385	20.0	12.1		19.5	
Middle	5	660	20.0	20.7		23.0	
Upper	12	1,967	48.0	61.6		35.1	
Unknown	1	28	4.0	0.9		0.0	
Home Refinance Loans							
Low	2	103	10.0	6.1		22.4	
Moderate	2	194	10.0	11.5		19.5	
Middle	5	366	25.0	21.7		23.0	
Upper	9	887	45.0	52.5		35.1	
Unknown	2	139	10.0	8.2		0.0	
Home Improvement Loans							
Low	2	40	33.3	25.6		22.4	
Moderate	0	0	0.0	0.0		19.5	
Middle	0	0	0.0	0.0		23.0	
Upper	3	106	50.0	67.9		35.1	
Unknown	1	10	16.7	6.4		0.0	
Multifamily Loans							
Low	0	0	0.0	0.0		22.4	
Moderate	0	0	0.0	0.0		19.5	
Middle	0	0	0.0	0.0		23.0	
Upper	0	0	0.0	0.0		35.1	
Unknown	3	557	100.0	100.0		0.0	

TABLE D-159.2 DISTRIBUTION OF 2019 HOME MORTGAGE LENDING BY BORROWER INCOME LEVEL SOUTHEAST KANSAS AA							
Borrower Income Level	Bank Loans				Aggregate HMDA Data		Families by Family Income %
	#	\$(000)	#%	\$%	#%	\$%	
Other Purpose LOC							
Low	0	0	0.0	0.0		22.4	
Moderate	0	0	0.0	0.0		19.5	
Middle	1	154	33.3	42.3		23.0	
Upper	2	210	66.7	57.7		35.1	
Unknown	0	0	0.0	0.0		0.0	
Other Purpose Closed/Exempt							
Low	1	10	20.0	5.3		22.4	
Moderate	0	0	0.0	0.0		19.5	
Middle	1	43	20.0	22.9		23.0	
Upper	3	135	60.0	71.8		35.1	
Unknown	0	0	0.0	0.0		0.0	
Purpose Not Applicable							
Low	0	0	0	0		22.4	
Moderate	0	0	0	0		19.5	
Middle	0	0	0	0		23.0	
Upper	0	0	0	0		35.1	
Unknown	0	0	0	0		0.0	

TABLE D-160 DISTRIBUTION OF 2019 SMALL BUSINESS AND SMALL FARM LENDING BY REVENUE SIZE OF BUSINESSES AND FARMS SOUTHEAST KANSAS AA							
Business Revenue By Size	Small Business Loans				Aggregate CRA Data		% of Businesses by Revenue
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	36	2,263	55.4	33.5	Not Reported		87.8
Over \$1MM	29	4,491	44.6	66.5			10.4
Unknown	0	0	0.0	0.0			1.7
Farm Revenue By Size	Small Farm Loans				Aggregate CRA Data		% of Farms by Revenue
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	45	3,538	93.8	86.5	Not Reported		99.3
Over \$1MM	2	500	4.2	12.2			0.7
Unknown	1	50	2.1	1.2			0.0

C. Western Kansas AA

TABLE D-161 2018 WESTERN KANSAS AA 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	1,992	19.4
Moderate	4	30.8	1,826	17.8	410	22.5	1,976	19.3
Middle	6	46.2	6,383	62.2	702	11.0	2,130	20.8
Upper	3	23.1	2,050	20.0	178	8.7	4,161	40.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	13	100.0	10,259	100.0	1,290	12.6	10,259	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	2,595	1,378	15.6	53.1	1,113	42.9	104	4.0
Middle	9,501	5,401	61.0	56.8	3,489	36.7	611	6.4
Upper	2,750	2,082	23.5	75.7	516	18.8	152	5.5
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	14,846	8,861	100.0	59.7	5,118	34.5	867	5.8
	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	330	23.0	282	22.3	46	30.3	2	13.3
Middle	894	62.4	792	62.6	91	59.9	11	73.3
Upper	208	14.5	191	15.1	15	9.9	2	13.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,432	100.0	1,265	100.0	152	100.0	15	100.0
Percentage of Total Businesses:				88.3		10.6		1.0
	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	8	3.8	8	4.0	0	0.0	0	0.0
Middle	106	49.8	98	49.2	8	57.1	0	0.0
Upper	99	46.5	93	46.7	6	42.9	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	213	100.0	199	100.0	14	100.0	0	0.0
Percentage of Total Farms:				93.4		6.6		0.0

TABLE D-162.1 DISTRIBUTION OF 2018 HOME MORTGAGE LENDING BY INCOME LEVEL OF GEOGRAPHY WESTERN KANSAS AA							
Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	2	252	13.3	12.4	16.5	21.9	15.6
Middle	9	961	60.0	47.1	62.3	53.9	61.0
Upper	4	826	26.7	40.5	21.2	24.2	23.5
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Purchase Loans							
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	2	252	13.3	12.4	16.5	21.9	15.6
Middle	9	961	60.0	47.1	62.3	53.9	61.0
Upper	4	826	26.7	40.5	21.2	24.2	23.5
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Refinance Loans							
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	0	0	0.0	0.0	17.6	36.2	15.6
Middle	3	314	100.0	100.0	63.2	45.4	61.0
Upper	0	0	0.0	0.0	19.2	18.4	23.5
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Improvement Loans							
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	0	0	0.0	0.0	12.5	9.0	15.6
Middle	1	20	100.0	100.0	75.0	75.6	61.0
Upper	0	0	0.0	0.0	12.5	15.4	23.5
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
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	21.1
Middle	0	0	0.0	0.0	0.0	0.0	78.2
Upper	0	0	0.0	0.0	0.0	0.0	0.7
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0

TABLE D-162.2 DISTRIBUTION OF 2018 HOME MORTGAGE LENDING BY INCOME LEVEL OF GEOGRAPHY WESTERN KANSAS AA							
Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
Other Purpose LOC							
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	1	100	20.0	11.8	16.7	11.6	15.6
Middle	3	546	60.0	64.5	50.0	63.4	61.0
Upper	1	200	20.0	23.6	33.3	25.0	23.5
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Other Purpose Closed/Exempt							
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	0	0	0.0	0.0	25.0	21.2	15.6
Middle	1	10	100.0	100.0	50.0	52.3	61.0
Upper	0	0	0.0	0.0	25.0	26.5	23.5
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Purpose Not Applicable							
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	0	0	0.0	0.0	9.1	4.2	15.6
Middle	0	0	0.0	0.0	86.4	89.7	61.0
Upper	0	0	0.0	0.0	4.5	6.1	23.5
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0

**TABLE D-163
DISTRIBUTION OF 2018 SMALL BUSINESS AND SMALL FARM LENDING
BY INCOME LEVEL OF GEOGRAPHY
WESTERN KANSAS AA**

Census Tract Income Level	Small Business Loans				Aggregate CRA Data		% of Businesses
	#	\$(000)	#%	\$%	#%	\$%	
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	11	1,239	25.0	21.5	20.1	25.4	23.0
Middle	29	4,139	65.9	71.8	62.0	61.5	62.4
Upper	4	383	9.1	6.6	16.7	12.7	14.5
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	1.2	0.5	0.0
Census Tract Income Level	Small Farm Loans				Aggregate CRA Data		% of Farms
	#	\$(000)	#%	\$%	#%	\$%	
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	3	305	6.8	4.3	2.5	3.5	3.8
Middle	23	3,633	52.3	50.8	52.1	50.8	49.8
Upper	18	3,217	40.9	45.0	44.5	45.1	46.5
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.8	0.5	0.0

TABLE D-164.1 DISTRIBUTION OF 2018 HOME MORTGAGE LENDING BY BORROWER INCOME LEVEL WESTERN KANSAS AA							
Borrower Income Level	Bank Loans				Aggregate HMDA Data		Families by Family Income %
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	1	40	6.7	2.0	4.3	2.4	19.4
Moderate	1	152	6.7	7.5	21.2	15.8	19.3
Middle	4	286	26.7	14.0	30.6	27.9	20.8
Upper	8	1,453	53.3	71.3	30.0	34.3	40.6
Unknown	1	108	6.7	5.3	13.9	19.6	0.0
Home Purchase Loans							
Low	0	0	0.0	0.0	3.0	2.0	19.4
Moderate	1	152	20.0	17.9	21.2	17.0	19.3
Middle	1	156	20.0	18.4	33.4	33.0	20.8
Upper	3	541	60.0	63.7	31.5	36.5	40.6
Unknown	0	0	0.0	0.0	10.9	11.5	0.0
Home Refinance Loans							
Low	1	40	33.3	12.7	8.8	3.9	19.4
Moderate	0	0	0.0	0.0	27.2	16.1	19.3
Middle	1	100	33.3	31.8	26.4	18.5	20.8
Upper	1	174	33.3	55.4	28.8	30.4	40.6
Unknown	0	0	0.0	0.0	8.8	31.0	0.0
Home Improvement Loans							
Low	0	0	0.0	0.0	0.0	0.0	19.4
Moderate	0	0	0.0	0.0	12.5	5.1	19.3
Middle	1	20	100.0	100.0	62.5	59.0	20.8
Upper	0	0	0.0	0.0	25.0	35.9	40.6
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Multifamily Loans							
Low	0	0	0.0	0.0	0.0	0.0	19.4
Moderate	0	0	0.0	0.0	0.0	0.0	19.3
Middle	0	0	0.0	0.0	0.0	0.0	20.8
Upper	0	0	0.0	0.0	0.0	0.0	40.6
Unknown	0	0	0.0	0.0	0.0	0.0	0.0

