



PUBLIC DISCLOSURE

April 7, 2025

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 bank's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this bank. The rating assigned to this bank does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial bank.

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INSTITUTION'S COMMUNITY REINVESTMENT ACT RATING

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.			

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.
- 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.

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 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 the available service opportunities.

INSTITUTION

DESCRIPTION OF INSTITUTION

The bank is an interstate financial institution headquartered in Kansas City, Missouri. The bank's characteristics 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 Investment 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 September 30, 2024, the bank reported total assets of \$31.3 billion.
- As of December 31, 2023, the bank operates a network of 143 banking offices and 272 automated teller machines (ATMs) throughout its seven-state operational footprint.
- The bank maintains a dominant presence throughout 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 ATMs in the states of Illinois, Oklahoma, Colorado, Texas, and Florida.
- The bank's operations in Florida are new since the prior evaluation with a de novo full-service branch opened in Naples, Florida on December 31, 2023. Given the lack of seasoned business operations within the period under review in this analysis, there is no state evaluation of the bank's CRA performance in Florida.
- 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, education 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.

Composition of Loan Portfolio as of September 30, 2024		
Loan Type	\$(000)	%
Construction and Land Development	1,375,351	8.0
Farmland	188,782	1.1
1- to 4-Family Residential Real Estate	3,615,047	21.2
Multifamily Residential Real Estate	310,255	1.8
Nonfarm Nonresidential Real Estate	3,060,677	17.9
Agricultural	115,034	0.7
Commercial and Industrial	3,979,959	23.3
Consumer	2,446,692	14.3
Other	1,999,911	11.7
Gross Loans	17,091,708	100.0
Note: Percentages may not total 100.0 percent due to rounding.		

The bank was rated Outstanding under the Community Reinvestment Act (CRA) at its November 28, 2022 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.

SCOPE OF EXAMINATION

Examiners utilized the Federal Financial Institutions Examination Council's (FFIEC's) *Interagency Examination Procedures for Large Institutions* 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. Examiners reviewed the following data:

- The bank's home purchase, home refinance, home improvement, and multi-family loans reported on the bank's 2022 and 2023 Home Mortgage Disclosure Act (HMDA) Loan/Application Registers (LARs);
- The bank's small business and small farm loans reported on the bank's 2022 and 2023 CRA LARs;
- CD loans originated from January 1, 2022 to December 31, 2023;
- Qualified investments that were made from January 1, 2022 to December 31, 2023, qualified investments made prior to but still outstanding during this period, and qualified grants, donations, or in-kind contributions of property made during this period; and,
- Retail banking services and CD services from January 1, 2022 to December 31, 2023.

For this evaluation, more weight was placed on the bank's performance in the Kansas City Metropolitan AA, St. Louis Metropolitan AA, and the state of Missouri when determining the overall institution rating conclusion, primarily due to the bank's relative branch, deposit, and loan presence within these markets. Home mortgage lending and

small business lending were generally weighted equally and were given greater weight than small farm lending. Additionally, emphasis was placed on the bank's lending performance in comparison to aggregate lending data, as it is considered a representative indicator of credit demand within the AAs. Demographic data was incorporated into the analysis to a lesser extent to understand available opportunities present throughout the bank's various markets. Additionally, within the geographic distribution of home mortgage loan products, an evaluation of multifamily and purpose not-applicable loans was not conducted throughout this report based on volumes too limited to conduct a meaningful analysis. The remaining products were evaluated or excluded, respectively, based on their loan volumes within each individual AA.

The table below 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 banking offices, the percentage of lending and deposits compared to the bank-wide and the state level totals, and the bank's June 30, 2024 deposit market share as a percentage of all Federal Deposit Insurance Corporation (FDIC)-insured financial institutions.

Review Type and Market Share by AA								
Assessment Area	Review Type	Br. # ⁴	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
Kansas City Metropolitan	Full	40	30.4		38.1		10.8	2 of 104
St. Louis Metropolitan	Full	39	23.1		29.3		11.9	2 of 73
State of Missouri		30	21.2	100.0	15.1	100.0		
Springfield Metropolitan	Full	9	6.4	29.9	5.8	36.5	8.6	4 of 37
Columbia Metropolitan	Full	5	2.2	10.6	3.0	19.0	13.4	2 of 21
St Joseph Metropolitan	Limited	3	2.2	10.2	2.3	14.3	21.1	2 of 15
Jefferson City Metropolitan	Limited	2	2.0	9.2	0.5	3.2	27.6	2 of 5
Joplin MSA	Limited	2	1.2	5.7	1.2	7.3	6.2	6 of 21
Cape Girardeau Metropolitan	Limited	2	1.3	6.1	0.7	4.2	5.0	11 of 15
Eastern Missouri	Limited	2	1.9	9.1	0.6	4.1	15.0	2 of 10
Ozark Missouri	Limited	1	2.2	10.4	0.7	4.5	4.6	7 of 15
Northeast Missouri	Limited	1	0.7	3.2	0.4	2.4	8.7	4 of 10
Southwest Missouri	Limited	1	0.5	2.6	0.2	1.2	2.6	11 of 15
Butler County	Limited	1	0.2	1.2	0.4	2.3	5.3	6 of 9
Taney County	Limited	1	0.4	1.8	0.2	1.2	2.9	10 of 13
State of Kansas		19	9.6	100.0	9.2	100.0		
Wichita Metropolitan	Full	8	4.3	44.2	4.7	51.0	5.6	5 of 38
Lawrence MSA	Limited	3	0.7	7.2	1.2	13.0	8.4	5 of 22

Review Type and Market Share by AA								
Assessment Area	Review Type	Br. # ⁴	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
Manhattan Metropolitan	Limited	3	0.9	9.8	0.9	10.2	6.6	4 of 20
Southeast Kansas	Limited	2	1.3	13.2	0.8	8.8	10.1	5 of 18
Ellis County	Limited	1	1.1	11.9	0.7	7.4	13.7	4 of 10
Western Kansas	Limited	1	1.0	10.8	0.6	7.0	13.7	5 of 10
Reno County	Limited	1	0.3	2.9	0.2	2.6	3.8	5 of 11
State of Illinois		7	3.5	100.0	5.1	100.0		
Peoria Metropolitan	Full	4	1.6	45.2	2.0	39.8	8.7	5 of 21
Bloomington MSA	Limited	2	1.2	33.5	3.1	59.9	16.6	2 of 26
Champaign Metropolitan	Limited	0	0.5	14.4	0.0	0.0	-	-
Adams County	Limited	1	0.2	6.9	0.0	0.3	0.2	13 of 13
State of Oklahoma		3	2.4	100.0	1.3	100.0		
Tulsa Metropolitan	Full	2	1.8	74.1	0.9	65.4	0.7	27 of 52
Oklahoma City Metropolitan	Limited	1	0.6	25.9	0.4	34.6	0.2	38 of 59
State of Texas		1	0.7	100.0	0.3	100.0		
Houston Metropolitan	Full	1	0.7	100.0	0.3	100.0	0.0	66 of 85
State of Colorado		3	9.0	100.0	0.9	100.0		
Denver Metropolitan	Full	3	9.0	100.0	0.9	100.0	0.2	35 of 67
^{1.} Based on the bank's HMDA, small business, and small farm lending used in the analysis. ^{2.} Based on the June 30, 2024 FDIC's Deposit Market Share Report. ^{3.} Based on the bank's ranking among FDIC-insured financial institutions in each AA. ^{4.} Based on the bank's branches as of December 31, 2023, with the exception of Naples, Florida, as that market is not included in this evaluation.								

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

This 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 multistate metropolitan area, state, and specific AA. Conclusions with respect to the lending test for full-scope reviewed AAs are reflected in the body of the report, while lending data for AAs that received a limited-scope review are located in Appendix E.

LENDING TEST

The bank's overall lending test performance is high satisfactory. The conclusion was derived from high satisfactory lending test performance in the Kansas City and St. Louis Multistate Metropolitan AAs, and the states of Missouri, Kansas, Illinois, Oklahoma and Texas. The state of Colorado has low satisfactory lending test performance.

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. The following table summarizes the bank's lending activity considered in this performance analysis.

Summary of Lending Activity Reviewed				
Loan Type	2022 and 2023			
	#	#%	\$(000)	\$%
Home Improvement	2,627	14.1	204,528	7.2
Home Purchase	2,510	13.5	910,323	32.2
Multi-Family Housing	31	0.2	25,278	0.9
Refinancing	2,300	12.3	389,583	13.8
Loan Purpose Not Applicable	4	0.0	582	0.0
Other Purpose Closed-End	997	5.3	91,417	3.2
Other Purpose LOC	1,190	6.4	141,403	5.0
Total HMDA related	9,659	51.8	1,763,114	62.4
Small Business Loans	7,272	39.0	854,301	30.3
Small Farms Loans	1,726	9.3	205,900	7.3
Total Loans	18,657	100.0	2,823,315	100.0

The bank makes use of innovative and flexible lending programs and practices in serving AA credit needs, including LMI borrowers. The bank offers traditional, industry-recognized guaranteed loan programs, including SBA 7(a) and Program 504 Certified Development Company products for its commercial portfolio. During the evaluation period, the bank provided financing to small businesses under these programs by originating 95 loans totaling \$23.1 million (MM). Additionally, the bank's mortgage division originated 139 loans totaling \$24.8MM through the Federal Housing Administration (FHA), 29 loans totaling \$7.2MM through the Veterans Administration (VA), and 5 loans totaling \$831 thousand (M) through the United States Department of Agriculture (USDA) Rural Development Housing Program.

In 2020, the bank deployed a suite of notable loan programs under its “Neighborhood Connections” initiative to address home lending challenges in underserved communities throughout its Kansas City Metropolitan and St. Louis Metropolitan AAs. The bank expanded the proprietary program to its Wichita, Kansas and Houston, Texas markets in 2022, and most recently launched the program in its Denver, Colorado (2023) and Tulsa, Oklahoma (2024) markets. The suite of products under the lending initiative includes a first mortgage loan product for home purchase and refinance, as well as a small balance loan product of up to \$10,000 for home improvement or debt consolidation. The suite of products is targeted to borrowers located in LMI census tracts and contains flexible underwriting criteria, including higher loan-to-value standards, lower minimum credit score requirements, and grant assistance of \$5,000 for LMI borrowers to apply toward loan costs or down payment requirements routinely associated with a home purchase. During the evaluation period, the bank originated a total of 452 mortgage loans under the program totaling \$50.5MM.

Assessment Area Concentration

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

Lending Inside and Outside the Assessment Areas								
Loan Type	Inside				Outside			
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%
Home Improvement	2,479	94.4	190,456	93.1	148	5.6	14,072	6.9
Home Purchase - Conventional	1,958	81.9	641,890	72.4	433	18.1	244,207	27.6
Home Purchase - FHA	73	76.0	14,556	80.2	23	24.0	3,604	19.8
Home Purchase - VA	16	69.6	4,141	68.3	7	30.4	1,925	31.7
Loan Purpose Not Applicable	4	100.0	582	100.0	0	0.0	0	0.0
Multi-Family Housing	30	96.8	25,053	99.1	1	3.2	225	0.9
Other Purpose Closed-End	894	89.7	67,302	73.6	103	10.3	24,115	26.4
Other Purpose LOC	1,096	92.1	120,710	85.4	94	7.9	20,693	14.6
Refinancing	2,112	91.8	326,244	83.7	188	8.2	63,339	16.3
Total HMDA related	8,662	89.7	1,390,934	78.9	997	10.3	372,180	21.1
Small Business	5,313	73.1	722,973	84.6	1,959	26.9	131,328	15.4
Small Farm	1,302	75.4	158,823	77.1	424	24.6	47,077	22.9
TOTAL LOANS	15,277	81.9	2,272,730	80.5	3,380	18.1	550,585	19.5
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>								

Geographic Distribution of Loans

This performance criterion evaluates the bank’s distribution of lending within its AAs by income level of census tracts with consideration given to the dispersion of loans throughout the AAs. The bank’s overall geographic distribution of loans reflects adequate distribution among the different census tracts and dispersion throughout the AAs. The

conclusion is derived from adequate penetration levels noted in the Kansas City and St. Louis Multistate Metropolitan AAs and each state performance conclusion, with the exception of Oklahoma, which reflected a good geographic distribution of lending.

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 revenue sizes. The bank's lending has an overall adequate penetration among individuals of different income levels and businesses and farms of different sizes. The conclusion is derived from an adequate penetration noted in the Kansas City and St. Louis Multistate Metropolitan AAs and each state performance conclusion, with the exception of Oklahoma and Colorado, which reflected poor and very poor borrower penetration levels, respectively.

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. This overall conclusion is consistent among all states and multistate AAs. Additionally, the substantial level of lending that met CD qualifications resulted in a positive impact on the bank's overall lending test rating.

The following table illustrates the volume of 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. The bank has also been responsive in providing financing that addresses revitalization and stabilization needs, such as loans located in enterprise zones, areas targeted for redevelopment, or that help to create, retain, and improve jobs for LMI individuals. Additional details of specific CD performance results are further discussed in the analysis of each multistate, state, and AA evaluation.

Examples of responsive CD lending activities include:

- The bank originated a \$25.3MM loan to a manufacturing business located in a middle-income area and within the boundaries of a designated enhanced enterprise zone. The impact of the loan is responsive to the Revitalization & Stabilization needs of the area.
- The bank provided \$50.0MM in financing to a healthcare consortium that provides free and discounted care to individuals seeking medical services who are uninsured and/or living in significant poverty.
- The bank provided \$4.6MM for the purchase of a multifamily apartment complex that provides affordable housing for LMI individuals based on below-market rents.

Community Development Loans – All		
Community Development Purpose	#	\$(000)
Affordable Housing	15	26,612
Community Services	88	234,490
Economic Development	318	1,485,633
Revitalization & Stabilization	125	1,003,777
Total Loans	546	2,750,513
<i>Note: Total may not sum due to rounding.</i>		

INVESTMENT TEST

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

The bank's overall performance under the investment test is outstanding. This overall conclusion mirrors the performance conclusions for each of the bank's state and multi-state AAs, respectively. 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. The following table illustrates the total volumes 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 made during the current evaluation period. While weighting is generally even among prior-period and current-period investments, the volume of investments that were made during the evaluation period further demonstrates 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 qualified CD investments include:

- An assortment of 108 investments totaling \$93.5MM which were responsive to affordable housing needs throughout the bank's expansive footprint by virtue of rents which were considered affordable for LMI individuals or through structured programs to improve access to affordable housing. These investments were comprised of low-income housing tax credits (LIHTCs), historic preservation and rehabilitation tax credits, and state-sponsored housing development authority homeowner mortgage revenue bonds.
- An assortment of 84 investments comprised of varying vehicles were responsive to the community services needs of LMI individuals and families. The overwhelming majority of investments benefited schools with a majority

- population of students eligible for free or reduced lunches under the National School Lunch Program (NSLP).
- The bank is responsive to the economic development needs of small businesses with 57 investments totaling \$65.4MM in its Commerce for Business SBIC venture fund. The fund provides debt and equity financing for small business start-ups and ongoing capital needs with guaranteed backing from the SBA.

Investments, Grants, and Donations – All								
Community Development Purpose	Prior Period Investments ¹		Current Investments ²		Donations		Total	
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)
Affordable Housing	65	51,602	43	41,886	141	1,538	249	95,027
Community Services	34	55,929	50	87,194	923	3,308	1,007	146,431
Economic Development	66	102,975	53	39,720	132	435	251	143,130
Revitalization & Stabilization	14	67,225	82	34,985	42	120	138	102,330
Total	179	277,731	228	203,785	1,238	5,402	1,645	486,918
^{1.} Book Value of Investment ^{2.} Original Market Value of Investment <i>Note: Totals may not sum due to rounding.</i>								

In addition to its qualified CD investments, the bank also makes a significant volume of donations throughout its geographic footprint and through CBI's foundation. As illustrated in the table above, the bank's donation activity was particularly responsive to organizations that provide community services targeted to LMI individuals and families. Examples of the bank's responsive philanthropic activities include:

- The bank made 45 donations totaling \$875M to a well-known, non-profit agency that provides an array of community services targeted to LMI individuals and families, including financial assistance, shelter, food, medical access, and educational resources.
- Through the bank's Neighborhood Connection housing grant and downpayment assistance program, approximately \$1.1MM in funds were provided to LMI borrowers throughout five markets to be used toward home ownership and refinance purposes.

SERVICE TEST

The bank's overall performance under the service test is outstanding. The conclusion was derived from outstanding service test ratings in six of eight state/multistate analyses, with the exception of Kansas and Colorado, which received high satisfactory service test ratings.

Retail Banking Services

This performance criterion evaluates the bank's level of service-delivery systems provided in each geographic classification. The Retail Banking and Community Development Services table below illustrates the distribution of banking offices and ATMs by income level of geographies, as well as the numbers of branch openings/closings, and the volumes of CD services provided during the evaluation period.

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 each AA. As illustrated in the table below, the location of bank offices and full-service ATMs distributed among the various census tracts generally align with the proportion of such tracts throughout the bank's expansive geographic footprint. Additionally, a number of banking offices located in middle- and upper-income tracts remain in close proximity to 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. As the table illustrates, the bank's total branch count decreased since the prior evaluation through branch closures, with the majority of closures occurring in middle- and upper-income tracts, although two branches were closed in low-income tracts. A discussion of the impact from these closures, particularly in LMI tracts, is included in the individual AA evaluations.

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. Lobby hours and drive-through services vary among the bank's markets, although accessible operating hours are generally 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.

Retail Banking and Community Development Services – All												
Branch Accessibility	Location of Branches by Tract (%)						Percent of Tracts ¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	3.5	18.9	42.7	32.9	2.1	100.0	10.6	25.3	33.8	27.4	2.8	100.0
	Location of ATMs by Tract (%)						Percent of Households by Tracts ¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	3.7	19.1	40.4	34.6	2.2	100.0	8.6	24.6	36.1	29.4	1.3	100.0
Changes in Branch Location	Number of Branches (#)						Net Change in Branch Locations (#)					
	Total Branches		Openings (#)		Closings (#)		Low	Mod	Mid	Upp	Unk	Total
	143		1		11		(2)	0	(4)	(4)	0	(10)
Community Development Services	Affordable Housing		Community Services		Economic Development		Revitalization & Stabilization		Total Services		Total Organizations	
	129		269		66		14		478		242	
^{1.} Based on 2023 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 conducted by bank representatives. The bank is a leader in providing CD services, as approximately 204 bank staff members performed 478 qualified services to 242 organizations during the evaluation period. As illustrated in the table above, the overwhelming majority of services were provided to organizations that provide community services to LMI individuals and families, as well as qualified participation on behalf of organizations that provide affordable housing access and services for the benefit of LMI individuals and families.

Examples of the types of CD services performed include:

- Across 5 of its AAs, 11 bank representatives performed 14 CD services for a non-profit agency that provides an array of community services for LMI individuals and families, including financial assistance and education, health services, emergency shelter, and access to food sources.
- CD services were performed by 8 staff members totaling 16 qualified services over the course of both years of the evaluation which benefited an area agency that provides foster and adoptive care services and resources for children displaced from their homes.
- CD services were performed by 5 staff members totaling 10 qualified services through technical and financial expertise for an area organization that facilitates funding capital to entrepreneurs establishing small businesses in LMI areas.

Additionally, as part of its ongoing community outreach initiatives, the bank maintains CRA market contact representatives in its Kansas City and St. Louis Metropolitan AAs. The duties of these representatives involve meeting with area community organizations that target LMI areas and individuals to promote bank products and services within these

communities. Certain products are specifically targeted to LMI or unbanked populations, with presentations provided to large area employers. 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 \$10 billion 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 or Practices identified by the CFPB.

**KANSAS CITY METROPOLITAN ASSESSMENT AREA¹
MULTISTATE METROPOLITAN AREA**

CRA rating for Kansas City Metropolitan AA:

Outstanding

The Lending Test is rated:

High Satisfactory

The Investment Test is rated:

Outstanding

The Service Test is rated:

Outstanding

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 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 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 LMI individuals.
- The bank is a leader in providing CD services within its AA and is responsive to the available service opportunities.

¹ This rating reflects performance within the multistate metropolitan area. The statewide evaluations are adjusted and do not reflect performance in the parts of those states contained within the multistate metropolitan area.

SCOPE OF EXAMINATION

The scope of the review for the Kansas City Metropolitan AA was consistent with the overall scope for the institution. The lending analysis considered 1,314 small business, 3,227 home mortgage, and 39 small farm loans originated between January 1, 2022 and December 31, 2023. Weighting of loan products was relatively even between small business and home mortgage loans. An analysis of small farm lending was not conducted due to insufficient loan volumes to render a meaningful conclusion.

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

The bank's Kansas City Metropolitan AA includes the entirety of Johnson, Wyandotte, and Leavenworth Counties in Kansas and the entirety of Jackson, Clay, Cass, and Platte Counties in Missouri. These 7 counties are part of the 14 counties that comprise the Kansas City Missouri-Kansas MSA. Refer to Appendix C for a map of the AA and Appendix D for additional demographic data.

- There have been no changes to the AA delineation since the prior CRA evaluation.
- The AA includes a total of 570 census tracts: 58 low-, 138 moderate-, 198 middle-, 152 upper-, and 24 unknown-income tracts. This differs from the tract composition at the prior evaluation, as the AA had 499 census tracts consisting of 79 low-, 109 moderate-, 159 middle-, 133 upper-, and 19 unknown-income tracts.
- Including its headquarters, the bank operates 40 banking offices in the AA, including an office in a low-income tract, 7 in moderate-, 19 in middle-, 11 in upper-income, and 2 in unknown-income tracts.
- As of June 30, 2024, the bank held a 10.8 percent market share of deposits in the AA, ranking 2nd out of 104 FDIC-insured financial institutions operating from 596 offices in the AA.
- Two community contacts that were 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 criteria and to gain perspectives on local economic conditions, possible credit needs in the area, and the responsiveness of area banks in meeting such needs. Both contacts represented area economic development agencies.

Population Change			
Assessment Area: Kansas City Metropolitan			
Area	2015 Population	2020 Population	Percent Change
Kansas City Metropolitan	1,911,288	2,046,070	7.1
Johnson County, KS	566,814	609,863	7.6
Leavenworth County, KS	78,227	81,881	4.7
Wyandotte County, KS	160,806	169,245	5.2
Cass County, MO	100,781	107,824	7.0
Clay County, MO	230,361	253,335	10.0
Jackson County, MO	680,905	717,204	5.3
Platte County, MO	93,394	106,718	14.3
Kansas City, MO-KS MSA	2,055,675	2,192,035	6.6
Kansas	2,892,987	2,937,880	1.6
Missouri	6,045,448	6,154,913	1.8
Source: 2020 U.S. Census Bureau Decennial Census 2011-2015 U.S. Census Bureau: American Community Survey			

- As the table reflects, the AA serves as a significant population center for the two states of Kansas and Missouri, for which it shares a state-line boundary.
- All individual counties that comprise the AA experienced population growth between the 2015 American Community Survey (ACS) Estimate 5-year Data and the 2020 Decennial Census (2020 Census) period.

Median Family Income Change			
Assessment Area: Kansas City Metropolitan			
Area	2015 Median Family Income	2020 Median Family Income	Percent Change
Kansas City Metropolitan	80,161	86,677	8.1
Johnson County, KS	103,631	111,766	7.9
Leavenworth County, KS	83,668	89,588	7.1
Wyandotte County, KS	51,479	57,396	11.5
Cass County, MO	78,333	85,798	9.5
Clay County, MO	82,057	85,961	4.8
Jackson County, MO	66,730	74,470	11.6
Platte County, MO	92,114	100,420	9.0
Kansas City, MO-KS MSA	79,346	86,562	9.1
Kansas	72,535	77,620	7.0
Missouri	66,438	72,834	9.6
Source: 2011-2015 U.S. Census Bureau: American Community Survey 2016-2020 U.S. Census Bureau: American Community Survey			
Note: Median family incomes have been inflation-adjusted and are expressed in 2020 dollars.			

- Median Family Incomes (MFIs) varied significantly among the seven AA counties, ranging from \$57,396 in Wyandotte County (Kansas) to \$111,766 in

- Johnson County (Kansas), suggesting widely diverse and varying economic conditions across the AA.
- Families living below poverty in the AA reflected a total of 6.8 percent although, similar to the MFI figures, the poverty levels varied significantly at the individual county level. Platte County (Missouri) and Johnson County (Kansas) contained the lowest levels of families below poverty, at 3.0 percent and 3.2 percent, respectively, while Wyandotte County (Kansas) and Jackson County (Missouri) reflected the highest levels, at 14.8 percent and 9.8 percent, respectively.

Housing Cost Burden						
Assessment Area: Kansas City Metropolitan						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Kansas City Metropolitan	76.9	33.6	39.9	60.9	28.1	16.1
Johnson County, KS	83.3	44.1	36.2	68.3	38.7	14.4
Leavenworth County, KS	69.5	23.2	33.2	53.8	32.0	14.1
Wyandotte County, KS	71.9	20.1	42.8	55.4	19.0	20.2
Cass County, MO	70.2	25.4	35.9	57.5	26.1	15.1
Clay County, MO	81.4	35.5	41.3	64.9	25.9	15.0
Jackson County, MO	75.6	30.8	43.0	57.7	24.6	17.6
Platte County, MO	79.5	33.4	31.2	77.2	33.8	16.4
Kansas City, MO-KS MSA	76.0	32.8	39.6	60.1	27.4	16.1
Kansas	75.7	29.8	38.2	58.1	26.8	15.3
Missouri	74.0	30.3	39.6	58.6	26.5	16.1
Source: HUD, 2016-2020 Comprehensive Housing Affordability Strategy						
Note: Cost Burden is housing cost that equals 30 percent or more of household income.						

- The cost burden for LMI renters in the AA is relatively comparable to the MSA, Missouri statewide, and Kansas statewide figures.
- LMI renters utilize a higher percentage of their income for housing in Johnson County (Kansas). The cost burden percentage is higher than the AA, the MSA, and both statewide figures.
- LMI homeowners utilize a higher percentage of their income for housing in Johnson County (Kansas) and Platte County (Missouri). For these counties, the cost burden percentage is higher than the AA, the MSA, and both statewide figures.
- According to the 2020 Census, the median housing value in the AA at \$199,578 is above the MSA figure of \$195,993, Missouri statewide figure of \$163,600,

and Kansas statewide figure of \$157,600. The median ages of housing stock in Wyandotte (Kansas) and Jackson (Missouri) Counties were 59 years and 51 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 34.8 years.

Unemployment Rates					
Assessment Area: Kansas City Metropolitan					
Area	2019	2020	2021	2022	2023
Kansas City Metropolitan	3.2	6.2	4.1	2.7	2.9
Johnson County, KS	2.8	5.0	2.8	2.3	2.4
Leavenworth County, KS	3.4	5.8	3.4	2.9	2.7
Wyandotte County, KS	4.4	7.9	4.8	3.4	3.4
Cass County, MO	3.0	5.4	3.7	2.5	3.0
Clay County, MO	2.8	6.1	4.7	2.6	2.7
Jackson County, MO	3.7	7.3	5.1	3.0	3.4
Platte County, MO	2.6	5.5	3.9	2.3	2.6
Kansas City, MO-KS MSA	3.3	6.2	4.1	2.7	2.9
Kansas	3.2	5.8	3.3	2.6	2.7
Missouri	3.2	6.2	4.2	2.6	3.1

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- The AA is comprised of diverse industry and labor markets, including healthcare, government, education, technology, and engineering.
- Significant employers in the AA (greater than 5,000 employees) include, Garmin, The University of Kansas Health System, Burns & McDonnell (engineering and construction), Seaboard (logistics), Terracon (engineering consulting), and H&R Block.
- Unemployment rates in the AA varied year-over-year, although recent data reflects a downward trend throughout the AA from a spike in unemployment as a result of the Coronavirus Disease 2019 pandemic (pandemic). Within the AA, Wyandotte (Kansas) and Jackson (Missouri) Counties reflected the highest unemployment rates.

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 bank makes use of innovative and/or flexible lending programs to serve AA credit needs, including LMI borrowers. Refer to the Institution section of the report for a detailed description of the bank's flexible and innovative lending programs.

Geographic Distribution of Loans

The geographic distribution of loans reflects adequate distribution among the different census tracts and dispersion throughout the AA. This conclusion is derived from adequate penetration noted in the small business and home mortgage lending analyses.

Home Mortgage Lending

The geographic distribution of home mortgage lending is adequate. As illustrated in the table below, the distribution of 2023 home mortgage loans among low-income tracts was comparable to the aggregate lending data and the demographic figure, which is the percentage of owner-occupied units in each census tract income level. Lending among moderate-income tracts was comparable to the aggregate lending data and the demographic figure.

The geographic distribution of home mortgage loans in 2022 reflected penetration levels consistent with 2023 lending patterns.

An analysis of lending patterns throughout the bank's expansive AA did not reveal any notable gaps and/or lapses in the dispersion of home mortgage loans that impacted the conclusion of lending performance. Lending was proportionally dispersed throughout the AA, including the vast majority of LMI areas throughout the AA.

Home Purchase Loans

The geographic distribution of home purchase lending is good. The distribution of 2023 home purchase loans among low-income tracts was comparable to the aggregate lending data and above the demographic figure. Lending among moderate-income tracts was above the aggregate lending data and significantly above the demographic figure.

The geographic distribution of home purchase loans in 2022 reflected penetration levels consistent with 2023 lending patterns.

Home Refinance Loans

The geographic distribution of home refinance lending is poor. The distribution of 2023 home refinance loans among low-income tracts was below the aggregate lending data and below the demographic figure. Lending among moderate-income tracts was

comparable to the aggregate lending data by number volume and below by dollar volume, and comparable to the demographic figure.

The geographic distribution of 2022 home refinance loans reflected penetration levels consistent with 2023 lending patterns.

Home Improvement Loans

The geographic distribution of home improvement lending is adequate. The distribution of 2023 home improvement loans among low-income tracts was comparable to the aggregate lending data, and below the demographic figure. Lending among moderate-income tracts was also comparable to the aggregate lending data by number volume and below by dollar volume, and comparable to the demographic figure.

The geographic distribution of 2022 home improvement loans reflected penetration levels consistent with 2023 lending patterns.

Other Purpose LOC Loans

The geographic distribution of other purpose LOC loans is adequate. The distribution of 2023 loans among low-income tracts was comparable to the aggregate lending data and below the demographic figure. Lending among moderate-income tracts was comparable to the aggregate lending data and below the demographic figure.

The geographic distribution of 2022 other purpose LOC loans reflected penetration levels consistent with 2023 lending patterns.

Other Purpose Closed/Exempt Loans

The geographic distribution of other purpose closed/exempt loans is good. The distribution of 2023 loans among low-income tracts was significantly above the aggregate lending data and above the demographic figure. Lending among moderate-income tracts was above the aggregate lending data by number volume and comparable by dollar volume, and above the demographic figure.

The geographic distribution of 2022 other purpose closed/exempt loans reflected penetration levels below the 2023 lending patterns, which impacted the overall rating.

Distribution of 2022 and 2023 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Kansas City Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	­%	­%	\$(000)	\$%	\$%	#	­%	­%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	38	9.7	4.6	5,825	5.0	2.4	21	6.3	5.3	3,046	2.8	2.9	4.6
Moderate	104	26.6	21.1	18,498	16.0	13.1	105	31.7	22.1	19,940	18.3	14.5	19.6
Middle	118	30.2	38.7	30,071	26.0	35.1	89	26.9	39.4	28,857	26.4	36.4	40.4
Upper	129	33.0	35.2	60,727	52.6	49.1	115	34.7	32.7	57,181	52.4	46.0	35.0
Unknown	2	0.5	0.5	393	0.3	0.3	1	0.3	0.4	120	0.1	0.3	0.4
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	391	100.0	100.0	115,514	100.0	100.0	331	100.0	100.0	109,144	100.0	100.0	100.0
Refinance Loans													
Low	5	1.4	3.5	271	0.4	2.1	4	1.3	4.8	126	0.3	3.1	4.6
Moderate	47	12.8	19.8	4,591	7.1	13.0	48	15.2	22.0	3,610	7.3	16.0	19.6
Middle	145	39.5	42.3	19,792	30.5	38.1	107	33.9	39.7	13,088	26.5	38.6	40.4
Upper	168	45.8	34.2	40,085	61.7	46.6	157	49.7	33.1	32,498	65.9	42.1	35.0
Unknown	2	0.5	0.3	230	0.4	0.2	0	0.0	0.4	0	0.0	0.2	0.4
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	367	100.0	100.0	64,969	100.0	100.0	316	100.0	100.0	49,322	100.0	100.0	100.0
Home Improvement Loans													
Low	11	1.8	2.3	767	1.6	1.9	10	2.2	2.9	277	0.7	2.0	4.6
Moderate	67	11.1	12.9	3,750	8.0	9.3	61	13.4	14.1	2,550	6.7	10.0	19.6
Middle	232	38.4	37.1	14,013	30.0	30.9	166	36.5	37.9	11,894	31.2	33.4	40.4
Upper	293	48.5	47.4	28,180	60.3	57.8	216	47.5	44.8	23,330	61.2	54.5	35.0
Unknown	1	0.2	0.3	15	0.0	0.1	2	0.4	0.2	49	0.1	0.1	0.4
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	604	100.0	100.0	46,725	100.0	100.0	455	100.0	100.0	38,100	100.0	100.0	100.0
Multifamily Loans													Multi-family Units ­%
Low	0	0.0	14.6	0	0.0	6.9	0	0.0	11.9	0	0.0	10.7	11.5
Moderate	0	0.0	34.1	0	0.0	19.6	1	50.0	37.2	462	18.5	35.6	27.9
Middle	0	0.0	31.7	0	0.0	21.5	1	50.0	32.6	2,040	81.5	26.7	34.0
Upper	0	0.0	17.6	0	0.0	51.2	0	0.0	18.0	0	0.0	26.5	23.6
Unknown	0	0.0	1.9	0	0.0	0.8	0	0.0	0.4	0	0.0	0.5	3.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	2	100.0	100.0	2,502	100.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	69	4.0	4.1	7,530	2.7	2.8	49	3.3	4.8	3,701	1.6	3.9	4.6
Moderate	272	15.6	19.9	29,145	10.6	13.6	294	19.8	21.0	29,403	12.8	17.2	19.6
Middle	625	35.9	39.5	74,496	27.0	34.1	493	33.2	39.3	63,491	27.6	35.2	40.4
Upper	769	44.2	36.2	163,818	59.4	49.2	648	43.6	34.5	133,187	57.9	43.5	35.0
Unknown	5	0.3	0.4	638	0.2	0.3	3	0.2	0.4	169	0.1	0.3	0.4
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	1,740	100.0	100.0	275,627	100.0	100.0	1,487	100.0	100.0	229,951	100.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Distribution of 2022 and 2023 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Kansas City Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Other Purpose LOC													
Low	3	1.5	1.1	178	0.8	1.0	2	1.0	1.4	50	0.2	1.0	4.6
Moderate	21	10.7	12.1	1,166	5.1	7.4	24	12.5	14.6	1,491	7.1	9.8	19.6
Middle	62	31.6	37.8	6,035	26.3	29.3	68	35.4	39.4	4,738	22.6	30.7	40.4
Upper	110	56.1	48.9	15,607	67.9	62.3	98	51.0	44.5	14,727	70.1	58.5	35.0
Unknown	0	0.0	0.1	0	0.0	0.1	0	0.0	0.2	0	0.0	0.1	0.4
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	196	100.0	100.0	22,986	100.0	100.0	192	100.0	100.0	21,006	100.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	12	6.6	5.5	489	1.9	3.2	12	6.3	2.8	202	2.1	1.4	4.6
Moderate	33	18.1	17.9	1,140	4.5	10.8	54	28.6	19.3	1,174	12.4	14.6	19.6
Middle	68	37.4	38.2	4,585	18.0	27.7	61	32.3	38.9	2,632	27.8	30.8	40.4
Upper	69	37.9	38.2	19,219	75.6	58.1	62	32.8	39.0	5,451	57.6	53.0	35.0
Unknown	0	0.0	0.2	0	0.0	0.2	0	0.0	0.1	0	0.0	0.1	0.4
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	182	100.0	100.0	25,433	100.0	100.0	189	100.0	100.0	9,459	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	2.8	0	0.0	1.7	0	0.0	6.6	0	0.0	3.8	4.6
Moderate	0	0.0	33.6	0	0.0	26.1	1	50.0	29.4	176	42.1	18.6	19.6
Middle	0	0.0	47.2	0	0.0	48.9	1	50.0	47.2	242	57.9	50.2	40.4
Upper	0	0.0	16.2	0	0.0	23.0	0	0.0	16.2	0	0.0	27.2	35.0
Unknown	0	0.0	0.3	0	0.0	0.2	0	0.0	0.5	0	0.0	0.2	0.4
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	2	100.0	100.0	418	100.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Small Business Lending

The geographic distribution of small business lending is adequate. The distribution of 2023 small business loans among low-income tracts was comparable to the aggregate lending data by number volume and below by dollar volume, and comparable to the demographic figure, which is the percentage of businesses operating in each census tract income level. Lending among moderate-income tracts was comparable to the aggregate lending data by number volume and above by dollar volume, and comparable to the demographic figure.