TABLE D-164.2
DISTRIBUTION OF 2018 HOME MORTGAGE LENDING
BY BORROWER INCOME LEVEL
WESTERN KANSAS AA

Borrower Income Level	Bank Loans				Aggregate HMDA Data		Families by Family Income %
	#	\$(000)	#%	\$%	#%	\$%	
Other Purpose LOC							
Low	0	0	0.0	0.0	0.0	0.0	19.4
Moderate	0	0	0.0	0.0	0.0	0.0	19.3
Middle	0	0	0.0	0.0	0.0	0.0	20.8
Upper	4	738	80.0	87.2	83.3	87.5	40.6
Unknown	1	108	20.0	12.8	16.7	12.5	0.0
Other Purpose Closed/Exempt							
Low	0	0	0.0	0.0	0.0	0.0	19.4
Moderate	0	0	0.0	0.0	0.0	0.0	19.3
Middle	1	10	100.0	100.0	75.0	78.8	20.8
Upper	0	0	0.0	0.0	25.0	21.2	40.6
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Purpose Not Applicable							
Low	0	0	0.0	0.0	0.0	0.0	19.4
Moderate	0	0	0.0	0.0	0.0	0.0	19.3
Middle	0	0	0.0	0.0	4.5	2.6	20.8
Upper	0	0	0.0	0.0	4.5	3.6	40.6
Unknown	0	0	0.0	0.0	90.9	93.8	0.0

TABLE D-165
DISTRIBUTION OF 2018 SMALL BUSINESS AND SMALL FARM LENDING
BY REVENUE SIZE OF BUSINESSES AND FARMS
WESTERN KANSAS AA

Business Revenue By Size	Small Business Loans				Aggregate CRA Data		% of Businesses by Revenue
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	32	3,438	72.7	59.7	48.3	38.6	88.3
Over \$1MM	9	2,300	20.5	39.9	Not Reported		10.6
Unknown	3	23	6.8	0.4			1.0
Farm Revenue By Size	Small Farm Loans				Aggregate CRA Data		% of Farms by Revenue
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	41	6,538	93.2	91.4	47.9	86.0	93.4
Over \$1MM	3	617	6.8	8.6	Not Reported		6.6
Unknown	0	0	0.0	0.0			0.0

TABLE D-166 2019 WESTERN KANSAS AA 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	2,013	19.6
Moderate	4	30.8	1,826	17.8	410	22.5	1,991	19.4
Middle	6	46.2	6,383	62.2	702	11.0	2,131	20.8
Upper	3	23.1	2,050	20.0	178	8.7	4,124	40.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	13	100.0	10,259	100.0	1,290	12.6	10,259	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	2,595	1,378	15.6	53.1	1,113	42.9	104	4.0
Middle	9,501	5,401	61.0	56.8	3,489	36.7	611	6.4
Upper	2,750	2,082	23.5	75.7	516	18.8	152	5.5
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	14,846	8,861	100.0	59.7	5,118	34.5	867	5.8
	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	336	23.4	286	22.6	48	31.8	2	12.5
Middle	894	62.3	795	62.7	87	57.6	12	75.0
Upper	205	14.3	187	14.7	16	10.6	2	12.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,435	100.0	1,268	100.0	151	100.0	16	100.0
Percentage of Total Businesses:				88.4		10.5		1.1
	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	8	3.9	8	4.2	0	0.0	0	0.0
Middle	108	53.2	102	53.4	6	50.0	0	0.0
Upper	87	42.9	81	42.4	6	50.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	203	100.0	191	100.0	12	100.0	0	0.0
Percentage of Total Farms:				94.1		5.9		0.0

TABLE D-167.1 DISTRIBUTION OF 2019 HOME MORTGAGE LENDING BY INCOME LEVEL OF GEOGRAPHY WESTERN KANSAS AA							
Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	0	0	0.0	0.0		0.0	
Moderate	2	1,538	12.5	52.9		15.6	
Middle	10	712	62.5	24.5		61.0	
Upper	4	660	25.0	22.7		23.5	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	
Home Purchase Loans							
Low	0	0	0.0	0.0		0.0	
Moderate	1	188	16.7	17.1		15.6	
Middle	2	277	33.3	25.2		61.0	
Upper	3	635	50.0	57.7		23.5	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	
Home Refinance Loans							
Low	0	0	0.0	0.0		0.0	
Moderate	0	0	0.0	0.0		15.6	
Middle	4	274	100.0	100.0		61.0	
Upper	0	0	0.0	0.0		23.5	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	
Home Improvement Loans							
Low	0	0	0.0	0.0		0.0	
Moderate	0	0	0.0	0.0		15.6	
Middle	1	26	100.0	100.0		61.0	
Upper	0	0	0.0	0.0		23.5	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	
Multifamily Loans						% of Multifamily Units	
Low	0	0	0.0	0.0		0.0	
Moderate	1	1,350	100.0	100.0		21.1	
Middle	0	0	0.0	0.0		78.2	
Upper	0	0	0.0	0.0		0.7	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	

TABLE D-167.2 DISTRIBUTION OF 2019 HOME MORTGAGE LENDING BY INCOME LEVEL OF GEOGRAPHY WESTERN KANSAS AA							
Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
Other Purpose LOC							
Low	0	0	0.0	0.0		0.0	
Moderate	0	0	0.0	0.0		15.6	
Middle	1	50	50.0	66.7		61.0	
Upper	1	25	50.0	33.3		23.5	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	
Other Purpose Closed/Exempt							
Low	0	0	0.0	0.0		0.0	
Moderate	0	0	0.0	0.0		15.6	
Middle	2	85	100.0	100.0		61.0	
Upper	0	0	0.0	0.0		23.5	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	
Purpose Not Applicable							
Low	0	0	0.0	0.0		0.0	
Moderate	0	0	0.0	0.0		15.6	
Middle	0	0	0.0	0.0		61.0	
Upper	0	0	0.0	0.0		23.5	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	

**TABLE D-168
DISTRIBUTION OF 2019 SMALL BUSINESS AND SMALL FARM LENDING
BY INCOME LEVEL OF GEOGRAPHY
WESTERN KANSAS AA**

Census Tract Income Level	Small Business Loans				Aggregate CRA Data		% of Businesses
	#	\$(000)	#%	\$%	#%	\$%	
Low	0	0	0.0	0.0			0.0
Moderate	6	679	26.1	17.8			23.4
Middle	12	2,796	52.2	73.5			62.3
Upper	5	330	21.7	8.7			14.3
Unknown	0	0	0.0	0.0			0.0
Not Reported	0	0	0.0	0.0			0.0
Census Tract Income Level	Small Farm Loans				Aggregate CRA Data		% of Farms
	#	\$(000)	#%	\$%	#%	\$%	
Low	0	0	0.0	0.0			0.0
Moderate	0	0	0.0	0.0			3.9
Middle	24	3,746	55.8	45.2			53.2
Upper	19	4,539	44.2	54.8			42.9
Unknown	0	0	0.0	0.0			0.0
Not Reported	0	0	0.0	0.0			0.0

TABLE D-169.1 DISTRIBUTION OF 2019 HOME MORTGAGE LENDING BY BORROWER INCOME LEVEL WESTERN KANSAS AA							
Borrower Income Level	Bank Loans				Aggregate HMDA Data		Families by Family Income %
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	1	61	6.3	2.1			19.6
Moderate	2	177	12.5	6.1			19.4
Middle	5	546	31.3	18.8			20.8
Upper	6	630	37.5	21.6			40.2
Unknown	2	1,496	12.5	51.4			0.0
Home Purchase Loans							
Low	0	0	0.0	0.0			19.6
Moderate	1	152	16.7	13.8			19.4
Middle	2	318	33.3	28.9			20.8
Upper	2	484	33.3	44.0			40.2
Unknown	1	146	16.7	13.3			0.0
Home Refinance Loans							
Low	1	61	25.0	22.3			19.6
Moderate	1	25	25.0	9.1			19.4
Middle	2	188	50.0	68.6			20.8
Upper	0	0	0.0	0.0			40.2
Unknown	0	0	0.0	0.0			0.0
Home Improvement Loans							
Low	0	0	0.0	0.0			19.6
Moderate	0	0	0.0	0.0			19.4
Middle	0	0	0.0	0.0			20.8
Upper	1	26	100.0	100.0			40.2
Unknown	0	0	0.0	0.0			0.0
Multifamily Loans							
Low	0	0	0.0	0.0			19.6
Moderate	0	0	0.0	0.0			19.4
Middle	0	0	0.0	0.0			20.8
Upper	0	0	0.0	0.0			40.2
Unknown	1	1,350	100.0	100.0			0.0

TABLE D-169.2
DISTRIBUTION OF 2019 HOME MORTGAGE LENDING
BY BORROWER INCOME LEVEL
WESTERN KANSAS AA

Borrower Income Level	Bank Loans				Aggregate HMDA Data		Families by Family Income %
	#	\$(000)	#%	\$%	#%	\$%	
Other Purpose LOC							
Low	0	0	0.0	0.0		19.6	
Moderate	0	0	0.0	0.0		19.4	
Middle	0	0	0.0	0.0		20.8	
Upper	2	75	100.0	100.0		40.2	
Unknown	0	0	0.0	0.0		0.0	
Other Purpose Closed/Exempt							
Low	0	0	0.0	0.0		19.6	
Moderate	0	0	0.0	0.0		19.4	
Middle	1	40	50.0	47.1		20.8	
Upper	1	45	50.0	52.9		40.2	
Unknown	0	0	0.0	0.0		0.0	
Purpose Not Applicable							
Low	0	0	0.0	0.0		19.6	
Moderate	0	0	0.0	0.0		19.4	
Middle	0	0	0.0	0.0		20.8	
Upper	0	0	0.0	0.0		40.2	
Unknown	0	0	0.0	0.0		0.0	

TABLE D-170
DISTRIBUTION OF 2019 SMALL BUSINESS AND SMALL FARM LENDING
BY REVENUE SIZE OF BUSINESSES AND FARMS
WESTERN KANSAS AA

Business Revenue By Size	Small Business Loans				Aggregate CRA Data		% of Businesses by Revenue
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	19	2,263	82.6	59.5	Not Reported		88.4
Over \$1MM	3	542	13.0	14.2			10.5
Unknown	1	1,000	4.3	26.3			1.1
Farm Revenue By Size	Small Farm Loans				Aggregate CRA Data		% of Farms by Revenue
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	38	6,675	88.4	80.6	Not Reported		94.1
Over \$1MM	5	1,610	11.6	19.4			5.9
Unknown	0	0	0.0	0.0			0.0