The geographic distribution of 2022 small business loans reflected penetration levels consistent with 2023 lending patterns.

An analysis of the dispersion of small business loans throughout the AA noted some gaps and/or lapses in lending; however, there was no impact on the performance conclusion. The bank's lending generally aligned within the radius of branch facilities and was

distributed across the expansive AA. While a small collection of contiguous pockets of geographies, including LMI tracts, in the eastern and western portions of downtown Kansas City, Missouri did not report loan originations, there were no apparent indicators that these areas were excluded from the bank's loan reach by strategy.

Distribution of 2022 and 2023 Small Business Lending By Income Level of Geography													
Assessment Area: Kansas City Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	43	6.5	5.5	4,737	5.0	6.8	31	4.8	5.6	1,920	2.2	6.6	6.2
Moderate	107	16.2	18.6	14,113	14.9	18.5	132	20.2	17.9	19,153	22.4	17.8	20.6
Middle	197	29.8	33.2	17,865	18.9	28.3	189	29.0	32.9	13,631	16.0	27.9	34.8
Upper	280	42.3	39.7	45,199	47.8	39.5	277	42.5	40.8	43,076	50.4	41.3	35.7
Unknown	35	5.3	2.6	12,616	13.3	6.7	23	3.5	2.4	7,614	8.9	6.2	2.8
Tract-Unk	0	0.0	0.4	0	0.0	0.1	0	0.0	0.4	0	0.0	0.1	
Total	662	100.0	100.0	94,530	100.0	100.0	652	100.0	100.0	85,394	100.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2023 Dun & Bradstreet Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

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

The bank's lending has an adequate distribution among individuals of different income levels and businesses of different sizes. The conclusion is derived from adequate penetration noted in small business and home mortgage lending throughout the AA.

Home Mortgage Lending

The borrower distribution of home mortgage lending is adequate. The distribution of 2023 home mortgage loans among low-income borrowers was above the aggregate lending data by number volume and comparable by dollar volume, and below the demographic figure of the percentage of families by income level. Lending among moderate-income borrowers was comparable to the aggregate lending data as well as the demographic figure.

The borrower distribution of 2022 home mortgage loans reflected consistent performance to that of 2023 lending patterns.

Home Purchase Loans

The borrower distribution of home purchase lending is good. The distribution of 2023 home purchase loans among low-income borrowers was significantly above the

aggregate lending data by number volume and above by dollar volume, and comparable to the demographic figure. Lending among moderate-income borrowers was comparable to the aggregate lending data and above the demographic figure.

The borrower distribution of 2022 home purchase loans reflected consistent performance to that of 2023 lending patterns.

Home Refinance Loans

The borrower distribution of home refinance lending is adequate. The distribution of 2023 home refinance loans among low-income borrowers was comparable to the aggregate lending data and the demographic figure. Lending among moderate-income borrowers was comparable to the aggregate lending data by number volume and below by dollar volume, and comparable to the demographic figure.

The borrower distribution of 2022 home refinance loans reflected consistent performance to that of 2023 lending patterns.

Home Improvement Loans

The borrower distribution of home improvement lending is adequate. The distribution of 2023 home improvement loans among low-income borrowers was comparable to the aggregate lending data by number volume and below by dollar volume, as well as below the demographic figure. Lending among moderate-income borrowers was comparable to the aggregate lending data and comparable to the demographic figure.

The borrower distribution of 2022 home improvement loans reflected consistent performance to that of 2023 lending patterns.

Other Purpose LOC Loans

The borrower distribution of other purpose LOC loans is adequate. The distribution of 2023 loans among low-income borrowers was above the aggregate lending data by number volume and below by dollar volume, and below the demographic figure. Lending among moderate-income borrowers was below the aggregate lending data and below the demographic figure.

The borrower distribution of 2022 other purpose LOC loans reflected penetration levels consistent with 2023 lending patterns.

Other Purpose Closed/Exempt Loans

The borrower distribution of other purpose closed/exempt loans is good. The distribution of 2023 loans among low-income borrowers was significantly above the aggregate lending data by number volume and comparable by dollar volume, and comparable to the

demographic figure. Lending among moderate- income borrowers was above the aggregate lending data by number volume and comparable by dollar volume, and above the demographic figure.

The borrower distribution of 2022 other purpose closed/exempt loans reflected penetration levels below the 2023 lending patterns.

Distribution of 2022 and 2023 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Kansas City Metropolitan													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Home Purchase Loans													
Low	62	15.9	8.7	8,378	7.3	4.3	50	15.1	8.6	6,203	5.7	4.2	20.1
Moderate	94	24.0	19.7	16,935	14.7	14.1	74	22.4	20.5	13,684	12.5	14.3	17.4
Middle	67	17.1	20.4	16,818	14.6	19.3	54	16.3	19.8	14,192	13.0	18.4	21.7
Upper	143	36.6	31.7	65,670	56.9	44.9	140	42.3	30.6	71,043	65.1	43.9	40.8
Unknown	25	6.4	19.4	7,713	6.7	17.5	13	3.9	20.5	4,022	3.7	19.2	0.0
Total	391	100.0	100.0	115,514	100.0	100.0	331	100.0	100.0	109,144	100.0	100.0	100.0
Refinance Loans													
Low	48	13.1	12.4	2,500	3.8	7.1	45	14.2	11.8	2,438	4.9	6.8	20.1
Moderate	64	17.4	22.1	6,564	10.1	17.1	60	19.0	20.6	5,078	10.3	16.5	17.4
Middle	80	21.8	21.7	10,167	15.6	21.1	55	17.4	20.4	6,378	12.9	19.1	21.7
Upper	162	44.1	28.1	43,178	66.5	38.7	146	46.2	30.1	33,359	67.6	38.6	40.8
Unknown	13	3.5	15.6	2,560	3.9	16.1	10	3.2	17.1	2,069	4.2	19.1	0.0
Total	367	100.0	100.0	64,969	100.0	100.0	316	100.0	100.0	49,322	100.0	100.0	100.0
Home Improvement Loans													
Low	33	5.5	6.6	1,195	2.6	4.0	32	7.0	8.0	998	2.6	4.8	20.1
Moderate	85	14.1	14.4	3,938	8.4	10.0	75	16.5	16.7	3,383	8.9	11.5	17.4
Middle	122	20.2	22.9	7,093	15.2	18.0	91	20.0	23.3	4,492	11.8	18.2	21.7
Upper	346	57.3	50.6	32,611	69.8	61.0	241	53.0	46.4	28,284	74.2	59.4	40.8
Unknown	18	3.0	5.5	1,888	4.0	7.1	16	3.5	5.6	943	2.5	6.1	0.0
Total	604	100.0	100.0	46,725	100.0	100.0	455	100.0	100.0	38,100	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	179	10.3	9.5	12,958	4.7	5.0	177	11.9	9.0	10,867	4.8	4.6	20.1
Moderate	305	17.5	19.7	29,770	10.8	14.6	277	18.7	19.9	24,458	10.8	14.4	17.4
Middle	350	20.1	20.9	39,368	14.3	19.5	283	19.1	20.6	30,119	13.2	18.5	21.7
Upper	835	48.0	32.8	177,416	64.4	44.1	701	47.2	32.8	154,046	67.7	43.9	40.8
Unknown	71	4.1	17.1	16,115	5.8	16.9	47	3.2	17.7	7,959	3.5	18.6	0.0
Total	1,740	100.0	100.0	275,627	100.0	100.0	1,485	100.0	100.0	227,449	100.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Multifamily loans are not included in the borrower distribution analysis.													

Distribution of 2022 and 2023 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Kansas City Metropolitan													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Other Purpose LOC													
Low	13	6.6	5.9	408	1.8	3.1	16	8.3	6.1	469	2.2	3.4	20.1
Moderate	25	12.8	15.8	1,224	5.3	9.2	20	10.4	16.9	975	4.6	10.9	17.4
Middle	41	20.9	21.8	2,987	13.0	15.6	46	24.0	25.6	3,810	18.1	19.8	21.7
Upper	110	56.1	50.3	17,763	77.3	65.0	107	55.7	45.2	15,505	73.8	60.4	40.8
Unknown	7	3.6	6.2	604	2.6	7.2	3	1.6	6.1	247	1.2	5.5	0.0
Total	196	100.0	100.0	22,986	100.0	100.0	192	100.0	100.0	21,006	100.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	23	12.6	13.2	477	1.9	5.9	34	18.0	11.2	759	8.0	7.0	20.1
Moderate	37	20.3	18.9	1,109	4.4	12.2	48	25.4	19.6	1,338	14.1	13.9	17.4
Middle	40	22.0	20.1	2,303	9.1	12.6	37	19.6	24.9	1,247	13.2	20.9	21.7
Upper	74	40.7	38.9	18,194	71.5	54.3	67	35.4	38.0	5,855	61.9	49.0	40.8
Unknown	8	4.4	8.8	3,350	13.2	14.9	3	1.6	6.2	260	2.7	9.2	0.0
Total	182	100.0	100.0	25,433	100.0	100.0	189	100.0	100.0	9,459	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	3.8	0	0.0	2.8	0	0.0	2.0	0	0.0	1.5	20.1
Moderate	0	0.0	1.5	0	0.0	2.1	0	0.0	0.5	2	0.5	0.7	17.4
Middle	0	0.0	0.5	0	0.0	0.2	0	0.0	1.0	0	0.0	2.1	21.7
Upper	0	0.0	0.3	0	0.0	0.3	0	0.0	0.0	0	0.0	0.0	40.8
Unknown	0	0.0	93.9	0	0.0	94.7	2	100.0	96.4	0	0.0	95.7	0.0
Total	0	0.0	100.0	0	0.0	100.0	2	100.0	100.0	418	100.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Small Business Lending

The borrower distribution of small business lending is adequate. The distribution of loans originated in 2023 to businesses with annual revenues of \$1MM or less (small businesses) reflected penetration levels which were comparable to the aggregate lending data by number volume and below by dollar volume. The bank's proportion of loans to small businesses was below the demographic figure of the percentage of small businesses.

The borrower distribution of 2022 small business loans reflected consistent performance to that of 2023 lending patterns.

Distribution of 2022 and 2023 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Kansas City Metropolitan													
	Bank And Aggregate Loans By Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	276	41.7	51.7	15,776	16.7	31.3	302	46.3	53.7	15,105	17.7	29.8	90.9
Over \$1 Million	240	36.3		68,579	72.5		247	37.9		63,472	74.3		8.3
Revenue Unknown	146	22.1		10,175	10.8		103	15.8		6,817	8.0		0.8
Total	662	100.0		94,530	100.0		652	100.0		85,394	100.0		100.0
By Loan Size													
\$100,000 or Less	471	71.1	92.3	15,282	16.2	30.4	481	73.8	92.8	15,164	17.8	32.1	
\$100,001 - \$250,000	85	12.8	3.6	15,393	16.3	14.5	80	12.3	3.4	14,449	16.9	14.1	
\$250,001 - \$1 Million	106	16.0	4.1	63,855	67.5	55.1	91	14.0	3.9	55,781	65.3	53.8	
Total	662	100.0	100.0	94,530	100.0	100.0	652	100.0	100.0	85,394	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	234	84.8		4,138	26.2		274	90.7		5,156	34.1		
\$100,001 - \$250,000	24	8.7		4,145	26.3		16	5.3		2,616	17.3		
\$250,001 - \$1 Million	18	6.5		7,493	47.5		12	4.0		7,333	48.5		
Total	276	100.0		15,776	100.0		302	100.0		15,105	100.0		
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.													

Community Development Lending

The bank is a leader in providing CD loans. The following table illustrates the number and dollar volume of loans that qualified as responsive to AA CD needs. The bank continues to make a significant dollar volume of CD loans that support area small business economic development needs, as well as financing that revitalizes and stabilizes LMI geographies in areas included in local enterprise zones or targeted for redevelopment through local government plans. Examples of CD loans include:

- A \$3.0MM loan was originated to a non-profit organization that provides medical care, treatment, and surgery for eye diseases and vision problems for individuals unable to afford medical care.
- A total of \$40.0MM in financing was considered responsive to area revitalization and stabilization needs as the proceeds support the ongoing capital and job creation and retention needs for a company located in a moderate-income area.

Community Development Loans – Kansas City Metropolitan AA		
Community Development Purpose	#	\$(000)
Affordable Housing	3	4,010
Community Services	26	57,294
Economic Development	79	375,223
Revitalization & Stabilization	30	221,059
Total Loans	138	657,585
<i>Note: Total may not sum due to rounding.</i>		

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 a variety of tax credits, including incentives that support the creation and rehabilitation of low-income housing and reinvestment in historic, LMI areas in need of revitalization and stabilization. Additionally, investments included private placement and municipal bonds, and investment funds directed to SBICs. The table below illustrates the breakdown of the bank's investment, grant, and donation activities that met CD purposes. The following are examples of AA investment activities:

- The bank provided financial investments in 15 low-income housing tax credits totaling \$24.5MM. As described in the overall investments section of this report, the tax credit program is considered valuable to the creation and rehabilitation of affordable housing for LMI individuals and families.
- Five investments totaling \$4.4MM were invested in the AA through the bank's SBIC to provide access to start-up capital and ongoing funding to support the economic development needs for area small businesses.
- During the evaluation period, the bank provided \$633.5M in grant funding under its Neighborhood Connection program to provide down-payment assistance and to offset loan costs associated with home mortgage refinancing. As described in the Institution section of this report, the program supports affordable home ownership for LMI borrowers and borrowers located in LMI areas.
- A donation totaling \$175.5M was provided to the local chapter of a nationwide community services organization that provides an array of support services to LMI individuals and families.

Investments, Grants, and Donations – Kansas City Metropolitan AA								
Community Development Purpose	Prior Period Investments ¹		Current Investments ²		Donations		Total	
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)
Affordable Housing	11	11,714	21	20,525	29	745	61	32,984
Community Services	1	2,485	0	0	164	726	165	3,211
Economic Development	2	3,511	39	26,472	37	95	78	30,078
Revitalization & Stabilization	1	14,938	26	14,457	7	8	34	29,403
Total	15	32,648	86	61,455	237	1,574	338	95,677
^{1.} Book Value of Investment ^{2.} Original Market Value of Investment Note: Totals may not sum due to rounding.								

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 accessible to the bank's various geographies and to individuals of different income levels in the 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. The bank closed three banking offices within the AA since the prior evaluation period, including two offices in a middle-income tract 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. The bank's operations and product offerings in the AA generally mirror that of the overall institution, which are described in the overall Retail Banking Services section of this report.

Retail Banking 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
	2.5	17.5	47.5	27.5	5.0	100.0	10.2	24.2	34.7	26.7	4.2	100.0
	Location of ATMs by Tract (%)						Percent of Households by Tracts ¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	4.8	17.9	39.3	33.3	4.8	100.0	7.6	24.1	38.8	28.8	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
	40		0		3		0	0	(2)	(1)	0	(3)
Community Development Services	Affordable Housing		Community Services		Economic Development		Revitalization & Stabilization		Total Services		Total Organizations	
	17		86		24		6		133		75	
^{1.} Based on 2023 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 the table above, bank employees supported 75 organizations by providing 133 total qualified CD services. The following activities were considered responsive to the CD service needs of the AA:

- CD services were performed by five staff members totaling ten qualified services through technical and financial expertise for an area organization that facilitates funding capital to entrepreneurs establishing small businesses in LMI areas.
- A total of seven bank representatives performed eight CD services for a non-profit agency that provides an array of community services for LMI individuals and families, including financial assistance and education, health services, emergency shelter, and access to food sources.

**ST. LOUIS METROPOLITAN ASSESSMENT AREA²
MULTISTATE METROPOLITAN AREA**

CRA rating for St. Louis Metropolitan AA:

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 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 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 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 LMI individuals.
- The bank is a leader in providing CD services within its AA and is responsive to the available service opportunities.

² This rating reflects performance within the multistate metropolitan area. The statewide evaluations are adjusted and do not reflect performance in the parts of those states contained within the multistate metropolitan area.

SCOPE OF EXAMINATION

The scope of the review for the St. Louis Metropolitan AA was consistent with the overall scope for the institution. The evaluation of loans in the AA included 2,674 home mortgage, 1,279 small business, and 6 small farm loans originated between January 1, 2022 and December 31, 2023. Home mortgage lending carried relatively more weight in the analysis, followed by small business lending. An analysis of small farm lending was not conducted due to insufficient loan volumes to render a meaningful conclusion.

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

The bank operates 39 of its 143 branches in the St. Louis Metropolitan AA, which 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. Refer to Appendix C for a map of the AA and Appendix D for additional demographic data.

- There have been no changes to the AA delineation since the prior CRA evaluation.
- The AA includes a total of 612 census tracts: 73 low-, 129 moderate-, 217 middle-, 186 upper-, and 7 unknown-income tracts. This differs from the tract composition at the prior evaluation, as the AA comprised 79 low-, 117 moderate-, 184 middle-, 169 upper-, and 4 unknown-income tracts.
- The bank operates 39 banking offices in the AA, including 1 office in a low-, 7 in moderate-, 11 in middle-, 19 in upper-income tracts, and 1 in an unknown-income tract.
- As of June 30, 2024, the bank held an 11.9 percent market share of deposits in the AA, ranking 2nd out of 73 FDIC-insured financial institutions operating from 467 offices in the AA.
- Two community contacts that were 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 criteria and to gain perspectives on local economic conditions, possible credit needs in the area, and the responsiveness of area banks in meeting such needs. Both contacts represented area economic development agencies with knowledge of the expansive AA footprint.

Population Change			
Assessment Area: St Louis Metropolitan			
Area	2015 Population	2020 Population	Percent Change
St Louis Metropolitan	2,483,483	2,495,925	0.5
Madison County, IL	267,356	265,859	(0.6)
Monroe County, IL	33,539	34,962	4.2
St. Clair County, IL	267,029	257,400	(3.6)
Jefferson County, MO	221,577	226,739	2.3
St. Charles County, MO	374,805	405,262	8.1
St. Louis County, MO	1,001,327	1,004,125	0.3
St. Louis city, MO	317,850	301,578	(5.1)
St. Louis, MO-IL MSA	2,801,914	2,820,253	0.7
Illinois	12,873,761	12,812,508	(0.5)
Missouri	6,045,448	6,154,913	1.8
<i>Source: 2020 U.S. Census Bureau Decennial Census 2011-2015 U.S. Census Bureau: American Community Survey</i>			

- The AA population remained relatively stable based on 2011-2015 ACS data and 2020 Census figures, with significant variations in the individual counties that comprise the AA.
- St. Charles County (Missouri) had the largest population growth in the period between data sets, while St. Louis City (Missouri) reflected the largest decline in population.

Median Family Income Change			
Assessment Area: St Louis Metropolitan			
Area	2015 Median Family Income	2020 Median Family Income	Percent Change
St Louis Metropolitan	78,189	84,976	8.7
Madison County, IL	74,142	80,946	9.2
Monroe County, IL	90,677	107,509	18.6
St. Clair County, IL	70,108	77,323	10.3
Jefferson County, MO	70,623	77,466	9.7
St. Charles County, MO	93,750	102,422	9.3
St. Louis County, MO	84,564	90,540	7.1
St. Louis city, MO	50,623	60,978	20.5
St. Louis, MO-IL MSA	77,265	84,758	9.7
Illinois	78,169	86,251	10.3
Missouri	66,438	72,834	9.6
<i>Source: 2011-2015 U.S. Census Bureau: American Community Survey 2016-2020 U.S. Census Bureau: American Community Survey</i>			
<i>Note: Median family incomes have been inflation-adjusted and are expressed in 2020 dollars.</i>			

- Overall, the AA reflected MFI increases across all counties that comprise the area.

- MFIs varied significantly among the six AA counties, ranging from \$77,323 in St. Clair County (Illinois) to \$107,509 in Monroe County (Illinois), suggesting widely diverse and varying economic conditions across the AA.
- Families living below poverty in the AA reflected a total of 7.4 percent, although poverty levels varied significantly at the individual county level. Monroe County (Illinois) and St. Charles County (Missouri) contain the lowest levels of families below poverty, at 2.0 percent and 3.1 percent, respectively, while St. Clair County (Illinois) and Madison County (Illinois) reflected the highest levels, at 10.1 percent and 8.5 percent, respectively.

Housing Cost Burden Assessment Area: St Louis Metropolitan						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
St Louis Metropolitan	75.9	26.7	41.1	62.7	27.5	16.7
Madison County, IL	73.8	18.9	43.6	59.0	20.6	15.2
Monroe County, IL	83.2	39.8	43.4	55.9	29.6	14.2
St. Clair County, IL	70.7	22.6	41.3	61.0	25.9	17.9
Jefferson County, MO	69.1	16.4	32.3	55.7	21.4	15.3
St. Charles County, MO	78.6	37.7	35.3	67.8	34.6	14.3
St. Louis County, MO	80.2	30.2	41.9	66.9	29.5	17.8
St. Louis city, MO	73.6	21.8	42.9	57.7	25.7	18.9
St. Louis, MO-IL MSA	75.2	25.8	40.8	61.0	26.9	16.4
Illinois	73.6	34.6	41.8	67.0	34.3	20.8
Missouri	74.0	30.3	39.6	58.6	26.5	16.1
Source: HUD, 2017-2021 Comprehensive Housing Affordability Strategy						
Note: Cost Burden is housing cost that equals 30 percent or more of household income.						

- The cost-burden for LMI renters in the AA is comparable to the MSA, Illinois statewide, and Missouri statewide figures.
- LMI renters utilize a higher percentage of their income for housing in Monroe County (Missouri). The cost burden percentage is higher than the AA, the MSA, and both statewide figures.
- According to the 2020 Census, the median housing value in the AA, at \$183,893, is above the MSA figure of \$179,231 and Missouri statewide figure of \$163,600, but below the Illinois statewide figure of \$202,100.
- The median gross rent in the AA, at \$926, is comparable to the MSA figure of \$913, while above the Missouri statewide figure of \$843 and below the Illinois statewide figure of \$1,038.
- The median age of housing stock in the AA, at 56 years, is above the MSA figure of 48 years, Missouri statewide figure of 44 years, and Illinois statewide figure of 51 years. Median age of housing stock in St. Louis County was the highest of all counties at 52 years while St. Charles County had the lowest at 27 years.

Unemployment Rates					
Assessment Area: St Louis Metropolitan					
Area	2019	2020	2021	2022	2023
St Louis Metropolitan	3.2	6.8	4.5	2.9	3.2
Madison County, IL	3.8	7.8	5.0	3.9	4.1
Monroe County, IL	2.9	5.6	3.2	2.9	3.1
St. Clair County, IL	4.3	9.2	6.2	4.5	4.6
Jefferson County, MO	3.0	6.1	3.8	2.4	2.8
St. Charles County, MO	2.5	5.2	3.3	2.1	2.5
St. Louis County, MO	3.0	6.4	4.2	2.5	3.0
St. Louis city, MO	3.8	8.8	5.9	3.2	3.7
St. Louis, MO-IL MSA	3.2	6.8	4.4	2.9	3.2
Illinois	4.0	9.3	6.1	4.6	4.5
Missouri	3.2	6.2	4.2	2.6	3.1
<i>Source: Bureau of Labor Statistics: Local Area Unemployment Statistics</i>					

- The AA contains a widely diverse economic and labor market, including healthcare, manufacturing, financial services, education, and technology.
- The largest employers in the greater MSA, and including the AA, are BJC Health System (health services), Washington University (education), Wal-Mart, Inc. (retail), Mercy (health services), and Boeing Defense, Space and Security (aerospace).
- Unemployment rates throughout the AA vary within each county that comprises the AA, with an increase noted at the overall AA level in recent years. St. Clair County (Illinois) contained the highest unemployment rate in the AA in 2023, while St. Charles County (Missouri) reported the lowest rate among AA counties.

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 good responsiveness to AA credit needs. The bank makes use of innovative and/or flexible lending programs to serve AA credit needs, including LMI borrowers. Refer to the Institution section of the report for a detailed description of the bank's flexible and innovative lending programs.

Geographic Distribution of Loans

The bank's geographic distribution of loans reflects adequate distribution among the different census tracts and dispersion throughout the AA. This conclusion is derived from adequate penetration noted among small business and home mortgage lending.

Home Mortgage Lending

The geographic distribution of home mortgage lending is adequate. The distribution of 2023 loans among low-income tracts was comparable to the aggregate loan data by number volume and above by dollar volume, and comparable to the demographic figure, which is the percentage of owner-occupied units in each census tract income level. Lending among moderate-income tracts was below the aggregate loan data by number and dollar volume, as well as below the demographic figure.

The geographic distribution of home mortgage loans in 2022 reflected consistent performance with that of 2023 lending.

An analysis of lending patterns throughout the expansive AA revealed some gaps in the dispersion of home mortgage loans throughout the AA, including LMI areas in the eastern portions of St. Louis, east of the Mississippi River, and areas in the southwestern sections of the AA; however, these areas where gaps were noted were located approximately 10 miles from the nearest banking office and, in some cases, separated by the river. Generally, the bank's home mortgage loans were distributed in areas within reasonable distances from bank offices and, as such, there was no impact to the performance conclusion based on the dispersion of lending.

Home Purchase Loans

The geographic distribution of home purchase lending is good. The geographic distribution of 2023 home purchase loans in low-income tracts was significantly above the aggregate lending data, as well as the demographic figure. Lending in moderate-income tracts was comparable to the aggregate lending data, as well as the demographic figure.

The geographic distribution of home purchase loans in 2022 reflected consistent performance with that of 2023 lending.

Home Refinance Loans

The geographic distribution of home refinance lending is poor. The geographic distribution of 2023 home refinance loans in low-income tracts reflected penetration that was significantly below the aggregate lending data and the demographic figure. Lending among moderate-income tracts was below the aggregate lending data, as well as the demographic figure.

The geographic distribution of home refinance loans in 2022 reflected consistent performance with the lending patterns noted in 2023.

Home Improvement Loans

The geographic distribution of home improvement lending is adequate. The geographic distribution of 2023 home improvement loans in low-income tracts was comparable to the aggregate lending data and comparable to the demographic figure. Lending in moderate-income tracts was comparable to the aggregate lending data by number volume and below by dollar volume, and below the demographic figure.

The geographic distribution of home improvement loans in 2022 reflected consistent performance with that of 2023 lending.

Other Purpose LOC Loans

The geographic distribution of other purpose LOC loans is adequate. The distribution of 2023 loans among low-income tracts was comparable to the aggregate lending data and significantly below the demographic figure. Lending among moderate-income tracts was comparable to the aggregate lending data by number, above the aggregate by dollar, and below the demographic figure.

The geographic distribution of 2022 other purpose LOC loans reflected penetration levels consistent with 2023 lending patterns.

Other Purpose Closed/Exempt Loans

The geographic distribution of other purpose closed/exempt loans is adequate. The distribution of 2023 loans among low-income tracts was significantly above the aggregate lending data by number, and comparable to the aggregate lending data by dollar and the demographic figure. Lending among moderate-income tracts was comparable to the aggregate lending data by number, below the aggregate lending data by dollar, and comparable to the demographic figure.

The geographic distribution of 2022 other purpose closed/exempt loans reflected consistent penetration levels to that of 2023 lending patterns.

Distribution of 2022 and 2023 Home Mortgage Lending By Income Level of Geography													
Assessment Area: St Louis Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	­%	­%	\$(000)	\$%	\$%	#	­%	­%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	16	7.0	3.5	1,743	2.6	1.8	26	12.9	3.9	4,475	6.7	2.0	4.8
Moderate	49	21.5	16.6	5,967	9.0	9.5	33	16.3	17.4	5,714	8.6	9.9	16.2
Middle	77	33.8	42.7	15,405	23.2	37.3	49	24.3	42.4	10,826	16.3	37.3	39.9
Upper	82	36.0	37.1	42,562	64.0	51.2	92	45.5	36.0	44,934	67.6	50.6	38.9
Unknown	4	1.8	0.2	806	1.2	0.2	2	1.0	0.3	522	0.8	0.3	0.3
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	228	100.0	100.0	66,483	100.0	100.0	202	100.0	100.0	66,471	100.0	100.0	100.0
Refinance Loans													
Low	7	1.6	2.5	366	0.6	1.4	1	0.3	3.2	30	0.1	1.9	4.8
Moderate	38	8.6	13.6	2,228	3.7	7.9	30	9.5	16.3	2,495	6.1	10.5	16.2
Middle	156	35.4	42.0	16,748	27.7	35.0	120	38.1	42.6	10,494	25.5	36.5	39.9
Upper	240	54.4	41.6	41,151	68.0	55.5	164	52.1	37.6	28,209	68.4	50.9	38.9
Unknown	0	0.0	0.2	0	0.0	0.2	0	0.0	0.2	0	0.0	0.2	0.3
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	441	100.0	100.0	60,493	100.0	100.0	315	100.0	100.0	41,228	100.0	100.0	100.0
Home Improvement Loans													
Low	6	1.3	1.6	119	0.3	0.8	6	1.8	1.9	125	0.5	1.3	4.8
Moderate	45	9.9	8.9	1,938	5.7	6.0	29	8.5	9.6	1,211	4.8	7.3	16.2
Middle	152	33.4	36.6	8,061	23.5	29.9	120	35.2	38.5	7,030	27.8	32.6	39.9
Upper	252	55.4	52.9	24,155	70.5	63.3	185	54.3	49.7	16,769	66.3	58.6	38.9
Unknown	0	0.0	0.1	0	0.0	0.1	1	0.3	0.3	150	0.6	0.2	0.3
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	455	100.0	100.0	34,273	100.0	100.0	341	100.0	100.0	25,285	100.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	0	0.0	11.7	0	0.0	9.7	0	0.0	12.1	0	0.0	6.5	11.6
Moderate	0	0.0	28.9	0	0.0	12.4	0	0.0	29.5	0	0.0	18.6	18.3
Middle	1	100.0	37.9	450	100.0	46.8	0	0.0	38.5	0	0.0	42.6	39.9
Upper	0	0.0	20.1	0	0.0	30.0	1	100.0	19.7	200	100.0	32.2	28.4
Unknown	0	0.0	1.4	0	0.0	1.1	0	0.0	0.3	0	0.0	0.1	1.8
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	450	100.0	100.0	1	100.0	100.0	200	100.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	37	2.5	3.1	2,304	1.2	2.4	43	3.6	3.5	4,859	3.0	2.2	4.8
Moderate	164	11.1	14.9	11,184	5.8	9.2	126	10.6	16.1	11,010	6.9	10.4	16.2
Middle	524	35.4	41.7	50,503	26.4	37.2	401	33.6	41.8	35,706	22.4	37.2	39.9
Upper	752	50.8	40.1	126,614	66.1	50.8	620	52.0	38.3	107,377	67.3	49.8	38.9
Unknown	4	0.3	0.2	806	0.4	0.3	3	0.3	0.2	672	0.4	0.2	0.3
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	1,481	100.0	100.0	191,411	100.0	100.0	1,193	100.0	100.0	159,624	100.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Distribution of 2022 and 2023 Home Mortgage Lending By Income Level of Geography													
Assessment Area: St Louis Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Other Purpose LOC													
Low	2	0.9	1.2	49	0.2	0.8	2	1.1	1.0	101	0.5	0.6	4.8
Moderate	15	7.0	7.1	628	2.9	3.9	16	8.7	7.8	1,173	6.3	4.6	16.2
Middle	79	37.1	35.9	7,093	32.9	28.0	61	33.3	37.5	5,234	28.2	30.8	39.9
Upper	117	54.9	55.7	13,793	64.0	67.3	104	56.8	53.6	12,023	64.9	64.0	38.9
Unknown	0	0.0	0.1	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.3
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	213	100.0	100.0	21,563	100.0	100.0	183	100.0	100.0	18,531	100.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	6	4.2	2.8	27	0.3	1.4	8	5.3	2.7	128	1.6	1.7	4.8
Moderate	17	11.9	10.7	423	5.2	6.0	18	11.9	12.4	417	5.3	8.3	16.2
Middle	59	41.3	41.4	2,746	33.7	29.3	51	33.8	41.0	2,122	26.8	30.0	39.9
Upper	61	42.7	45.1	4,953	60.8	63.3	74	49.0	43.9	5,242	66.3	59.9	38.9
Unknown	0	0.0	0.1	0	0.0	0.0	0	0.0	0.1	0	0.0	0.0	0.3
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	143	100.0	100.0	8,149	100.0	100.0	151	100.0	100.0	7,909	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	8.1	0	0.0	4.4	0	0.0	5.0	0	0.0	2.4	4.8
Moderate	0	0.0	32.1	0	0.0	24.2	0	0.0	29.3	0	0.0	16.4	16.2
Middle	0	0.0	42.5	0	0.0	46.4	0	0.0	40.6	0	0.0	30.8	39.9
Upper	0	0.0	16.8	0	0.0	24.7	0	0.0	24.5	0	0.0	50.3	38.9
Unknown	0	0.0	0.5	0	0.0	0.3	0	0.0	0.5	0	0.0	0.1	0.3
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Small Business Lending

The geographic distribution of small business lending is adequate. The distribution of 2023 loans in low-income tracts was comparable to the aggregate lending data by number volume and above by dollar volume, and comparable to the demographic figure, which represents the percentage of businesses located in each census tract income level. Lending in moderate-income tracts was comparable to the aggregate lending data, and below the demographic figure.

The geographic distribution of small business loans in 2022 reflected penetration levels consistent with 2023 lending patterns.

An analysis of lending patterns throughout the expansive AA revealed some gaps in the dispersion of small business loans throughout the AA, including LMI areas in the eastern portions of St. Louis, east of the Mississippi River, and areas in the southwestern sections of the AA; however, these areas where gaps were noted were located approximately 5 to

10 miles from the nearest banking office and, in some cases, separated by the river. Generally, small business loans were distributed in areas within reasonable distances from bank offices and, as such, there was no impact on the performance conclusion based on the dispersion of lending.

Distribution of 2022 and 2023 Small Business Lending By Income Level of Geography													
Assessment Area: St Louis Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	46	6.8	6.1	9,450	10.6	7.3	39	6.4	5.5	7,697	9.1	7.0	7.0
Moderate	72	10.7	14.2	10,467	11.7	13.9	61	10.1	13.4	6,929	8.2	12.1	15.8
Middle	244	36.3	36.5	28,646	32.2	34.3	204	33.7	35.9	25,243	29.9	34.6	36.4
Upper	297	44.1	42.1	36,910	41.4	42.4	288	47.5	44.1	39,565	46.8	44.5	39.8
Unknown	14	2.1	0.9	3,623	4.1	2.0	14	2.3	0.9	5,068	6.0	1.7	1.0
Tract-Unk	0	0.0	0.3	0	0.0	0.1	0	0.0	0.2	0	0.0	0.0	
Total	673	100.0	100.0	89,096	100.0	100.0	606	100.0	100.0	84,502	100.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2023 Dun & Bradstreet Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

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

The bank's lending has an adequate distribution of loans among individuals of different income levels and businesses of different sizes. The conclusion is derived from adequate penetration noted in the distribution of home mortgage and small business lending.

Home Mortgage Lending

The borrower distribution of home mortgage lending is adequate. The borrower distribution of 2023 home mortgage loans among low-income borrowers was comparable to the aggregate lending data and below the demographic figure of the percentage of families by income level. Lending among moderate-income income borrowers was comparable to the aggregate lending data and the demographic figure.

The borrower distribution of home mortgage loans in 2022 reflected consistent penetration levels to 2023 lending performance.

Home Purchase Loans

The borrower distribution of home purchase lending is adequate. The borrower distribution of 2023 home purchase loans among low-income borrowers was above the

aggregate lending data by number volume and comparable by dollar volume, and comparable to the demographic figure. Lending among moderate-income borrowers was comparable to the aggregate lending data by number volume and below by dollar volume, and was comparable to the demographic figure.

The borrower distribution of home purchase loans in 2022 reflected penetration levels above that of 2023 lending performance.

Home Refinance Loans

The borrower distribution of home refinance lending is adequate. The borrower distribution of 2023 home refinance loans among low-income borrowers was above the aggregate lending data by number volume and comparable by dollar volume, and comparable to the demographic figure. Lending among moderate-income borrowers was comparable to the aggregate lending data and the demographic figure.

The borrower distribution of home refinance loans in 2022 reflected consistent penetration levels to 2023 lending performance.

Home Improvement Loans

The borrower distribution of home improvement lending is adequate. The borrower distribution of 2023 home improvement loans among low-income borrowers was comparable to the aggregate lending data and below the demographic figure. Lending among moderate-income borrowers was comparable to the aggregate lending data and the demographic figure.

The borrower distribution of home improvement loans in 2022 reflected consistent penetration levels to 2023 lending performance.

Other Purpose LOC Loans

The borrower distribution of other purpose LOC loans is adequate. The distribution of 2023 loans among low-income borrowers was comparable to the aggregate lending data and below the demographic figure. Lending among moderate-income borrowers was comparable to the aggregate lending data and the demographic figure.

The borrower distribution of 2022 other purpose LOC loans reflected penetration levels consistent with 2023 lending patterns.

Other Purpose Closed/Exempt Loans

The borrower distribution of other purpose closed/exempt loans is adequate. The distribution of 2023 loans among low-income borrowers was comparable to the aggregate lending data by number volume and below by dollar volume, and below the demographic

figure. Lending among moderate-income borrowers was above the aggregate lending data by number volume and comparable by dollar volume, and above the demographic figure.

Overall, the borrower distribution of 2022 other purpose closed/exempt loans reflected consistent performance with 2023 lending, although performance levels were stronger to low-income borrowers but weaker to moderate-income borrowers.

Distribution of 2022 and 2023 Home Mortgage Lending By Borrower Income Level													
Assessment Area: St Louis Metropolitan													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	№%	№%	\$(000)	\$%	\$%	#	№%	№%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	57	25.0	11.2	6,945	10.4	5.6	32	15.8	10.8	3,740	5.6	4.9	20.5
Moderate	53	23.2	20.2	8,553	12.9	14.7	35	17.3	21.3	5,987	9.0	14.7	17.6
Middle	39	17.1	18.7	8,737	13.1	18.1	41	20.3	19.0	9,038	13.6	17.9	20.8
Upper	69	30.3	27.1	39,491	59.4	40.4	85	42.1	28.6	43,929	66.1	42.7	41.2
Unknown	10	4.4	22.8	2,757	4.1	21.2	9	4.5	20.3	3,777	5.7	19.9	0.0
Total	228	100.0	100.0	66,483	100.0	100.0	202	100.0	100.0	66,471	100.0	100.0	100.0
Refinance Loans													
Low	70	15.9	12.7	3,531	5.8	6.9	52	16.5	12.7	2,807	6.8	6.8	20.5
Moderate	92	20.9	21.4	7,604	12.6	15.7	69	21.9	20.7	6,121	14.8	15.4	17.6
Middle	104	23.6	20.9	12,135	20.1	19.1	59	18.7	20.6	4,676	11.3	17.9	20.8
Upper	171	38.8	27.8	36,862	60.9	40.7	127	40.3	28.0	24,170	58.6	37.8	41.2
Unknown	4	0.9	17.2	361	0.6	17.6	8	2.5	18.0	3,454	8.4	22.1	0.0
Total	441	100.0	100.0	60,493	100.0	100.0	315	100.0	100.0	41,228	100.0	100.0	100.0
Home Improvement Loans													
Low	33	7.3	8.9	1,038	3.0	5.5	26	7.6	7.4	686	2.7	3.8	20.5
Moderate	75	16.5	16.3	3,275	9.6	11.5	66	19.4	16.6	3,176	12.6	11.0	17.6
Middle	111	24.4	22.7	6,442	18.8	18.7	81	23.8	22.5	5,589	22.1	18.0	20.8
Upper	227	49.9	48.8	22,818	66.6	59.9	163	47.8	48.6	15,569	61.6	59.0	41.2
Unknown	9	2.0	3.3	700	2.0	4.3	5	1.5	5.0	265	1.0	8.1	0.0
Total	455	100.0	100.0	34,273	100.0	100.0	341	100.0	100.0	25,285	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	203	13.7	11.3	12,825	6.7	5.9	142	11.9	10.6	7,952	5.0	5.1	20.5
Moderate	275	18.6	19.9	21,457	11.2	14.7	240	20.1	20.4	18,378	11.5	14.5	17.6
Middle	339	22.9	19.7	32,880	17.2	18.3	252	21.1	19.8	23,888	15.0	17.9	20.8
Upper	629	42.5	29.8	119,426	62.5	41.5	526	44.1	31.4	100,450	63.0	42.9	41.2
Unknown	34	2.3	19.3	4,373	2.3	19.6	32	2.7	17.8	8,756	5.5	19.6	0.0
Total	1,480	100.0	100.0	190,961	100.0	100.0	1,192	100.0	100.0	159,424	100.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Multifamily loans are not included in the borrower distribution analysis.													

Distribution of 2022 and 2023 Home Mortgage Lending By Borrower Income Level													
Assessment Area: St Louis Metropolitan													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Other Purpose LOC													
Low	19	8.9	9.0	657	3.0	5.1	15	8.2	6.9	414	2.2	4.0	20.5
Moderate	35	16.4	16.0	1,582	7.3	10.4	32	17.5	16.6	1,896	10.2	11.2	17.6
Middle	54	25.4	23.2	4,137	19.2	17.3	33	18.0	22.9	2,950	15.9	17.3	20.8
Upper	100	46.9	47.7	14,853	68.9	63.0	97	53.0	48.9	12,557	67.8	63.8	41.2
Unknown	5	2.3	4.1	334	1.5	4.2	6	3.3	4.7	714	3.9	3.7	0.0
Total	213	100.0	100.0	21,563	100.0	100.0	183	100.0	100.0	18,531	100.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	24	16.8	12.0	654	8.0	6.2	17	11.3	11.8	305	3.9	7.5	20.5
Moderate	20	14.0	18.5	443	5.4	9.8	38	25.2	19.8	1,198	15.1	12.9	17.6
Middle	31	21.7	22.9	1,429	17.5	15.3	38	25.2	23.7	1,635	20.7	18.4	20.8
Upper	62	43.4	41.3	5,402	66.3	61.6	54	35.8	40.0	4,225	53.4	51.6	41.2
Unknown	6	4.2	5.3	221	2.7	7.1	4	2.6	4.7	546	6.9	9.6	0.0
Total	143	100.0	100.0	8,149	100.0	100.0	151	100.0	100.0	7,909	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	4.0	0	0.0	3.3	0	0.0	2.1	0	0.0	1.1	20.5
Moderate	0	0.0	1.6	0	0.0	2.5	0	0.0	1.3	0	0.0	1.4	17.6
Middle	0	0.0	0.3	0	0.0	0.6	0	0.0	0.0	0	0.0	0.0	20.8
Upper	0	0.0	0.2	0	0.0	0.1	0	0.0	0.0	0	0.0	0.0	41.2
Unknown	0	0.0	94.0	0	0.0	93.5	0	0.0	96.6	0	0.0	97.5	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Small Business Lending

The borrower distribution of small business lending is adequate. The distribution of loans to small businesses in 2023 was comparable to the aggregate lending data by number volume and below by dollar volume, as well as below the demographic figure of the percentage of small businesses. Lending to small businesses in 2022 reflected consistent performance.

Distribution of 2022 and 2023 Small Business Lending By Revenue Size of Businesses													
Assessment Area: St Louis Metropolitan													
	Bank And Aggregate Loans By Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	283	42.1	53.5	16,247	18.2	30.3	252	41.6	56.5	13,867	16.4	30.4	90.7
Over \$1 Million	212	31.5		59,409	66.7		224	37.0		61,302	72.5		8.4
Revenue Unknown	178	26.4		13,440	15.1		130	21.5		9,333	11.0		0.9
Total	673	100.0		89,096	100.0		606	100.0		84,502	100.0		100.0
By Loan Size													
\$100,000 or Less	489	72.7	92.1	14,804	16.6	30.7	430	71.0	92.1	12,815	15.2	30.4	
\$100,001 - \$250,000	75	11.1	3.8	13,582	15.2	15.5	67	11.1	3.7	12,253	14.5	15.3	
\$250,001 - \$1 Million	109	16.2	4.1	60,710	68.1	53.9	109	18.0	4.2	59,434	70.3	54.3	
Total	673	100.0	100.0	89,096	100.0	100.0	606	100.0	100.0	84,502	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	250	88.3		4,979	30.6		224	88.9		4,093	29.5		
\$100,001 - \$250,000	16	5.7		2,932	18.0		13	5.2		2,411	17.4		
\$250,001 - \$1 Million	17	6.0		8,336	51.3		15	6.0		7,363	53.1		
Total	283	100.0		16,247	100.0		252	100.0		13,867	100.0		
Source: 2023 FFIEC Census Data													
2023 Dun & Bradstreet Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Community Development Lending

The bank is a leader in providing CD loans in the AA. As illustrated in the following table, the bank originates a mixture of CD purpose loans that are considered responsive to area CD needs. Examples of CD loans include:

- A \$16.2MM loan was originated to an area business located in a low-income tract and within the St. Louis Enhanced Enterprise Zone. The activities of the business, along with its operations in a low-income area, are considered responsive to revitalization and stabilization needs of the area.
- A \$10.0MM loan was originated to the regional chapter of a nationwide organization that provides employment training and rehabilitation programs for LMI individuals, as well as other support services targeted for LMI individuals and families.

Community Development Loans – St. Louis Metropolitan AA		
Community Development Purpose	#	\$(000)
Affordable Housing	2	278
Community Services	27	115,578
Economic Development	46	240,134
Revitalization & Stabilization	41	310,912
Total Loans	116	666,902
<i>Note: Total may not sum due to rounding.</i>		

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. Examples of investment activity in the AA include:

- During the current evaluation period, the bank invested \$925M in a fund that provides low-income housing tax credits for the creation or rehabilitation of affordable housing units for LMI individuals. The investment made during the current evaluation period is in addition to \$2.8MM in prior-period investments of the same purpose and structure.
- The bank provided 10 investments totaling \$12.4MM which were invested through the bank's SBIC to provide access to start-up capital and ongoing funding to support the economic development needs for area small businesses.
- During the evaluation period, the bank provided \$369M in grant funding under its Neighborhood Connection program to provide down-payment assistance and to offset loan costs associated with home mortgage refinancing. As described in the Institution section of this report, the program supports affordable home ownership for LMI borrowers and borrowers located in LMI areas.
- A total of \$509M was donated to the local chapters of a non-profit agency that provides an array of community services to LMI individuals and families, including support for food and housing insecurity, access to financial assistance programs, and access to critical healthcare services.

Investments, Grants, and Donations – St. Louis Metropolitan AA								
Community Development Purpose	Prior Period Investments ¹		Current Investments ²		Donations		Total	
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)
Affordable Housing	6	2,754	11	3,912	64	552	81	7,218
Community Services	1	344	9	24,385	275	1,515	285	26,245
Economic Development	8	12,125	5	4,399	11	31	24	16,555
Revitalization & Stabilization	1	207	32	5,830	20	88	53	6,124
Total	16	15,431	57	38,525	370	2,185	443	56,141
^{1.} Book Value of Investment ^{2.} Original Market Value of Investment Note: Totals may not sum due to rounding.								

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. As illustrated in the table below, the bank operates 20.5 percent of its branch network throughout the expansive AA within LMI tracts, with a number of additional branches in accessible proximities to such areas.

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 two of its banking offices, both of which were located in upper-income tracts and did not have a disproportionate impact on accessibility to LMI areas.

Additionally, 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 in the overall Retail Banking Services section of this report.

Retail Banking and Community Development Services – St. Louis Metropolitan AA												
Branch Accessibility	Location of Branches by Tract (%)						Percent of Tracts¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	2.6	17.9	28.2	48.7	2.6	100.0	11.9	21.1	35.5	30.4	1.1	100.0
	Location of ATMs by Tract (%)						Percent of Households by Tracts¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	2.5	15.0	32.5	48.8	1.3	100.0	8.3	19.3	38.8	33.1	0.5	100.0
Changes in Branch Location	Number of Branches (#)						Net Change in Branch Locations (#)					
	Total Branches		Openings (#)		Closings (#)		Low	Mod	Mid	Upp	Unk	Total
	39		0		2		0	0	0	(2)	0	(2)
Community Development Services	Affordable Housing		Community Services		Economic Development		Revitalization & Stabilization		Total Services		Total Organizations	
	99		32		1		5		137		53	
¹. Based on 2023 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 the above table, bank employees supported 53 organizations throughout the AA by providing 137 total services. Typical services provided include serving on the board of directors (board) or a committee of an organization; providing technical assistance on financial matters, such as budgeting and financial planning; assistance with financial education and literacy; and organizing marketing and fundraising efforts. Examples of CD services conducted in the AA include:

- A bank representative performed three CD services in board membership capacities for three area agencies that provide community services to LMI individuals.
- Another member of the bank served in a board membership capacity for an area community development agency that targets underserved urban areas to convert vacant spaces into affordable housing options, among other neighborhood redevelopment projects.

STATE OF MISSOURI³

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 good 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 is a leader in making 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 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 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.

³ For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation is adjusted and does not reflect performance in the parts of those states contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

SCOPE OF EXAMINATION

The scope of the review for the state of Missouri was consistent with the overall scope for the institution. A full-scope review was conducted for the Springfield Metropolitan and Columbia Metropolitan AAs as these bank markets contained a larger composition of branches, deposits, and loan volumes relative to other Missouri AAs. Greater weight in determining the statewide performance ratings was generally placed on performance in the Springfield Metropolitan and the Columbia Metropolitan AAs given their more dominant branch, deposit, and loan activities in the state; however, significant CD volumes and/or impactful CD activities in limited-review AAs, or at the broader regional or statewide area that includes the bank's AAs, were noted and had influence on the overall state rating.

Limited-scope reviews were conducted for the Joplin MSA AA, Cape Girardeau 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 evaluation.

The analysis of loans originated in the state included 1,428 small business, 1,479 home mortgage, and 886 small farm loans originated between January 1, 2022 and December 31, 2023. Weighting of loans generally favored the performance of small business lending, although home mortgage lending and small farm lending carried appropriate weighting based on the individual characteristics and credit needs of the individual AAs.

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN MISSOURI

The bank's statewide operations in Missouri rank third behind the Kansas City and St. Louis multistate AAs in terms of branch, loan, and deposit concentrations. The bank delineates 12 of its 29 AAs in the state and, excluding the branches in the two multistate AAs that include a portion of the state, the bank operates 30 of its 143 branches and 51 of 272 ATMs throughout 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 lending, followed by home mortgage and small farm lending. Detailed descriptions of the bank's operations in each AA are provided in each AA analysis.

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. The conclusion is derived from good lending test performance noted in the Springfield Metropolitan AA and adequate lending test performance noted in the Columbia Metropolitan AA. The Springfield Metropolitan AA reflected the third largest dollar volume of CD lending among all institution AAs, which had a positive influence on the statewide lending test rating.

Lending Activity

The bank's overall lending activities in the state of Missouri reflect good responsiveness to AA credit needs. The bank makes limited use of innovative and/or flexible lending programs to serve AA credit needs, including LMI borrowers. The lending programs offered in the state generally mirror those outlined in the overall Lending Activity section of this report.

Geographic Distribution of Loans

The bank's overall geographic distribution of lending within Missouri reflects adequate distribution among the different census tracts and dispersion throughout the AAs. This performance is consistent with the geographic distribution noted in each of the full-scope review AAs.

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

The bank's lending within Missouri has an overall adequate penetration among individuals of different income levels and businesses and farms of different sizes. This performance is consistent with the borrower distribution noted in each of the full-scope review AAs.

Community Development Lending

The bank is a leader in providing CD loans within the state of Missouri. The bank was a leader in CD lending in the Springfield Metropolitan AA, with the third largest dollar volume of qualified CD loans among all bank-wide AAs, which had a bolstering effect on the statewide lending test rating. The bank made an adequate level of CD loans in the Columbia Metropolitan AA. As the following table illustrates, bank financing was generally most responsive to economic development needs throughout the state, as well as support for the revitalization and stabilization of areas in need of such activities.

Community Development Loans – State of Missouri		
Community Development Purpose	#	\$(000)
Affordable Housing	4	5,284
Community Services	5	7,040
Economic Development	90	423,051
Revitalization & Stabilization	20	217,879
Total Loans	119	653,254
<i>Note: Total may not sum due to rounding.</i>		

INVESTMENT TEST

The bank's overall performance under the investment test in the state of Missouri is outstanding. The rating was derived from an excellent level of investment activity in the Springfield Metropolitan AA and an adequate level of investments noted in the Columbia Metropolitan AA. It is noted that a number of statewide AAs that received limited reviews reflected consistent performance with the overall rating, further demonstrating the bank's ongoing investment to AA needs throughout the state. Specifically, \$15.8MM and \$12.8MM of qualified investments occurred in the Northeast Missouri and Southwest Missouri AAs which outperformed the bank's investments, by dollar volumes, in its two full-scope review AAs. Additionally, \$43.9MM was qualified in areas outside of the bank's Missouri AAs, but were considered responsive to CD needs and also had a positive influence on the state rating.

The bank has an excellent level of qualified CD investments and grants within Missouri 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. Consistent with its investment strategies in other markets, the investments contain a mixture of tax credits, including incentives that support the creation and rehabilitation of low-income housing and improvement to LMI areas in need of revitalization and stabilization. Additional investments included private placement bonds that support schools with a majority of their student populations eligible for free or reduced lunches, as well as investment funds directed to SBICs. In addition to its debt and equity investments, the bank made a considerable volume of donations in the state, primarily to organizations that provide community services that support LMI individuals and families. The volume of donations made in Missouri, by number, was the second highest among all states and multistate AAs.

Investments, Grants, and Donations – State of Missouri								
Community Development Purpose	Prior Period Investments ¹		Current Investments ²		Donations		Total	
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)
Affordable Housing	14	4,352	1	1,500	22	87	37	5,940
Community Services	2	1,344	22	32,156	253	523	277	34,023
Economic Development	7	9,722	0	0	44	164	51	9,886
Revitalization & Stabilization	0	0	3	597	10	9	13	605
Outside Activities	9	13,515	20	30,375	0	0	29	43,890
Total	32	28,933	46	64,627	329	783	407	94,343
^{1.} Book Value of Investment ^{2.} Original Market Value of Investment Note: Totals may not sum due to rounding.								

SERVICE TEST

The bank's overall performance under the service test in the state of Missouri is outstanding. The rating is derived from excellent service test conclusions in the Springfield Metropolitan and Columbia Metropolitan AAs.

Retail Banking Services

Branch locations and alternative delivery systems, such as drive-through facilities and online and mobile banking, within Missouri are readily accessible to the bank's various geographies and to individuals of different income levels in each AA. The distribution of banking offices among the various census tracts aligns similarly to the proportion of such tracts throughout the AAs, particularly with respect to accessibility in LMI areas.

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 three branches, including two branches in low-income tracts and one branch in an upper-income tract. The branch closures in low-income tracts were both on-campus branches at the University of Missouri in Columbia (Columbia Metropolitan AA) and Missouri State University in Springfield (Springfield Metropolitan AA), respectively. A review of the remaining geographic branch distributions within these AAs indicate that full-service branches operate within four miles, respectively, of each closed facility and do not impact the accessibility of banking services for these communities where the closures occurred.

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. Lobby and drive-through hours are generally consistent across AAs, with all locations offering similar products and services.

Retail Banking and Community Development Services – State of Missouri												
Branch Accessibility	Location of Branches by Tract (%)						Percent of Tracts¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	3.3	23.3	63.3	10.0	0.0	100.0	4.2	18.2	53.9	23.0	0.6	100.0
	Location of ATMs by Tract (%)						Percent of Households by Tracts¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	2.0	23.5	66.7	7.8	0.0	100.0	3.4	17.9	53.4	24.5	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
	30		0		(3)		(2)	0	0	(1)	0	(3)
Community Development Services	Affordable Housing		Community Services		Economic Development		Revitalization & Stabilization		Total Services		Total Organizations	
	3		84		21		2		110		51	
¹ Based on 2023 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 within the state of Missouri. During the evaluation, bank representatives provided 110 CD services to 51 organizations throughout the state. A substantial majority of services performed were to organizations that provide various community services that benefit LMI individuals and families. Capacities of CD services performed generally consisted of board membership, fundraising activities, and financial literacy instruction.

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

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

The bank's Springfield Metropolitan AA consists of Christian, Dallas, Greene, and Polk Counties in their entireties, which comprise four of the five counties that make up the Springfield, Missouri MSA. Refer to Appendix C for a map of the AA and Appendix D for additional demographic data.

- The AA is comprised of 109 total census tracts: 6 low-, 24 moderate-, 48 middle-, 29 upper-, and 2 unknown-income census tracts. This differs from the prior exam when the AA had 5 low-, 21 moderate-, 43 middle-, 13 upper-, and 1 unknown-income census tracts.
- The bank operates 9 of its 143 branches in the AA, including 3 located in moderate-, 5 in middle-, and 1 in upper-income census tracts. Additionally, the bank operates 18 full-service ATMs throughout the AA, including 2 in low- and 5 in moderate-income tracts.
- As of June 30, 2024, the bank ranked 4th of 37 FDIC-insured institutions in the AA, with an 8.8 percent deposit market share.
- A community contact that was 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 perspectives on local economic conditions, possible credit needs in the area, and the responsiveness of area banks in meeting such needs. The contact represented a government agency with knowledge of local area needs, particularly those of rural communities.

Population Change			
Assessment Area: Springfield Metropolitan			
Area	2015 Population	2020 Population	Percent Change
Springfield Metropolitan	411,781	436,347	6.0
Christian County, MO	80,904	88,842	9.8
Dallas County, MO	16,564	17,071	3.1
Greene County, MO	283,206	298,915	5.5
Polk County, MO	31,107	31,519	1.3
Springfield, MO MSA	448,471	475,432	6.0
Missouri	6,045,448	6,154,913	1.8
Source: 2020 U.S. Census Bureau Decennial Census 2011-2015 U.S. Census Bureau: American Community Survey			

- The AA's population growth significantly outpaced the Missouri statewide figure and aligned with the broader MSA, as indicated in the table above. Christian County experienced the largest population growth by percentage in the AA, with a rate over 5 times that of the state of Missouri.
- Greene County is the primary population center in the AA and includes Springfield, the third largest city in Missouri, and is home to Missouri State University. Christian County is situated directly south of Springfield and contains the suburban communities of Ozark, Nixa, and Fremont Hills.
- Dallas and Polk Counties, which are situated north of Greene County, are both sparsely populated and considered rural, and contain a number of small bedroom communities to the city of Springfield.

Median Family Income Change Assessment Area: Springfield Metropolitan			
Area	2015 Median Family Income	2020 Median Family Income	Percent Change
Springfield Metropolitan	59,867	64,510	7.8
Christian County, MO	66,030	73,921	12.0
Dallas County, MO	46,120	50,553	9.6
Greene County, MO	59,628	63,795	7.0
Polk County, MO	54,361	56,435	3.8
Springfield, MO MSA	60,035	64,545	7.5
Missouri	66,438	72,834	9.6
Source: 2011-2015 U.S. Census Bureau: American Community Survey 2016-2020 U.S. Census Bureau: American Community Survey			
Note: Median family incomes have been inflation-adjusted and are expressed in 2020 dollars.			

- The AA's MFI figure reflects growth slightly below that of the state of Missouri. Overall, the AA and statewide figures display a significant change from the MFI change during the prior 5-year period between 2010 and 2015, when the AA experienced a 5.0 percent decrease and the state of Missouri experienced a 3.2 percent decrease, respectively, in MFI.
- The largest increase in MFI by percentage occurred in Christian County, which is also the county with the lowest percentage of families living below poverty in the AA, at 7.1 percent.
- Dallas County contains the highest percentage of families living below the poverty line in the AA, at 15.4 percent, which is significantly higher than both the AA and statewide figures of 9.0 and 8.9 percent, respectively.

Housing Cost Burden						
Assessment Area: Springfield Metropolitan						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Springfield Metropolitan	78.4	39.7	41.7	58.7	27.6	14.9
Christian County, MO	79.2	37.1	33.7	57.8	37.1	14.1
Dallas County, MO	56.1	34.3	34.3	49.8	19.4	14.8
Greene County, MO	79.6	41.0	43.2	59.9	25.3	15.1
Polk County, MO	71.3	25.7	38.6	58.6	32.2	16.0
Springfield, MO MSA	77.8	38.5	41.1	57.8	26.6	14.8
Missouri	74.0	30.3	39.6	58.6	26.5	16.1
<i>Source: HUD, 2017-2021 Comprehensive Housing Affordability Strategy</i>						
<i>Note: Cost Burden is housing cost that equals 30 percent or more of household income.</i>						

- As illustrated in the table above, the cost burden for all renters in the AA is slightly higher than the statewide figure.
- As of 2020, the median housing value in the AA at \$156,741 was below the statewide figure of \$163,600. The median housing values vary widely within the AA's counties, with a high of \$182,800 in Christian County and a low of \$131,000 in Dallas County.
- The AA contains a greater percentage of rental units at 36.3 percent of the total housing units when compared to the statewide percentage of 28.6. This is driven by the percentage of rental units in Greene County at 41.5 percent and can be associated with the presence of the university in Springfield.

Unemployment Rates					
Assessment Area: Springfield Metropolitan					
Area	2019	2020	2021	2022	2023
Springfield Metropolitan	2.8	5.3	3.2	2.2	2.6
Christian County, MO	2.7	4.9	3.1	2.1	2.5
Dallas County, MO	4.5	5.9	4.1	2.8	3.1
Greene County, MO	2.7	5.4	3.2	2.1	2.6
Polk County, MO	3.4	4.7	3.3	2.5	3.1
Springfield, MO MSA	2.8	5.3	3.2	2.2	2.6
Missouri	3.2	6.2	4.2	2.6	3.1
<i>Source: Bureau of Labor Statistics: Local Area Unemployment Statistics</i>					

- The AA's unemployment rate across all five years showed rates below statewide figures, with a decreasing trend starting in 2021 after highs in 2020 associated with the pandemic.
- Significant industries in the AA include healthcare and social assistance, retail trade, accommodation and food services, and manufacturing.

- Major employers in the area include CoxHealth (healthcare), Mercy Hospital (healthcare), State of Missouri (government), WalMart and Sam's Club (retail-manufacturing), and Springfield Public Schools (education).

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.

Lending Activity

The bank's lending activities reflect good responsiveness to AA credit needs. The evaluation of lending in the AA included 558 home mortgage, 316 small business, and 127 small farm loans originated between January 1, 2022 and December 31, 2023. At 6.6 percent of total loans included in this evaluation, the Springfield Metropolitan AA ranks 3rd among the bank's 29 AAs by number of loan originations.

The bank makes limited 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 in the overall Institution section of this report.

Geographic Distribution of Loans

The bank's geographic distribution of loans reflects adequate distribution among the different census tracts and dispersion throughout the AA. The distribution of home mortgage loans reflects adequate penetration, which was the largest product by origination volume and had the largest influence on the overall geographic distribution conclusion as a result. The bank's small business lending reflects good penetration, followed by excellent penetration in the distribution of small farm lending in the AA.

Home Mortgage Lending

The geographic distribution of home mortgage lending is adequate. The distribution of 2023 home mortgage loans among low-income tracts was below the aggregate lending data and below the demographic figure, which is the percentage of owner-occupied units in each census tract income level. Lending among moderate-income tracts was also below the aggregate lending data, although it was comparable to the demographic figure.

The distribution of home mortgage loans in 2022 reflected penetration levels above that of 2023. Additionally, the bank originated a larger volume of home mortgage lending in 2022 and, as a result, the conclusion of performance in 2022 supplements the lower

performance of 2023 lending distributions to support an overall conclusion of adequate performance. An analysis of the dispersion of loans was conducted and revealed no notable gaps or lapses that impacted the conclusion.

Home Purchase Loans

The geographic distribution of home purchase lending is adequate. The distribution of home purchase loans in low-income tracts reflected comparable penetration to the aggregate lending data and the demographic figure. Lending among moderate-income tracts was below the aggregate lending data by number volume and significantly below by dollar volume, as well as below the demographic figure.

The distribution of home purchase loans in 2022 reflected stronger lending performance that was above the performance in 2023 and had a positive influence on the overall conclusion.

Home Refinance Loans

The geographic distribution of home refinance lending is good. The bank did not originate a home refinance loan in a low-income tract in 2023, which reflects performance below the aggregate lending data and demographic figure. Lending in moderate-income tracts was comparable to the aggregate lending data, and was comparable to the demographic figure.

The distribution of home refinance loans in 2022 reflected stronger lending performance that was above the performance in 2023 and had a positive influence on the overall conclusion.

Home Improvement Loans

The geographic distribution of home improvement lending is adequate. The bank did not originate a home improvement loan in a low-income tract in 2023, which results in performance below the aggregate lending data and below the demographic figure. Lending in moderate-income tracts was comparable to the aggregate lending data and below the demographic figure.

The distribution of home improvement loans in 2022 reflected stronger lending performance that was above the performance in 2023 and had a positive influence on the overall conclusion.

Other Purpose LOC Loans

The geographic distribution of other purpose LOC loans is good. The bank did not originate a loan in a low-income tract in 2023, which results in performance below the aggregate lending data and below the demographic figure. Lending among moderate-

income tracts was significantly above the aggregate lending data by number volume and comparable by dollar volume, as well as comparable to the demographic figure.

The geographic distribution of 2022 other purpose LOC loans reflected penetration levels below the performance noted in 2023 lending, which impacted the overall conclusion.

Other Purpose Closed/Exempt Loans

The geographic distribution of other purpose closed/exempt loans is good. The distribution of 2023 loans among low-income tracts was comparable to the aggregate lending data and the demographic figure. Lending among moderate-income tracts was comparable to the aggregate lending data and comparable to the demographic figure.

The geographic distribution of 2022 other purpose closed/exempt loans reflected performance that was above the distribution patterns of lending in 2023, which bolstered the overall conclusion.