C. Bloomington Metropolitan AA

TABLE D-171 2018 BLOOMINGTON METROPOLITAN AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	4	9.8	1,212	3.0	421	34.7	7,839	19.4
Moderate	6	14.6	4,867	12.0	651	13.4	7,006	17.3
Middle	23	56.1	22,550	55.7	1,505	6.7	9,002	22.2
Upper	8	19.5	11,859	29.3	193	1.6	16,641	41.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	41	100.0	40,488	100.0	2,770	6.8	40,488	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	4,152	973	2.3	23.4	2,443	58.8	736	17.7
Moderate	9,581	5,576	13.0	58.2	3,058	31.9	947	9.9
Middle	40,331	23,689	55.2	58.7	13,509	33.5	3,133	7.8
Upper	16,833	12,667	29.5	75.3	3,431	20.4	735	4.4
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	70,897	42,905	100.0	60.5	22,441	31.7	5,551	7.8
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	483	8.9	428	8.9	49	9.6	6	6.6
Moderate	552	10.2	491	10.2	57	11.2	4	4.4
Middle	3,210	59.2	2,852	59.1	293	57.6	65	71.4
Upper	1,177	21.7	1,051	21.8	110	21.6	16	17.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	5,422	100.0	4,822	100.0	509	100.0	91	100.0
Percentage of Total Businesses:				88.9		9.2		2.0
	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	9	2.6	9	2.6	0	0.0	0	0.0
Middle	273	79.4	273	79.4	0	0.0	0	0.0
Upper	62	18.0	62	18.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	344	100.0	344	100.0	0	0.0	0	0.0
Percentage of Total Farms:				100.0		0.0		0.0

**TABLE D-172.1
DISTRIBUTION OF 2018 HOME MORTGAGE LENDING
BY INCOME LEVEL OF GEOGRAPHY
BLOOMINGTON METROPOLITAN AA**

Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	3	477	3.5	5.0	3.1	1.9	2.3
Moderate	9	352	10.6	3.7	11.3	7.7	13.0
Middle	46	4,110	54.1	43.4	52.8	50.7	55.2
Upper	27	4,537	31.8	47.9	32.7	39.7	29.5
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Purchase Loans							
Low	1	48	6.3	1.5	2.9	1.7	2.3
Moderate	2	127	12.5	4.0	11.7	8.5	13.0
Middle	4	811	25.0	25.8	52.3	47.4	55.2
Upper	9	2,157	56.3	68.6	33.1	42.4	29.5
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Refinance Loans							
Low	1	213	2.9	4.7	2.9	1.5	2.3
Moderate	2	102	5.9	2.3	9.4	7.6	13.0
Middle	19	2,055	55.9	45.8	53.5	47.1	55.2
Upper	12	2,115	35.3	47.2	34.2	43.8	29.5
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Improvement Loans							
Low	0	0	0.0	0.0	2.8	1.7	2.3
Moderate	1	38	10.0	13.9	8.1	6.3	13.0
Middle	6	154	60.0	56.4	54.5	49.4	55.2
Upper	3	81	30.0	29.7	34.6	42.6	29.5
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Multifamily Loans							% of Multifamily Units
Low	1	216	16.7	27.9	16.4	3.4	9.0
Moderate	0	0	0.0	0.0	8.2	2.6	8.9
Middle	5	557	83.3	72.1	58.9	73.3	64.9
Upper	0	0	0.0	0.0	16.4	20.7	17.1
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0

TABLE D-172.2 DISTRIBUTION OF 2018 HOME MORTGAGE LENDING BY INCOME LEVEL OF GEOGRAPHY BLOOMINGTON METROPOLITAN AA							
Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
Other Purpose LOC							
Low	0	0	0.0	0.0	1.0	0.4	2.3
Moderate	2	60	16.7	9.0	9.3	6.5	13.0
Middle	8	453	66.7	68.3	60.8	59.9	55.2
Upper	2	150	16.7	22.6	28.9	33.2	29.5
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Other Purpose Closed/Exempt							
Low	0	0	0.0	0.0	3.7	3.8	2.3
Moderate	2	25	28.6	18.0	19.8	14.5	13.0
Middle	4	80	57.1	57.6	53.1	54.2	55.2
Upper	1	34	14.3	24.5	23.5	27.5	29.5
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Purpose Not Applicable							
Low	0	0	0.0	0.0	6.7	3.5	2.3
Moderate	0	0	0.0	0.0	24.7	18.3	13.0
Middle	0	0	0.0	0.0	44.9	44.3	55.2
Upper	0	0	0.0	0.0	23.6	33.8	29.5
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0

TABLE D-173
DISTRIBUTION OF 2018 SMALL BUSINESS AND SMALL FARM LENDING
BY INCOME LEVEL OF GEOGRAPHY
BLOOMINGTON METROPOLITAN AA

Census Tract Income Level	Small Business Loans				Aggregate CRA Data		% of Businesses
	#	\$(000)	#%	\$%	#%	\$%	
Low	5	475	9.6	6.5	6.5	6.1	8.9
Moderate	4	563	7.7	7.7	10.5	9.3	10.2
Middle	28	3,377	53.8	46.1	50.4	49.7	59.2
Upper	15	2,904	28.8	39.7	31.9	34.8	21.7
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.8	0.1	0.0
Census Tract Income Level	Small Farm Loans				Aggregate CRA Data		% of Farms
	#	\$(000)	#%	\$%	#%	\$%	
Low	0	0	0.0	0.0	0.2	0.0	0.0
Moderate	0	0	0.0	0.0	0.7	1.4	2.6
Middle	41	9,033	71.9	79.9	82.5	84.9	79.4
Upper	16	2,277	28.1	20.1	16.5	13.6	18.0
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0

**TABLE D-174.1
DISTRIBUTION OF 2018 HOME MORTGAGE LENDING
BY BORROWER INCOME LEVEL
BLOOMINGTON METROPOLITAN AA**

Borrower Income Level	Bank Loans				Aggregate HMDA Data		Families by Family Income %
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	12	436	14.1	4.6	13.8	7.9	19.4
Moderate	12	695	14.1	7.3	21.1	16.6	17.3
Middle	11	1,278	12.9	13.5	20.2	18.7	22.2
Upper	39	5,931	45.9	62.6	26.0	29.4	41.1
Unknown	11	1,136	12.9	12.0	18.9	27.4	0.0
Home Purchase Loans							
Low	2	115	12.5	3.7	14.8	9.3	19.4
Moderate	3	251	18.8	8.0	22.9	20.1	17.3
Middle	2	415	12.5	13.2	20.3	21.7	22.2
Upper	9	2,362	56.3	75.2	24.1	32.1	41.1
Unknown	0	0	0.0	0.0	17.8	16.9	0.0
Home Refinance Loans							
Low	4	126	11.8	2.8	13.5	8.9	19.4
Moderate	7	414	20.6	9.2	20.0	16.5	17.3
Middle	3	595	8.8	13.3	22.3	22.4	22.2
Upper	17	2,850	50.0	63.5	32.6	39.4	41.1
Unknown	3	500	8.8	11.1	11.6	12.8	0.0
Home Improvement Loans							
Low	1	32	10.0	11.7	11.8	7.7	19.4
Moderate	1	20	10.0	7.3	18.7	15.7	17.3
Middle	1	25	10.0	9.2	22.0	19.8	22.2
Upper	5	142	50.0	52.0	33.3	43.6	41.1
Unknown	2	54	20.0	19.8	14.2	13.2	0.0
Multifamily Loans							
Low	0	0	0.0	0.0	0.0	0.0	19.4
Moderate	0	0	0.0	0.0	1.4	0.1	17.3
Middle	0	0	0.0	0.0	0.0	0.0	22.2
Upper	1	216	16.7	27.9	6.8	1.5	41.1
Unknown	5	557	83.3	72.1	91.8	98.4	0.0

TABLE D-174.2
DISTRIBUTION OF 2018 HOME MORTGAGE LENDING
BY BORROWER INCOME LEVEL
BLOOMINGTON METROPOLITAN AA

Borrower Income Level	Bank Loans				Aggregate HMDA Data		Families by Family Income %
	#	\$(000)	#%	\$%	#%	\$%	
Other Purpose LOC							
Low	3	133	25.0	20.1	10.3	6.2	19.4
Moderate	0	0	0.0	0.0	12.4	11.4	17.3
Middle	3	218	25.0	32.9	22.7	25.0	22.2
Upper	5	287	41.7	43.3	36.1	43.1	41.1
Unknown	1	25	8.3	3.8	18.6	14.4	0.0
Other Purpose Closed/Exempt							
Low	2	30	28.6	21.6	16.0	10.3	19.4
Moderate	1	10	14.3	7.2	19.8	18.4	17.3
Middle	2	25	28.6	18.0	19.8	11.3	22.2
Upper	2	74	28.6	53.2	29.6	48.0	41.1
Unknown	0	0	0.0	0.0	14.8	11.9	0.0
Purpose Not Applicable							
Low	0	0	0.0	0.0	2.2	0.8	19.4
Moderate	0	0	0.0	0.0	1.1	1.2	17.3
Middle	0	0	0.0	0.0	0.0	0.0	22.2
Upper	0	0	0.0	0.0	1.1	2.2	41.1
Unknown	0	0	0.0	0.0	95.5	95.7	0.0

TABLE D-175
DISTRIBUTION OF 2018 SMALL BUSINESS AND SMALL FARM LENDING
BY REVENUE SIZE OF BUSINESSES AND FARMS
BLOOMINGTON METROPOLITAN AA

Business Revenue By Size	Small Business Loans				Aggregate CRA Data		% of Businesses by Revenue
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	19	1,344	36.5	18.4	42.0	29.7	88.9
Over \$1MM	19	5,167	36.5	70.6	Not Reported		9.4
Unknown	14	808	26.9	11.0			1.7
Farm Revenue By Size	Small Farm Loans				Aggregate CRA Data		% of Farms by Revenue
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	53	9,660	93.0	85.4	68.6	80.3	100.0
Over \$1MM	3	1,300	5.3	11.5	Not Reported		0.0
Unknown	1	350	1.8	3.1			0.0