Distribution of 2022 and 2023 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Springfield Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	­%	­%	\$(000)	­%	­%	#	­%	­%	\$(000)	­%	­%	
Home Purchase Loans													
Low	1	1.6	3.4	123	0.8	2.1	2	3.4	3.3	118	0.7	2.0	2.4
Moderate	18	29.5	18.7	2,539	15.5	12.9	5	8.6	19.9	758	4.6	14.0	14.6
Middle	21	34.4	47.2	4,495	27.4	47.3	28	48.3	46.7	7,462	45.3	45.9	48.5
Upper	21	34.4	30.6	9,219	56.3	37.6	23	39.7	30.0	8,128	49.4	37.9	34.5
Unknown	0	0.0	0.0	0	0.0	0.1	0	0.0	0.1	0	0.0	0.1	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	61	100.0	100.0	16,376	100.0	100.0	58	100.0	100.0	16,466	100.0	100.0	100.0
Refinance Loans													
Low	2	2.7	2.1	196	1.5	1.5	0	0.0	2.6	0	0.0	1.9	2.4
Moderate	14	18.7	14.4	831	6.3	10.2	6	13.3	15.8	284	7.6	11.1	14.6
Middle	29	38.7	48.9	4,493	34.1	45.7	20	44.4	47.9	1,759	46.9	45.9	48.5
Upper	30	40.0	34.5	7,645	58.1	42.6	19	42.2	33.7	1,706	45.5	41.0	34.5
Unknown	0	0.0	0.1	0	0.0	0.1	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	75	100.0	100.0	13,165	100.0	100.0	45	100.0	100.0	3,749	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	1.7	0	0.0	1.5	0	0.0	1.5	0	0.0	0.8	2.4
Moderate	8	10.0	12.8	465	10.3	9.7	7	8.9	13.2	376	6.8	10.0	14.6
Middle	43	53.8	44.3	2,297	50.9	42.0	40	50.6	48.3	2,204	39.7	46.3	48.5
Upper	29	36.3	41.0	1,748	38.8	46.5	32	40.5	36.9	2,970	53.5	41.7	34.5
Unknown	0	0.0	0.2	0	0.0	0.4	0	0.0	0.2	0	0.0	1.1	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	80	100.0	100.0	4,510	100.0	100.0	79	100.0	100.0	5,550	100.0	100.0	100.0
Multifamily Loans													Multi-family Units ­%
Low	0	0.0	16.8	0	0.0	6.8	0	0.0	24.7	0	0.0	21.8	14.9
Moderate	1	25.0	30.8	272	3.4	28.2	0	0.0	32.1	0	0.0	21.6	27.5
Middle	2	50.0	37.8	7,365	92.9	43.3	2	100.0	34.6	519	100.0	22.6	44.2
Upper	0	0.0	12.4	0	0.0	17.5	0	0.0	6.2	0	0.0	31.1	9.4
Unknown	1	25.0	2.2	290	3.7	4.1	0	0.0	2.5	0	0.0	2.8	4.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	4	100.0	100.0	7,927	100.0	100.0	2	100.0	100.0	519	100.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	5	1.6	3.0	426	0.9	2.5	3	1.2	3.0	141	0.5	3.3	2.4
Moderate	51	16.5	16.8	4,415	8.9	14.0	28	11.2	18.2	1,765	5.8	13.8	14.6
Middle	134	43.4	47.5	20,968	42.4	46.2	123	49.4	47.1	14,623	48.0	44.3	48.5
Upper	118	38.2	32.7	23,315	47.2	36.8	95	38.2	31.6	13,920	45.7	38.3	34.5
Unknown	1	0.3	0.1	290	0.6	0.6	0	0.0	0.1	0	0.0	0.3	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	309	100.0	100.0	49,414	100.0	100.0	249	100.0	100.0	30,449	100.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Distribution of 2022 and 2023 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Springfield Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Other Purpose LOC													
Low	2	4.2	1.8	107	1.9	1.1	0	0.0	1.1	0	0.0	0.3	2.4
Moderate	3	6.3	10.3	58	1.0	7.1	5	15.6	9.3	180	6.4	6.8	14.6
Middle	20	41.7	44.1	1,623	29.4	40.5	16	50.0	49.7	1,891	67.6	45.7	48.5
Upper	23	47.9	43.8	3,741	67.7	51.2	11	34.4	40.0	728	26.0	47.1	34.5
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	48	100.0	100.0	5,529	100.0	100.0	32	100.0	100.0	2,799	100.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	3.4	0	0.0	2.2	1	3.0	1.7	23	1.7	1.5	2.4
Moderate	7	17.1	10.0	250	13.1	7.3	5	15.2	13.5	167	12.2	11.1	14.6
Middle	19	46.3	50.0	695	36.4	44.5	17	51.5	48.7	788	57.7	45.5	48.5
Upper	15	36.6	36.6	962	50.4	46.0	10	30.3	36.0	388	28.4	42.0	34.5
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	41	100.0	100.0	1,907	100.0	100.0	33	100.0	100.0	1,366	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	3.3	0	0.0	2.6	0	0.0	0.0	0	0.0	0.0	2.4
Moderate	0	0.0	16.7	0	0.0	10.9	0	0.0	21.4	0	0.0	8.4	14.6
Middle	0	0.0	55.0	0	0.0	56.6	0	0.0	33.3	0	0.0	37.5	48.5
Upper	0	0.0	25.0	0	0.0	29.9	0	0.0	45.2	0	0.0	54.0	34.5
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Small Business Lending

The geographic distribution of small business lending is good. The distribution of 2023 loans in low-income tracts was comparable to the aggregate lending data and the demographic figure of the percentage of businesses in each census tract income category. Lending among moderate-income tracts was significantly above the aggregate lending data by number volume and above by dollar volume, and also above the demographic figure.

The geographic distribution of small business loans in 2022 reflected penetration levels consistent with 2023 lending patterns. An analysis of the dispersion of loans did not reflect any gaps or lapses in lending which would impact the conclusion.

Distribution of 2022 and 2023 Small Business Lending By Income Level of Geography													
Assessment Area: Springfield Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%	%	
Low	5	2.8	2.2	1,107	4.2	2.6	1	0.7	2.5	30	0.1	3.2	2.9
Moderate	49	27.8	20.8	7,525	28.6	27.5	43	30.7	19.8	10,451	41.7	28.7	22.4
Middle	85	48.3	46.5	11,995	45.6	43.7	62	44.3	46.2	9,869	39.3	42.2	47.1
Upper	33	18.8	28.5	4,841	18.4	24.3	29	20.7	29.6	3,730	14.9	24.1	25.5
Unknown	4	2.3	1.5	809	3.1	1.7	5	3.6	1.5	1,011	4.0	1.7	2.1
Tract-Unk	0	0.0	0.6	0	0.0	0.1	0	0.0	0.4	0	0.0	0.1	
Total	176	100.0	100.0	26,277	100.0	100.0	140	100.0	100.0	25,091	100.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2023 Dun & Bradstreet Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Small Farm Lending

The geographic distribution of small farm lending is excellent. The distribution of 2023 loans in low-income tracts was comparable to the aggregate lending data and the demographic figure of the percentage of farms in each census tract income category. Lending among moderate-income tracts was significantly above the aggregate lending data, and also significantly above the demographic figure.

The geographic distribution of small farm loans in 2022 reflected penetration levels consistent with 2023 lending patterns. An analysis of the dispersion of loans did not reflect any gaps or lapses in lending which would impact the conclusion.

Distribution of 2022 and 2023 Small Farm Lending By Income Level of Geography Assessment Area: Springfield Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	4	5.5	4.4	700	9.0	5.4	3	5.6	4.8	269	5.0	4.7	5.3
Moderate	21	28.8	15.2	2,146	27.5	14.3	20	37.0	15.5	2,071	38.8	16.0	12.3
Middle	41	56.2	69.6	3,908	50.1	66.9	27	50.0	67.9	2,418	45.3	66.9	58.2
Upper	7	9.6	10.7	1,050	13.5	13.1	4	7.4	11.5	580	10.9	12.4	23.5
Unknown	0	0.0	0.1	0	0.0	0.4	0	0.0	0.1	0	0.0	0.0	0.7
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.1	0	0.0	0.0	
Total	73	100.0	100.0	7,804	100.0	100.0	54	100.0	100.0	5,338	100.0	100.0	100.0
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent 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 distribution among individuals of different income levels and businesses and farms of different sizes. The distribution of home mortgage lending reflects good penetration, while the distribution of small business and small farm lending reflects adequate penetration.

Home Mortgage Lending

The borrower distribution of home mortgage lending is good. The distribution of 2023 home mortgage lending among low-income borrowers reflected penetration levels which were comparable to the aggregate lending data and below the demographic figure of the percentage of families by income level. Lending among moderate-income borrowers was comparable to the aggregate lending data and comparable to the demographic figure.

The borrower distribution of 2022 home mortgage loans reflected performance above the bank's 2023 lending patterns, which bolstered the overall conclusion.

Home Purchase Loans

The borrower distribution of home purchase lending is good. The distribution of 2023 home purchase loans among low-income borrowers was below the aggregate lending data by number volume and comparable by dollar volume, and significantly below the demographic figure. Lending among moderate-income borrowers was comparable to the aggregate lending data and also comparable to the demographic figure.

The borrower distribution of 2022 home purchase loans reflected performance above the bank's 2023 lending patterns and bolstered the overall conclusion.

Home Refinance Loans

The borrower distribution of home refinance lending is adequate. The distribution of 2023 home refinance loans among low-income borrowers was significantly above the aggregate lending data by number volume and above by dollar volume, and comparable to the demographic figure. Lending among moderate-income borrowers was comparable to the aggregate lending data and comparable to the demographic figure.

The borrower distribution of refinance loans in 2022 reflected performance consistent with 2023 lending patterns.

Home Improvement Loans

The borrower distribution of home improvement lending is adequate. The distribution of 2023 home improvement loans among low-income borrowers was comparable to the aggregate lending data and significantly below the demographic figure. Lending among moderate-income borrowers was comparable to the aggregate lending data and comparable to the demographic figure.

The borrower distribution of 2022 home improvement loans reflected penetration levels that were consistent with the lending performance in 2023.

Other Purpose LOC Loans

The borrower distribution of other purpose LOC loans is good. The distribution of 2023 loans among low-income borrowers was below the aggregate lending data by number volume, significantly below by dollar volume, and significantly below the demographic figure. Lending among moderate-income borrowers was comparable to the aggregate lending data by number volume and significantly above by dollar volume, and was comparable to the demographic figure.

The borrower distribution of 2022 other purpose LOC loans reflected penetration levels that were above 2023 lending patterns, which bolstered the overall conclusion.

Other Purpose Closed/Exempt Loans

The borrower distribution of other purpose closed/exempt loans is good. The distribution of 2023 loans among low-income borrowers was comparable to the aggregate lending data by number volume and significantly above by dollar volume, and below the demographic figure. Lending among moderate-income borrowers was significantly above the aggregate lending data and significantly above the demographic figure.

The borrower distribution of 2022 other purpose closed/exempt loans reflected penetration levels that were below 2023 lending patterns.

Distribution of 2022 and 2023 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Springfield Metropolitan													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	7	11.5	4.6	609	3.7	2.3	3	5.2	8.2	495	3.0	4.4	19.2
Moderate	19	31.1	16.7	2,757	16.8	11.7	11	19.0	19.0	1,835	11.1	14.0	18.7
Middle	9	14.8	19.8	1,591	9.7	18.1	13	22.4	20.2	2,677	16.3	19.2	21.6
Upper	23	37.7	33.6	10,864	66.3	43.7	24	41.4	26.3	9,897	60.1	36.9	40.6
Unknown	3	4.9	25.2	555	3.4	24.2	7	12.1	26.2	1,562	9.5	25.4	0.0
Total	61	100.0	100.0	16,376	100.0	100.0	58	100.0	100.0	16,466	100.0	100.0	100.0
Refinance Loans													
Low	8	10.7	7.6	252	1.9	4.0	9	20.0	11.2	316	8.4	5.7	19.2
Moderate	12	16.0	17.6	892	6.8	12.2	8	17.8	20.3	527	14.1	15.8	18.7
Middle	17	22.7	20.5	1,802	13.7	17.5	9	20.0	21.7	652	17.4	19.4	21.6
Upper	35	46.7	34.8	7,663	58.2	43.3	18	40.0	27.0	2,149	57.3	35.5	40.6
Unknown	3	4.0	19.6	2,556	19.4	22.9	1	2.2	19.8	105	2.8	23.6	0.0
Total	75	100.0	100.0	13,165	100.0	100.0	45	100.0	100.0	3,749	100.0	100.0	100.0
Home Improvement Loans													
Low	9	11.3	7.9	281	6.2	4.8	5	6.3	8.2	165	3.0	4.2	19.2
Moderate	10	12.5	13.3	344	7.6	9.6	16	20.3	19.4	710	12.8	12.5	18.7
Middle	10	12.5	19.3	468	10.4	15.9	26	32.9	24.4	1,279	23.0	19.4	21.6
Upper	48	60.0	50.7	3,320	73.6	58.5	31	39.2	38.9	3,361	60.6	53.8	40.6
Unknown	3	3.8	9.0	97	2.2	11.2	1	1.3	9.2	35	0.6	10.1	0.0
Total	80	100.0	100.0	4,510	100.0	100.0	79	100.0	100.0	5,550	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	27	8.9	5.7	1,222	2.9	2.8	22	8.9	8.9	1,264	4.2	4.7	19.2
Moderate	59	19.3	16.7	4,563	11.0	11.7	54	21.9	19.3	4,036	13.5	14.3	18.7
Middle	50	16.4	19.8	4,698	11.3	17.7	63	25.5	20.7	5,169	17.3	19.1	21.6
Upper	157	51.5	35.7	27,627	66.6	44.4	99	40.1	28.2	17,759	59.3	37.5	40.6
Unknown	12	3.9	22.1	3,377	8.1	23.4	9	3.6	22.9	1,702	5.7	24.4	0.0
Total	305	100.0	100.0	41,487	100.0	100.0	247	100.0	100.0	29,930	100.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2016-2020 U.S. Census Bureau; American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Multifamily loans are not included in the borrower distribution analysis.													

Distribution of 2022 and 2023 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Springfield Metropolitan													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Other Purpose LOC													
Low	2	4.2	3.3	29	0.5	1.2	1	3.1	7.8	10	0.4	3.7	19.2
Moderate	10	20.8	12.1	320	5.8	6.1	6	18.8	16.9	461	16.5	10.4	18.7
Middle	5	10.4	16.4	430	7.8	10.4	6	18.8	17.5	290	10.4	13.1	21.6
Upper	30	62.5	59.0	4,620	83.6	74.9	19	59.4	48.0	2,038	72.8	64.4	40.6
Unknown	1	2.1	9.2	130	2.4	7.3	0	0.0	9.7	0	0.0	8.4	0.0
Total	48	100.0	100.0	5,529	100.0	100.0	32	100.0	100.0	2,799	100.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	1	2.4	7.6	51	2.7	6.4	4	12.1	13.3	278	20.4	9.8	19.2
Moderate	8	19.5	20.0	250	13.1	13.6	13	39.4	24.2	503	36.8	20.5	18.7
Middle	9	22.0	18.6	407	21.3	13.8	9	27.3	23.9	271	19.8	19.4	21.6
Upper	21	51.2	40.7	1,160	60.8	46.0	7	21.2	31.7	314	23.0	40.4	40.6
Unknown	2	4.9	13.1	39	2.0	20.3	0	0.0	6.9	0	0.0	9.9	0.0
Total	41	100.0	100.0	1,907	100.0	100.0	33	100.0	100.0	1,366	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	7.1	0	0.0	2.2	19.2
Moderate	0	0.0	5.0	0	0.0	4.6	0	0.0	0.0	0	0.0	0.0	18.7
Middle	0	0.0	1.7	0	0.0	2.4	0	0.0	0.0	0	0.0	0.0	21.6
Upper	0	0.0	1.7	0	0.0	3.2	0	0.0	7.1	0	0.0	7.3	40.6
Unknown	0	0.0	91.7	0	0.0	89.7	0	0.0	85.7	0	0.0	90.5	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Small Business Lending

The borrower distribution of small business lending is adequate. The distribution of loans originated in 2023 to small businesses was comparable to the aggregate lending data by number volume and below by dollar volume and was below the demographic figure of the percentage of small businesses.

The borrower distribution of small business loans in 2022 reflected consistent performance with 2023 loan penetration.

Distribution of 2022 and 2023 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Springfield Metropolitan													
	Bank And Aggregate Loans By Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	98	55.7	54.8	9,970	37.9	40.0	62	44.3	55.8	4,443	17.7	37.8	91.5
Over \$1 Million	57	32.4		13,763	52.4		59	42.1		18,665	74.4		7.6
Revenue Unknown	21	11.9		2,544	9.7		19	13.6		1,983	7.9		0.8
Total	176	100.0		26,277	100.0		140	100.0		25,091	100.0		100.0
By Loan Size													
\$100,000 or Less	113	64.2	89.5	4,077	15.5	28.7	79	56.4	90.7	3,042	12.1	31.6	
\$100,001 - \$250,000	38	21.6	5.4	6,866	26.1	17.9	36	25.7	5.0	6,415	25.6	18.3	
\$250,001 - \$1 Million	25	14.2	5.1	15,334	58.4	53.5	25	17.9	4.3	15,634	62.3	50.2	
Total	176	100.0	100.0	26,277	100.0	100.0	140	100.0	100.0	25,091	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	73	74.5		2,147	21.5		47	75.8		1,415	31.8		
\$100,001 - \$250,000	14	14.3		2,211	22.2		12	19.4		1,978	44.5		
\$250,001 - \$1 Million	11	11.2		5,612	56.3		3	4.8		1,050	23.6		
Total	98	100.0		9,970	100.0		62	100.0		4,443	100.0		
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.													

Small Farm Lending

The borrower distribution of small farm lending is adequate. The distribution of loans originated in 2023 to small farms was comparable to the aggregate lending data, as well as comparable to the demographic figure of the percentage of small farms.

The borrower distribution of small farm loans in 2022 reflected consistent performance with 2023 loan penetration.

Distribution of 2022 and 2023 Small Farm Lending By Revenue Size of Farms													
Assessment Area: Springfield Metropolitan													
	Bank And Aggregate Loans By Year												Total Farms %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	67	91.8	85.0	6,999	89.7	87.3	46	85.2	83.4	4,510	84.5	87.2	99.1
Over \$1 Million	2	2.7		450	5.8		1	1.9		250	4.7		0.9
Revenue Unknown	4	5.5		355	4.5		7	13.0		578	10.8		0.0
Total	73	100.0		7,804	100.0		54	100.0		5,338	100.0		100.0
By Loan Size													
\$100,000 or Less	44	60.3	78.3	2,125	27.2	33.6	35	64.8	81.0	1,627	30.5	37.7	
\$100,001 - \$250,000	25	34.2	15.5	4,499	57.6	36.4	17	31.5	13.7	3,066	57.4	33.6	
\$250,001 - \$500,000	4	5.5	6.2	1,180	15.1	29.9	2	3.7	5.3	645	12.1	28.6	
Total	73	100.0	100.0	7,804	100.0	100.0	54	100.0	100.0	5,338	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	41	61.2		2,010	28.7		30	65.2		1,432	31.8		
\$100,001 - \$250,000	22	32.8		3,809	54.4		14	30.4		2,433	53.9		
\$250,001 - \$500,000	4	6.0		1,180	16.9		2	4.3		645	14.3		
Total	67	100.0		6,999	100.0		46	100.0		4,510	100.0		
Source: 2023 FFIEC Census Data													
2023 Dun & Bradstreet Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Community Development Lending

The bank is a leader in providing CD loans. As the following table illustrates, the bank originated 52 CD loans totaling \$404.2MM in this AA, which were most responsive to area economic development needs, as well as financing that supports area revitalization and stabilization. The volume of CD lending in the AA represents the third most total of qualified CD lending among the bank's 29 AAs. Examples of CD lending activities include:

- The bank provided \$21.0MM in financing to an area small business located within an enterprise zone and whose activities are considered to be responsive to area economic development needs by promoting job creation, retention, and/or improvement for LMI individuals.
- The bank originated a \$15M loan to an area non-profit agency that provides critical healthcare services and counseling to individuals, many of which are at-risk youth.

Community Development Loans – Springfield Metropolitan AA		
Community Development Purpose	#	\$(000)
Affordable Housing	2	4,899
Community Services	1	15
Economic Development	35	216,692
Revitalization & Stabilization	14	182,569
Total Loans	52	404,175
<i>Note: Total may not sum due to rounding.</i>		

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. Examples of qualified CD investment activities in the AA include:

- The bank invested in a LIHTC project totaling \$1.5M which supports area affordable housing needs.
- The bank invested in a \$1.5MM bond that benefitted an area school district with a majority of its student population eligible for free or reduced lunches under the NSLP.
- A total of \$20M was donated to an area retail organization that provides affordable goods and services for LMI individuals, as well as provides employment and educational services for individuals with developmental disabilities.

Investments, Grants, and Donations – Springfield Metropolitan AA								
Community Development Purpose	Prior Period Investments¹		Current Investments²		Donations		Total	
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)
Affordable Housing	5	355	1	1,500	7	17	13	1,872
Community Services	1	1,287	1	1,471	75	164	77	2,921
Economic Development	6	7,669	0	0	13	20	19	7,689
Revitalization & Stabilization	0	0	0	0	0	0	0	0
Total	12	9,311	2	2,971	95	201	109	12,482
^{1.} Book Value of Investment ^{2.} Original Market Value of Investment <i>Note: Totals may not sum due to rounding.</i>								

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 accessible to the bank's various geographies and to individuals of different income levels in the AA. The bank operates 9 full-service branches and 15 ATMs in the AA. Of the banking presence within the AA, five branches are located within the city of Springfield, where the majority of LMI tracts are located. Three bank offices are located in moderate-income tracts, while the remaining branches are in close proximity to LMI tracts, demonstrating accessibility to banking services among LMI areas. Conversely, in rural Dallas County, the AA's remaining moderate-income tracts are situated approximately 20 miles to the east of the closest branch in Bolivar (Polk County).

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 one bank office in a low-income tract on the Missouri State University campus. The impact on the accessibility of banking services is mitigated by four other banking offices located within a four-mile radius 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 in the overall Institution Service Test section of this report.

Retail Banking 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	33.3	55.6	11.1	0.0	100.0	5.5	22.0	44.0	26.6	1.8	100.0
	Location of ATMs by Tract (%)						Percent of Households by Tracts ¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	0.0	40.0	53.3	6.7	0.0	100.0	5.4	20.2	47.2	26.6	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
	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		35		6		0		41		11	

^{1.} Based on 2023 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 the preceding table illustrates, bank staff provided a total of 41 services to 11 organizations during the evaluation period. The following activities were considered responsive to CD needs throughout the AA:

- A total of 28 CD services were performed by 14 bank representatives teaching financial literacy courses over the two-year evaluation period to students from area schools that contain a majority student population eligible for free or reduced lunches under the NLSP.
- A bank representative performed three CD services during the evaluation period serving on the board of directors for two area agencies that provide an array of community services to LMI individuals and families.

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

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

The Columbia Metropolitan AA consists of the entirety of Boone County, which is one of three counties that comprise the Columbia, Missouri MSA. Refer to Appendix C for a map of the AA and Appendix D for additional demographic data.

- There have been no changes to the AA since the prior evaluation.
- The AA is comprised of 40 total census tracts, including 4 low-, 11 moderate-, 15 middle-, 9 upper-, and 1 unknown-income census tracts. This differs from the prior evaluation in which the AA was comprised of 3 low-, 4 moderate-, 12 middle-, 7 upper-, and 3 unknown-income tracts.
- The bank operates five full-service branches in the AA: one in a low-, two in moderate-, and two in middle-income tracts. Additionally, it operates 9 ATMs in the AA, including 1 in low-, 3 in moderate-, 4 in middle-, and 1 in an upper-income tract.
- According to the June 30, 2024 FDIC Market Share Report, the bank ranked 2nd of 21 FDIC-insured financial institutions operating from 71 banking offices in the AA with a market share of 13.4 percent.
- A community contact that was 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 perspectives on local economic conditions, possible credit needs in the area, and the responsiveness of area banks in meeting such needs. The contact represented an area cooperative organization that promotes economic development, retention, and attraction for area businesses.

Population Change			
Assessment Area: Columbia Metropolitan			
Area	2015 Population	2020 Population	Percent Change
Columbia Metropolitan	170,770	183,610	7.5
Columbia, MO MSA	198,545	210,864	6.2
Missouri	6,045,448	6,154,913	1.8
Source: 2020 U.S. Census Bureau Decennial Census 2011-2015 U.S. Census Bureau: American Community Survey			

- The AA experienced growth in the five-year population data period that significantly outpaced the growth rate for the overall statewide figure.
- Information obtained from a recent community member further echoed the population table's data, stating that the population and wage growth continue

to steadily increase in recent years. Additionally, the community member referenced a number of large area manufacturing companies that have expanded their operations in the AA, which may be an influential factor in population growth in the AA.

- The AA population by age reflects a larger concentration of individuals aged 18 to 24 years old, at 18.7 percent, compared to the statewide figure of 9.2 percent. This notable difference in population age is correlated with a large student population as a result of the University of Missouri campus, located in the city of Columbia.

Median Family Income Change Assessment Area: Columbia Metropolitan			
Area	2015 Median Family Income	2020 Median Family Income	Percent Change
Columbia Metropolitan	79,394	80,817	1.8
Columbia, MO MSA	75,834	78,168	3.1
Missouri	66,438	72,834	9.6
Source: 2011-2015 U.S. Census Bureau: American Community Survey 2016-2020 U.S. Census Bureau: American Community Survey Note: Median family incomes have been inflation-adjusted and are expressed in 2020 dollars.			

- MFIs in the AA remained relatively stable over the five-year period and the percent change trailed the overall MSA and statewide figures which reflected more notable growth. Additionally, MFIs in the AA reflected a higher figure relative to the overall statewide income figure.
- The AA contains a lower concentration of families living below poverty levels than the overall statewide figure, at 7.5 percent and 8.9 percent, respectively. Additionally, 37.1 percent of families in the AA were LMI, which was slightly below the statewide figure of 38.9 percent.

Housing Cost Burden Assessment Area: Columbia Metropolitan						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Columbia Metropolitan	82.8	35.7	47.6	63.3	25.2	14.8
Columbia, MO MSA	82.0	34.0	46.7	62.1	24.2	14.7
Missouri	74.0	30.3	39.6	58.6	26.5	16.1
Source: HUD, 2017-2021 Comprehensive Housing Affordability Strategy Note: Cost Burden is housing cost that equals 30 percent or more of household income.						

- As the table illustrates, housing costs for renters, including LMI and all renters, reflect less affordable rental housing relative to the statewide figures. Median gross rents in the AA, at \$888, were above the statewide figure of \$843. The higher cost of rental housing is likely influenced by the large student body presence of the University and a more frequently changing rental market.

- Housing cost for homeowners aligned more similarly to statewide figures, although median housing values in the AA, at \$198,695, were above the statewide figure of \$163,600.

Unemployment Rates					
Assessment Area: Columbia Metropolitan					
Area	2019	2020	2021	2022	2023
Columbia Metropolitan	2.4	4.3	2.9	2.0	2.5
Columbia, MO MSA	2.5	4.4	2.9	2.1	2.5
Missouri	3.2	6.2	4.2	2.6	3.1

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- The AA is a diverse mix of healthcare, education, and manufacturing industries, anchored by the University of Missouri (education), MU Healthcare (healthcare), Columbia Public Schools (education), Veterans United Home Loans (financial), and Harry S. Truman Memorial Veterans' Hospital (healthcare).
- Unemployment in the AA has remained below statewide figures over the recent five years, reflecting relatively low unemployment.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE COLUMBIA METROPOLITAN AA

LENDING TEST

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

Lending Activity

The bank's lending activities reflect adequate responsiveness to AA credit needs. The evaluation of lending in the AA included 185 home mortgage, 138 small business, and 12 small farm loans originated between January 1, 2022 and December 31, 2023.

The bank makes limited 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 in the overall Institution section of this report.

Geographic Distribution of Loans

The bank's geographic distribution of loans reflects adequate distribution among the different census tracts and dispersion throughout the AA. The bank's home mortgage and small business lending reflects adequate penetration levels. Due to loan volumes too low

to conduct meaningful analyses, small farm lending and home improvement, other purpose LOC, and other purpose closed/exempt loans in the home mortgage-related suite of products were not evaluated at the individual level in this AA.

Home Mortgage Lending

The geographic distribution of home mortgage lending is adequate. The distribution of 2023 home mortgage loans among low-income tracts was comparable to the aggregate lending data by number volume and above by dollar volume, as well as above the demographic figure, which is the percentage of owner-occupied units in each census tract income level. Lending among moderate-income tracts was also comparable to the aggregate lending data by number volume and above by dollar volume, and was comparable to the demographic figure.

The distribution of home mortgage loans in 2022 reflected penetration levels that were consistent with 2023 lending patterns.

An analysis of the dispersion of loans was conducted and revealed no notable gaps or lapses that impacted the conclusion.

Home Purchase Loans

The geographic distribution of home purchase lending is adequate. The bank did not originate a home purchase loan in a low-income tract during 2023, which reflects a performance below the aggregate lending data and the demographic figure. Conversely, the bank's home purchase lending among moderate-income tracts was significantly above the aggregate lending data, as well as significantly above the demographic figure.

The distribution of home purchase loans in 2022 reflected penetration levels that were below the performance of lending in 2023 and impacted the overall conclusion.

Home Refinance Loans

The geographic distribution of home refinance lending is adequate. The bank did not originate a home refinance loan in a low-income tract in 2023, which results in performance below the aggregate lending data and demographic figure. Lending in moderate-income tracts was also below the aggregate lending data, as well as the demographic figure.

The distribution of home refinance loans in 2022 reflected stronger lending performance that was above the performance in 2023 and had a positive influence on the overall conclusion.

Distribution of 2022 and 2023 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Columbia Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	2	4.7	1.4	835	6.3	1.1	0	0.0	1.1	0	0.0	0.8	1.1
Moderate	4	9.3	23.9	867	6.6	18.4	8	38.1	23.7	1,624	28.2	18.1	19.5
Middle	19	44.2	39.9	5,571	42.2	36.4	7	33.3	43.7	1,419	24.6	39.6	43.6
Upper	18	41.9	33.9	5,932	44.9	43.5	6	28.6	31.2	2,718	47.2	41.2	35.3
Unknown	0	0.0	0.8	0	0.0	0.6	0	0.0	0.4	0	0.0	0.3	0.5
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	43	100.0	100.0	13,205	100.0	100.0	21	100.0	100.0	5,761	100.0	100.0	100.0
Refinance Loans													
Low	1	3.1	1.3	39	0.5	1.0	0	0.0	0.9	0	0.0	1.1	1.1
Moderate	5	15.6	19.4	926	13.0	15.9	1	6.7	19.0	75	7.0	13.9	19.5
Middle	11	34.4	42.9	2,417	34.0	37.4	6	40.0	44.1	397	36.8	41.7	43.6
Upper	15	46.9	36.3	3,731	52.5	45.7	8	53.3	35.8	607	56.3	43.3	35.3
Unknown	0	0.0	0.1	0	0.0	0.1	0	0.0	0.2	0	0.0	0.1	0.5
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	32	100.0	100.0	7,113	100.0	100.0	15	100.0	100.0	1,079	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	0.9	0	0.0	1.0	1	5.3	1.8	127	7.7	1.3	1.1
Moderate	5	18.5	13.0	313	15.4	11.8	3	15.8	17.0	120	7.3	17.2	19.5
Middle	9	33.3	37.6	412	20.2	32.0	8	42.1	43.5	620	37.7	37.7	43.6
Upper	13	48.1	48.2	1,312	64.4	54.9	7	36.8	37.8	776	47.2	43.9	35.3
Unknown	0	0.0	0.3	0	0.0	0.4	0	0.0	0.0	0	0.0	0.0	0.5
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	27	100.0	100.0	2,037	100.0	100.0	19	100.0	100.0	1,643	100.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	1	100.0	12.3	581	100.0	26.7	0	0.0	10.3	0	0.0	2.3	22.1
Moderate	0	0.0	45.3	0	0.0	38.2	0	0.0	38.5	0	0.0	38.3	37.5
Middle	0	0.0	21.7	0	0.0	12.5	0	0.0	33.3	0	0.0	33.0	20.1
Upper	0	0.0	17.9	0	0.0	6.6	0	0.0	15.4	0	0.0	25.5	11.4
Unknown	0	0.0	2.8	0	0.0	16.0	0	0.0	2.6	0	0.0	0.9	8.9
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	581	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	5	4.3	1.5	1,528	6.0	6.6	1	1.5	1.2	127	1.2	0.9	1.1
Moderate	17	14.5	22.3	2,461	9.6	22.1	15	22.1	21.9	2,639	25.1	18.9	19.5
Middle	45	38.5	40.0	8,725	34.2	31.2	28	41.2	43.5	3,416	32.5	39.4	43.6
Upper	50	42.7	35.5	12,822	50.2	36.3	24	35.3	33.1	4,326	41.2	40.5	35.3
Unknown	0	0.0	0.6	0	0.0	3.8	0	0.0	0.3	0	0.0	0.3	0.5
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	117	100.0	100.0	25,536	100.0	100.0	68	100.0	100.0	10,508	100.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.													

Small Business Lending

The geographic distribution of small business lending is adequate. The distribution of 2023 loans in low-income tracts was comparable to the aggregate lending data and below the demographic figure, which represents the percentage of businesses located in each census tract income level. Lending among moderate-income tracts was comparable to the aggregate lending data by number volume and below by dollar volume, and comparable to the demographic figure.

The geographic distribution of small business loans in 2022 reflected penetration levels consistent with 2023 lending patterns. An analysis of the dispersion of loans did not reflect any gaps or lapses in lending which would impact the conclusion of performance.

Distribution of 2022 and 2023 Small Business Lending By Income Level of Geography Assessment Area: Columbia Metropolitan													
Geographi c Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	9	11.8	8.0	935	10.8	12.6	4	6.5	6.5	363	7.2	9.4	12.0
Moderate	13	17.1	24.7	1,641	19.0	24.6	12	19.4	25.9	791	15.8	28.2	25.9
Middle	37	48.7	34.8	4,287	49.6	35.4	28	45.2	32.6	1,998	39.8	31.4	34.8
Upper	16	21.1	29.4	1,738	20.1	25.1	16	25.8	32.1	1,822	36.3	29.2	24.6
Unknown	1	1.3	2.8	35	0.4	2.3	2	3.2	2.6	40	0.8	1.8	2.6
Tract-Unk	0	0.0	0.2	0	0.0	0.0	0	0.0	0.3	0	0.0	0.0	
Total	76	100.0	100.0	8,636	100.0	100.0	62	100.0	100.0	5,014	100.0	100.0	100.0
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.													

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

The bank's lending has an adequate distribution of loans among individuals of different income levels and businesses of different sizes. The distribution of home mortgage and small business loans reflect adequate penetration levels.

Home Mortgage Lending

The borrower distribution of home mortgage lending is adequate. The distribution of 2023 home mortgage lending among low-income borrowers reflected penetration levels which were comparable to the aggregate lending data and below the demographic figure, which represents the distribution of families in the AA by income level. Lending among moderate-income borrowers was comparable to the aggregate lending data by number

volume and below by dollar volume, and comparable to the demographic figure. The borrower distribution of 2022 home mortgage loans reflected consistent performance with the bank's 2023 lending patterns.

Home Purchase Loans

The borrower distribution of home purchase lending is adequate. The distribution of 2023 home purchase loans among low-income borrowers was above the aggregate lending data by number volume and comparable by dollar volume, and below the demographic figure. Lending among moderate-income borrowers was below the aggregate lending data and also below the demographic figure.

The borrower distribution of 2022 home purchase loans reflected consistent performance with the bank's 2023 lending patterns.

Home Refinance Loans

The borrower distribution of home refinance lending is adequate. The distribution of 2023 home refinance loans among low-income borrowers was significantly above the aggregate lending data by number volume and comparable by dollar volume, and comparable to the demographic figure. Lending among moderate-income borrowers was comparable to the aggregate lending data and comparable to the demographic figure.

The borrower distribution of refinance loans in 2022 reflected performance below that of 2023 lending patterns and impacted the overall conclusion.