TABLE D-176
2019 BLOOMINGTON METROPOLITAN AA DEMOGRAPHICS

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	4	9.8	1,212	3.0	421	34.7	8,111	20.0
Moderate	7	17.1	5,501	13.6	728	13.2	7,135	17.6
Middle	22	53.7	21,916	54.1	1,428	6.5	9,141	22.6
Upper	8	19.5	11,859	29.3	193	1.6	16,101	39.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	41	100.0	40,488	100.0	2,770	6.8	40,488	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	4,152	973	2.3	23.4	2,443	58.8	736	17.7
Moderate	10,862	6,130	14.3	56.4	3,678	33.9	1,054	9.7
Middle	39,050	23,135	53.9	59.2	12,889	33.0	3,026	7.7
Upper	16,833	12,667	29.5	75.3	3,431	20.4	735	4.4
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	70,897	42,905	100.0	60.5	22,441	31.7	5,551	7.8
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	485	9.0	430	8.9	50	9.8	5	6.7
Moderate	722	13.4	641	13.3	79	15.6	2	2.7
Middle	3,007	55.7	2,683	55.7	269	53.0	55	73.3
Upper	1,182	21.9	1,059	22.0	110	21.7	13	17.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	5,396	100.0	4,813	100.0	508	100.0	75	100.0
Percentage of Total Businesses:				89.2		9.4		1.4
	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	12	3.7	12	3.7	0	0.0	0	0.0
Middle	249	77.6	249	77.6	0	0.0	0	0.0
Upper	60	18.7	60	18.7	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	321	100.0	321	100.0	0	0.0	0	0.0
Percentage of Total Farms:				100.0		0.0		0.0

TABLE D-177.1 DISTRIBUTION OF 2019 HOME MORTGAGE LENDING BY INCOME LEVEL OF GEOGRAPHY BLOOMINGTON METROPOLITAN AA							
Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	1	100	1.5	0.7		2.3	
Moderate	4	296	6.1	2.1		14.3	
Middle	31	8,882	47.0	61.6		53.9	
Upper	30	5,132	45.5	35.6		29.5	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	
Home Purchase Loans							
Low	1	100	5.6	2.4		2.3	
Moderate	1	100	5.6	2.4		14.3	
Middle	10	1,713	55.6	40.9		53.9	
Upper	6	2,278	33.3	54.4		29.5	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	
Home Refinance Loans							
Low	0	0	0.0	0.0		2.3	
Moderate	1	134	5.3	1.6		14.3	
Middle	7	6,453	36.8	75.3		53.9	
Upper	11	1,987	57.9	23.2		29.5	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	
Home Improvement Loans							
Low	0	0	0.0	0.0		2.3	
Moderate	1	22	10.0	4.0		14.3	
Middle	7	373	70.0	67.2		53.9	
Upper	2	160	20.0	28.8		29.5	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	
Multifamily Loans						% of Multifamily Units	
Low	0	0	0.0	0.0		9.0	
Moderate	0	0	0.0	0.0		12.4	
Middle	0	0	0.0	0.0		61.5	
Upper	0	0	0.0	0.0		17.1	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	

TABLE D-177.2 DISTRIBUTION OF 2019 HOME MORTGAGE LENDING BY INCOME LEVEL OF GEOGRAPHY BLOOMINGTON METROPOLITAN AA							
Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
Other Purpose LOC							
Low	0	0	0.0	0.0		2.3	
Moderate	1	40	10.0	5.6		14.3	
Middle	4	210	40.0	29.2		53.9	
Upper	5	468	50.0	65.2		29.5	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	
Other Purpose Closed/Exempt							
Low	0	0	0.0	0.0		2.3	
Moderate	0	0	0.0	0.0		14.3	
Middle	3	133	33.3	35.8		53.9	
Upper	6	239	66.7	64.2		29.5	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	
Purpose Not Applicable							
Low	0	0	0.0	0.0		2.3	
Moderate	0	0	0.0	0.0		14.3	
Middle	0	0	0.0	0.0		53.9	
Upper	0	0	0.0	0.0		29.5	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	

**TABLE D-178
DISTRIBUTION OF 2019 SMALL BUSINESS AND SMALL FARM LENDING
BY INCOME LEVEL OF GEOGRAPHY
BLOOMINGTON METROPOLITAN AA**

Census Tract Income Level	Small Business Loans				Aggregate CRA Data		% of Businesses
	#	\$(000)	#%	\$%	#%	\$%	
Low	3	230	7.0	3.3			9.0
Moderate	2	550	4.7	7.9			13.4
Middle	27	3,045	62.8	43.8			55.7
Upper	11	3,135	25.6	45.0			21.9
Unknown	0	0	0.0	0.0			0.0
Not Reported	0	0	0.0	0.0			0.0
Census Tract Income Level	Small Farm Loans				Aggregate CRA Data		% of Farms
	#	\$(000)	#%	\$%	#%	\$%	
Low	0	0	0.0	0.0			0.0
Moderate	0	0	0.0	0.0			3.7
Middle	41	7,421	82.0	79.5			77.6
Upper	9	1,910	18.0	20.5			18.7
Unknown	0	0	0.0	0.0			0.0
Not Reported	0	0	0.0	0.0			0.0

TABLE D-179.1 DISTRIBUTION OF 2019 HOME MORTGAGE LENDING BY BORROWER INCOME LEVEL BLOOMINGTON METROPOLITAN AA							
Borrower Income Level	Bank Loans				Aggregate HMDA Data		Families by Family Income %
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	5	340	7.6	2.4		20.0	
Moderate	12	1,035	18.2	7.2		17.6	
Middle	19	1,850	28.8	12.8		22.6	
Upper	29	11,051	43.9	76.7		39.8	
Unknown	1	134	1.5	0.9		0.0	
Home Purchase Loans							
Low	2	269	11.1	6.4		20.0	
Moderate	6	700	33.3	16.7		17.6	
Middle	5	808	27.8	19.3		22.6	
Upper	5	2,414	27.8	57.6		39.8	
Unknown	0	0	0.0	0.0		0.0	
Home Refinance Loans							
Low	0	0	0.0	0.0		20.0	
Moderate	1	55	5.3	0.6		17.6	
Middle	5	556	26.3	6.5		22.6	
Upper	12	7,829	63.2	91.3		39.8	
Unknown	1	134	5.3	1.6		0.0	
Home Improvement Loans							
Low	2	60	20.0	10.8		20.0	
Moderate	2	100	20.0	18.0		17.6	
Middle	4	145	40.0	26.1		22.6	
Upper	2	250	20.0	45.0		39.8	
Unknown	0	0	0.0	0.0		0.0	
Multifamily Loans							
Low	0	0	0.0	0.0		20.0	
Moderate	0	0	0.0	0.0		17.6	
Middle	0	0	0.0	0.0		22.6	
Upper	0	0	0.0	0.0		39.8	
Unknown	0	0	0.0	0.0		0.0	

TABLE D-179.2
DISTRIBUTION OF 2019 HOME MORTGAGE LENDING
BY BORROWER INCOME LEVEL
BLOOMINGTON METROPOLITAN AA

Borrower Income Level	Bank Loans				Aggregate HMDA Data		Families by Family Income %
	#	\$(000)	#%	\$%	#%	\$%	
Other Purpose LOC							
Low	0	0	0.0	0.0		20.0	
Moderate	2	140	20.0	19.5		17.6	
Middle	2	220	20.0	30.6		22.6	
Upper	6	358	60.0	49.9		39.8	
Unknown	0	0	0.0	0.0		0.0	
Other Purpose Closed/Exempt							
Low	1	11	11.1	3.0		20.0	
Moderate	1	40	11.1	10.8		17.6	
Middle	3	121	33.3	32.5		22.6	
Upper	4	200	44.4	53.8		39.8	
Unknown	0	0	0.0	0.0		0.0	
Purpose Not Applicable							
Low	0	0	0.0	0.0		20.0	
Moderate	0	0	0.0	0.0		17.6	
Middle	0	0	0.0	0.0		22.6	
Upper	0	0	0.0	0.0		39.8	
Unknown	0	0	0.0	0.0		0.0	

TABLE D-180
DISTRIBUTION OF 2019 SMALL BUSINESS AND SMALL FARM LENDING
BY REVENUE SIZE OF BUSINESSES AND FARMS
BLOOMINGTON METROPOLITAN AA

Business Revenue By Size	Small Business Loans				Aggregate CRA Data		% of Businesses by Revenue
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	14	765	32.6	11.0	Not Reported		89.2
Over \$1MM	16	5,115	37.2	73.5			9.4
Unknown	13	1,080	30.2	15.5			1.4
Farm Revenue By Size	Small Farm Loans				Aggregate CRA Data		% of Farms by Revenue
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	45	8,108	90.0	86.9	Not Reported		100.0
Over \$1MM	2	800	4.0	8.6			0.0
Unknown	3	423	6.0	4.5			0.0

A. Champaign Metropolitan AA

TABLE D-181 2018 CHAMPAIGN METROPOLITAN AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	8	18.6	3,245	7.6	1,180	36.4	9,531	22.5
Moderate	7	16.3	6,537	15.4	1,154	17.7	7,043	16.6
Middle	17	39.5	22,748	53.6	1,717	7.5	8,652	20.4
Upper	9	20.9	9,813	23.1	425	4.3	17,198	40.5
Unknown	2	4.7	81	0.2	27	33.3	0	0.0
Total AA	43	100.0	42,424	100.0	4,503	10.6	42,424	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	13,434	2,400	5.5	17.9	9,156	68.2	1,878	14.0
Moderate	15,640	5,330	12.1	34.1	8,313	53.2	1,997	12.8
Middle	41,562	25,266	57.6	60.8	12,522	30.1	3,774	9.1
Upper	16,650	10,845	24.7	65.1	4,591	27.6	1,214	7.3
Unknown	1,695	56	0.1	3.3	1,433	84.5	206	12.2
Total AA	88,981	43,897	100.0	49.3	36,015	40.5	9,069	10.2
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	704	10.6	639	10.7	62	10.8	3	2.9
Moderate	1,214	18.2	1,053	17.6	147	25.7	14	13.5
Middle	2,855	42.8	2,585	43.1	216	37.8	54	51.9
Upper	1,769	26.5	1,604	26.8	134	23.4	31	29.8
Unknown	130	1.9	115	1.9	13	2.3	2	1.9
Total AA	6,672	100.0	5,996	100.0	572	100.0	104	100.0
Percentage of Total Businesses:				89.9		8.6		1.6
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	3	0.9	3	0.9	0	0.0	0	0.0
Moderate	9	2.7	8	2.4	1	16.7	0	0.0
Middle	259	76.9	256	77.3	3	50.0	0	0.0
Upper	66	19.6	64	19.3	2	33.3	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	337	100.0	331	100.0	6	100.0	0	0.0
Percentage of Total Farms:				98.2		1.8		0.0

**TABLE D-182.1
DISTRIBUTION OF 2018 HOME MORTGAGE LENDING
BY INCOME LEVEL OF GEOGRAPHY
CHAMPAIGN METROPOLITAN AA**

Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	2	2,600	8.0	32.8	5.4	12.2	5.5
Moderate	0	0	0.0	0.0	13.1	11.3	12.1
Middle	11	2,796	44.0	35.2	55.6	45.1	57.6
Upper	12	2,539	48.0	32.0	25.5	27.8	24.7
Unknown	0	0	0.0	0.0	0.3	3.7	0.1
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Purchase Loans							
Low	0	0	0.0	0.0	4.1	2.0	5.5
Moderate	0	0	0.0	0.0	14.0	9.2	12.1
Middle	0	0	0.0	0.0	55.8	54.8	57.6
Upper	4	1,123	100.0	100.0	26.0	33.9	24.7
Unknown	0	0	0.0	0.0	0.1	0.1	0.1
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Refinance Loans							
Low	0	0	0.0	0.0	6.6	4.6	5.5
Moderate	0	0	0.0	0.0	11.5	7.0	12.1
Middle	5	382	55.6	24.7	56.3	55.6	57.6
Upper	4	1,162	44.4	75.3	25.2	31.4	24.7
Unknown	0	0	0.0	0.0	0.4	1.3	0.1
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Improvement Loans							
Low	0	0	0.0	0.0	5.7	3.1	5.5
Moderate	0	0	0.0	0.0	8.0	5.2	12.1
Middle	2	52	66.7	27.8	60.6	58.0	57.6
Upper	1	135	33.3	72.2	25.7	33.7	24.7
Unknown	0	0	0.0	0.0	0.0	0.0	0.1
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Multifamily Loans							% of Multifamily Units
Low	2	2,600	40.0	52.6	21.6	38.9	29.4
Moderate	0	0	0.0	0.0	14.9	18.5	23.4
Middle	3	2,342	60.0	47.4	45.3	16.8	29.2
Upper	0	0	0.0	0.0	13.5	12.9	12.4
Unknown	0	0	0.0	0.0	4.7	12.9	5.9
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0

TABLE D-182.2 DISTRIBUTION OF 2018 HOME MORTGAGE LENDING BY INCOME LEVEL OF GEOGRAPHY CHAMPAIGN METROPOLITAN AA							
Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
Other Purpose LOC							
Low	0	0	0.0	0.0	1.1	0.4	5.5
Moderate	0	0	0.0	0.0	3.2	1.3	12.1
Middle	0	0	0.0	0.0	54.7	48.1	57.6
Upper	2	93	100.0	100.0	41.1	50.2	24.7
Unknown	0	0	0.0	0.0	0.0	0.0	0.1
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Other Purpose Closed/Exempt							
Low	0	0	0.0	0.0	4.4	1.4	5.5
Moderate	0	0	0.0	0.0	14.7	4.1	12.1
Middle	1	20	50.0	43.5	54.4	75.4	57.6
Upper	1	26	50.0	56.5	26.5	19.1	24.7
Unknown	0	0	0.0	0.0	0.0	0.0	0.1
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Purpose Not Applicable							
Low	0	0	0.0	0.0	13.6	8.6	5.5
Moderate	0	0	0.0	0.0	20.5	19.8	12.1
Middle	0	0	0.0	0.0	48.9	49.6	57.6
Upper	0	0	0.0	0.0	17.0	22.0	24.7
Unknown	0	0	0.0	0.0	0.0	0.0	0.1
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0

**TABLE D-183
DISTRIBUTION OF 2018 SMALL BUSINESS AND SMALL FARM LENDING
BY INCOME LEVEL OF GEOGRAPHY
CHAMPAIGN METROPOLITAN AA**

Census Tract Income Level	Small Business Loans				Aggregate CRA Data		% of Businesses
	#	\$(000)	#%	\$%	#%	\$%	
Low	2	52	13.3	2.6	10.5	9.6	10.6
Moderate	2	101	13.3	5.1	15.8	20.4	18.2
Middle	5	1,069	33.3	54.3	43.4	37.6	42.8
Upper	3	583	20.0	29.6	27.9	29.2	26.5
Unknown	3	163	20.0	8.3	1.4	3.0	0.0
Not Reported	0	0	0.0	0.0	0.9	0.2	1.9
Census Tract Income Level	Small Farm Loans				Aggregate CRA Data		% of Farms
	#	\$(000)	#%	\$%	#%	\$%	
Low	0	0	0.0	0.0	0.0	0.0	0.9
Moderate	0	0	0.0	0.0	1.2	0.3	2.7
Middle	0	0	0.0	0.0	76.2	84.1	76.9
Upper	0	0	0.0	0.0	22.0	15.5	19.6
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.6	0.0	0.0

**TABLE D-184.1
DISTRIBUTION OF 2018 HOME MORTGAGE LENDING
BY BORROWER INCOME LEVEL
CHAMPAIGN METROPOLITAN AA**

Borrower Income Level	Bank Loans				Aggregate HMDA Data		Families by Family Income %
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	0	0	0.0	0.0	10.5	4.5	22.5
Moderate	1	150	4.0	1.9	18.8	11.3	16.6
Middle	5	203	20.0	2.6	21.0	15.7	20.4
Upper	10	1,029	40.0	13.0	32.9	34.3	40.5
Unknown	9	6,553	36.0	82.6	16.8	34.3	0.0
Home Purchase Loans							
Low	0	0	0.0	0.0	10.5	5.7	22.5
Moderate	1	150	25.0	13.4	21.3	16.3	16.6
Middle	0	0	0.0	0.0	22.3	22.4	20.4
Upper	2	173	50.0	15.4	33.5	44.9	40.5
Unknown	1	800	25.0	71.2	12.4	10.7	0.0
Home Refinance Loans							
Low	0	0	0.0	0.0	11.4	6.2	22.5
Moderate	0	0	0.0	0.0	16.5	13.0	16.6
Middle	3	123	33.3	8.0	21.6	19.5	20.4
Upper	3	610	33.3	39.5	32.7	42.9	40.5
Unknown	3	811	33.3	52.5	17.8	18.3	0.0
Home Improvement Loans							
Low	0	0	0.0	0.0	12.6	5.2	22.5
Moderate	0	0	0.0	0.0	19.4	15.7	16.6
Middle	1	10	33.3	5.3	17.7	17.5	20.4
Upper	2	177	66.7	94.7	42.3	54.1	40.5
Unknown	0	0	0.0	0.0	8.0	7.6	0.0
Multifamily Loans							
Low	0	0	0.0	0.0	5.4	1.0	22.5
Moderate	0	0	0.0	0.0	0.7	0.1	16.6
Middle	0	0	0.0	0.0	3.4	0.2	20.4
Upper	0	0	0.0	0.0	11.5	6.6	40.5
Unknown	5	4,942	100.0	100.0	79.1	92.1	0.0

TABLE D-184.2
DISTRIBUTION OF 2018 HOME MORTGAGE LENDING
BY BORROWER INCOME LEVEL
CHAMPAIGN METROPOLITAN AA

Borrower Income Level	Bank Loans				Aggregate HMDA Data		Families by Family Income %
	#	\$(000)	#%	\$%	#%	\$%	
Other Purpose LOC							
Low	0	0	0.0	0.0	6.3	2.5	22.5
Moderate	0	0	0.0	0.0	12.6	10.2	16.6
Middle	1	70	50.0	75.3	18.9	9.3	20.4
Upper	1	23	50.0	24.7	60.0	76.6	40.5
Unknown	0	0	0.0	0.0	2.1	1.4	0.0
Other Purpose Closed/Exempt							
Low	0	0	0.0	0.0	16.2	4.8	22.5
Moderate	0	0	0.0	0.0	19.1	11.3	16.6
Middle	0	0	0.0	0.0	23.5	11.2	20.4
Upper	2	46	100.0	100.0	38.2	32.1	40.5
Unknown	0	0	0.0	0.0	2.9	40.6	0.0
Purpose Not Applicable							
Low	0	0	0.0	0.0	1.1	1.1	22.5
Moderate	0	0	0.0	0.0	2.3	1.4	16.6
Middle	0	0	0.0	0.0	4.5	4.5	20.4
Upper	0	0	0.0	0.0	1.1	0.0	40.5
Unknown	0	0	0.0	0.0	90.9	93.0	0.0

TABLE D-185
DISTRIBUTION OF 2018 SMALL BUSINESS AND SMALL FARM LENDING
BY REVENUE SIZE OF BUSINESSES AND FARMS
CHAMPAIGN METROPOLITAN AA

Business Revenue By Size	Small Business Loans				Aggregate CRA Data		% of Businesses by Revenue
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	9	1,707	60.0	86.7	43.2	35.3	89.9
Over \$1MM	4	203	26.7	10.3	Not Reported		8.6
Unknown	2	58	13.3	2.9			1.6
Farm Revenue By Size	Small Farm Loans				Aggregate CRA Data		% of Farms by Revenue
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	0	0	0.0	0.0	48.8	88.2	98.2
Over \$1MM	0	0	0.0	0.0	Not Reported		1.8
Unknown	0	0	0.0	0.0			0.0