Distribution of 2022 and 2023 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Columbia Metropolitan													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	1	2.3	6.5	65	0.5	3.7	2	9.5	7.6	254	4.4	4.1	18.2
Moderate	9	20.9	17.0	1,739	13.2	12.7	2	9.5	19.4	393	6.8	14.9	18.9
Middle	8	18.6	19.2	2,082	15.8	18.1	4	19.0	19.4	1,079	18.7	18.9	20.9
Upper	20	46.5	31.5	8,163	61.8	42.8	9	42.9	27.8	3,450	59.9	39.3	42.0
Unknown	5	11.6	25.8	1,156	8.8	22.8	4	19.0	25.8	585	10.2	22.7	0.0
Total	43	100.0	100.0	13,205	100.0	100.0	21	100.0	100.0	5,761	100.0	100.0	100.0
Refinance Loans													
Low	1	3.1	9.6	25	0.4	5.0	3	20.0	12.4	77	7.1	6.9	18.2
Moderate	8	25.0	17.9	869	12.2	12.8	3	20.0	17.5	107	9.9	12.6	18.9
Middle	8	25.0	20.5	1,413	19.9	17.6	4	26.7	24.5	205	19.0	22.2	20.9
Upper	11	34.4	36.2	4,145	58.3	50.0	2	13.3	28.2	320	29.7	37.1	42.0
Unknown	4	12.5	15.8	661	9.3	14.7	3	20.0	17.3	370	34.3	21.2	0.0
Total	32	100.0	100.0	7,113	100.0	100.0	15	100.0	100.0	1,079	100.0	100.0	100.0
Home Improvement Loans													
Low	2	7.4	8.3	51	2.5	5.1	1	5.3	9.5	40	2.4	3.6	18.2
Moderate	3	11.1	11.5	102	5.0	8.6	5	26.3	17.7	237	14.4	12.3	18.9
Middle	6	22.2	22.5	811	39.8	21.4	5	26.3	25.8	390	23.7	20.2	20.9
Upper	15	55.6	51.2	1,038	51.0	59.5	7	36.8	41.3	920	56.0	58.8	42.0
Unknown	1	3.7	6.5	35	1.7	5.4	1	5.3	5.7	56	3.4	5.1	0.0
Total	27	100.0	100.0	2,037	100.0	100.0	19	100.0	100.0	1,643	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	5	4.3	7.2	151	0.6	4.0	7	10.3	8.6	395	3.8	4.5	18.2
Moderate	21	18.1	16.6	2,735	11.0	12.5	12	17.6	18.7	888	8.5	14.4	18.9
Middle	26	22.4	19.7	4,571	18.3	17.9	15	22.1	21.3	1,724	16.4	19.5	20.9
Upper	54	46.6	35.2	15,646	62.7	45.3	26	38.2	29.8	6,490	61.8	40.0	42.0
Unknown	10	8.6	21.3	1,852	7.4	20.3	8	11.8	21.6	1,011	9.6	21.6	0.0
Total	116	100.0	100.0	24,955	100.0	100.0	68	100.0	100.0	10,508	100.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Multifamily loans are not included in the borrower distribution analysis.													
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.													

Small Business Lending

The borrower distribution of small business lending is adequate. The distribution of loans originated in 2023 to small businesses was below the aggregate lending data and was below the demographic figure of the percentage of small businesses. As the following table illustrates, a number of bank loans were made to businesses for which revenues were reported as unknown and, as such, had a notable impact on the concentration of lending under evaluation. When factoring for loans originated to entities with reported revenue information, the bank's distribution of lending reflects a comparable concentration to that of the aggregate loan data. Additionally, 83.9 percent of loans were originated in dollar amounts of \$100,000 or less, which is typically indicative of loan

requests made by smaller business entities for business capital and payroll purposes, further demonstrating the bank's responsiveness to small business financing needs.

The borrower distribution of small business loans in 2022 reflected consistent performance with 2023 loan penetration with a concentration of lending that was comparable to the aggregate lending data.

Distribution of 2022 and 2023 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Columbia Metropolitan													
	Bank And Aggregate Loans By Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	31	40.8	50.8	2,583	29.9	43.7	22	35.5	53.1	1,243	24.8	39.0	92.1
Over \$1 Million	26	34.2		5,465	63.3		20	32.3		3,166	63.1		7.2
Revenue Unknown	19	25.0		588	6.8		20	32.3		605	12.1		0.7
Total	76	100.0		8,636	100.0		62	100.0		5,014	100.0		100.0
By Loan Size													
\$100,000 or Less	57	75.0	88.2	1,938	22.4	26.2	52	83.9	90.4	1,745	34.8	33.7	
\$100,001 - \$250,000	12	15.8	5.6	2,279	26.4	17.1	6	9.7	5.2	1,337	26.7	19.1	
\$250,001 - \$1 Million	7	9.2	6.2	4,419	51.2	56.8	4	6.5	4.4	1,932	38.5	47.3	
Total	76	100.0	100.0	8,636	100.0	100.0	62	100.0	100.0	5,014	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	25	80.6		722	28.0		19	86.4		533	42.9		
\$100,001 - \$250,000	4	12.9		742	28.7		2	9.1		450	36.2		
\$250,001 - \$1 Million	2	6.5		1,119	43.3		1	4.5		260	20.9		
Total	31	100.0		2,583	100.0		22	100.0		1,243	100.0		
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Community Development Lending

The bank originated an adequate level of CD loans in the AA. As the following table illustrates, the bank originated 6 CD loans totaling \$7.5MM, which were comprised of a mixture of loans that were responsive to the community services needs of LMI individuals and families, as well as the needs of small businesses and affordable housing in the area. Examples of CD lending activities include:

- A total of \$7MM in financing was originated to an area organization that provides an array of community services to LMI individuals and families, including primarily addressing food insecurity, among other services.

- A \$300M loan was originated to an area organization that supports economic growth and sustainability of small businesses in the downtown Columbia area.

Community Development Loans – Columbia Metropolitan AA		
Community Development Purpose	#	\$(000)
Affordable Housing	1	35
Community Services	2	7,000
Economic Development	3	512
Revitalization & Stabilization	0	0
Total Loans	6	7,547

Note: Total may not sum due to rounding.

INVESTMENT TEST

The bank's performance under the investment test in the Columbia 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 occasional use of innovative and/or complex investments and exhibits adequate responsiveness to the credit and CD needs of its AA. Examples of qualified CD investment activities include:

- The bank invested \$350M in a school bond for a district that contains a majority of its student population eligible for free or reduced lunches under the NLSP.
- The bank invested \$637M in a LIHTC for the purpose of providing access to affordable housing in the AA.
- The bank donated a total of \$39M to two local chapters of a nationwide charitable organization that provides housing for families in need during medical emergencies who otherwise may not be able to afford temporary lodging.

Investments, Grants, and Donations – Columbia Metropolitan AA								
Community Development Purpose	Prior Period Investments¹		Current Investments²		Donations		Total	
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)
Affordable Housing	1	637	0	0	7	51	8	687
Community Services	0	0	1	350	40	136	41	486
Economic Development	0	0	0	0	4	16	4	16
Revitalization & Stabilization	0	0	0	0	0	0	0	0
Total	1	637	1	350	51	202	53	1,189

^{1.} Book Value of Investment

^{2.} Original Market Value of Investment

Note: Totals may not sum due to rounding.

SERVICE TEST

The bank's performance under the service test in the Columbia 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 three of its full-service branches in LMI tracts and its remaining two branches are less than a half mile from the nearest LMI areas, demonstrating readily accessible banking services to LMI individuals and areas.

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. As discussed in the overall state section of the report, the bank closed one bank office in the AA. The closure was in a low-income tract on the University of Missouri campus; however, the bank operates a full-service branch in the same low-income tract less than a half mile to the east of the closed facility, mitigating risk of limiting bank accessibility.

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. Lobby and drive-through hours are generally consistent across AAs, with all locations offering similar products and services.

Retail Banking and Community Development Services – Columbia 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	40.0	40.0	0.0	0.0	100.0	10.0	27.5	37.5	22.5	2.5	100.0
	Location of ATMs by Tract (%)						Percent of Households by Tracts ¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	11.1	33.3	44.4	11.1	0.0	100.0	7.0	27.1	37.1	26.1	2.7	100.0
Changes in Branch Location	Number of Branches (#)						Net Change in Branch Locations (#)					
	Total Branches		Openings (#)		Closings (#)		Low	Mod	Mid	Upp	Unk	Total
	5		0		1		(1)	0	0	0	0	(1)
Community Development Services	Affordable Housing		Community Services		Economic Development		Revitalization & Stabilization		Total Services		Total Organizations	
	0		8		2		0		10		6	
^{1.} Based on 2023 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 services in the AA. During the evaluation period, bank representatives performed 10 qualified CD services to six area organizations during the evaluation period. The following activities were considered responsive to CD needs throughout the AA:

- A bank representative performed a qualified CD service in each of the evaluated years serving on the board of an area food bank.
- Another bank representative performed a qualified CD service in each of the evaluated years serving on the board of the local chapter of a nationwide charitable organization that provides an array of community services to LMI individuals and families.

MISSOURI METROPOLITAN ASSESSMENT AREA
(Limited-Scope Review)

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

The AA includes Andrew and Buchanan Counties in their entirety, which are two of the four counties that comprise the St. Joseph, Missouri-Kansas Multistate MSA. Refer to Appendix C for a map of the AA and Appendix E for lending tables.

- The AA is comprised of 31 total census tracts, including 2 low-, 6 moderate-, 20 middle-, and 3 upper-income tracts. This differs from the prior evaluation in which the AA was comprised of 29 total census tracts, including 1 low-, 7 moderate-, 15 middle-, and 6 upper-income tracts.
- The bank operates three full-service branches in the AA, all located in middle-income tracts. Additionally, the bank operates five ATMs throughout the AA, also located in middle-income tracts.
- According to the June 30, 2024 FDIC Market Share Report, the bank ranked 2nd out of 15 FDIC-insured institutions in the AA with a market share of 21.1 percent.
- Based on 2020 Census data, the AA population was 102,928.

**DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE JEFFERSON CITY
METROPOLITAN AA**

The AA is comprised of Moniteau County in its entirety, which is one of four counties that comprise the Jefferson City, Missouri MSA. Refer to Appendix C for a map of the AA and Appendix E for lending tables.

- The AA is comprised of four total census tracts, including one moderate- and three middle-income tracts. This differs from the prior evaluation in which the AA contained all middle-income tracts.
- The bank operates two full-service branches in the AA, including one branch in a moderate-income tract and the remaining in a middle-income tract. Both branches contain ATMs on each premises.
- According to the June 30, 2024 FDIC Market Share Report, the bank ranked 2nd out of 5 FDIC-insured institutions in the AA with a market share of 27.6 percent.
- Based on 2020 Census data, the AA population was 15,473.

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE JOPLIN MSA AA

The AA is comprised of the Joplin, Missouri MSA which includes Jasper and Newton Counties in their entirety. Refer to Appendix C for a map of the AA and Appendix E for lending tables.

- The AA is comprised of 42 total census tracts, including 7 moderate-, 29 middle-, and 6 upper-income tracts. This differs from the prior evaluation in which the AA was comprised of 34 total census tracts, including 6 moderate-, 23 middle-, and 5 upper-income tracts.
- The bank operates two full-service branches in the AA, each located in middle-income tracts. Additionally, each branch contains an ATM on its premises. The bank also has two additional stand-alone ATMs in the AA, located in middle-income tracts.
- According to the June 30, 2024 FDIC Market Share Report, the bank ranked 6th of 21 FDIC-insured institutions in the AA with a market share of 6.2 percent.
- Based on 2020 Census data, the AA population was 181,409.

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE CAPE GIRARDEAU METROPOLITAN AA

The 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. Refer to Appendix C for a map of the AA and Appendix E for lending tables.

- The AA is comprised of 19 total census tracts, including 3 moderate-, 12 middle-, and 4 upper-income tracts. This differs from the prior evaluation in which the AA was comprised of 16 total census tracts, including 1 low-, 3 moderate-, 9 middle-, and 3 upper-income census tracts.
- The bank operates two full-service branches in the AA, both of which are located in middle-income tracts. Each branch contains an ATM on its premises, and the bank also operates two ATMs located in a moderate- and middle-income tract. Since the prior evaluation, the bank closed one branch located in an upper-income tract.
- According to the June 30, 2024 FDIC Market Share Report, the bank ranked 11th out of 15 FDIC-insured institutions in the AA with a market share of 5.0 percent.
- Based on 2020 Census data, the AA population was 81,710.

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

The state of Missouri AAs listed in the table below were reviewed using limited-scope examination procedures. Conclusions regarding the institution's CRA performance are 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 in these areas do not change the rating for the state of Missouri.

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

MISSOURI NONMETROPOLITAN ASSESSMENT AREA
(Limited-Scope Review)

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE EASTERN MISSOURI AA

The AA is comprised of Audrain and Randolph Counties in their entirety. Refer to Appendix C for a map of the AA and Appendix E for lending tables.

- The AA is comprised of 13 total census tracts, including 1 moderate-, 11 middle-, and 1 upper-income tracts. This differs from the prior evaluation in which the AA was comprised of 13 total census tracts, including 1 moderate-, 9 middle-, and 3 upper-income tracts.
- 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, each in a middle-income tract.
- As of June 30, 2024, the bank held a 15.0 percent market share of deposits in the AA, ranking 2nd of 10 FDIC-insured financial institutions with offices operating in the AA.
- Based on 2020 Census data, the AA population was 49,678.

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE OZARK MISSOURI AA

The AA is comprised of Laclede and Camden Counties in their entirety. Refer to Appendix C for a map of the AA and Appendix E for lending tables.

- The AA is comprised of 28 total census tracts, including 1 moderate-, 15 middle-, and 12 upper-income tracts. This differs from the prior evaluation in which the AA was comprised of 17 total census tracts, including 1 moderate-, 12 middle-, and 4 upper-income tracts.
- The bank operates one full-service branch, located in a middle-income tract, and three ATMs throughout the AA.
- As of June 30, 2024, the bank held a 4.6 percent market share of deposits in the AA, ranking 7th out of 15 FDIC-insured financial institutions with offices operating in the AA.
- Based on 2020 Census data, the AA population was 78,784.

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE NORTHEAST MISSOURI AA

The AA is comprised of Marion and Ralls Counties in their entirety. Refer to Appendix C for a map of the AA and Appendix E for lending tables.

- The AA is comprised of 11 total census tracts, including 2 moderate-, 4 middle-, and 5 upper-income tracts. This differs from the prior evaluation in which the AA was comprised of 11 total census tracts, including 1 moderate-, 7 middle-, and 3 upper-income tracts.
- The bank operates one full-service branch with an ATM in the AA, located in an upper-income tract.
- As of June 30, 2024, the bank held an 8.7 percent market share of deposits in the AA, ranking 4th out of 10 FDIC-insured financial institutions with offices operating in the AA.
- Based on 2020 Census data, the AA population was 38,880.

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE SOUTHWEST MISSOURI AA

The bank's AA is comprised of Barry and Lawrence Counties in their entirety. Refer to Appendix C for a map of the AA and Appendix E for lending tables.

- The AA is comprised of 20 total census tracts: 3 moderate-, 14 middle-, and 3 upper-income tracts. This differs from the prior evaluation in which the AA was comprised of 14 total census tracts, including 13 middle- and 1 upper-income tract.
- The bank operates one full-service branch with an ATM in the AA, located in a middle-income tract.
- As of June 30, 2024, the bank held a 2.6 percent market share of deposits in the AA, ranking 11th out of 15 FDIC-insured financial institutions with offices operating in the AA.
- Based on 2020 Census data, the AA population was 72,535.

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE BUTLER COUNTY AA

The AA is comprised of Butler County in its entirety. Refer to Appendix C for a map of the AA and Appendix E for lending tables.

- The AA is comprised of 12 total census tracts, including 1 low, 3 moderate-, 6 middle-, and 2 upper-income tracts. This differs from the prior evaluation in which the AA was comprised of 10 total census tracts, including 4 moderate- and 6 middle-income tracts.
- In 2022, all six middle-income tracts were designated as distressed by the FFIEC, but no longer maintained these designations in 2023.
- 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, 2024, the bank held a 5.3 percent market share of deposits in

- the AA, ranking 6th out of 9 FDIC-insured financial institutions with offices operating in the AA.
- Based on 2020 Census data, the AA population was 42,130.

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE TANEY COUNTY AA

The bank's AA is comprised of Taney County in its entirety. Refer to Appendix C for a map of the AA and Appendix E for lending tables.

- The AA is comprised of 18 total census tracts, including 3 moderate-, 14 middle-, and 1 upper-income tracts. This differs from the prior evaluation in which the AA was comprised of 10 total census tracts, including 1 moderate- and 9 middle-income tracts.
- The bank operates one full-service branch and two ATMs in the AA, all located in middle-income tracts.
- As of June 30, 2024, the bank held a 2.9 percent market share of deposits in the AA, ranking 10th out of 13 FDIC-insured financial institutions with offices operating in the AA.
- Based on 2020 Census data, the AA population was 56,066.

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

The state of Missouri AAs listed in the table below were reviewed using limited-scope examination procedures. Conclusions regarding the institution's CRA performance are 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 in these areas do not change the rating for the state of Missouri.

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

STATE OF KANSAS⁴

CRA rating for Kansas:
The Lending Test is rated:
The Investment Test is rated:
The Service Test is rated:

Satisfactory
High Satisfactory
Outstanding
High Satisfactory

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 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 Kansas AAs.

Service Test

- The bank's delivery systems are 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 provides a relatively high level of CD services within its Kansas AAs and is responsive to the available service opportunities.

⁴ For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation is adjusted and does not reflect performance in the parts of those states contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

SCOPE OF EXAMINATION

The scope of the review for the state of Kansas was consistent with the overall scope for the institution. A full-scope review was conducted for the bank's activities in its Wichita Metropolitan AA. Limited-scope reviews were conducted in the following six AAs to ascertain if the bank's performance in those areas was generally consistent with its performance in the overall state evaluation: the Manhattan Metropolitan AA, Lawrence MSA AA, Reno County AA, Ellis County AA, Southeast Kansas AA, and Western Kansas AA. The state conclusion generally relied on the bank's lending, investment, and service test performances in the Wichita Metropolitan AA, given its more dominant branch, deposit, and lending volumes in the state relative to other Kansas AAs; however, particularly strong investment volumes in the Ellis County AA had a positive impact on the overall state rating given the bank's limited presence and retail volumes in the AA relative to other bank markets.

The analysis of loans originated in the state included 610 small business, 617 home mortgage, and 240 small farm loans. The weighting of loans was generally even between small business lending and home mortgage lending, followed by small farm lending; however, individual loan products carried appropriate weighting based on the characteristics and credit needs of the individual AAs.

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN KANSAS

The bank delineates 7 of its 29 AAs in the state and, excluding branches that operate in the multistate AA (Kansas City Metropolitan AA) and include a portion of the state, 19 of its 143 branches operate in the state of Kansas. 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. Detailed descriptions of the bank's operations in each AA are provided in each AA analysis.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN KANSAS

LENDING TEST

The bank's performance under the lending test in the state of Kansas is high satisfactory. The overall lending test performance in the Wichita Metropolitan AA is good, which was bolstered by its strong CD lending performance within the AA.

Lending Activity

The bank's overall lending activities in the state of Kansas reflect good responsiveness to AA credit needs. The bank makes use of innovative and/or flexible lending programs

to serve AA credit needs, including LMI borrowers, and the lending programs offered by the bank generally mirror those outlined in the overall lending activity section of this report.

Geographic Distribution of Loans

The bank's overall geographic distribution of lending within Kansas reflects adequate distribution among the different census tracts and dispersion throughout the AAs. This conclusion is consistent with the geographic distribution noted in the Wichita Metropolitan AA.

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

The bank's lending within Kansas has an overall adequate penetration among individuals of different income levels and businesses and farms of different sizes. This conclusion is consistent with the borrower distribution noted in the Wichita Metropolitan AA.

Community Development Lending

The bank is a leader in providing CD loans within the state of Kansas. The level of CD lending in the Wichita Metropolitan AA mirrors the statewide conclusion.

Overall, the bank originated 41 CD loans totaling \$185.0MM in Kansas AAs and, as illustrated in the following table, bank financing was most responsive to economic development needs throughout the state.

Community Development Loans – State of Kansas		
Community Development Purpose	#	\$(000)
Affordable Housing	4	7,000
Community Services	6	277
Economic Development	31	177,693
Revitalization & Stabilization	0	0
Total Loans	41	184,970
<i>Note: Total may not sum due to rounding.</i>		

INVESTMENT TEST

The bank's overall performance under the investment test in the state of Kansas is outstanding. The investment test performance in the Wichita Metropolitan AA is adequate. It is noted that the investment performance in Ellis County (limited-review AA), as well as areas in a broader statewide area, had a positive influence on the overall state investment test rating.

The bank has an excellent level of qualified CD investments and grants within Kansas 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. Consistent with its investment strategies in other states, the investments contain a mix of tax credits, including incentives that support the creation and rehabilitation of low-income housing and improvement to LMI areas in need of revitalization and stabilization. Further, investments included a significant private placement bond that supports critical healthcare infrastructure in a rural, underserved area of the state.

The bank also reported investments which did not occur in a delineated AA but were made in programs or holding companies that operate in broader statewide areas of Kansas that include the bank's AAs. These investments were generally comprised of tax credits which support area affordable housing needs and municipal bonds in rural school districts that contain a majority population of students eligible for free or reduced lunches.

In addition to its debt and equity investments, the bank made a considerable volume of donations in the state, primarily to organizations that provide community services that support LMI individuals and families.

Investments, Grants, and Donations – State of Kansas								
Community Development Purpose	Prior Period Investments¹		Current Investments²		Donations		Total	
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)
Affordable Housing	9	136	0	0	12	65	21	201
Community Services	0	0	0	0	94	191	94	191
Economic Development	0	0	0	0	19	81	19	81
Revitalization & Stabilization	1	44,645	7	1,981	5	16	13	46,642
Outside Activities	17	23,973	6	1,949	0	0	23	25,922
Total	27	68,754	13	3,930	130	352	170	73,036
^{1.} Book Value of Investment ^{2.} Original Market Value of Investment Note: Totals may not sum due to rounding.								

SERVICE TEST

The bank's overall performance under the service test in the state of Kansas is high satisfactory. The bank's service test performance in the Wichita Metropolitan AA is good.

Retail Banking Services

Branch locations and alternative delivery systems, such as drive-through facilities and online and mobile banking, within Kansas are accessible to the bank's various geographies and to individuals of different income levels in each AA. The bank operates

5 of its 19 branches and 13 of its 40 statewide ATMs in LMI tracts. This concentration of branches and ATMs compares favorably to the proportion of LMI tracts throughout the bank's statewide AAs.

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 has not opened or closed branch locations in the state of Kansas.

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. Lobby and drive-through hours are generally consistent among each AA, and product offerings and services are similarly offered among each branch location.

Retail Banking and Community Development Services – State of Kansas												
Branch Accessibility	Location of Branches by Tract (%)						Percent of Tracts ¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	5.3	21.1	31.6	42.1	0.0	100.0	4.0	28.9	40.8	25.4	1.0	100.0
	Location of ATMs by Tract (%)						Percent of Households by Tracts ¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	5.0	27.5	25.0	40.0	2.5	100.0	2.9	27.2	41.7	27.5	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
	19		0		0		0	0	0	0	0	0
Community Development Services	Affordable Housing	Community Services		Economic Development		Revitalization & Stabilization		Total Services		Total Organizations		
	0	22		11		1		34		23		

¹ Based on 2023 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 within the state of Kansas. During the evaluation period, bank representatives performed 34 CD services to 23 organizations across the state, including a significant portion of services performed for organizations that provide community services targeted to LMI individuals and families. Capacities served by bank staff were predominately in board membership positions for the organizations, as well as fundraising and treasurer capacities.

**WICHITA METROPOLITAN ASSESSMENT AREA
METROPOLITAN AREA
(Full-Scope Review)****DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE WICHITA METROPOLITAN AA**

The bank's Wichita Metropolitan AA consists of the entireties of Sedgwick and Butler Counties, two of the four counties that comprise the Wichita, Kansas MSA. Refer to Appendix C for a map of the AA and Appendix D for additional demographic data.

- There have been no changes to the AA since the prior evaluation.
- The AA is comprised of 154 total census tracts: 8 low-, 44 moderate-, 59 middle-, 41 upper-, and 2 unknown-income tracts.
- The AA at the prior evaluation was comprised of 137 total census tracts, including 15 low-, 38 moderate-, 41 middle-, and 43 upper-income tracts.
- The bank operates eight full-service branches in the AA and 17 ATMs. Two branches are located in moderate-, one in middle-, and five in upper- income tracts.
- According to the June 30, 2024 FDIC Market Share Report, the bank held a 5.6 percent share of deposits, ranking 5th of 38 FDIC-insured depository institutions operating from 181 offices in the AA.
- One community contact recently conducted as part of the CRA evaluation of another financial institution with offices in the AA was reviewed to ascertain the credit needs of area communities, the responsiveness of area banks in meeting those credit needs, and for perspectives on local economic conditions. The community member was affiliated with an organization focused on supporting area business growth and development.

Population Change			
Assessment Area: Wichita Metropolitan			
Area	2015 Population	2020 Population	Percent Change
Wichita Metropolitan	572,621	591,204	3.2%
Butler County, KS	66,092	67,380	1.9%
Sedgwick County, KS	506,529	523,824	3.4%
Wichita, KS MSA	631,094	647,610	2.6%
Kansas	2,892,987	2,937,880	1.6%
<i>Source: 2020 U.S. Census Bureau Decennial Census 2011-2015 U.S. Census Bureau: American Community Survey</i>			

- As illustrated in the table above, the AA saw a 3.2 percent population growth, which is notably higher than the pace of growth at the overall statewide level, a commonly seen trend with metropolitan areas as they provide greater economic opportunities.

- The population of the AA accounts for approximately 20.1 percent of the state of Kansas population.

Median Family Income Change Assessment Area: Wichita Metropolitan			
Area	2015 Median Family Income	2020 Median Family Income	Percent Change
Wichita Metropolitan	70,422	74,738	6.1
Butler County, KS	79,511	83,602	5.1
Sedgwick County, KS	69,683	73,508	5.5
Wichita, KS MSA	70,287	74,120	5.5
Kansas	72,535	77,620	7.0
Source: 2011-2015 U.S. Census Bureau: American Community Survey 2016-2020 U.S. Census Bureau: American Community Survey			
Note: Median family incomes have been inflation-adjusted and are expressed in 2020 dollars.			

- Approximately 37.8 percent of AA families were designated as LMI, which was comparable to both the MSA figure of 38.0 percent and the statewide figure of 36.0 percent.
- Additionally, the percentage of AA families living below the poverty line at 8.8 percent was comparable to both the MSA figure of 8.7 percent and the statewide figure of 7.6 percent.

Housing Cost Burden Assessment Area: Wichita Metropolitan						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Wichita Metropolitan	78.3	28.0	39.4	56.6	28.4	15.2
Butler County, KS	75.7	30.3	40.2	50.9	25.2	13.7
Sedgwick County, KS	78.5	27.8	39.3	57.4	28.8	15.4
Wichita, KS MSA	77.5	27.4	38.9	56.0	28.2	15.2
Kansas	75.7	29.8	38.2	58.1	26.8	15.3
Source: HUD, 2017-2021 Comprehensive Housing Affordability Strategy						
Note: Cost Burden is housing cost that equals 30 percent or more of household income.						

- The AA housing affordability ratio of 39.7 percent was comparable to both the MSA ratio of 40.4 percent and the statewide ratio of 38.8 percent.
- The median age of AA housing stock by census tract income level was 61 years in low-, 61 years in moderate-, 50 years in middle-, 35 years in upper-, and 61 years in unknown-income census tracts. The vacancy rate was also higher in the AA's LMI tracts, at 20.6 percent and 13.9 percent respectively, compared to 7.3 percent in middle- and 6.0 percent in upper-income tracts.

Unemployment Rates					
Assessment Area: Wichita Metropolitan					
Area	2019	2020	2021	2022	2023
Wichita Metropolitan	3.4	8.5	4.5	3.1	2.9
Butler County, KS	3.2	6.5	3.6	2.7	2.7
Sedgwick County, KS	3.5	8.7	4.7	3.1	2.9
Wichita, KS MSA	3.4	8.3	4.5	3.0	2.9
Kansas	3.2	5.8	3.3	2.6	2.7
<i>Source: Bureau of Labor Statistics: Local Area Unemployment Statistics</i>					

- Unemployment figures for 2023 suggest a highly stable job market within the AA and entire Wichita MSA, as well as throughout the state of Kansas.
- The largest employers in the AA include Spirit AeroSystems, Inc. (aircraft assemblies), Textron Aviation (aircraft manufacturer), McConnell Air Force Base (U.S. military), Wichita Public Schools (education and training), and Ascension Via Christi Health, Inc. (health science).

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 good. The bank's level of CD lending had a favorable impact on the analysis, bolstering the lending test rating in this AA. Due to insufficient loan volumes to render a meaningful conclusion, the bank's small farm lending was not analyzed in this AA. The overall conclusion of performance was generally weighted more heavily in favor of home mortgage lending due to a larger volume of lending in the AA over the two-year period.

Lending Activity

The bank's lending activities reflect good responsiveness to AA credit needs. The evaluation of loans in the AA included 315 home mortgage, 240 small business, and 27 small farm loans originated between January 1, 2022 and December 31, 2023.

The bank makes use of innovative and/or flexible lending programs to serve AA credit needs, including LMI borrowers. A description of innovative and flexible lending programs is discussed in the overall Lending Activity section of this report, which were also offered in this AA.

Geographic Distribution of Loans

The bank's geographic distribution of loans reflects adequate distribution among the different census tracts and dispersion throughout the AA. Both small business and home mortgage loan products reflect adequate penetration in the geographic analysis.

Home Mortgage Lending

The geographic distribution of home mortgage lending is adequate. As illustrated in the table below, the distribution of 2023 home mortgage loans among low-income tracts was comparable to the aggregate lending data and the demographic figure, which is the percentage of owner-occupied units in each census tract income level. Lending among moderate-income tracts was comparable to the aggregate lending data by number volume and below by dollar volume, while reflecting comparable penetration to the demographic figure.

The geographic distribution of home mortgage loans in 2022 reflected penetration levels consistent with 2023 lending performance.

An analysis of lending patterns throughout the bank's expansive AA did not reveal any notable gaps and/or lapses in the dispersion of home mortgage loans that impacted the conclusion of lending performance. Lending was proportionally dispersed throughout the AA, including the vast majority of LMI areas in the AA.

Home Purchase Loans

The geographic distribution of home purchase lending is adequate. The distribution of 2023 home purchase loans in low-income tracts was comparable to the aggregate lending data, and comparable to the demographic figure. Lending in moderate-income tracts was comparable to the aggregate lending data by number volume and below by dollar volume, and was comparable to the demographic figure.

The geographic distribution of home purchase lending in 2022 reflected consistent lending performance to 2023 lending performance.

Home Refinance Loans

The geographic distribution of home refinance lending is adequate. The bank did not originate a home refinance loan in any low-income tracts in 2023, which reflects performance below the aggregate loan data and demographic figure. Lending in moderate-income tracts was also below the aggregate lending data by number volume, significantly below by dollar volume, and below the demographic data.

The geographic distribution of 2022 home refinance loans reflected stronger penetration levels that were above 2023 lending patterns, with concentrations of lending that aligned more comparably with the aggregate lending data and demographic figures, which bolstered the overall conclusion.

Home Improvement Loans

The geographic distribution of home improvement lending is good. The bank did not originate a home improvement loan in any low-income tracts in 2023, which reflects performance below the aggregate loan data and demographic figure. Lending among moderate-income tracts was comparable to the aggregate lending data by number volume and below by dollar volume, and comparable to the demographic figure.

The geographic distribution of 2022 home improvement loans reflected stronger penetration levels that were above 2023 lending patterns, which positively impacted the overall conclusion.

Distribution of 2022 and 2023 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Wichita Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	\$%	#	%	%	\$(000)	%	\$%	
Home Purchase Loans													
Low	1	1.6	1.3	133	0.9	0.8	2	4.3	1.6	200	1.3	0.8	1.8
Moderate	14	21.9	20.1	1,625	10.4	11.9	9	19.6	20.3	1,190	7.4	12.6	19.5
Middle	21	32.8	40.6	4,906	31.4	35.5	14	30.4	41.5	3,322	20.8	37.0	42.4
Upper	27	42.2	37.8	8,909	57.0	51.8	21	45.7	36.6	11,285	70.5	49.6	36.1
Unknown	1	1.6	0.2	70	0.4	0.1	0	0.0	0.1	0	0.0	0.1	0.2
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	64	100.0	100.0	15,643	100.0	100.0	46	100.0	100.0	15,997	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	1.1	0	0.0	0.8	0	0.0	1.8	0	0.0	1.1	1.8
Moderate	6	13.6	18.1	399	6.6	11.9	3	10.3	18.9	188	4.7	14.6	19.5
Middle	15	34.1	42.6	1,295	21.4	37.9	11	37.9	44.5	773	19.3	40.1	42.4
Upper	23	52.3	37.9	4,344	71.9	49.3	15	51.7	34.7	3,042	76.0	44.2	36.1
Unknown	0	0.0	0.2	0	0.0	0.1	0	0.0	0.1	0	0.0	0.1	0.2
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	44	100.0	100.0	6,038	100.0	100.0	29	100.0	100.0	4,003	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	0.8	0	0.0	0.6	0	0.0	3.0	0	0.0	0.7	1.8
Moderate	7	18.4	12.7	238	11.0	8.6	5	13.9	15.0	150	7.7	12.0	19.5
Middle	14	36.8	41.3	870	40.4	36.4	13	36.1	40.2	674	34.7	34.6	42.4
Upper	17	44.7	45.1	1,048	48.6	54.4	18	50.0	41.6	1,120	57.6	52.7	36.1
Unknown	0	0.0	0.1	0	0.0	0.0	0	0.0	0.1	0	0.0	0.0	0.2
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	38	100.0	100.0	2,156	100.0	100.0	36	100.0	100.0	1,944	100.0	100.0	100.0
Multifamily Loans													Multi-Family Units %
Low	0	0.0	5.0	0	0.0	0.7	0	0.0	2.8	0	0.0	6.8	4.0
Moderate	0	0.0	42.9	0	0.0	27.5	0	0.0	42.9	0	0.0	28.0	35.2
Middle	0	0.0	34.5	0	0.0	30.4	0	0.0	29.4	0	0.0	24.6	33.8
Upper	0	0.0	16.1	0	0.0	32.7	0	0.0	22.0	0	0.0	31.7	22.3
Unknown	0	0.0	1.6	0	0.0	8.7	0	0.0	2.8	0	0.0	8.9	4.8
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	1	0.6	1.3	133	0.5	0.7	3	2.1	1.7	204	0.9	1.4	1.8
Moderate	28	16.4	19.2	2,326	8.5	14.0	22	15.3	19.7	1,568	6.5	14.3	19.5
Middle	61	35.7	41.0	7,568	27.6	35.2	49	34.0	41.8	5,374	22.4	36.0	42.4
Upper	80	46.8	38.3	17,346	63.2	48.7	70	48.6	36.6	16,818	70.2	47.2	36.1
Unknown	1	0.6	0.2	70	0.3	1.4	0	0.0	0.1	0	0.0	0.9	0.2
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	171	100.0	100.0	27,443	100.0	100.0	144	100.0	100.0	23,964	100.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.													

Small Business Lending

The geographic distribution of small business lending is adequate. The bank did not originate a small business loan in a low-income tract in 2023, which reflected a concentration of lending below the aggregate lending data and the demographic figure of the percentage of businesses in each tract income level. Stronger lending performance occurred among moderate-income tracts, reflecting a concentration of lending that was comparable to the aggregate lending data as well as the demographic figure.