TABLE D-186
2019 CHAMPAIGN METROPOLITAN AA DEMOGRAPHICS

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	8	18.6	3,245	7.6	1,180	36.4	9,561	22.5
Moderate	7	16.3	6,537	15.4	1,154	17.7	7,066	16.7
Middle	17	39.5	22,748	53.6	1,717	7.5	8,650	20.4
Upper	9	20.9	9,813	23.1	425	4.3	17,147	40.4
Unknown	2	4.7	81	0.2	27	33.3	0	0.0
Total AA	43	100.0	42,424	100.0	4,503	10.6	42,424	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	13,434	2,400	5.5	17.9	9,156	68.2	1,878	14.0
Moderate	15,640	5,330	12.1	34.1	8,313	53.2	1,997	12.8
Middle	41,562	25,266	57.6	60.8	12,522	30.1	3,774	9.1
Upper	16,650	10,845	24.7	65.1	4,591	27.6	1,214	7.3
Unknown	1,695	56	0.1	3.3	1,433	84.5	206	12.2
Total AA	88,981	43,897	100.0	49.3	36,015	40.5	9,069	10.2
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	731	10.9	667	11.0	61	10.8	3	4.1
Moderate	1,224	18.3	1,062	17.5	153	27.0	9	12.2
Middle	2,826	42.2	2,580	42.6	204	36.0	42	56.8
Upper	1,799	26.8	1,642	27.1	137	24.2	20	27.0
Unknown	122	1.8	110	1.8	12	2.1	0	0.0
Total AA	6,702	100.0	6,061	100.0	567	100.0	74	100.0
Percentage of Total Businesses:				90.4		8.5		1.1
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	3	0.9	3	1.0	0	0.0	0	0.0
Moderate	8	2.5	7	2.2	1	20.0	0	0.0
Middle	245	77.0	242	77.3	3	60.0	0	0.0
Upper	62	19.5	61	19.5	1	20.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	318	100.0	313	100.0	5	100.0	0	0.0
Percentage of Total Farms:				98.4		1.6		0.0

TABLE D-187.1 DISTRIBUTION OF 2019 HOME MORTGAGE LENDING BY INCOME LEVEL OF GEOGRAPHY CHAMPAIGN METROPOLITAN AA							
Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	1	50	6.3	3.0		5.5	
Moderate	0	0	0.0	0.0		12.1	
Middle	8	475	50.0	28.5		57.6	
Upper	7	1,142	43.8	68.5		24.7	
Unknown	0	0	0.0	0.0		0.1	
Not Reported	0	0	0.0	0.0		0.0	
Home Purchase Loans							
Low	0	0	0.0	0.0		5.5	
Moderate	0	0	0.0	0.0		12.1	
Middle	3	338	100.0	100.0		57.6	
Upper	0	0	0.0	0.0		24.7	
Unknown	0	0	0.0	0.0		0.1	
Not Reported	0	0	0.0	0.0		0.0	
Home Refinance Loans							
Low	1	50	20.0	6.4		5.5	
Moderate	0	0	0.0	0.0		12.1	
Middle	1	30	20.0	3.9		57.6	
Upper	3	699	60.0	89.7		24.7	
Unknown	0	0	0.0	0.0		0.1	
Not Reported	0	0	0.0	0.0		0.0	
Home Improvement Loans							
Low	0	0	0.0	0.0		5.5	
Moderate	0	0	0.0	0.0		12.1	
Middle	3	51	100.0	100.0		57.6	
Upper	0	0	0.0	0.0		24.7	
Unknown	0	0	0.0	0.0		0.1	
Not Reported	0	0	0.0	0.0		0.0	
Multifamily Loans						% of Multifamily Units	
Low	0	0	0.0	0.0		29.4	
Moderate	0	0	0.0	0.0		23.4	
Middle	0	0	0.0	0.0		29.2	
Upper	0	0	0.0	0.0		12.4	
Unknown	0	0	0.0	0.0		5.9	
Not Reported	0	0	0.0	0.0		0.0	

TABLE D-187.2 DISTRIBUTION OF 2019 HOME MORTGAGE LENDING BY INCOME LEVEL OF GEOGRAPHY CHAMPAIGN METROPOLITAN AA							
Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
Other Purpose LOC							
Low	0	0	0.0	0.0		5.5	
Moderate	0	0	0.0	0.0		12.1	
Middle	1	56	25.0	15.4		57.6	
Upper	3	308	75.0	84.6		24.7	
Unknown	0	0	0.0	0.0		0.1	
Not Reported	0	0	0.0	0.0		0.0	
Other Purpose Closed/Exempt							
Low	0	0	0.0	0.0		5.5	
Moderate	0	0	0.0	0.0		12.1	
Middle	0	0	0.0	0.0		57.6	
Upper	1	135	100.0	100.0		24.7	
Unknown	0	0	0.0	0.0		0.1	
Not Reported	0	0	0.0	0.0		0.0	
Purpose Not Applicable							
Low	0	0	0.0	0.0		5.5	
Moderate	0	0	0.0	0.0		12.1	
Middle	0	0	0.0	0.0		57.6	
Upper	0	0	0.0	0.0		24.7	
Unknown	0	0	0.0	0.0		0.0	
Not Reported	0	0	0.0	0.0		0.0	

TABLE D-188
DISTRIBUTION OF 2019 SMALL BUSINESS AND SMALL FARM LENDING
BY INCOME LEVEL OF GEOGRAPHY
CHAMPAIGN METROPOLITAN AA

Census Tract Income Level	Small Business Loans				Aggregate CRA Data		% of Businesses
	#	\$(000)	#%	\$%	#%	\$%	
Low	1	25	6.7	1.0			10.9
Moderate	2	289	13.3	11.8			18.3
Middle	7	749	46.7	30.7			42.2
Upper	4	1,330	26.7	54.4			26.8
Unknown	1	50	6.7	2.0			0.0
Not Reported	0	0	0.0	0.0			1.8
Census Tract Income Level	Small Farm Loans				Aggregate CRA Data		% of Farms
	#	\$(000)	#%	\$%	#%	\$%	
Low	0	0	0.0	0.0			0.9
Moderate	0	0	0.0	0.0			2.5
Middle	0	0	0.0	0.0			77.0
Upper	0	0	0.0	0.0			19.5
Unknown	0	0	0.0	0.0			0.0
Not Reported	0	0	0.0	0.0			0.0

TABLE D-189.1 DISTRIBUTION OF 2019 HOME MORTGAGE LENDING BY BORROWER INCOME LEVEL CHAMPAIGN METROPOLITAN AA							
Borrower Income Level	Bank Loans				Aggregate HMDA Data		Families by Family Income %
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	2	106	12.5	6.4		22.5	
Moderate	0	0	0.0	0.0		16.7	
Middle	4	316	25.0	19.0		20.4	
Upper	10	1,245	62.5	74.7		40.4	
Unknown	0	0	0.0	0.0		0.0	
Home Purchase Loans							
Low	0	0	0.0	0.0		22.5	
Moderate	0	0	0.0	0.0		16.7	
Middle	2	276	66.7	81.7		20.4	
Upper	1	62	33.3	18.3		40.4	
Unknown	0	0	0.0	0.0		0.0	
Home Refinance Loans							
Low	1	50	20.0	6.4		22.5	
Moderate	0	0	0.0	0.0		16.7	
Middle	1	30	20.0	3.9		20.4	
Upper	3	699	60.0	89.7		40.4	
Unknown	0	0	0.0	0.0		0.0	
Home Improvement Loans							
Low	0	0	0.0	0.0		22.5	
Moderate	0	0	0.0	0.0		16.7	
Middle	1	10	33.3	19.6		20.4	
Upper	2	41	66.7	80.4		40.4	
Unknown	0	0	0.0	0.0		0.0	
Multifamily Loans							
Low	1	56	25.0	15.4		22.5	
Moderate	0	0	0.0	0.0		16.7	
Middle	0	0	0.0	0.0		20.4	
Upper	3	308	75.0	84.6		40.4	
Unknown	0	0	0.0	0.0		0.0	

TABLE D-189.2 DISTRIBUTION OF 2019 HOME MORTGAGE LENDING BY BORROWER INCOME LEVEL CHAMPAIGN METROPOLITAN AA							
Borrower Income Level	Bank Loans				Aggregate HMDA Data		Families by Family Income %
	#	\$(000)	#%	\$%	#%	\$%	
Other Purpose LOC							
Low	1	56	25.0	15.4			22.5
Moderate	0	0	0.0	0.0			16.7
Middle	0	0	0.0	0.0			20.4
Upper	3	308	75.0	84.6			40.4
Unknown	0	0	0.0	0.0			0.0
Other Purpose Closed/Exempt							
Low	0	0	0.0	0.0			22.5
Moderate	0	0	0.0	0.0			16.7
Middle	0	0	0.0	0.0			20.4
Upper	1	135	100.0	100.0			40.4
Unknown	0	0	0.0	0.0			0.0
Purpose Not Applicable							
Low	0	0	0.0	0.0			22.5
Moderate	0	0	0.0	0.0			16.7
Middle	0	0	0.0	0.0			20.4
Upper	0	0	0.0	0.0			40.4
Unknown	0	0	0.0	0.0			0.0

TABLE D-190 DISTRIBUTION OF 2019 SMALL BUSINESS AND SMALL FARM LENDING BY REVENUE SIZE OF BUSINESSES AND FARMS CHAMPAIGN METROPOLITAN AA							
Business Revenue By Size	Small Business Loans				Aggregate CRA Data		% of Businesses by Revenue
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	9	843	60.0	34.5	Not Reported		90.4
Over \$1MM	6	1,600	40.0	65.5			8.5
Unknown	0	0	0.0	0.0			1.1
Farm Revenue By Size	Small Farm Loans				Aggregate CRA Data		% of Farms by Revenue
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	0	0	0.0	0.0	Not Reported		98.4
Over \$1MM	0	0	0.0	0.0			1.6
Unknown	0	0	0.0	0.0			0.0

B. Oklahoma City Metropolitan AA

TABLE D-191 2018 OKLAHOMA CITY METROPOLITAN AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	28	11.6	17,042	9.4	6,224	36.5	44,754	24.7
Moderate	85	35.3	54,259	29.9	11,442	21.1	32,453	17.9
Middle	70	29.0	54,266	29.9	5,243	9.7	34,687	19.1
Upper	50	20.7	55,524	30.6	1,982	3.6	69,537	38.3
Unknown	8	3.3	340	0.2	119	35.0	0	0.0
Total AA	241	100.0	181,431	100.0	25,010	13.8	181,431	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	33,484	10,466	6.1	31.3	17,502	52.3	5,516	16.5
Moderate	111,111	44,169	25.8	39.8	51,942	46.7	15,000	13.5
Middle	97,850	55,577	32.5	56.8	32,775	33.5	9,498	9.7
Upper	82,988	60,607	35.4	73.0	17,094	20.6	5,287	6.4
Unknown	1,552	195	0.1	12.6	1,063	68.5	294	18.9
Total AA	326,985	171,014	100.0	52.3	120,376	36.8	35,595	10.9
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	2,756	6.7	2,328	6.2	407	11.1	21	4.3
Moderate	10,936	26.4	9,722	26.1	1,091	29.9	123	25.4
Middle	12,720	30.7	11,501	30.9	1,092	29.9	127	26.2
Upper	13,123	31.7	12,210	32.8	743	20.3	170	35.1
Unknown	1,855	4.5	1,491	4.0	321	8.8	43	8.9
Total AA	41,390	100.0	37,252	100.0	3,654	100.0	484	100.0
Percentage of Total Businesses:				90.0		8.8		1.2
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	18	4.7	16	4.3	2	20.0	0	0.0
Moderate	52	13.5	50	13.4	2	20.0	0	0.0
Middle	107	27.9	105	28.1	2	20.0	0	0.0
Upper	202	52.6	199	53.2	3	30.0	0	0.0
Unknown	5	1.3	4	1.1	1	10.0	0	0.0
Total AA	384	100.0	374	100.0	10	100.0	0	0.0
Percentage of Total Farms:				97.4		2.6		0.0