The geographic distribution of small business loans in 2022 reflected penetration levels consistent with 2023 lending patterns with a concentration of lending in LMI tracts that aligned with the aggregate lending data by number volume and the demographic figure. An analysis of the dispersion of loans did not reflect any gaps or lapses in lending which would impact the conclusion of performance.

Distribution of 2022 and 2023 Small Business Lending By Income Level of Geography													
Assessment Area: Wichita Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	3	2.4	2.2	57	0.3	3.3	0	0.0	2.5	0	0.0	2.9	2.6
Moderate	31	24.8	21.1	4,530	22.4	22.5	19	16.5	21.3	2,993	14.1	20.9	24.1
Middle	42	33.6	34.1	6,742	33.4	30.5	50	43.5	32.3	8,876	42.0	32.5	35.2
Upper	36	28.8	39.3	5,769	28.6	39.6	39	33.9	41.0	6,325	29.9	39.8	35.0
Unknown	13	10.4	2.8	3,087	15.3	3.9	7	6.1	2.5	2,963	14.0	3.8	3.1
Tract-Unk	0	0.0	0.5	0	0.0	0.2	0	0.0	0.4	0	0.0	0.1	
Total	125	100.0	100.0	20,185	100.0	100.0	115	100.0	100.0	21,157	100.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2023 Dun & Bradstreet Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

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

The bank's lending has an adequate distribution among individuals of different income levels and businesses of different sizes. The distribution of home mortgage lending in the AA reflects adequate penetration levels, while the bank's small business lending reflected a poor distribution of loans among businesses of different sizes, particularly lending to small businesses.

Home Mortgage Lending

The borrower distribution of home mortgage lending is adequate. The distribution of 2023 home mortgage lending among low-income borrowers reflected penetration levels significantly above the aggregate lending data by number volume and comparable by dollar volume, and comparable to the demographic figure of the percentage of families by income level. Lending among moderate-income borrowers was comparable to the aggregate lending data by number volume and below by dollar volume, and comparable to the demographic figure.

The borrower distribution of 2022 home mortgage loans reflected consistent performance with the bank's 2023 lending patterns.

Home Purchase Loans

The borrower distribution of home purchase lending is adequate. The distribution of 2023 home purchase loans among low-income borrowers was significantly above the aggregate lending data by number volume and comparable by dollar volume, and below the demographic figure. Lending among moderate-income borrowers was comparable to the aggregate lending data by number volume and below by dollar volume, and comparable to the demographic figure.

The borrower distribution of 2022 home purchase loans reflected consistent performance with the bank's 2023 lending patterns.

Home Refinance Loans

The borrower distribution of home refinance lending is adequate. The distribution of 2023 home refinance loans among low-income borrowers was comparable to the aggregate lending data, and below the demographic figure. Lending among moderate-income borrowers was below the aggregate lending data by number volume and significantly below by dollar volume, as well as below the demographic figure.

The borrower distribution of refinance loans in 2022 reflected performance that was above the performance of 2023 lending patterns.

Home Improvement Loans

The borrower distribution of home improvement lending is good. The distribution of 2023 home improvement loans among low-income borrowers was significantly above the aggregate lending data, and below the demographic figure. Lending among moderate-income borrowers was comparable to the aggregate lending data, and comparable to the demographic figure.

The borrower distribution of home improvement lending in 2022 reflected consistent performance with 2023 lending patterns.

Distribution of 2022 and 2023 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Wichita Metropolitan													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	6	9.4	9.6	605	3.9	5.2	6	13.0	7.2	613	3.8	3.5	19.6
Moderate	11	17.2	21.6	1,899	12.1	16.5	7	15.2	18.8	1,018	6.4	13.7	18.3
Middle	11	17.2	19.7	2,465	15.8	19.9	8	17.4	19.8	1,830	11.4	18.8	21.3
Upper	31	48.4	25.8	10,177	65.1	37.8	24	52.2	28.5	12,328	77.1	39.9	40.9
Unknown	5	7.8	23.3	497	3.2	20.8	1	2.2	25.6	208	1.3	24.1	0.0
Total	64	100.0	100.0	15,643	100.0	100.0	46	100.0	100.0	15,997	100.0	100.0	100.0
Refinance Loans													
Low	6	13.6	11.0	234	3.9	7.0	2	6.9	8.5	155	3.9	4.6	19.6
Moderate	11	25.0	22.0	711	11.8	17.2	3	10.3	19.5	192	4.8	14.3	18.3
Middle	9	20.5	20.5	1,396	23.1	20.1	7	24.1	19.2	591	14.8	17.2	21.3
Upper	17	38.6	26.2	3,682	61.0	35.7	14	48.3	32.0	1,634	40.8	38.6	40.9
Unknown	1	2.3	20.3	15	0.2	20.0	3	10.3	20.8	1,431	35.7	25.3	0.0
Total	44	100.0	100.0	6,038	100.0	100.0	29	100.0	100.0	4,003	100.0	100.0	100.0
Home Improvement Loans													
Low	5	13.2	9.5	151	7.0	5.6	4	11.1	7.0	141	7.3	3.9	19.6
Moderate	8	21.1	17.8	347	16.1	13.0	7	19.4	17.2	214	11.0	10.9	18.3
Middle	7	18.4	23.0	365	16.9	19.3	5	13.9	22.4	253	13.0	17.2	21.3
Upper	18	47.4	43.6	1,293	60.0	52.1	20	55.6	43.7	1,336	68.7	54.8	40.9
Unknown	0	0.0	6.1	0	0.0	10.0	0	0.0	9.7	0	0.0	13.1	0.0
Total	38	100.0	100.0	2,156	100.0	100.0	36	100.0	100.0	1,944	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	20	11.7	9.8	1,082	3.9	5.5	19	13.2	7.6	1,039	4.3	3.7	19.6
Moderate	35	20.5	21.0	3,225	11.8	16.4	21	14.6	18.8	1,637	6.8	13.7	18.3
Middle	30	17.5	20.1	4,466	16.3	19.7	24	16.7	20.2	2,916	12.2	18.6	21.3
Upper	80	46.8	27.6	18,158	66.2	37.8	75	52.1	30.7	16,589	69.2	40.2	40.9
Unknown	6	3.5	21.5	512	1.9	20.5	5	3.5	22.7	1,783	7.4	23.8	0.0
Total	171	100.0	100.0	27,443	100.0	100.0	144	100.0	100.0	23,964	100.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Multifamily loans are not included in the borrower distribution analysis.													
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.													

Small Business Lending

The borrower distribution of small business lending is poor. The distribution of 2023 loans to small businesses was comparable to the aggregate lending data and below the demographic figure of the percentage of small businesses.

The borrower distribution of lending to small businesses in 2022 was below the performance of 2023 lending patterns, reflecting performance below the aggregate

lending data and the demographic figure. Additionally, a larger volume of lending occurred in 2022 and, as a result, impacted the overall conclusion.

Distribution of 2022 and 2023 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Wichita Metropolitan													
	Bank And Aggregate Loans By Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	43	34.4	51.3	3,801	18.8	36.4	55	47.8	55.2	5,484	25.9	36.3	89.3
Over \$1 Million	64	51.2		15,527	76.9		52	45.2		15,009	70.9		10.0
Revenue Unknown	18	14.4		857	4.2		8	7.0		664	3.1		0.7
Total	125	100.0		20,185	100.0		115	100.0		21,157	100.0		100.0
By Loan Size													
\$100,000 or Less	80	64.0	91.0	2,996	14.8	29.2	67	58.3	90.7	2,505	11.8	28.1	
\$100,001 - \$250,000	22	17.6	4.3	4,053	20.1	16.1	22	19.1	4.5	4,104	19.4	16.5	
\$250,001 - \$1 Million	23	18.4	4.6	13,136	65.1	54.7	26	22.6	4.8	14,548	68.8	55.4	
Total	125	100.0	100.0	20,185	100.0	100.0	115	100.0	100.0	21,157	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	35	81.4		1,157	30.4		44	80.0		1,394	25.4		
\$100,001 - \$250,000	4	9.3		727	19.1		5	9.1		911	16.6		
\$250,001 - \$1 Million	4	9.3		1,917	50.4		6	10.9		3,179	58.0		
Total	43	100.0		3,801	100.0		55	100.0		5,484	100.0		
Source: 2023 FFIEC Census Data													
2023 Dun & Bradstreet Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Community Development Lending

The bank is a leader in providing CD loans. The bank originated 27 CD loans totaling \$139.5MM in this AA, which were most responsive to economic development needs throughout the AA. Examples of CD lending activities include:

- A total of \$91.6MM in financing benefitted the ongoing operational needs of an area small business located in a moderate-income area.
- A \$1.2 MM loan was originated for multifamily housing that provides affordable housing for LMI individuals based on rental information provided.

Community Development Loans – Wichita Metropolitan AA		
Community Development Purpose	#	\$(000)
Affordable Housing	4	7,000
Community Services	3	55
Economic Development	20	132,409
Revitalization & Stabilization	0	0
Total Loans	27	139,464
<i>Note: Total may not sum due to rounding.</i>		

INVESTMENT TEST

The bank's performance under the investment test in the Wichita Metropolitan AA is adequate. The bank has an adequate level of qualified CD investments and grants and is occasionally in a leadership position. The bank makes occasional use of innovative and/or complex investments and exhibits adequate responsiveness to the credit and CD needs of its AA. Examples of qualified investments include:

- Seven investments totaling \$131M were comprised of LIHTCs that support the creation and/or rehabilitation of affordable housing in the area.
- During the evaluation period, the bank provided \$50M in grant funding under its Neighborhood Connection program to provide down-payment assistance and offset loan costs associated with home mortgage refinancing. As described in the Institution section of this report, the program supports affordable home ownership for LMI borrowers and borrowers located in LMI areas.

Investments, Grants, and Donations – Wichita Metropolitan AA								
Community Development Purpose	Prior Period Investments¹		Current Investments²		Donations		Total	
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)
Affordable Housing	7	131	0	0	7	60	14	191
Community Services	0	0	0	0	27	88	27	88
Economic Development	0	0	0	0	3	8	3	8
Revitalization & Stabilization	0	0	0	0	2	6	2	6
Total	7	131	0	0	39	162	46	293
^{1.} Book Value of Investment ^{2.} Original Market Value of Investment <i>Note: Totals may not sum due to rounding.</i>								

SERVICE TEST

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

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 eight full-service branches in the AA, including two in moderate-, one in a middle-, and five in upper-income tracts. The bank also operates 17 ATMs in the AA, including 6 in LMI tracts. This distribution of branches throughout the AA is generally comparable to the concentration of LMI tracts within the AA. Additionally, bank offices in middle- and upper-income tracts operate within one mile of LMI tracts, demonstrating further accessibility of banking services to LMI individuals and areas.

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.

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

Retail Banking 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
	0.0	25.0	12.5	62.5	0.0	100.0	5.2	28.6	38.3	26.6	1.3	100.0
	Location of ATMs by Tract (%)						Percent of Households by Tracts ¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	5.9	29.4	17.6	47.1	0.0	100.0	3.7	27.2	39.3	29.0	0.9	100.0
Changes in Branch Location	Number of Branches (#)						Net Change in Branch Locations (#)					
	Total Branches		Openings (#)		Closings (#)		Low	Mod	Mid	Upp	Unk	Total
	8		0		0		0	0	0	0	0	0
Community Development Services	Affordable Housing	Community Services		Economic Development		Revitalization & Stabilization		Total Services		Total Organizations		
	0	9		3		0		12		7		
^{1.} Based on 2023 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. During the evaluation period, bank representatives performed 12 CD services to 7 organizations across the state, including a majority of services performed for organizations that provide community services targeted to LMI individuals and families. Capacities served by bank staff were predominately in board positions for the organizations.

Examples of CD services include:

- A bank representative performed four qualified CD services by serving on the boards for two separate organizations that help youth through mentoring and educational activities, of which the primary beneficiaries are children from LMI homes.
- Another bank representative served on the board in each year of the evaluation period for an area economic development organization located in a rural portion of the bank's AA.

KANSAS METROPOLITAN ASSESSMENT AREAS
(Limited-Scope Review)

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE LAWRENCE MSA AA

The AA is comprised of Douglas County in its entirety, which comprises the entirety of the Lawrence, Kansas MSA. Refer to Appendix C for a map of the AA and Appendix E for lending tables.

- The AA is comprised of 27 total census tracts, including 7 moderate-, 13 middle-, 5 upper-, and 2 unknown-income tracts. This differs from the prior evaluation in which the AA was comprised of 22 total census tracts, including 2 low-, 7 moderate-, 8 middle-, and 5 upper-income tracts.
- The bank operates three full-service branches in the AA, including one in a moderate-, one in a middle-, and one in an upper-income tract. Additionally, nine ATMs are dispersed throughout the AA, including three in a moderate-income tract.
- As of June 30, 2024, the bank held an 8.4 percent market share of deposits in the AA, ranking 5th of 22 FDIC-insured financial institutions with offices operating in the AA.
- According to 2020 Census data, the AA population was 118,785.

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE 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. Refer to Appendix C for a map of the AA and Appendix E for lending tables.

- The AA is comprised of 22 total census tracts, including 1 low-, 4 moderate-, 7 middle-, 8 upper-, and 2 unknown-income tracts. This differs from the prior evaluation in which the AA was comprised of 18 total census tracts, including 2 moderate-, 9 middle-, 5 upper-, and 2 unknown-income tracts.
- The bank operates three full-service branches in the AA, including one branch in a low-, and two in middle-income tracts. Each branch contains an ATM on its premises. The bank also has three additional ATMs located in the AA, including a unit in a moderate-income tract.
- As of June 30, 2024, the bank held a 6.6 percent market share of deposits in the AA, ranking 4th out of 20 FDIC-insured financial institutions with offices operating in the AA.
- According to 2020 Census data, the AA population was 97,307.

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE LIMITED-
SCOPE OTHER KANSAS METROPOLITAN AAs**

The state of Kansas AAs listed in the table below were reviewed using limited-scope examination procedures. Conclusions regarding the institution's CRA performance are 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 in these areas do not change the rating for the state of Kansas.

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

KANSAS NONMETROPOLITAN ASSESSMENT AREAS
(Limited-Scope Review)

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE SOUTHEAST KANSAS AA

The bank's AA is comprised of Cherokee, Crawford, and Labette Counties in their entireties. Refer to Appendix C for a map of the AA and Appendix E for lending tables.

- The AA is comprised of 26 total census tracts, including 9 moderate- and 17 middle-income tracts. This differs from the prior evaluation in which the AA was comprised of 25 total census tracts, including 6 moderate-, 18 middle-, and 1 upper-income tracts.
- According to FFIEC designations, seven middle-income tracts in Crawford County are designated as distressed, a change from the 2022 designations.
- The bank operates two full-service branches in the AA, including one branch each in a moderate- and middle-income tract. The branch in a moderate-income tract contains an ATM on its premises. The bank also has one additional ATM located in a moderate-income tract in the AA.
- As of June 30, 2024, the bank held a 10.1 percent market share of deposits in the AA, ranking 5th out of 18 FDIC-insured financial institutions with offices operating in the AA.
- According to 2020 Census data, the AA population was 78,518.

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE ELLIS COUNTY AA

The bank's AA is comprised of Ellis County in its entirety. Refer to Appendix C for a map of the AA and Appendix E for lending tables.

- The AA is comprised of 8 total census tracts, including 2 moderate- and 6 upper-income tracts. This differs from the prior evaluation in which the AA was comprised of six total census tracts, including one moderate-, three middle-, and two upper-income tracts.
- The bank operates one full-service branch with an ATM in an upper-income tract. The bank also operates one additional ATM in an upper-income tract offsite from its branch.
- As of June 30, 2024, the bank held a 13.7 percent market share of deposits in the AA, ranking 4th of 10 FDIC-insured financial institutions with offices operating in the AA.
- According to 2020 Census data, the AA population was 28,934.

**DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE WESTERN KANSAS
AA**

The bank's AA is comprised of Finney and Kearny Counties in their entirety. Refer to Appendix C for a map of the AA and Appendix E for lending tables.

- The AA is comprised of 13 total census tracts, including 3 moderate-, 6 middle-, and 4 upper-income tracts. This differs from the prior evaluation in which the AA was comprised of 13 total census tracts, including 4 moderate-, 6 middle-, and 3 upper-income tracts.
- One middle-income tract in Kearny County was designated as underserved by the FFIEC in both 2022 and 2023.
- The bank operates one full-service branch in an upper-income tract, with an ATM on its premises. Additionally, the bank operates one additional ATM in the AA in a middle-income tract.
- As of June 30, 2024, the bank held a 13.7 percent market share of deposits in the AA, ranking 5th out of 10 FDIC-insured financial institutions with offices operating in the AA.
- According to 2020 Census data, the AA population was 42,453.

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE RENO COUNTY AA

The bank's AA is comprised of Reno County in its entirety. Refer to Appendix C for a map of the AA and Appendix E for lending tables.

- The AA is comprised of 17 total census tracts, including 1 low-, 2 moderate-, 13 middle-, and 1 upper-income tracts. This differs from the prior evaluation in which the AA was comprised of 17 total census tracts, including 4 moderate-, 10 middle-, and 3 upper-income tracts.
- The bank operates one full-service branch with an ATM in a middle-income tract. The bank also owns an additional ATM located in a middle-income tract.
- As of June 30, 2024, the bank held a 3.8 percent market share of deposits in the AA, ranking 5th out of 11 FDIC-insured financial institutions with offices operating in the AA.
- According to 2020 Census data, the AA population was 61,898.

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

The state of Kansas AAs listed in the table below were reviewed using limited-scope examination procedures. Conclusions regarding the institution's CRA performance are 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 in these areas do not change the rating for the state of Kansas.

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

STATE OF ILLINOIS

CRA rating for Illinois:
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 good 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 is a leader in providing 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 Illinois AAs.

Service Test

- The bank's delivery systems are 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 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. A full-scope review was conducted for the Peoria Metropolitan AA, followed by limited-scope reviews performed on the Bloomington MSA, Champaign Metropolitan,

and Adams County AAs to ascertain if the bank's performance in those areas was generally consistent with its performance in the overall state evaluation. A total of 550 loans were reviewed in the state of Illinois, including 257 home mortgage, 163 small business, and 130 small farm loans.

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN ILLINOIS

The bank delineates 4 of its 29 AAs and operates 7 of its 143 branches, along with 9 of 272 ATMs, in the state of Illinois. Three of the four AAs are contiguous and located in the center of the state. 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 commercial and home mortgage lending. It is noted that the bank closed its sole full-service banking office in Champaign in August 2023, thus exiting the market and ceasing operations in its Champaign Metropolitan AA.

Detailed descriptions of the bank's operations in each AA are provided in each AA analysis.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN ILLINOIS

LENDING TEST

The bank's performance under the lending test in the state of Illinois is high satisfactory. Bank performance under the lending test in the Peoria Metropolitan AA is good, which was bolstered by the bank's strong CD lending performance in the AA.

Lending Activity

The bank's overall lending activities in the state of Illinois reflect good responsiveness to AA credit needs. The bank makes limited use of innovative and/or flexible lending programs to serve AA credit needs, including LMI borrowers. The lending programs offered in the state generally mirror those outlined in the overall Lending Activity section of this report.

Geographic Distribution of Loans

The bank's overall geographic distribution of lending within Illinois reflects adequate distribution among the different census tracts and dispersion throughout the AAs. This conclusion mirrors the performance of lending in the Peoria Metropolitan AA.

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

The bank's lending within Illinois has an overall adequate penetration among individuals of different income levels and businesses and farms of different sizes. This conclusion mirrors the lending performance in the Peoria Metropolitan AA.

Community Development Lending

The bank is a leader in originating CD loans within Illinois, which was a consistent performance conclusion in three of the bank's four statewide AAs. As the following table illustrates, the bank's CD lending was most responsive to the economic development needs of small businesses, followed by the financing needs of area organizations that provide community services to LMI individuals and families.

Community Development Loans – State of Illinois		
Community Development Purpose	#	\$(000)
Affordable Housing	1	9,000
Community Services	8	53,765
Economic Development	21	94,705
Revitalization & Stabilization	1	50
Total Loans	31	157,520
<i>Note: Total may not sum due to rounding.</i>		

INVESTMENT TEST

The bank's overall performance under the investment test in Illinois is outstanding. The bank's performance under the investment test in the Peoria Metropolitan AA is adequate, as the bank's investments were entirely comprised of philanthropic donations, as opposed to other debt and equity-related investments noted in many of its other AAs. The conclusion for the statewide rating considered that a substantial volume of qualified investments occurred in the bank's Bloomington MSA and Adams County AAs (limited-scope reviews), which factored into the qualified statewide totals. Additionally, a notable volume of qualified investments was qualified in statewide areas outside of delineated AAs, which were comprised primarily of investments through the bank's SBIC funding consortium, as well as investments in statewide affordable housing program bonds.

Investments, Grants, and Donations – State of Illinois								
Community Development Purpose	Prior Period Investments ¹		Current Investments ²		Donations		Total	
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)
Affordable Housing	0	0	0	0	5	26	5	26
Community Services	1	1,275	0	0	90	199	91	1,474
Economic Development	5	3,175	1	6,075	16	46	22	9,296
Revitalization & Stabilization	11	7,435	0	0	0	0	11	7,435
Outside Activities	21	27,925	1	1,356	0	0	22	29,282
Total	38	39,810	2	7,431	111	271	151	47,513
^{1.} Book Value of Investment ^{2.} Original Market Value of Investment Note: Totals may not sum due to rounding.								

SERVICE TEST

The bank's overall performance under the service test in Illinois is outstanding. This conclusion mirrors the service test performance in the Peoria Metropolitan AA.

Retail Banking Services

Branch locations and alternative delivery systems, such as drive-through facilities and online and mobile banking, within Illinois are accessible to the bank's various geographies and to individuals of different income levels in each AA. Bank offices generally align with the proportion of income tract concentrations throughout its statewide AAs, particularly LMI tract concentrations.

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 three bank offices in the state, including two in middle- and one in an upper-income tract. As noted, one of the closures in an upper-income tract is attributed to the bank's exit from its Champaign market.

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. Lobby and drive-through hours are generally consistent across AAs, with all locations offering similar products and services.

Retail Banking and Community Development Services – State of Illinois												
Branch Accessibility	Location of Branches by Tract (%)						Percent of Tracts¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	14.3	14.3	28.6	42.9	0.0	100.0	8.8	20.2	39.5	24.6	7.0	100.0
	Location of ATMs by Tract (%)						Percent of Households by Tracts¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	11.1	11.1	44.4	33.3	0.0	100.0	7.9	21.6	41.0	24.9	4.7	100.0
Changes in Branch Location	Number of Branches (#)						Net Change in Branch Locations (#)					
	Total Branches		Openings (#)		Closings (#)		Low	Mod	Mid	Upp	Unk	Total
	7		0		3		0	0	(2)	(1)	0	(3)
Community Development Services	Affordable Housing		Community Services		Economic Development		Revitalization & Stabilization		Total Services		Total Organizations	
	6		28		5		0		39		22	
¹ Based on 2023 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 within Illinois. Bank staff provided 39 CD services to 22 area organizations throughout its Illinois AAs, which were primarily comprised of board membership for organizations that provide community services to LMI individuals and families.

**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 consists of the entirety of Peoria and Woodford Counties, which represent two of the six counties that combine to form the Peoria, Illinois MSA. Refer to Appendix C for a map of the AA and Appendix D for additional demographic data.

- At the prior evaluation, the AA consisted of the above listed counties as well as Tazewell County. The bank removed Tazewell County from its delineated AA on September 15, 2023 due to a branch closing.
- The AA is comprised of 58 total census tracts, including 9 low-, 13 moderate-, 24 middle-, and 12 upper-income tracts.
- At the prior evaluation, the bank's AA was comprised of 87 total census tracts, including 12 low-, 13 moderate-, 41 middle-, and 21 upper-income tracts.
- Since the prior evaluation, the total number of tracts has decreased by 29 tracts. Changes among tract income levels was primarily in the middle- and upper-income tracts; however, the AA decreased in low-income tracts by three census tracts.
- The bank operates four full-service branches and six ATMs in the AA. One branch is located in a low-income tract and three branches are located in upper-income tracts.
- According to the June 30, 2024 FDIC Market Share Report, the bank held an 8.7 percent share of deposits, ranking 5th of 21 FDIC-insured depository institutions operating from 69 offices in the AA.
- One community contact recently conducted as part of the CRA evaluation of another financial institution with offices in the AA was reviewed to ascertain the credit needs of area communities, the responsiveness of area banks in meeting those credit needs, and for perspectives on local economic conditions. The community member represented a local economic development extension office.

Population Change			
Assessment Area: Peoria Metropolitan			
Area	2015 Population	2020 Population	Percent Change
Peoria Metropolitan	226,218	220,297	(2.6)
Peoria County, IL	187,112	181,830	(2.8)
Woodford County, IL	39,106	38,467	(1.6)
Peoria, IL MSA	416,270	402,391	(3.3)
Illinois	12,873,761	12,812,508	(0.5)
<i>Source: 2020 U.S. Census Bureau Decennial Census 2011-2015 U.S. Census Bureau: American Community Survey</i>			

- The population of the AA accounts for approximately 1.7 percent of the state of Illinois population.
- The AA's population decline of 2.6 percent was notably higher than the overall population decline of the state of Illinois. Economic slowdowns, out-migration, and changes in industrial jobs have played a role in population fluctuations.

Median Family Income Change			
Assessment Area: Peoria Metropolitan			
Area	2015 Median Family Income	2020 Median Family Income	Percent Change
Peoria Metropolitan	73,982	76,701	3.7
Peoria County, IL	71,878	73,406	2.1
Woodford County, IL	84,332	87,374	3.6
Peoria, IL MSA	73,539	77,873	5.9
Illinois	78,169	86,251	10.3
<i>Source: 2011-2015 U.S. Census Bureau: American Community Survey 2016-2020 U.S. Census Bureau: American Community Survey</i>			
<i>Note: Median family incomes have been inflation-adjusted and are expressed in 2020 dollars.</i>			

- The percentage of AA families living below the poverty level was 9.4 percent, which is comparable to the Illinois statewide figure of 8.5 percent. Woodford County is a notable outlier, with 4.5 percent of families living below the poverty level.

Housing Cost Burden						
Assessment Area: Peoria Metropolitan						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Peoria Metropolitan	70.9	29.1	41.0	62.6	26.0	16.4
Peoria County, IL	69.7	30.4	41.2	63.8	26.6	17.1
Woodford County, IL	85.0	18.5	38.9	56.1	23.0	13.1
Peoria, IL MSA	69.2	24.4	38.6	58.8	23.9	15.1
Illinois	73.6	34.6	41.8	67.0	34.3	20.8

Source: HUD, 2017-2021 Comprehensive Housing Affordability Strategy
Note: Cost Burden is housing cost that equals 30 percent or more of household income.

- The AA has a significantly higher housing affordability ratio of 42.0 percent compared to the statewide ratio of 33.9 percent, suggesting a reasonable cost of living in the AA.
- A large majority of low-income renters are cost-burdened across the AA, while moderate-income renters face a much lower housing cost burden comparatively, suggesting improved affordability even with modest income increases and a need for increased affordable housing.

Unemployment Rates					
Assessment Area: Peoria Metropolitan					
Area	2019	2020	2021	2022	2023
Peoria Metropolitan	4.7	9.7	6.7	5.0	5.2
Peoria County, IL	4.9	10.4	7.3	5.3	5.5
Woodford County, IL	3.6	6.2	4.1	3.6	4.0
Peoria, IL MSA	4.6	9.0	6.1	4.7	5.0
Illinois	4.0	9.3	6.1	4.6	4.5

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- The AA experienced notable fluctuations in unemployment rates, primarily driven by the pandemic and its aftermath; however, unemployment began steadily recovering and unemployment rates have since returned to near pre-pandemic levels.
- The largest employers in the AA are OFS Healthcare (health science), Caterpillar (advanced manufacturing & engineering), Carle Health (health science), Peoria Public Schools (education & training), and Vonachen Services, Inc. (business management & professional services).

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 good.

Lending Activity

The bank's lending activities reflect adequate responsiveness to AA credit needs. The evaluation of lending in the AA included 145 home mortgage and 79 small business loans. An evaluation of small farm lending performance was not conducted due to insufficient lending volumes to render a meaningful conclusion.

The bank makes limited use of innovative and/or flexible lending programs to serve AA credit needs, including LMI borrowers. Refer to the Institution section of the report for a detailed description of the bank's flexible and innovative lending programs.

Geographic Distribution of Loans

The bank's geographic distribution of loans reflects adequate distribution among the different census tracts and dispersion throughout the AA. The distribution of small business loans reflects excellent penetration levels, while home mortgage lending reflects poor penetration levels. Due to limited volumes of lending that impacts the ability to render a meaningful performance conclusion, the bank's home mortgage lending was evaluated based on total home mortgage lending and the home refinance loan sub-product; as such, home purchase, home improvement, other purpose LOC, and other purpose closed/exempt loans were not independently evaluated in the following AA analysis.

Home Mortgage Lending

The geographic distribution of home mortgage lending is poor. The distribution of 2023 home mortgage loans among low-income tracts was comparable to the aggregate lending data and the demographic figure, which is the percentage of owner-occupied units in each census tract income level. Lending among moderate-income tracts was also comparable to the aggregate lending data and comparable to the demographic figure.

The distribution of home mortgage loans in 2022 reflected penetration levels that were below the performance of 2023 lending. Specifically, penetration levels were below the aggregate lending data and demographic figures in LMI tracts. Additionally, the bank had a larger volume of home mortgage lending in 2022 and, as a result, contrasts the performance of 2023 lending to support an overall conclusion of poor performance when considering both evaluation years.

An analysis of the dispersion of loans reflected some gaps or lapses in lending, primarily due to an overall lower volume of lending relative to the number of income census tracts present in the AA. There was no impact on the conclusion as a result of the gaps or lapses in lending.

Home Refinance Loans

The geographic distribution of home refinance lending is poor. The distribution of 2023 home refinance loans in low-income tracts was comprised of only one loan, although by concentration of bank lending, was significantly above the aggregate lending data by number and above by dollar volume, and was significantly above the demographic figure. Conversely, lending among moderate-income tracts, which was also comprised of one loan, reflected a concentration of lending that was significantly below the aggregate lending data by number volume, below by dollar volume, and also below the demographic figure.

The bank's home refinance lending in 2022 reflected penetration levels which trailed the aggregate lending data and demographic figures in LMI tracts. Additionally, the bank originated a larger volume of home refinance loans in 2022, which influenced the overall performance conclusion for the two-year analysis.

Distribution of 2022 and 2023 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Peoria Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Home Purchase Loans													
Low	0	0.0	1.0	0	0.0	0.6	0	0.0	2.7	0	0.0	1.4	4.2
Moderate	3	15.0	18.1	193	7.0	11.1	3	25.0	22.6	306	11.6	14.3	20.5
Middle	10	50.0	56.6	983	35.6	51.3	3	25.0	47.9	480	18.2	42.6	46.6
Upper	7	35.0	24.3	1,588	57.5	37.0	6	50.0	26.8	1,856	70.2	41.8	28.7
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	20	100.0	100.0	2,764	100.0	100.0	12	100.0	100.0	2,642	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	0.4	0	0.0	0.2	1	7.1	2.5	20	2.0	1.4	4.2
Moderate	2	7.1	13.5	148	4.3	8.4	1	7.1	22.3	50	4.9	14.4	20.5
Middle	13	46.4	59.2	738	21.7	54.7	6	42.9	47.5	248	24.3	46.2	46.6
Upper	13	46.4	26.9	2,519	74.0	36.7	6	42.9	27.7	703	68.9	38.1	28.7
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	28	100.0	100.0	3,405	100.0	100.0	14	100.0	100.0	1,021	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	1.2	0	0.0	0.4	1	6.7	1.9	25	3.2	0.6	4.2
Moderate	1	7.7	12.8	22	3.3	9.4	2	13.3	16.2	68	8.7	14.3	20.5
Middle	9	69.2	58.1	512	77.7	57.4	5	33.3	52.8	130	16.6	47.9	46.6
Upper	3	23.1	28.0	125	19.0	32.8	7	46.7	29.1	561	71.6	37.2	28.7
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	13	100.0	100.0	659	100.0	100.0	15	100.0	100.0	784	100.0	100.0	100.0
Multifamily Loans													Multi-Family Units %
Low	0	0.0	6.4	0	0.0	12.6	0	0.0	12.8	0	0.0	8.1	19.6
Moderate	0	0.0	30.3	0	0.0	19.8	1	50.0	28.2	180	35.6	12.6	18.0
Middle	0	0.0	48.6	0	0.0	55.5	1	50.0	38.5	325	64.4	23.4	40.8
Upper	0	0.0	14.7	0	0.0	12.1	0	0.0	20.5	0	0.0	56.0	21.7
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	2	100.0	100.0	505	100.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	0	0.0	1.0	0	0.0	1.2	3	5.1	2.6	56	0.9	1.9	4.2
Moderate	8	9.3	16.9	469	5.7	11.2	12	20.3	21.5	812	12.8	14.0	20.5
Middle	47	54.7	57.0	3,093	37.4	52.2	19	32.2	48.1	1,794	28.2	41.4	46.6
Upper	31	36.0	25.1	4,706	56.9	35.4	25	42.4	27.8	3,694	58.1	42.6	28.7
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	86	100.0	100.0	8,268	100.0	100.0	59	100.0	100.0	6,356	100.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Distribution of 2022 and 2023 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Peoria Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Other Purpose LOC													
Low	0	0.0	1.6	0	0.0	0.6	0	0.0	1.7	0	0.0	0.7	4.2
Moderate	1	5.9	11.1	90	9.4	9.4	5	38.5	13.2	208	16.8	9.8	20.5
Middle	9	52.9	57.1	477	49.8	50.0	4	30.8	46.3	611	49.4	39.9	46.6
Upper	7	41.2	30.2	391	40.8	40.0	4	30.8	38.8	417	33.7	49.6	28.7
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	17	100.0	100.0	958	100.0	100.0	13	100.0	100.0	1,236	100.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	1.7	0	0.0	1.0	1	50.0	1.8	11	19.0	0.2	4.2
Moderate	1	14.3	12.6	16	3.7	5.4	0	0.0	12.3	0	0.0	8.6	20.5
Middle	5	71.4	56.3	329	76.9	43.4	0	0.0	56.1	0	0.0	50.1	46.6
Upper	1	14.3	29.4	83	19.4	50.3	1	50.0	29.8	47	81.0	41.1	28.7
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	7	100.0	100.0	428	100.0	100.0	2	100.0	100.0	58	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	5.1	0	0.0	2.1	0	0.0	5.7	0	0.0	1.2	4.2
Moderate	0	0.0	39.8	0	0.0	25.7	0	0.0	26.4	0	0.0	18.4	20.5
Middle	1	100.0	49.2	54	100.0	54.0	0	0.0	41.5	0	0.0	39.4	46.6
Upper	0	0.0	5.9	0	0.0	18.2	1	100.0	26.4	110	100.0	41.0	28.7
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	54	100.0	100.0	1	100.0	100.0	110	100.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Small Business Lending

The geographic distribution of small business lending is excellent. The distribution of 2023 loans in low-income tracts was significantly above the aggregate lending data and the demographic figure of the percentage of businesses in each tract income level. Lending among moderate-income tracts was above the aggregate lending data and was comparable to the demographic figure.