**TABLE D-192.1
DISTRIBUTION OF 2018 HOME MORTGAGE LENDING
BY INCOME LEVEL OF GEOGRAPHY
OKLAHOMA CITY METROPOLITAN AA**

Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	0	0	0.0	0.0	3.5	2.2	6.1
Moderate	1	128	10.0	4.2	20.9	15.2	25.8
Middle	1	453	10.0	14.8	32.2	27.9	32.5
Upper	8	2,487	80.0	81.1	43.1	54.1	35.4
Unknown	0	0	0.0	0.0	0.2	0.7	0.1
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Purchase Loans							
Low	0	0	0.0	0.0	3.0	1.6	6.1
Moderate	1	128	16.7	5.9	20.0	12.5	25.8
Middle	0	0	0.0	0.0	32.3	26.7	32.5
Upper	5	2,028	83.3	94.1	44.4	58.8	35.4
Unknown	0	0	0.0	0.0	0.2	0.3	0.1
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Refinance Loans							
Low	0	0	0.0	0.0	4.0	1.7	6.1
Moderate	0	0	0.0	0.0	22.0	13.6	25.8
Middle	1	453	50.0	63.6	31.9	24.5	32.5
Upper	1	259	50.0	36.4	41.8	59.6	35.4
Unknown	0	0	0.0	0.0	0.2	0.5	0.1
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Home Improvement Loans							
Low	0	0	0.0	0.0	4.5	3.2	6.1
Moderate	0	0	0.0	0.0	20.3	13.7	25.8
Middle	0	0	0.0	0.0	31.1	26.4	32.5
Upper	2	200	100.0	100.0	43.8	55.4	35.4
Unknown	0	0	0.0	0.0	0.4	1.3	0.1
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Multifamily Loans							% of Multifamily Units
Low	0	0	0.0	0.0	13.5	7.2	11.4
Moderate	0	0	0.0	0.0	48.7	36.3	43.7
Middle	0	0	0.0	0.0	27.6	45.4	28.7
Upper	0	0	0.0	0.0	7.7	7.3	14.4
Unknown	0	0	0.0	0.0	2.6	3.8	1.8
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0

TABLE D-192.2 DISTRIBUTION OF 2018 HOME MORTGAGE LENDING BY INCOME LEVEL OF GEOGRAPHY OKLAHOMA CITY METROPOLITAN AA							
Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
Other Purpose LOC							
Low	0	0	0.0	0.0	2.0	0.8	6.1
Moderate	0	0	0.0	0.0	13.7	6.9	25.8
Middle	0	0	0.0	0.0	28.0	24.6	32.5
Upper	0	0	0.0	0.0	55.7	66.8	35.4
Unknown	0	0	0.0	0.0	0.6	0.8	0.1
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Other Purpose Closed/Exempt							
Low	0	0	0.0	0.0	1.9	1.1	6.1
Moderate	0	0	0.0	0.0	19.4	10.6	25.8
Middle	0	0	0.0	0.0	31.2	22.1	32.5
Upper	0	0	0.0	0.0	47.3	65.8	35.4
Unknown	0	0	0.0	0.0	0.3	0.4	0.1
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
Purpose Not Applicable							
Low	0	0	0.0	0.0	7.4	3.5	6.1
Moderate	0	0	0.0	0.0	29.2	29.4	25.8
Middle	0	0	0.0	0.0	36.0	29.9	32.5
Upper	0	0	0.0	0.0	27.3	37.2	35.4
Unknown	0	0	0.0	0.0	0.0	0.0	0.1
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0

TABLE D-193
DISTRIBUTION OF 2018 SMALL BUSINESS AND SMALL FARM LENDING
BY INCOME LEVEL OF GEOGRAPHY
OKLAHOMA CITY METROPOLITAN AA

Census Tract Income Level	Small Business Loans				Aggregate CRA Data		% of Businesses
	#	\$(000)	#%	\$%	#%	\$%	
Low	1	56	3.2	0.7	6.9	8.7	6.7
Moderate	4	1,335	12.9	16.2	24.5	24.1	26.4
Middle	21	5,579	67.7	67.7	29.3	31.2	30.7
Upper	4	1,248	12.9	15.1	34.5	30.1	31.7
Unknown	1	25	3.2	0.3	3.7	5.6	0.0
Not Reported	0	0	0.0	0.0	1.2	0.4	4.5
Census Tract Income Level	Small Farm Loans				Aggregate CRA Data		% of Farms
	#	\$(000)	#%	\$%	#%	\$%	
Low	0	0	0.0	0.0	4.1	2.8	4.7
Moderate	0	0	0.0	0.0	9.0	12.6	13.5
Middle	0	0	0.0	0.0	33.8	27.3	27.9
Upper	0	0	0.0	0.0	49.7	44.7	52.6
Unknown	0	0	0.0	0.0	2.1	12.5	0.0
Not Reported	0	0	0.0	0.0	1.4	0.1	1.3

**TABLE D-194.1
DISTRIBUTION OF 2018 HOME MORTGAGE LENDING
BY BORROWER INCOME LEVEL
OKLAHOMA CITY METROPOLITAN AA**

Borrower Income Level	Bank Loans				Aggregate HMDA Data		Families by Family Income %
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	0	0	0.0	0.0	6.8	3.2	24.7
Moderate	1	184	10.0	6.0	16.0	10.5	17.9
Middle	0	0	0.0	0.0	16.2	13.2	19.1
Upper	9	2,884	90.0	94.0	32.1	40.1	38.3
Unknown	0	0	0.0	0.0	28.9	33.0	0.0
Home Purchase Loans							
Low	0	0	0.0	0.0	6.7	3.5	24.7
Moderate	1	184	16.7	8.5	17.2	12.4	17.9
Middle	0	0	0.0	0.0	16.6	15.4	19.1
Upper	5	1,972	83.3	91.5	31.2	43.3	38.3
Unknown	0	0	0.0	0.0	28.2	25.4	0.0
Home Refinance Loans							
Low	0	0	0.0	0.0	7.9	3.8	24.7
Moderate	0	0	0.0	0.0	16.2	9.8	17.9
Middle	0	0	0.0	0.0	17.0	13.0	19.1
Upper	2	712	100.0	100.0	36.7	48.4	38.3
Unknown	0	0	0.0	0.0	22.2	25.0	0.0
Home Improvement Loans							
Low	0	0	0.0	0.0	7.4	4.3	24.7
Moderate	0	0	0.0	0.0	14.3	8.6	17.9
Middle	0	0	0.0	0.0	17.1	11.8	19.1
Upper	2	200	100.0	100.0	45.6	49.4	38.3
Unknown	0	0	0.0	0.0	15.6	25.9	0.0
Multifamily Loans							
Low	0	0	0.0	0.0	0.6	0.1	24.7
Moderate	0	0	0.0	0.0	0.0	0.0	17.9
Middle	0	0	0.0	0.0	0.0	0.0	19.1
Upper	0	0	0.0	0.0	3.8	0.7	38.3
Unknown	0	0	0.0	0.0	95.5	99.2	0.0

TABLE D-194.2
DISTRIBUTION OF 2018 HOME MORTGAGE LENDING
BY BORROWER INCOME LEVEL
OKLAHOMA CITY METROPOLITAN AA

Borrower Income Level	Bank Loans				Aggregate HMDA Data		Families by Family Income %
	#	\$(000)	#%	\$%	#%	\$%	
Other Purpose LOC							
Low	0	0	0.0	0.0	8.3	5.5	24.7
Moderate	0	0	0.0	0.0	14.0	8.4	17.9
Middle	0	0	0.0	0.0	20.3	11.6	19.1
Upper	0	0	0.0	0.0	46.6	63.1	38.3
Unknown	0	0	0.0	0.0	10.9	11.3	0.0
Other Purpose Closed/Exempt							
Low	0	0	0.0	0.0	7.0	3.3	24.7
Moderate	0	0	0.0	0.0	15.6	8.4	17.9
Middle	0	0	0.0	0.0	21.0	14.5	19.1
Upper	0	0	0.0	0.0	48.1	63.3	38.3
Unknown	0	0	0.0	0.0	8.3	10.6	0.0
Purpose Not Applicable							
Low	0	0	0.0	0.0	1.4	0.8	24.7
Moderate	0	0	0.0	0.0	2.8	2.6	17.9
Middle	0	0	0.0	0.0	3.2	4.1	19.1
Upper	0	0	0.0	0.0	4.7	8.0	38.3
Unknown	0	0	0.0	0.0	87.9	84.5	0.0

TABLE D-195
DISTRIBUTION OF 2018 SMALL BUSINESS AND SMALL FARM LENDING
BY REVENUE SIZE OF BUSINESSES AND FARMS
OKLAHOMA CITY METROPOLITAN AA

Business Revenue By Size	Small Business Loans				Aggregate CRA Data		% of Businesses by Revenue
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	5	1,926	16.1	23.4	44.5	38.7	90.0
Over \$1MM	25	6,261	80.6	76.0	Not Reported		8.8
Unknown	1	56	3.2	0.7			1.2
Farm Revenue By Size	Small Farm Loans				Aggregate CRA Data		% of Farms by Revenue
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	0	0	0.0	0.0	69.7	81.8	97.4
Over \$1MM	0	0	0.0	0.0	Not Reported		2.6
Unknown	0	0	0.0	0.0			0.0

TABLE D-196
2019 OKLAHOMA CITY METROPOLITAN AA DEMOGRAPHICS

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	28	11.6	17,042	9.4	6,224	36.5	44,754	24.7
Moderate	85	35.3	54,259	29.9	11,442	21.1	32,453	17.9
Middle	70	29.0	54,266	29.9	5,243	9.7	34,687	19.1
Upper	50	20.7	55,524	30.6	1,982	3.6	69,537	38.3
Unknown	8	3.3	340	0.2	119	35.0	0	0.0
Total AA	241	100.0	181,431	100.0	25,010	13.8	181,431	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	33,484	10,466	6.1	31.3	17,502	52.3	5,516	16.5
Moderate	111,111	44,169	25.8	39.8	51,942	46.7	15,000	13.5
Middle	97,850	55,577	32.5	56.8	32,775	33.5	9,498	9.7
Upper	82,988	60,607	35.4	73.0	17,094	20.6	5,287	6.4
Unknown	1,552	195	0.1	12.6	1,063	68.5	294	18.9
Total AA	326,985	171,014	100.0	52.3	120,376	36.8	35,595	10.9
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	2,777	6.6	2,372	6.3	392	10.9	13	3.2
Moderate	11,176	26.7	10,016	26.5	1,057	29.5	103	25.6
Middle	12,745	30.5	11,566	30.6	1,078	30.1	101	25.1
Upper	13,197	31.6	12,297	32.5	742	20.7	158	39.3
Unknown	1,892	4.5	1,550	4.1	315	8.8	27	6.7
Total AA	41,787	100.0	37,801	100.0	3,584	100.0	402	100.0
Percentage of Total Businesses:				90.5		8.6		1.0
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	16	3.9	14	3.5	2	18.2	0	0.0
Moderate	61	15.0	57	14.4	4	36.4	0	0.0
Middle	111	27.2	110	27.7	1	9.1	0	0.0
Upper	217	53.2	213	53.7	4	36.4	0	0.0
Unknown	3	0.7	3	0.8	0	0.0	0	0.0
Total AA	408	100.0	397	100.0	11	100.0	0	0.0
Percentage of Total Farms:				97.3		2.7		0.0

TABLE D-197.1 DISTRIBUTION OF 2019 HOME MORTGAGE LENDING BY INCOME LEVEL OF GEOGRAPHY OKLAHOMA CITY METROPOLITAN AA							
Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	0	0	0.0	0.0		6.1	
Moderate	2	82	22.2	5.5		25.8	
Middle	4	431	44.4	29.1		32.5	
Upper	3	966	33.3	65.3		35.4	
Unknown	0	0	0.0	0.0		0.1	
Not Reported	0	0	0.0	0.0		0.0	
Home Purchase Loans							
Low	0	0	0.0	0.0		6.1	
Moderate	0	0	0.0	0.0		25.8	
Middle	1	292	33.3	25.7		32.5	
Upper	2	842	66.7	74.3		35.4	
Unknown	0	0	0.0	0.0		0.1	
Not Reported	0	0	0.0	0.0		0.0	
Home Refinance Loans							
Low	0	0	0.0	0.0		6.1	
Moderate	2	82	66.7	39.8		25.8	
Middle	0	0	0.0	0.0		32.5	
Upper	1	124	33.3	60.2		35.4	
Unknown	0	0	0.0	0.0		0.1	
Not Reported	0	0	0.0	0.0		0.0	
Home Improvement Loans							
Low	0	0	0.0	0.0		6.1	
Moderate	0	0	0.0	0.0		25.8	
Middle	0	0	0.0	0.0		32.5	
Upper	0	0	0.0	0.0		35.4	
Unknown	0	0	0.0	0.0		0.1	
Not Reported	0	0	0.0	0.0		0.0	
Multifamily Loans						% of Multifamily Units	
Low	0	0	0.0	0.0		11.4	
Moderate	0	0	0.0	0.0		43.7	
Middle	0	0	0.0	0.0		28.7	
Upper	0	0	0.0	0.0		14.4	
Unknown	0	0	0.0	0.0		1.8	
Not Reported	0	0	0.0	0.0		0.0	

TABLE D-197.2 DISTRIBUTION OF 2019 HOME MORTGAGE LENDING BY INCOME LEVEL OF GEOGRAPHY OKLAHOMA CITY METROPOLITAN AA							
Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
Other Purpose LOC							
Low	0	0	0.0	0.0		6.1	
Moderate	0	0	0.0	0.0		25.8	
Middle	2	114	100.0	100.0		32.5	
Upper	0	0	0.0	0.0		35.4	
Unknown	0	0	0.0	0.0		0.1	
Not Reported	0	0	0.0	0.0		0.0	
Other Purpose Closed/Exempt							
Low	0	0	0.0	0.0		6.1	
Moderate	0	0	0.0	0.0		25.8	
Middle	1	25	100.0	100.0		32.5	
Upper	0	0	0.0	0.0		35.4	
Unknown	0	0	0.0	0.0		0.1	
Not Reported	0	0	0.0	0.0		0.0	
Purpose Not Applicable							
Low	0	0	0.0	0.0		6.1	
Moderate	0	0	0.0	0.0		25.8	
Middle	0	0	0.0	0.0		32.5	
Upper	0	0	0.0	0.0		35.4	
Unknown	0	0	0.0	0.0		0.1	
Not Reported	0	0	0.0	0.0		0.0	

TABLE D-198
DISTRIBUTION OF 2019 SMALL BUSINESS AND SMALL FARM LENDING
BY INCOME LEVEL OF GEOGRAPHY
OKLAHOMA CITY METROPOLITAN AA

Census Tract Income Level	Small Business Loans				Aggregate CRA Data		% of Businesses
	#	\$(000)	#%	\$%	#%	\$%	
Low	1	337	8.3	12.0			6.6
Moderate	3	340	25.0	12.1			26.7
Middle	6	684	50.0	24.3			30.5
Upper	2	1,452	16.7	51.6			31.6
Unknown	0	0	0.0	0.0			0.0
Not Reported	0	0	0.0	0.0			4.5
Census Tract Income Level	Small Farm Loans				Aggregate CRA Data		% of Farms
	#	\$(000)	#%	\$%	#%	\$%	
Low	0	0	0.0	0.0			3.9
Moderate	0	0	0.0	0.0			15.0
Middle	0	0	0.0	0.0			27.2
Upper	0	0	0.0	0.0			53.2
Unknown	0	0	0.0	0.0			0.0
Not Reported	0	0	0.0	0.0			0.7

TABLE D-199.1 DISTRIBUTION OF 2019 HOME MORTGAGE LENDING BY BORROWER INCOME LEVEL OKLAHOMA CITY METROPOLITAN AA							
Borrower Income Level	Bank Loans				Aggregate HMDA Data		Families by Family Income %
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	0	0	0.0	0.0		24.7	
Moderate	0	0	0.0	0.0		17.9	
Middle	0	0	0.0	0.0		19.1	
Upper	9	1,479	100.0	100.0		38.3	
Unknown	0	0	0.0	0.0		0.0	
Home Purchase Loans							
Low	0	0	0.0	0.0		24.7	
Moderate	0	0	0.0	0.0		17.9	
Middle	0	0	0.0	0.0		19.1	
Upper	3	1,134	100.0	100.0		38.3	
Unknown	0	0	0.0	0.0		0.0	
Home Refinance Loans							
Low	0	0	0.0	0.0		24.7	
Moderate	0	0	0.0	0.0		17.9	
Middle	0	0	0.0	0.0		19.1	
Upper	3	206	100.0	100.0		38.3	
Unknown	0	0	0.0	0.0		0.0	
Home Improvement Loans							
Low	0	0	0.0	0.0		24.7	
Moderate	0	0	0.0	0.0		17.9	
Middle	0	0	0.0	0.0		19.1	
Upper	0	0	0.0	0.0		38.3	
Unknown	0	0	0.0	0.0		0.0	
Multifamily Loans							
Low	0	0	0.0	0.0		24.7	
Moderate	0	0	0.0	0.0		17.9	
Middle	0	0	0.0	0.0		19.1	
Upper	0	0	0.0	0.0		38.3	
Unknown	0	0	0.0	0.0		0.0	

TABLE D-199.2 DISTRIBUTION OF 2019 HOME MORTGAGE LENDING BY BORROWER INCOME LEVEL OKLAHOMA CITY METROPOLITAN AA							
Borrower Income Level	Bank Loans				Aggregate HMDA Data		Families by Family Income %
	#	\$(000)	#%	\$%	#%	\$%	
Other Purpose LOC							
Low	0	0	0.0	0.0			24.7
Moderate	0	0	0.0	0.0			17.9
Middle	0	0	0.0	0.0			19.1
Upper	2	114	100.0	100.0			38.3
Unknown	0	0	0.0	0.0			0.0
Other Purpose Closed/Exempt							
Low	0	0	0.0	0.0			24.7
Moderate	0	0	0.0	0.0			17.9
Middle	0	0	0.0	0.0			19.1
Upper	1	25	100.0	100.0			38.3
Unknown	0	0	0.0	0.0			0.0
Purpose Not Applicable							
Low	0	0	0.0	0.0			24.7
Moderate	0	0	0.0	0.0			17.9
Middle	0	0	0.0	0.0			19.1
Upper	0	0	0.0	0.0			38.3
Unknown	0	0	0.0	0.0			0.0

TABLE D-200 DISTRIBUTION OF 2019 SMALL BUSINESS AND SMALL FARM LENDING BY REVENUE SIZE OF BUSINESSES AND FARMS OKLAHOMA CITY METROPOLITAN AA							
Business Revenue By Size	Small Business Loans				Aggregate CRA Data		% of Businesses by Revenue
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	0	0	0.0	0.0	Not Reported		90.5
Over \$1MM	11	2,789	91.7	99.1			8.6
Unknown	1	24	8.3	0.9			1.0
Farm Revenue By Size	Small Farm Loans				Aggregate CRA Data		% of Farms by Revenue
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	0	0	0.0	0.0	Not Reported		97.3
Over \$1MM	0	0	0.0	0.0			2.7
Unknown	0	0	0.0	0.0			0.0

APPENDIX E

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, home equity 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.

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.

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). 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 instructions for preparation of the 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.

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.