The geographic distribution of small business loans in 2022 reflected penetration levels consistent with 2023 lending performance.

An analysis of the dispersion of loans reflected some gaps or lapses in lending, primarily due to an overall lower volume of lending relative to the number of income census tracts present in the AA. There was no impact on the conclusion as a result of the gaps or lapses in lending.

Distribution of 2022 and 2023 Small Business Lending By Income Level of Geography													
Assessment Area: Peoria Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Low	9	17.3	7.4	2,214	28.4	9.9	7	25.9	11.4	2,077	31.7	18.9	14.1
Moderate	7	13.5	12.7	667	8.6	11.3	5	18.5	13.8	1,060	16.2	12.8	16.9
Middle	22	42.3	49.5	3,263	41.9	45.3	8	29.6	40.2	2,565	39.1	35.9	43.2
Upper	14	26.9	29.8	1,645	21.1	33.4	7	25.9	34.1	852	13.0	32.2	25.8
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.6	0	0.0	0.1	0	0.0	0.5	0	0.0	0.1	
Total	52	100.0	100.0	7,789	100.0	100.0	27	100.0	100.0	6,554	100.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2023 Dun & Bradstreet Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

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

The bank's lending has an adequate distribution among individuals of different income levels and businesses of different sizes. This conclusion was derived from adequate lending performance noted in home mortgage and small business lending.

Home Mortgage Lending

The borrower distribution of home mortgage lending is adequate. The distribution of 2023 home mortgage lending among low-income borrowers reflected penetration levels which were comparable to the aggregate lending data by number volume and significantly below by dollar volume, and below the demographic figure of the percentage of families by income level. Lending among moderate-income borrowers was comparable to the aggregate lending data by number volume and below by dollar volume, while comparable to the demographic figure.

The borrower distribution of 2022 home mortgage loans reflected performance consistent with the bank's 2023 lending patterns.

Home Refinance Loans

The borrower distribution of home refinance lending is adequate. The distribution of 2023 home refinance loans among low-income borrowers was comparable to the aggregate lending data by number volume and below by dollar volume, and comparable to the demographic figure. Lending among moderate-income borrowers was comparable to the aggregate lending data by number volume and below by dollar volume, and comparable

to the demographic figure. The borrower distribution of refinance loans in 2022 reflected performance consistent with 2023 lending patterns.

Distribution of 2022 and 2023 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Peoria Metropolitan													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	0	0.0	16.9	0	0.0	9.4	0	0.0	17.8	0	0.0	9.3	21.1
Moderate	3	15.0	22.9	362	13.1	18.1	3	25.0	24.0	350	13.2	18.0	18.5
Middle	5	25.0	19.2	775	28.0	20.5	0	0.0	20.7	0	0.0	21.1	20.4
Upper	4	20.0	23.3	680	24.6	36.8	7	58.3	26.9	2,181	82.6	41.3	40.0
Unknown	8	40.0	17.6	947	34.3	15.2	2	16.7	10.6	111	4.2	10.3	0.0
Total	20	100.0	100.0	2,764	100.0	100.0	12	100.0	100.0	2,642	100.0	100.0	100.0
Refinance Loans													
Low	7	25.0	14.1	285	8.4	8.2	3	21.4	17.2	60	5.9	10.1	21.1
Moderate	5	17.9	21.4	263	7.7	17.5	3	21.4	19.3	107	10.5	16.5	18.5
Middle	5	17.9	20.5	411	12.1	20.8	2	14.3	23.0	90	8.8	24.0	20.4
Upper	10	35.7	24.6	2,361	69.3	38.0	6	42.9	28.7	764	74.8	36.2	40.0
Unknown	1	3.6	19.4	85	2.5	15.4	0	0.0	11.7	0	0.0	13.2	0.0
Total	28	100.0	100.0	3,405	100.0	100.0	14	100.0	100.0	1,021	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	3.0	0	0.0	3.2	2	13.3	9.7	35	4.5	4.9	21.1
Moderate	3	23.1	8.4	100	15.2	7.3	5	33.3	19.9	143	18.2	15.0	18.5
Middle	6	46.2	12.0	312	47.3	13.2	3	20.0	26.4	226	28.8	19.7	20.4
Upper	4	30.8	16.0	247	37.5	23.2	4	26.7	39.6	360	45.9	53.7	40.0
Unknown	0	0.0	60.5	0	0.0	53.0	1	6.7	4.3	20	2.6	6.7	0.0
Total	13	100.0	100.0	659	100.0	100.0	15	100.0	100.0	784	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	10	11.6	14.8	445	5.4	8.9	7	12.3	16.5	120	2.1	9.1	21.1
Moderate	21	24.4	20.7	1,317	15.9	17.4	13	22.8	22.5	651	11.1	17.5	18.5
Middle	20	23.3	18.3	1,655	20.0	20.0	7	12.3	21.5	466	8.0	21.3	20.4
Upper	26	30.2	22.6	3,819	46.2	36.2	23	40.4	28.7	4,228	72.3	41.3	40.0
Unknown	9	10.5	23.7	1,032	12.5	17.5	7	12.3	10.9	386	6.6	10.8	0.0
Total	86	100.0	100.0	8,268	100.0	100.0	57	100.0	100.0	5,851	100.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Multifamily loans are not included in the borrower distribution analysis.													

Distribution of 2022 and 2023 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Peoria Metropolitan													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Other Purpose LOC													
Low	1	5.9	5.8	90	9.4	4.7	1	7.7	11.2	14	1.1	6.7	21.1
Moderate	6	35.3	6.9	247	25.8	7.5	2	15.4	19.8	51	4.1	12.5	18.5
Middle	3	17.6	9.7	117	12.2	11.7	2	15.4	26.0	150	12.1	26.4	20.4
Upper	7	41.2	17.1	504	52.6	26.6	5	38.5	38.8	876	70.9	51.4	40.0
Unknown	0	0.0	60.6	0	0.0	49.5	3	23.1	4.1	145	11.7	3.1	0.0
Total	17	100.0	100.0	958	100.0	100.0	13	100.0	100.0	1,236	100.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	1	14.3	18.5	16	3.7	12.1	1	50.0	15.8	11	19.0	10.1	21.1
Moderate	4	57.1	24.4	345	80.6	20.0	0	0.0	17.5	0	0.0	15.6	18.5
Middle	1	14.3	19.3	40	9.3	14.3	0	0.0	19.3	0	0.0	11.5	20.4
Upper	1	14.3	26.9	27	6.3	34.3	1	50.0	40.4	47	81.0	55.4	40.0
Unknown	0	0.0	10.9	0	0.0	19.3	0	0.0	7.0	0	0.0	7.3	0.0
Total	7	100.0	100.0	428	100.0	100.0	2	100.0	100.0	58	100.0	100.0	100.0
Purpose Not Applicable													
Low	1	100.0	3.4	0	0.0	3.2	0	0.0	1.9	0	0.0	1.4	21.1
Moderate	0	0.0	0.8	0	0.0	1.8	0	0.0	0.0	1	0.9	0.0	18.5
Middle	0	0.0	0.8	54	100.0	2.3	0	0.0	0.0	0	0.0	0.0	20.4
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	40.0
Unknown	0	0.0	94.9	0	0.0	92.6	1	100.0	98.1	0	0.0	98.6	0.0
Total	1	100.0	100.0	54	100.0	100.0	1	100.0	100.0	110	100.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Small Business Lending

The borrower distribution of small business lending is adequate. The distribution of loans originated in 2023 to small businesses was below the aggregate lending data by number volume and significantly below by dollar volume and was below the demographic figure of the percentage of small businesses.

The borrower distribution of small business loans in 2022 reflected performance that was above 2023 loan penetration levels, with lending that was comparable to the aggregate lending data by number. Additionally, the bank originated nearly double the volume of small business loans in 2022, which influenced the overall conclusion of performance for the two-year analysis.

Distribution of 2022 and 2023 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Peoria Metropolitan													
	Bank And Aggregate Loans By Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	21	40.4	51.0	1,631	20.9	31.9	9	33.3	54.5	560	8.5	29.6	88.0
Over \$1 Million	20	38.5		5,738	73.7		13	48.1		5,784	88.3		10.7
Revenue Unknown	11	21.2		420	5.4		5	18.5		210	3.2		1.3
Total	52	100.0		7,789	100.0		27	100.0		6,554	100.0		100.0
By Loan Size													
\$100,000 or Less	33	63.5	86.4	1,093	14.0	25.3	14	51.9	87.8	525	8.0	27.5	
\$100,001 - \$250,000	10	19.2	6.8	1,694	21.7	18.4	4	14.8	6.0	775	11.8	17.0	
\$250,001 - \$1 Million	9	17.3	6.8	5,002	64.2	56.4	9	33.3	6.3	5,254	80.2	55.5	
Total	52	100.0	100.0	7,789	100.0	100.0	27	100.0	100.0	6,554	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	15	71.4		375	23.0		7	77.8		185	33.0		
\$100,001 - \$250,000	5	23.8		904	55.4		2	22.2		375	67.0		
\$250,001 - \$1 Million	1	4.8		352	21.6		0	0.0		0	0.0		
Total	21	100.0		1,631	100.0		9	100.0		560	100.0		
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.													

Community Development Lending

The bank is a leader in providing CD loans in the AA. As the following table illustrates, the bank originated 13 CD loans totaling \$71.5MM in the AA, which was a mixture of responsive activities that benefitted the economic development needs of area small businesses, as well as the needs of LMI individuals and families. Examples of CD lending activities in the AA include:

- A total of \$50.0MM in financing to a charitable health organization that provides free and discounted care to individuals who are uninsured and/or live in significant poverty.
- A \$10.5MM loan was originated to an area small business located within an enterprise zone. The result of the financing is responsive to area economic development needs.

Community Development Loans Peoria Metropolitan AA		
Community Development Purpose	#	\$(000)
Affordable Housing	0	0
Community Services	5	51,210
Economic Development	8	20,278
Revitalization & Stabilization	0	0
Total Loans	13	71,488
<i>Note: Total may not sum due to rounding.</i>		

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 grants and is occasionally in a leadership position. The bank makes occasional use of innovative and/or complex investments and exhibits adequate responsiveness to the credit and CD needs of its AA. Investment activity in this AA was limited to donations that primarily focused on community service activities, including the following examples:

- During the evaluation period, the bank provided a total of \$28.0M to the local chapter of a charitable organization that provides an array of community services to LMI individuals and families.
- A total of \$19.0M comprised of two donations were made to the local chapter of a charitable organization that provides housing for families in need during medical emergencies who, otherwise, may not be able to afford temporary lodging.

Investments, Grants, and Donations Peoria Metropolitan AA								
Community Development Purpose	Prior Period Investments ¹		Current Investments ²		Donations		Total	
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)
Affordable Housing	0	0	0	0	2	19	2	19
Community Services	0	0	0	0	43	122	43	122
Economic Development	0	0	0	0	5	15	5	15
Revitalization & Stabilization	0	0	0	0	0	0	0	0
Totals	0	0	0	0	50	156	50	156
^{1.} Book Value of Investment ^{2.} Original Market Value of Investment <i>Note: Totals may not sum due to rounding.</i>								

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 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 four full-service banking offices in the AA, including one office in a low-income tract and three offices in upper-income tracts. Each banking office contains an ATM on premises with two additional stand-alone ATMs positioned offsite in middle-income 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, as the bank closed one banking office in a middle-income tract since the prior evaluation.

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. Lobby and drive-through hours are generally consistent across AAs, with all locations offering similar products and services.

Retail Banking 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
	25.0	0.0	0.0	75.0	0.0	100.0	15.5	22.4	41.4	20.7	0.0	100.0
	Location of ATMs by Tract (%)						Percent of Households by Tracts ¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	16.7	0.0	33.3	50.0	0.0	100.0	9.1	22.1	43.8	25.0	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
	4		0		(1)		0	0	(1)	0	0	(1)
Community Development Services	Affordable Housing		Community Services		Economic Development		Revitalization & Stabilization		Total Services		Total Organizations	
	6		15		2		0		23		13	
^{1.} Based on 2023 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 staff provided a total of 23 services to 13 area organizations during the evaluation period. These activities included board service on affordable housing and community service organizations that primarily target LMI children, individuals and families, as well as economic development entities that provide small business support and facilitate job creation. Examples of CD services conducted in the AA include:

- Three bank representatives served in board membership capacities in each year of the analysis for an area organization that exists to provide and support affordable housing services for LMI individuals and families.
- Two bank representatives served each year of the evaluation on the board for local chapters of a national charitable organization that provides an array of community services to LMI individuals and families.

ILLINOIS METROPOLITAN ASSESSMENT AREAS
(Limited-Scope Review)

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE BLOOMINGTON MSA AA

The bank's Bloomington MSA AA consists of the entire Bloomington, Illinois MSA, which is comprised of McLean County in its entirety. Refer to Appendix C for a map of the AA, Appendix D for additional demographic data, and Appendix E for lending tables.

- The AA is comprised of 47 total census tracts, including 1 low-, 13 moderate-, 22 middle-, 8 upper-, and 3 unknown-income tracts. This differs from the prior evaluation in which the AA was comprised of 41 census tracts, including 4 low-, 7 moderate-, 22 middle-, and 8 upper-income tracts.
- The bank operates two full-service banking offices in the AA, including one office each in a moderate-income tract and middle-income tract. Additionally, the bank operates two ATMs throughout the AA, including one located in a moderate-income tract and one in a middle-income tract. Since the prior evaluation, the bank closed one banking office and ATM, located in a middle-income tract.
- According to the June 30, 2024 FDIC Deposit Market Share Report, the bank holds 16.6 percent market share, ranking 2nd of 26 FDIC-insured depository institutions operating in the AA.
- Based on 2020 Census data, the AA population was 170,954.

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

The AA is comprised of Champaign County in its entirety, which is one of two counties that combine to form the Champaign-Urbana, Illinois MSA. Refer to Appendix C for a map of the AA, Appendix D for additional demographic data, and Appendix E for lending tables.

- The AA is comprised of 48 total census tracts, including 7 low-, 8 moderate-, 10 middle-, 18 upper-, and 5 unknown-income tracts. This differs from the prior evaluation in which the AA was comprised of 43 census tracts, including 8 low-, 7 moderate-, 17 middle-, 9 upper-, and 2 unknown-income census tracts.
- During the evaluation period, the bank operated one full-service banking office in an upper-income census tract within the city of Champaign with an ATM on its premises. As noted in the overall State of Illinois description, the bank closed this office in August of 2023 and exited its Champaign market.

- Based on the June 30, 2024 FDIC Deposit Market Share Report, the bank had a 0.4 percent market share, ranking 22nd out of 29 FDIC-insured depository institutions in the AA.
- Based on 2020 Census data, the AA population was 205,865.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE LIMITED-SCOPE OTHER ILLINOIS METROPOLITAN AAs

The state of Illinois AAs listed in the table below were reviewed using limited-scope examination procedures. Conclusions regarding the institution's CRA performance are 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 in these areas do not change the rating for the state of Illinois.

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

ILLINOIS NONMETROPOLITAN ASSESSMENT AREAS
(Limited-Scope Review)

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE ADAMS COUNTY AA

The AA is comprised of Adams County in its entirety. Refer to Appendix C for a map of the AA, Appendix D for additional demographic data, and Appendix E for lending tables.

- The AA is comprised of 19 census tracts: 2 low-, 2 moderate-, 13 middle-, and 2 upper-income tracts. This differs from the prior evaluation in which the AA was comprised of 18 census tracts, including 5 moderate-, 10 middle-, and 3 upper-income tracts.
- The bank operates one full-service office located in a middle-income tract in the town of Quincy, with an ATM on the premises.
- According to the June 30, 2024 FDIC Market Share Report, the bank ranked 13th out of 13 FDIC-insured institutions in the AA with a market share of 0.2 percent.
- Based on 2020 Census data, the AA population was 65,737.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE LIMITED-SCOPE OTHER ILLINOIS NONMETROPOLITAN AA

The state of Illinois AA listed in the table below was reviewed using limited-scope examination procedures. Conclusions regarding the institution's CRA performance are 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 in this area do not change the rating for the state of Illinois.

Assessment Area	Lending Test	Investment Test	Service Test
Adams County	Below	Consistent	Consistent

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 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 good.
- 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 providing 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 occasional use of innovative and/or complex investments to support CD initiatives and exhibits excellent responsiveness to the credit and CD needs throughout its 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 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 Oklahoma AAs and is responsive to the available service opportunities.

SCOPE OF EXAMINATION

The scope of the review for the state of Oklahoma was consistent with the overall scope for the institution. A full-scope review was conducted for the Tulsa Metropolitan AA, while a limited-scope review was conducted for the Oklahoma City Metropolitan AA to ascertain if the bank's performance in this area was generally consistent with its performance in the overall state evaluation. Consideration for statewide conclusions was more prominently weighted based on the bank's performance in the Tulsa Metropolitan AA.

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN OKLAHOMA

The bank delineates 2 of its 29 AAs and operates 3 full-service banking offices in the state of Oklahoma, including two offices in Tulsa and one in Oklahoma City. 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, with no farm-related lending reported during the evaluation period. The analysis of loans originated in the state included 180 small business and 49 home mortgage loans originated between January 1, 2022 and December 31, 2023. Detailed 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. The lending test performance in the Tulsa Metropolitan AA is good. The statewide performance conclusion was favorably influenced by a significant volume of CD lending in the Tulsa Metropolitan AA, which bolstered the lending test conclusion.

Lending Activity

The bank's overall lending activities in the state of Oklahoma reflect good responsiveness to AA credit needs. The bank makes use of innovative and/or flexible lending programs to serve AA credit needs, including LMI borrowers, and the lending programs offered by the bank generally mirror those outlined in the overall Lending Activity section of this report.

Geographic Distribution of Loans

The bank's overall geographic distribution of lending within Oklahoma reflects a good distribution among the different census tracts and dispersion throughout the AAs. The geographic distribution of loans in the Tulsa Metropolitan AA reflects good penetration levels.

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

The bank's lending within Oklahoma has an overall poor penetration among individuals of different income levels and businesses of different sizes. This conclusion is derived from a poor borrower distribution of loans in the Tulsa Metropolitan AA, specifically attributed to poor penetration levels to businesses of different sizes.

Community Development Lending

The bank is a leader in providing CD loans within Oklahoma and had a positive influence on the bank's statewide lending test rating. As the following table illustrates, the bank originated 26 CD loans totaling \$143.8MM within state AAs and was most responsive to the economic development needs of area businesses and as well as entities and/or projects that support area revitalization and stabilization needs.

Community Development Loans – State of Oklahoma		
Community Development Purpose	#	\$(000)
Affordable Housing	0	0
Community Services	2	10
Economic Development	15	102,942
Revitalization & Stabilization	9	40,820
Total Loans	26	143,772
<i>Note: Total may not sum due to rounding.</i>		

INVESTMENT TEST

The bank's overall performance under the investment test in the state of Oklahoma is outstanding. The conclusion is supported by an excellent investment test rating in the Tulsa Metropolitan AA.

The bank has an excellent level of qualified CD investments and grants within Oklahoma 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 AAs. Investment activity in the state was most responsive to area economic development and affordable housing needs through a variety of tax credits and investments in SBICs. The bank also reported 14 investments totaling \$6.6MM in

activities which did not occur in a delineated AA, but were made in programs or holding companies that operate in broader statewide areas of Oklahoma that include the bank's AAs. These investments were predominately comprised of housing equity funds that support affordable housing needs of LMI individuals and families and investments in SBICs, and two tax credits that supported revitalization and stabilization needs.

Investments, Grants, and Donations – State of Oklahoma								
Community Development Purpose	Prior Period Investments¹		Current Investments²		Donations		Total	
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)
Affordable Housing	3	1,213	4	5,500	2	5	9	6,718
Community Services	0	0	0	0	31	91	31	91
Economic Development	3	2,291	0	0	5	18	8	2,309
Revitalization & Stabilization	0	0	2	585	0	0	2	585
Outside Activities	7	3,026	7	3,540	0	0	14	6,566
Total	13	6,531	13	9,625	38	114	64	16,269
^{1.} Book Value of Investment ^{2.} Original Market Value of Investment <i>Note: Totals may not sum due to rounding.</i>								

SERVICE TEST

The bank's overall performance under the service test in the state of Oklahoma is outstanding. Bank 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, within Oklahoma 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 banking offices in the state, including its Oklahoma City office in a middle-income tract and both Tulsa offices in upper-income tracts. Both of the bank's Tulsa banking offices contain ATM units on premises, followed by an additional stand-alone ATM unit in an upper-income tract in Tulsa.

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. There were no changes to the bank's operations in either of its Oklahoma AAs.

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 hours of operation and product offerings in the state generally mirror those discussed in the overall Service Test section of this report.

Retail Banking and Community Development Services – State of Oklahoma												
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	33.3	66.7	0.0	100.0	8.2	31.9	26.6	30.0	3.4	100.0
	Location of ATMs by Tract (%)						Percent of Households by Tracts ¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	0.0	0.0	0.0	100.0	0.0	100.0	7.7	31.6	28.9	30.7	1.1	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		0		0		0	0	0	0	0	0
Community Development Services	Affordable Housing	Community Services		Economic Development		Revitalization & Stabilization		Total Services		Total Organizations		
	2	13		2		0		17		12		
¹ Based on 2023 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 within the state of Oklahoma. During the evaluation period, bank representatives performed 17 CD services to 12 area organizations throughout Oklahoma AAs. The services performed were most responsive to organizations that provide community services for LMI individuals and families, while the remaining services were performed for agencies that support area affordable housing needs and organizations that serve the economic development needs of area small businesses.

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

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

The Tulsa Metropolitan AA consists of the entirety of Tulsa County, one of seven counties that comprises the Tulsa, Oklahoma MSA. Refer to Appendix C for a map of the AA and Appendix D for additional demographic data.

- There have been no changes to the bank's AA delineation since the prior evaluation.
- The AA is comprised of a total of 208 census tracts: 13 low-, 66 moderate-, 53 middle-, 75 upper-, and 1 unknown-income tract. This represents a change from the previous examination where the AA had 17 low-, 54 moderate-, 51 middle-, and 53 upper-income census tracts.
- According to the June 30, 2024 FDIC Deposit Market Share Report, the bank's total market share in the area was 0.7 percent, ranking 27th of 52 FDIC-insured financial institutions operating from 199 offices in the AA.
- The bank operates two full-service branches and three ATMs within the Tulsa Metropolitan AA. Both branches are located in upper-income tracts.
- A community contact that was 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 perspectives of local economic conditions, possible credit needs in the area, and the responsiveness of area banks in meeting such needs. The contact represented an area cooperative organization that promotes economic development, retention, and attraction of area businesses.

Population Change Assessment Area: Tulsa Metropolitan			
Area	2015 Population	2020 Population	Percent Change
Tulsa Metropolitan	623,335	669,279	7.4
Tulsa, OK MSA	962,676	1,015,331	5.5
Oklahoma	3,849,733	3,959,353	2.8
Source: 2020 U.S. Census Bureau Decennial Census 2011-2015 U.S. Census Bureau: American Community Survey			

- The AA experienced significantly higher population growth compared to the growth rate of the state of Oklahoma and accounted for the largest share of Oklahoma's recent population growth.
- Approximately 17.0 percent of Oklahoma's population live in the Tulsa Metropolitan AA.

Median Family Income Change Assessment Area: Tulsa Metropolitan			
Area	2015 Median Family Income	2020 Median Family Income	Percent Change
Tulsa Metropolitan	67,531	73,515	8.9
Tulsa, OK MSA	66,846	72,203	8.0
Oklahoma	63,401	67,511	6.5
Source: 2011-2015 U.S. Census Bureau: American Community Survey 2016-2020 U.S. Census Bureau: American Community Survey			
Note: Median family incomes have been inflation-adjusted and are expressed in 2020 dollars.			

- The concentration of AA families below poverty, at 10.9 percent, was similar to the overall statewide figure of 11.3 percent, while the Tulsa MSA as a whole reflected a figure of 10.4 percent.
- Almost 39 percent of AA families were designated as LMI, which was comparable to the MSA figure of 39.1 percent and the statewide figure of 39.1 percent.

Housing Cost Burden Assessment Area: Tulsa Metropolitan						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Tulsa Metropolitan	75.5	38.8	39.1	58.4	31.5	16.9
Tulsa, OK MSA	73.0	36.9	38.0	54.2	28.5	16.0
Oklahoma	72.5	35.3	37.9	52.2	26.2	15.4
Source: HUD, 2017-2021 Comprehensive Housing Affordability Strategy						
Note: Cost Burden is housing cost that equals 30 percent or more of household income.						

- The AA had a slightly lower affordability ratio of 35.5 percent compared to the statewide ratio of 37.8 percent.
- Approximately 41.0 percent of renters in the AA experience housing cost burdens exceeding 30 percent of their incomes.

Unemployment Rates Assessment Area: Tulsa Metropolitan					
Area	2019	2020	2021	2022	2023
Tulsa Metropolitan	3.0	6.7	4.2	3.1	3.2
Tulsa, OK MSA	3.1	6.6	4.2	3.1	3.2
Oklahoma	3.1	6.3	4.0	3.1	3.2
Source: Bureau of Labor Statistics: Local Area Unemployment Statistics					

- Most recent unemployment figures suggest a highly stable job market within the AA and entire Tulsa MSA, as well as throughout the state of Oklahoma.
- Major employers and industries in the AA that contribute to employment include Saint Francis Health System (education and health services), Walmart, Inc.

(wholesale and retail trade), Saint John Health System (education and health services), Hilcrest Healthcare System (education and health services), and American Airlines (transportation and utilities).

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 conclusion was influenced by a significant volume of CD lending which had a favorable impact on the overall lending test conclusion. The geographic and borrower distribution analyses relied exclusively on the performance of small business lending, as the bank's home mortgage lending reflected volumes which were insufficient to render meaningful conclusions. The bank did not originate a small farm loan during the evaluation period.

Lending Activity

The bank's lending activities reflect good responsiveness to AA credit needs.

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 in the overall Institution section of this report. Lending in the AA during the evaluation period included 102 small business and 34 home mortgage loans originated between January 1, 2022 and December 31, 2023.

Geographic Distribution of Small Business Loans

The bank's geographic distribution of loans to small businesses reflects good distribution among the different census tracts and dispersion throughout the AA.

The distribution of 2023 small business loans in low-income tracts was above the aggregate lending data by number and significantly above by dollar, and was above the demographic figure of the percentage of businesses by tract income level. Lending among moderate-income tracts was comparable to the aggregate lending data and the demographic figure.

The distribution of small business loans in 2022 reflected performance that was above the level of lending in 2023 and was an influencing factor in the overall performance conclusion.

There were gaps noted in the dispersion of lending among the various AA census tracts, which included LMI tracts; however, there were no notable gaps or lapses in lending that impacted the conclusion of performance. The AA is comprised of 208 census tracts which significantly outnumber the volume of bank lending that occurred from the bank's two branch locations during the evaluation period. Additionally, a review of lending patterns, particularly with regard to LMI census tract penetration, reflected originations that were in general proximity to the bank's two Tulsa banking offices with incidental lending disbursed across all areas of the AA.

Distribution of 2022 and 2023 Small Business Lending By Income Level of Geography													
Assessment Area: Tulsa Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%	%	
Low	6	10.7	4.0	2,360	13.0	6.2	3	6.5	4.0	1,954	13.6	5.5	4.4
Moderate	16	28.6	23.3	4,208	23.3	27.4	9	19.6	23.7	3,540	24.7	29.2	25.7
Middle	16	28.6	27.7	5,874	32.5	26.6	19	41.3	26.4	4,260	29.7	25.8	29.9
Upper	18	32.1	44.1	5,656	31.3	39.5	15	32.6	45.1	4,580	32.0	39.3	39.8
Unknown	0	0.0	0.1	0	0.0	0.0	0	0.0	0.1	0	0.0	0.1	0.1
Tract-Unk	0	0.0	0.7	0	0.0	0.2	0	0.0	0.6	0	0.0	0.2	
Total	56	100.0	100.0	18,098	100.0	100.0	46	100.0	100.0	14,334	100.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2023 Dun & Bradstreet Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Lending to Businesses of Different Sizes

The bank's lending has a poor distribution among businesses of different revenue sizes, particularly with regard to its distribution of loans to small businesses.

As the following table illustrates, the concentration of loans originated to small businesses in 2023 was below the aggregate lending data, as well as significantly below the demographic figure of the percentage of small businesses. This performance is consistent with the bank's lending patterns noted in its 2022 lending to businesses of different revenue sizes.

Distribution of 2022 and 2023 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Tulsa Metropolitan													
	Bank And Aggregate Loans By Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	18	32.1	50.9	2,800	15.5	33.5	13	28.3	53.0	2,311	16.1	33.9	90.7
Over \$1 Million	34	60.7		13,598	75.1		30	65.2		11,148	77.8		8.5
Revenue Unknown	4	7.1		1,700	9.4		3	6.5		875	6.1		0.8
Total	56	100.0		18,098	100.0		46	100.0		14,334	100.0		100.0
By Loan Size													
\$100,000 or Less	15	26.8	91.8	602	3.3	31.6	13	28.3	92.3	640	4.5	32.7	
\$100,001 - \$250,000	14	25.0	4.0	2,621	14.5	15.9	13	28.3	3.7	2,362	16.5	14.8	
\$250,001 - \$1 Million	27	48.2	4.2	14,875	82.2	52.5	20	43.5	4.0	11,332	79.1	52.4	
Total	56	100.0	100.0	18,098	100.0	100.0	46	100.0	100.0	14,334	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	7	38.9		248	8.9		5	38.5		150	6.5		
\$100,001 - \$250,000	8	44.4		1,492	53.3		4	30.8		801	34.7		
\$250,001 - \$1 Million	3	16.7		1,060	37.9		4	30.8		1,360	58.8		
Total	18	100.0		2,800	100.0		13	100.0		2,311	100.0		
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.													

Community Development Lending

The bank is a leader in providing CD loans in the AA. The bank originated 21 CD loans totaling \$124.2MM in the AA, which were most responsive to area economic development needs, as well as responsive to area revitalization and stabilization needs. Examples of CD lending include:

- The bank originated a \$15.0MM loan to an industrial manufacturing company located within a moderate-income area of the AA and within the boundaries of an enterprise zone. The bank's financing is considered responsive to area revitalization and stabilization needs.
- The bank originated a \$4.0MM loan to a small business located in a moderate-income tract, which demonstrates a responsive CD activity to area economic development needs.

Community Development Loans – Tulsa Metropolitan AA		
Community Development Purpose	#	\$(000)
Affordable Housing	0	0
Community Services	2	10
Economic Development	13	99,932
Revitalization & Stabilization	6	24,268
Total Loans	21	124,210
<i>Note: Total may not sum due to rounding.</i>		

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 the credit and CD needs of its AA. Examples of qualified investments include:

- Three SBIC investments totaling \$2.3MM supported area economic development needs by providing start-up and expansion financing for three area small businesses.
- The two remaining investments were comprised of LIHTCs totaling \$325.0M that remain in the bank's investment portfolio, which consist of properties that provide affordable housing for LMI individuals and families.
- A total of \$10.0M in donations were provided to a food bank within the AA, which operates to serve critical needs for homeless individuals, as well as individuals and families facing food insecurity.

Investments, Grants, and Donations – Tulsa Metropolitan AA								
Community Development Purpose	Prior Period Investments¹		Current Investments²		Donations		Total	
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)
Affordable Housing	2	325	0	0	1	3	3	328
Community Services	0	0	0	0	21	62	21	62
Economic Development	3	2,291	0	0	2	13	5	2,304
Revitalization & Stabilization	0	0	0	0	0	0	0	0
Total	5	2,616	0	0	24	78	29	2,694
^{1.} Book Value of Investment ^{2.} Original Market Value of Investment <i>Note: Totals may not sum due to rounding.</i>								

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. As discussed, the bank operates two full-service banking offices in the AA, each located in upper-income tracts. While each office is located in an upper-income tract, both facilities are situated less than two miles from concentrations of LMI tracts and do not appear to contain any geographic constraints that would impact the accessibility of banking services for LMI areas or 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. There were no changes in the bank's operating structures in the AA since the prior evaluation.

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 AA generally mirror that of the institution, which is described in the overall Service Test section of this report.

Retail Banking 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	0.0	100.0	0.0	100.0	6.3	31.7	25.5	36.1	0.5	100.0
	Location of ATMs by Tract (%)						Percent of Households by Tracts ¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	0.0	0.0	0.0	100.0	0.0	100.0	6.6	30.2	27.4	35.4	0.4	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		0		0	0	0	0	0	0
Community Development Services	Affordable Housing	Community Services		Economic Development		Revitalization & Stabilization		Total Services		Total Organizations		
	1	9		2		0		12		9		
^{1.} Based on 2023 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. Bank representatives performed 12 CD services to 9 area organizations during the evaluation period. This level of services

is considered notable given the bank's limited branching presence in the AA. A substantial portion of CD services resulted from board and finance membership capacities for area organizations that provide community services to LMI individuals or that support affordable housing initiatives. Examples of CD services include:

- A bank representative served in a board membership capacity in both years of the evaluation period for an organization that provides education and advocacy services for the prevention of child abuse and neglect.
- A bank representative served on the board for an area agency that provides housing-related services to area individuals and families seeking affordable housing and/or emergency shelter.

OKLAHOMA METROPOLITAN ASSESSMENT AREAS
(Limited-Scope Review)

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE 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. Refer to Appendix C for a map of the AA and Appendix E for lending tables.

- The AA contains a total of 266 census tracts: 26 low-, 85 moderate-, 73 middle-, 67 upper-, and 15 unknown-income tracts. This differs from the prior evaluation in which the AA comprised 241 census tracts: 28 low-, 85 moderate-, 70 middle-, 50 upper-, and 8 unknown-income tracts.
- The bank operates one full-service branch in a middle-income tract.
- As of June 30, 2024, the bank held a 0.2 percent share of deposits, ranking 38th of 59 FDIC-insured financial institutions operating in the AA.
- According to the 2020 Census, the AA population was 796,292.

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

The state of Oklahoma AA listed in the table below was reviewed using limited-scope examination procedures. Conclusions regarding the institution's CRA performance are 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 in this area do not change the rating for the state of Oklahoma.

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

STATE OF TEXAS / HOUSTON METROPOLITAN AA

CRA rating for Houston Metropolitan AA:

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 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 of different sizes is adequate.
- The bank is a leader in providing CD loans within its Texas 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 the credit and CD needs throughout its Texas AA.

Service Test

- The bank's delivery systems are reasonably 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 LMI individuals.
- The bank is a leader in providing CD services within its Texas AA and is responsive to the available service opportunities.

SCOPE OF EXAMINATION

The scope of the review for the state of Texas was consistent with the overall scope for the institution. A full-scope review was conducted for the Houston Metropolitan AA, which represents the bank's only operational market within the state. As such, the state rating is reflective of the bank's performance in the AA. The evaluation of the bank's geographic and borrower distribution performance relied on the bank's small business lending patterns, as the bank's home mortgage and small farm lending did not contain sufficient volumes to render meaningful performance conclusions.

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

The bank's Houston Metropolitan AA consists of Harris County, one of nine counties that comprise the Houston-The Woodlands-Sugar Land, Texas MSA. Refer to Appendix C for a map of the AA and Appendix D for additional demographic data.

- There were no changes to the AA since the prior evaluation.
- The AA is comprised of 1,115 census tracts: 202 low-, 313 moderate-, 272 middle-, 290 upper-, and 38 unknown-income tracts. This represents a change from the previous examination where the AA contained 786 total census tracts, including 147 low-, 250 moderate-, 167 middle-, 216 upper-, and 6 unknown-income tracts.
- As of June 30, 2024, the bank held less than a tenth of a percent share of deposits among FDIC-insured financial institutions with offices in the AA, which ranked 66th out of 85 institutions operating from 867 banking offices in the AA.
- The bank operates one full-service branch located in an upper-income tract, located in a commercial building in the downtown district of Houston. The bank does not operate an ATM in the AA.
- One community contact recently conducted as part of the CRA evaluation of another financial institution with offices in the AA was reviewed to ascertain the credit needs of area communities, the responsiveness of area banks in meeting those credit needs, and for perspectives on local economic conditions. The community was affiliated with an organization focused on supporting area business growth, capital investment in community needs, and support for employment growth throughout the area.

Population Change			
Assessment Area: Houston Metropolitan			
Area	2015 Population	2020 Population	Percent Change
Houston Metropolitan	4,356,362	4,731,145	8.6
Houston-The Woodlands-Sugar Land, TX MSA	6,346,653	7,122,240	12.2
Texas	26,538,614	29,145,505	9.8
<i>Source: 2020 U.S. Census Bureau Decennial Census 2011-2015 U.S. Census Bureau: American Community Survey</i>			

- While the AA is experiencing significant population growth, Harris County's rate of growth is slower than the growth rates of other counties within the MSA and overall state of Texas. Population growth is attributed to overall cost of living, advantageous geographic location, and competitive health and transportation costs.
- The AA contains 66.4 percent of the MSA's population, and 16.2 percent of the state of Texas population.

Median Family Income Change			
Assessment Area: Houston Metropolitan			
Area	2015 Median Family Income	2020 Median Family Income	Percent Change
Houston Metropolitan	67,969	73,274	7.8
Houston-The Woodlands-Sugar Land, TX MSA	75,795	81,859	8.0
Texas	68,523	76,073	11.0
<i>Source: 2011-2015 U.S. Census Bureau: American Community Survey 2016-2020 U.S. Census Bureau: American Community Survey</i>			
<i>Note: Median family incomes have been inflation-adjusted and are expressed in 2020 dollars.</i>			

- Approximately 44.7 percent of AA families were designated as LMI, which is above the overall statewide figure of 39.5 percent. Additionally, 12.7 percent of AA families live below poverty level, which is also higher than the statewide figure of 10.9 percent.
- Income growth in the AA lagged behind the growth rates of both the MSA and state overall.

Housing Cost Burden						
Assessment Area: Houston Metropolitan						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Houston Metropolitan	82.6	50.7	46.3	62.6	37.2	20.5
Houston-The Woodlands-Sugar Land, TX MSA	81.7	51.4	45.3	61.6	37.3	19.9
Texas	79.4	49.8	43.5	59.0	32.7	19.4
Source: HUD, 2017-2021 Comprehensive Housing Affordability Strategy						
Note: Cost Burden is housing cost that equals 30 percent or more of household income.						

- Housing cost burden reflects a significantly larger impact experienced by renters relative to homeowners, and particularly within the LMI population.

Unemployment Rates					
Assessment Area: Houston Metropolitan					
Area	2019	2020	2021	2022	2023
Houston Metropolitan	3.9	9.0	6.4	4.3	4.3
Houston-The Woodlands-Sugar Land, TX MSA	3.8	8.7	6.3	4.3	4.2
Texas	3.5	7.7	5.6	3.9	3.9
Source: Bureau of Labor Statistics: Local Area Unemployment Statistics					

- Most recent unemployment figures suggest a stable job market within the AA and MSA, but also throughout the state of Texas.
- Major employers and industries in the AA that contribute to employment include Memorial Hermann (health services), City of Houston (government agency), The University of Texas MD Anderson Cancer Center (health services), Amazon (retail trade), and Houston Methodist (health services).

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE STATE OF TEXAS/HOUSTON METROPOLITAN AA

LENDING TEST

The bank's performance under the lending test in the State of Texas is rated high satisfactory, which is derived from a good lending test conclusion in the Houston Metropolitan AA. The lending test conclusion was influenced by the significant volume of CD lending in the AA, which had a favorable impact on the conclusion.

Lending Activity

The bank's lending activities reflect good responsiveness to AA credit needs. The evaluation of loans included 195 small business, 13 home mortgage, and 1 small farm loan(s) originated between January 1, 2022 and December 31, 2023.

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 institution Lending Activity section of this report.

Geographic Distribution of Small Business Loans

The bank's geographic distribution of small business loans reflects adequate distribution among the different census tracts and dispersion throughout the AA.

The distribution of 2023 small business loans in low-income tracts was comparable to the aggregate lending data by number volume and below by dollar volume and reflected comparable penetration to the demographic figure of the percentage of businesses in each income tract level. Lending in moderate-income tracts was also comparable to the aggregate lending data by number volume and significantly above by dollar volume and reflected comparable penetration to the demographic figure.

The distribution of small business loans in 2022 reflected performance that was consistent with the lending performance in 2023.

There were gaps noted in the dispersion of lending among the various AA census tracts, which included LMI tracts; however, there were no notable gaps or lapses in lending that impacted the conclusion of performance. The AA contains a composition of 1,115 census tracts which exceeds the volume of bank lending that occurred during the evaluation period from the bank's one branch location. Additionally, a review of lending patterns reflected originations in LMI tracts, particularly in areas close to the bank's single location in downtown Houston. This is considered reasonable given the large geographic area of the AA.

Distribution of 2022 and 2023 Small Business Lending By Income Level of Geography													
Assessment Area: Houston Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%	%	
Low	12	10.8	11.1	350	6.8	12.3	8	9.5	10.6	130	4.2	11.6	11.7
Moderate	23	20.7	22.4	2,685	51.9	24.6	18	21.4	21.9	1,538	49.4	24.4	23.0
Middle	26	23.4	25.2	585	11.3	22.9	23	27.4	25.4	294	9.4	22.8	25.1
Upper	47	42.3	38.8	1,512	29.2	38.2	33	39.3	39.8	994	31.9	39.0	38.2
Unknown	3	2.7	1.9	40	0.8	1.9	2	2.4	1.9	160	5.1	2.1	2.0
Tract-Unk	0	0.0	0.5	0	0.0	0.2	0	0.0	0.4	0	0.0	0.1	
Total	111	100.0	100.0	5,172	100.0	100.0	84	100.0	100.0	3,116	100.0	100.0	100.0
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Lending to Businesses of Different Sizes

The bank's lending has an adequate distribution among businesses of different revenue sizes, particularly regarding its distribution to small businesses.

As the following table illustrates, the concentration of loans originated to small businesses in 2023 was comparable to the aggregate lending data by number volume, below by dollar volume, and was below the demographic figure of the percentage of small businesses. This performance is consistent with the bank's lending patterns noted in its 2022 lending to businesses of different revenue sizes.

Distribution of 2022 and 2023 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Houston Metropolitan													
	Bank And Aggregate Loans By Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	53	47.7	48.7	873	16.9	32.7	43	51.2	51.4	440	14.1	32.1	91.3
Over \$1 Million	48	43.2		4,097	79.2		38	45.2		2,626	84.3		7.6
Revenue Unknown	10	9.0		202	3.9		3	3.6		50	1.6		1.1
Total	111	100.0		5,172	100.0		84	100.0		3,116	100.0		100.0
By Loan Size													
\$100,000 or Less	105	94.6	94.2	2,302	44.5	39.4	80	95.2	94.2	1,209	38.8	39.9	
\$100,001 - \$250,000	2	1.8	3.1	270	5.2	15.1	1	1.2	3.1	150	4.8	15.6	
\$250,001 - \$1 Million	4	3.6	2.8	2,600	50.3	45.5	3	3.6	2.7	1,757	56.4	44.5	
Total	111	100.0	100.0	5,172	100.0	100.0	84	100.0	100.0	3,116	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	53	100.0		873	100.0		43	100.0		440	100.0		
\$100,001 - \$250,000	0	0.0		0	0.0		0	0.0		0	0.0		
\$250,001 - \$1 Million	0	0.0		0	0.0		0	0.0		0	0.0		
Total	53	100.0		873	100.0		43	100.0		440	100.0		
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.													

Community Development Lending

The bank is a leader in providing CD loans. As the following table illustrates, the bank originated 15 CD loans totaling \$59.6MM in the AA, which was comprised of a mixture of responsive activities by CD purpose. Examples of CD loans include:

- A total of \$36.0MM in financing was provided to a financial firm located in a low-income area and within the boundaries of an enhanced enterprise zone. The impact of the bank's financing is considered responsive to area revitalization and stabilization needs.
- Two loans totaling \$125.0M were originated to an area faith-based organization that provides community services to LMI individuals and families, including services to the homeless.

Community Development Loans – Houston Metropolitan AA		
Community Development Purpose	#	\$(000)
Affordable Housing	0	0
Community Services	7	230
Economic Development	4	1,545
Revitalization & Stabilization	4	57,870
Total Loans	15	59,645
<i>Note: Total may not sum due to rounding.</i>		

INVESTMENT TEST

The bank's performance under the investment test in the state of Texas is outstanding and rated excellent in the Houston Metropolitan AA. 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. Similar to other markets, the bank's investment vehicles include a mixture of LIHTCs, historic preservation and rehabilitation tax credits, and school bonds. In addition to the investments in the Houston Metropolitan AA, 22 debt and/or equity investments totaling \$50.6MM benefited areas beyond the boundaries of the AA, but within the state of Texas. Examples of investments inside the AA include:

- An investment totaling \$3.0MM was made during the evaluation period in a LIHTC that benefits affordable housing needs within the AA.
- During the evaluation period, the bank provided \$23.7M in grant funding under its Neighborhood Connection program which was expanded to its Houston market in November 2022. As described, the program provides down-payment financial assistance to offset loan costs associated with home mortgage refinancing and is a responsive program to the home ownership needs of LMI individuals and those located in LMI areas.

Investments, Grants, and Donations – Houston Metropolitan AA								
Community Development Purpose	Prior Period Investments ¹		Current Investments ²		Donations		Total	
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)
Affordable Housing	1	906	1	3,000	3	30	5	3,936
Community Services	5	11,400	0	0	7	30	12	11,430
Economic Development	6	20,400	0	0	0	0	6	20,400
Revitalization & Stabilization	0	0	1	1,299	0	0	1	1,299
Outside	20	44,551	2	6,090	0	0	22	50,641
Total	32	77,257	4	10,390	10	59	46	87,706
^{1.} Book Value of Investment ^{2.} Original Market Value of Investment <i>Note: Totals may not sum due to rounding.</i>								

SERVICE TEST

The bank's performance under the service test in the state of Texas is outstanding and rated excellent in the Houston Metropolitan AA.

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. As previously discussed, the bank's only branch in the state and AA is located in a commercial office building near the downtown portion of Houston, within an upper-income tract; however, the branch is situated approximately two miles to the northeast from a predominately LMI portion of the immediate area.

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. There were no changes to the bank's operational framework in the Houston Metropolitan AA during the evaluation period.

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 in the overall Retail Services section of this report.

Retail Banking and Community Development Services – Houston Metropolitan AA												
Branch Accessibility	Location of Branches by Tract (%)						Percent of Tracts¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	0.0	0.0	0.0	100.0	0.0	100.0	18.1	28.1	24.4	26.0	3.4	100.0
	Location of ATMs by Tract (%)						Percent of Households by Tracts¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	0.0	0.0	0.0	0.0	0.0	0.0	15.1	26.8	27.0	28.9	2.2	100.0
Changes in Branch Location	Number of Branches (#)						Net Change in Branch Locations (#)					
	Total Branches		Openings (#)		Closings (#)		Low	Mod	Mid	Upp	Unk	Total
	1		0		0		0	0	0	0	0	0
Community Development Services	Affordable Housing		Community Services		Economic Development		Revitalization & Stabilization		Total Services		Total Organizations	
	0		3		0		0		3		3	
¹. Based on 2023 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 when considering its limited branch presence within the AA. Two bank representatives provided three qualified CD services to three area organizations during the evaluation period, all of which were in board membership capacities for agencies that provide community services to LMI individuals and families throughout the AA.

STATE OF COLORADO / DENVER METROPOLITAN AA

CRA rating for Denver Metropolitan AA:

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 revenue sizes is very poor.
- The bank is a leader in providing CD loans within its Colorado 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 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 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 LMI 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 consistent with the overall scope for the institution. A full-scope review was conducted for the Denver Metropolitan AA,

which represents the bank's only operational market within the state. As such, the state rating is reflective of the bank's performance in the AA. Home mortgage and small business loans comprise the two products analyzed in the lending test and were weighted evenly in the analysis due to the strategic emphasis on each loan product and generally similar loan volumes. Small farm lending was not evaluated for this AA as there were no small farm originations during the review period.

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

The bank's Denver Metropolitan AA contains five of ten counties that comprise the Denver-Aurora-Lakewood, Colorado MSA, including Adams, Arapahoe, Denver, Douglas and Jefferson Counties. Refer to Appendix C for a map of the AA and Appendix D for additional demographic data.

- At the prior evaluation, the AA contained the above listed counties, with the exception of Douglas. The current evaluation considers all five counties in the analysis.
- The AA is comprised of 664 census tracts, including 37 low-, 173 moderate-, 233 middle-, 205 upper-, and 16 unknown-income tracts. This represents a change from the previous examination where the AA had 51 low-, 147 moderate-, 173 middle-, 150 upper-, and 5 unknown-income census tracts.
- As of June 30, 2024, the bank held a 0.2 percent share of deposits among FDIC-insured financial institutions with offices in the AA, which ranked 35th out of 67 institutions operating from 563 banking offices in the AA.
- The bank operates three full-service branches, each with ATMs, and one stand-alone ATM within the Denver Metropolitan AA. One branch is located in a moderate-income tract, and two branches are located in middle-income tracts.
- A community contact that was 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 perspectives on local economic conditions, possible credit needs in the area, and the responsiveness of area banks in meeting such needs. The contact represented an area community development financial institution (CDFI).

Population Change			
Assessment Area: Denver Metropolitan			
Area	2015 Population	2020 Population	Percent Change
Denver Metropolitan	2,588,488	2,831,052	9.4
Adams County, CO	471,206	519,572	10.3
Arapahoe County, CO	608,310	655,070	7.7
Denver County, CO	649,654	715,522	10.1
Douglas County, CO	306,974	357,978	16.6
Jefferson County, CO	552,344	582,910	5.5
Denver-Aurora-Lakewood, CO MSA	2,703,972	2,963,821	9.6
Colorado	5,278,906	5,773,714	9.4
<i>Source: 2020 U.S. Census Bureau Decennial Census 2011-2015 U.S. Census Bureau: American Community Survey</i>			

- The Denver Metropolitan AA includes nearly half the population of the state of Colorado and experienced significant growth from 2015 to 2020, particularly in Douglas County, as well as those counties that primarily surround the city of Denver and absorb much of its urban sprawl.

Median Family Income Change			
Assessment Area: Denver Metropolitan			
Area	2015 Median Family Income	2020 Median Family Income	Percent Change
Denver Metropolitan	87,140	102,265	17.4
Adams County, CO	72,786	83,853	15.2
Arapahoe County, CO	83,513	98,402	17.8
Denver County, CO	76,243	93,236	22.3
Douglas County, CO	125,984	137,589	9.2
Jefferson County, CO	94,579	108,867	15.1
Denver-Aurora-Lakewood, CO MSA	88,302	103,157	16.8
Colorado	81,753	92,752	13.5
<i>Source: 2011-2015 U.S. Census Bureau: American Community Survey 2016-2020 U.S. Census Bureau: American Community Survey</i>			
<i>Note: Median family incomes have been inflation-adjusted and are expressed in 2020 dollars.</i>			

- Median family incomes varied significantly among the five AA counties, ranging from \$83,853 to \$137,589, with every county experiencing increases between 9.2 percent and 22.3 percent between 2015 and 2020.

Housing Cost Burden						
Assessment Area: Denver Metropolitan						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Denver Metropolitan	82.1	55.8	46.7	66.8	41.6	21.3
Adams County, CO	84.4	50.3	52.0	65.4	39.7	24.4
Arapahoe County, CO	86.8	57.1	50.8	70.0	41.3	21.7
Denver County, CO	76.7	52.7	42.3	68.1	39.1	22.7
Douglas County, CO	90.2	75.7	44.4	71.2	55.0	18.6
Jefferson County, CO	84.2	58.4	48.2	61.5	40.9	19.1
Denver-Aurora-Lakewood, CO MSA	82.1	56.1	46.6	66.3	41.4	21.2
Colorado	80.2	54.4	46.8	64.2	40.6	21.5
<i>Source: HUD, 2017-2021 Comprehensive Housing Affordability Strategy</i>						
<i>Note: Cost Burden is housing cost that equals 30 percent or more of household income.</i>						

- The table above illustrates a consistent trend where low-income populations – both renters and homeowners – bear a disproportionate share of housing cost burden.
- The AA housing affordability ratio, at 20.0 percent, suggests that housing affordability is a significant issue inside the AA.

Unemployment Rates					
Assessment Area: Denver Metropolitan					
Area	2019	2020	2021	2022	2023
Denver Metropolitan	2.6	7.0	5.6	3.0	3.2
Adams County, CO	2.8	7.5	6.2	3.4	3.4
Arapahoe County, CO	2.6	7.3	5.8	3.1	3.1
Denver County, CO	2.6	7.6	5.9	3.1	3.3
Douglas County, CO	2.3	5.3	4.2	2.5	2.9
Jefferson County, CO	2.5	6.6	5.1	2.8	2.9
Denver-Aurora-Lakewood, CO MSA	2.6	7.0	5.5	3.0	3.2
Colorado	2.7	6.8	5.5	3.1	3.2
<i>Source: Bureau of Labor Statistics: Local Area Unemployment Statistics</i>					

- Most recent unemployment figures suggest a stable job market within the AA and entire Denver MSA, as well as throughout the state of Colorado.
- Major employers in the AA include CommonSpirit Health (health services), Denver Public Schools (education), University of Colorado System (education), UCHHealth (health services), and City and County of Denver (governmental).

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

LENDING TEST

The bank's performance under the lending test in the state of Colorado is low satisfactory, which is derived from an adequate lending test rating in the Denver Metropolitan AA. The lending test conclusion was influenced by a significant volume of CD lending in the Denver Metropolitan AA, which had a positive impact on the final lending test conclusion.

Lending Activity

The bank's lending activities reflect adequate responsiveness to AA credit needs. The evaluation of loans included 346 home mortgage and 144 small business loans originated between January 1, 2022 and December 31, 2023.

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 institution Lending Activity section of this report, and these products are available in the state and AA.

Geographic Distribution of Loans

The bank's geographic distribution of loans reflects adequate distribution among the different census tracts and dispersion throughout the AA. The distribution of home mortgage loans reflects adequate penetration levels, while lending to small businesses reflects excellent penetration levels.

Home Mortgage Lending

The geographic distribution of home mortgage lending is adequate. The distribution of 2023 home mortgage loans in low-income tracts was comparable to the aggregate lending data and the demographic figure, which is the percentage of owner-occupied units in each census tract income level. Lending in moderate-income tracts reflected concentrations of lending which were below the aggregate lending data, as well as below the demographic figure.

The geographic distribution of 2022 loans reflected consistent performance with that of 2023 penetration levels.

There were gaps noted in the dispersion of lending among the various AA census tracts, which included LMI tracts; however, there were no notable gaps or lapses in lending that impacted the conclusion of performance. The AA is comprised of 664 census tracts which exceeds the volume of bank lending that occurred during the evaluation period.

Additionally, a review of lending patterns, particularly with regard to LMI census tract penetration, reflected originations that were in general proximity to the bank's three AA banking offices, with incidental lending disbursed across all areas of the AA.

Home Purchase Loans

The geographic distribution of home purchase lending is adequate. The distribution of 2023 home purchase loans in low-income tracts was comparable to the aggregate lending data as well as comparable to the demographic figure. Lending among moderate-income tracts was below the aggregate lending data and comparable to the demographic figure.

The geographic distribution of home purchase loans in 2022 reflected penetration levels which were below the performance of 2023 lending, specifically with regard to lending among moderate-income tracts.

Home Refinance Loans

The geographic distribution of home refinance lending is adequate. The distribution of 2023 home refinance lending in low-income tracts was significantly above the aggregate lending data, as well as the demographic figure. Lending in moderate-income tracts was comparable to the aggregate lending data by number volume and below by dollar volume and was comparable to the demographic figure.

The geographic distribution of home refinance lending in 2022 reflected consistent performance with 2023 penetration levels.

Home Improvement Loans

The geographic distribution of home improvement lending is poor. The bank did not originate a home improvement loan in a LMI tract in 2023. The bank originated a small number of home improvement loans in 2022; however, the concentration of lending was below the aggregate lending data and demographic figures but did penetrate moderate-income tracts in the AA.

Distribution of 2022 and 2023 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Denver Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	4	4.4	3.0	1,016	1.7	2.0	4	3.5	3.0	1,811	2.6	2.0	3.0
Moderate	9	9.9	21.5	3,972	6.5	16.1	17	15.0	23.9	8,530	12.1	18.2	21.7
Middle	26	28.6	35.7	17,346	28.6	33.4	39	34.5	35.8	21,600	30.8	33.9	36.7
Upper	52	57.1	39.1	38,311	63.2	47.6	52	46.0	36.8	37,280	53.1	45.2	38.1
Unknown	0	0.0	0.6	0	0.0	0.8	1	0.9	0.5	1,021	1.5	0.6	0.5
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	91	100.0	100.0	60,645	100.0	100.0	113	100.0	100.0	70,242	100.0	100.0	100.0
Refinance Loans													
Low	1	2.9	3.0	28	0.1	2.1	3	15.8	2.9	720	8.1	1.5	3.0
Moderate	7	20.0	23.2	2,476	12.7	17.7	3	15.8	23.0	487	5.5	14.9	21.7
Middle	13	37.1	36.6	9,238	47.4	33.5	3	15.8	35.5	1,846	20.7	41.7	36.7
Upper	14	40.0	36.7	7,754	39.8	46.0	9	47.4	38.2	5,427	60.8	41.5	38.1
Unknown	0	0.0	0.5	0	0.0	0.7	1	5.3	0.4	446	5.0	0.4	0.5
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	35	100.0	100.0	19,496	100.0	100.0	19	100.0	100.0	8,926	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	1.8	0	0.0	1.4	0	0.0	1.9	0	0.0	1.3	3.0
Moderate	3	11.1	15.2	155	3.0	11.1	0	0.0	17.0	0	0.0	11.9	21.7
Middle	4	14.8	34.6	284	5.6	30.1	4	28.6	37.0	1,007	26.5	32.4	36.7
Upper	20	74.1	48.0	4,648	91.4	56.8	10	71.4	43.6	2,791	73.5	53.7	38.1
Unknown	0	0.0	0.4	0	0.0	0.6	0	0.0	0.5	0	0.0	0.6	0.5
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	27	100.0	100.0	5,087	100.0	100.0	14	100.0	100.0	3,798	100.0	100.0	100.0
													Multi-family Units %
Low	0	0.0	12.9	0	0.0	12.5	0	0.0	14.7	0	0.0	8.3	8.3
Moderate	0	0.0	31.7	0	0.0	33.0	0	0.0	29.5	0	0.0	24.9	36.0
Middle	0	0.0	34.5	0	0.0	37.7	0	0.0	37.3	0	0.0	47.6	32.1
Upper	0	0.0	18.1	0	0.0	15.6	0	0.0	16.6	0	0.0	14.2	20.7
Unknown	0	0.0	2.7	0	0.0	1.2	0	0.0	1.8	0	0.0	4.9	2.8
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
													Owner Occupied Units %
Low	6	3.3	2.8	1,344	1.5	2.8	7	4.2	2.8	2,531	2.9	2.4	3.0
Moderate	27	14.9	20.9	8,259	9.0	17.4	23	13.9	22.5	9,475	10.9	18.0	21.7
Middle	45	24.9	35.7	26,982	29.4	33.4	53	32.1	35.9	25,708	29.7	36.0	36.7
Upper	102	56.4	40.0	54,862	59.7	45.5	80	48.5	38.4	47,517	54.8	42.7	38.1
Unknown	1	0.6	0.6	400	0.4	0.8	2	1.2	0.5	1,467	1.7	1.0	0.5
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	181	100.0	100.0	91,847	100.0	100.0	165	100.0	100.0	86,698	100.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.													

Small Business Lending

The geographic distribution of small business lending is excellent. The geographic distribution of 2023 small business loans in low-income tracts was comparable to the aggregate lending data and the demographic figure of the percentage of businesses in each tract income level. Lending among moderate-income tracts was significantly above the aggregate lending data, as well as the demographic figure.

The geographic distribution of small business loans in 2022 reflected overall performance that was below the level noted in 2023; however, penetration levels among LMI tracts reflected performance that was above the aggregate lending data and demographic figures, supporting the overall conclusion.

An analysis of the dispersion of lending among the AA's income tracts, particularly LMI areas, reflects consistent performance context noted in the dispersion analysis of home mortgage lending. While some gaps were noted in the dispersion of lending throughout the AA, there was no impact to the performance conclusion given the large numbers of LMI tracts and geographic span of the AA.

Distribution of 2022 and 2023 Small Business Lending By Income Level of Geography													
Assessment Area: Denver Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%	%	
Low	0	0.0	4.7	0	0.0	6.3	3	4.0	4.6	755	5.6	5.6	4.3
Moderate	24	34.8	22.7	5,189	39.7	25.2	31	41.3	21.9	5,911	43.6	24.4	21.8
Middle	13	18.8	31.4	2,505	19.2	28.3	17	22.7	32.0	2,721	20.1	27.7	33.2
Upper	27	39.1	38.0	3,534	27.0	35.3	23	30.7	38.6	4,081	30.1	37.7	37.8
Unknown	5	7.2	2.8	1,840	14.1	4.8	1	1.3	2.6	100	0.7	4.4	2.9
Tract-Unk	0	0.0	0.4	0	0.0	0.1	0	0.0	0.3	0	0.0	0.1	
Total	69	100.0	100.0	13,068	100.0	100.0	75	100.0	100.0	13,568	100.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2023 Dun & Bradstreet Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

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

The bank's lending has a very poor distribution among individuals of different income levels and businesses of different sizes. The conclusion is derived from a very poor distribution of home mortgage loans and a poor distribution of loans to small businesses.

Home Mortgage Lending

The borrower distribution of home mortgage lending is very poor. The distribution of home mortgage loans among low-income borrowers reflected a concentration of lending that was significantly below aggregate lending, as well as the demographic figure of the percentage of families by income level. Similarly, lending among moderate-income borrowers was also significantly below the aggregate lending data and the demographic figure.

The borrower distribution of home mortgage loans in 2022 reflected consistent performance with the lending patterns noted in 2023, with performance among LMI borrowers that was significantly below the aggregate lending data and demographic figures.

Home Purchase Loans

The borrower distribution of home purchase lending is very poor. The bank did not originate a home purchase loan to a low-income borrower in 2023, which reflects a concentration below the aggregate lending data and significantly below the demographic figure. Lending among moderate-income borrowers was below the aggregate lending data by number volume, significantly below by dollar volume, and significantly below the demographic figure.

The borrower distribution of home purchase loans in 2022 reflected consistent performance with that of 2023 lending patterns.

Home Refinance Loans

The borrower distribution of home refinance lending is very poor. The bank did not originate a home refinance loan to a LMI borrower in 2023, which reflects performance significantly below the aggregate lending data and demographic figures.

The borrower distribution of home refinance loans in 2022 reflected consistent performance with that of 2023 lending patterns.

Home Improvement Loans

The borrower distribution of home improvement lending is very poor. The bank did not originate a home improvement loan to a LMI borrower in 2023, which reflects performance significantly below the aggregate lending data and demographic figures.

The borrower distribution of home improvement loans in 2022 reflected consistent performance with that of 2023 lending patterns.

Distribution of 2022 and 2023 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Denver Metropolitan													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	2	2.2	4.2	525	0.9	1.8	0	0.0	3.7	0	0.0	1.6	20.4
Moderate	4	4.4	17.6	1,616	2.7	11.9	7	6.2	17.1	2,548	3.6	11.3	18.3
Middle	7	7.7	24.3	3,340	5.5	21.7	15	13.3	25.1	7,348	10.5	22.2	21.9
Upper	48	52.7	38.2	37,497	61.8	48.3	64	56.6	35.9	44,908	63.9	46.5	39.4
Unknown	30	33.0	15.8	17,667	29.1	16.3	27	23.9	18.1	15,438	22.0	18.4	0.0
Total	91	100.0	100.0	60,645	100.0	100.0	113	100.0	100.0	70,242	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	14.5	0	0.0	8.9	0	0.0	11.6	0	0.0	5.0	20.4
Moderate	2	5.7	22.2	555	2.8	17.8	0	0.0	20.9	0	0.0	11.0	18.3
Middle	7	20.0	20.9	2,919	15.0	20.1	1	5.3	22.2	170	1.9	13.7	21.9
Upper	21	60.0	27.5	14,911	76.5	36.6	10	52.6	31.5	5,743	64.3	28.6	39.4
Unknown	5	14.3	14.9	1,111	5.7	16.6	8	42.1	13.9	3,013	33.8	41.6	0.0
Total	35	100.0	100.0	19,496	100.0	100.0	19	100.0	100.0	8,926	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	5.7	0	0.0	3.9	0	0.0	6.6	0	0.0	3.5	20.4
Moderate	1	3.7	15.7	69	1.4	9.9	0	0.0	18.4	0	0.0	11.5	18.3
Middle	5	18.5	25.3	313	6.2	19.8	2	14.3	25.9	165	4.3	21.1	21.9
Upper	21	77.8	50.4	4,705	92.5	62.6	10	71.4	45.5	3,258	85.8	59.8	39.4
Unknown	0	0.0	2.8	0	0.0	3.8	2	14.3	3.6	375	9.9	4.3	0.0
Total	27	100.0	100.0	5,087	100.0	100.0	14	100.0	100.0	3,798	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	2	1.1	7.6	525	0.6	3.9	1	0.6	5.8	15	0.0	2.3	20.4
Moderate	10	5.5	18.8	2,472	2.7	13.3	8	4.8	18.2	2,618	3.0	11.3	18.3
Middle	25	13.8	23.4	6,866	7.5	20.9	23	13.9	24.8	8,099	9.3	20.7	21.9
Upper	108	59.7	37.0	63,066	68.7	46.1	95	57.6	36.6	56,940	65.7	44.5	39.4
Unknown	36	19.9	13.1	18,918	20.6	15.7	38	23.0	14.6	19,026	21.9	21.3	0.0
Total	181	100.0	100.0	91,847	100.0	100.0	165	100.0	100.0	86,698	100.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2016-2020 U.S. Census Bureau; American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Multifamily loans are not included in the borrower distribution analysis.													
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.													

Small Business Lending

The borrower distribution of small business lending is poor. The distribution of loans to small businesses in 2023, as illustrated in the table below, was below the aggregate lending data by number volume, comparable by dollar volume, and below the demographic figure of the percentage of small businesses.

The borrower distribution of small business lending in 2022 reflected slightly improved penetration levels relative to 2023 lending patterns with a concentration of lending that was comparable to the aggregate lending data, although below the demographic figure.

Distribution of 2022 and 2023 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Denver Metropolitan													
	Bank And Aggregate Loans By Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	26	37.7	54.0	3,662	28.0	33.6	26	34.7	56.4	4,616	34.0	32.4	92.9
Over \$1 Million	30	43.5		8,103	62.0		40	53.3		8,097	59.7		6.2
Revenue Unknown	13	18.8		1,303	10.0		9	12.0		855	6.3		1.0
Total	69	100.0		13,068	100.0		75	100.0		13,568	100.0		100.0
By Loan Size													
\$100,000 or Less	37	53.6	95.1	1,484	11.4	41.8	40	53.3	95.0	1,763	13.0	43.2	
\$100,001 - \$250,000	16	23.2	2.4	3,057	23.4	13.0	17	22.7	2.6	2,936	21.6	14.5	
\$250,001 - \$1 Million	16	23.2	2.5	8,527	65.3	45.2	18	24.0	2.4	8,869	65.4	42.3	
Total	69	100.0	100.0	13,068	100.0	100.0	75	100.0	100.0	13,568	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	17	65.4		416	11.4		13	50.0		385	8.3		
\$100,001 - \$250,000	5	19.2		958	26.2		6	23.1		952	20.6		
\$250,001 - \$1 Million	4	15.4		2,288	62.5		7	26.9		3,279	71.0		
Total	26	100.0		3,662	100.0		26	100.0		4,616	100.0		
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.													

Community Development Lending

The bank is a leader in providing CD loans. The bank originated 60 CD loans totaling \$226.9MM in this AA, which were most responsive to the economic development needs of the AA, as well as activities that support the revitalization and stabilization needs of the area. The bank reported a substantial volume of CD lending in the AA given its branch presence. The level of CD lending in the state, by number and by dollar volume, ranks fourth of eight statewide/multistate areas included in this evaluation.

Examples of CD lending in the AA include:

- The bank originated a \$22.5MM loan for the construction of a large hotel located in a low-income area of the AA and within the boundaries of an enterprise zone. The impact of the financing is considered responsive to the revitalization and stabilization needs of the area.
- The bank provided \$6.5MM that was responsive to area economic development needs by providing financing for a small business that met size

definitions for a small business entity and with operations located in an area targeted for redevelopment.

Community Development Loans – Denver Metropolitan AA		
Community Development Purpose	#	\$(000)
Affordable Housing	1	1,040
Community Services	7	297
Economic Development	32	70,340
Revitalization & Stabilization	20	155,187
Total Loans	60	226,864
<i>Note: Total may not sum due to rounding.</i>		

INVESTMENT TEST

The bank's performance under the investment test in the Denver Metropolitan AA is excellent and the state of Colorado 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. In addition to its investments within the Denver Metropolitan AA, the bank reported five investments totaling \$4.4MM that predominately comprised of statewide tax credit programs that were responsive to the revitalization and stabilization needs of their respective communities.

Examples of CD investments in the AA include:

- A private placement bond totaling \$2.8MM benefited an area education facility which is mandated to comprise at least half of its student population from low-income homes.
- A total of \$9.0M was donated to an area agency that provides temporary housing and meals to families who have children undergoing medical treatment who cannot afford other accommodations.

Investments, Grants, and Donations - Denver Metropolitan AA								
Community Development Purpose	Prior Period Investments ¹		Current Investments ²		Donations		Total	
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)
Affordable Housing	1	5	1	3,000	4	29	6	3,034
Community Services	1	2,785	0	0	9	34	10	2,819
Economic Development	3	4,863	0	0	0	0	3	4,863
Revitalization & Stabilization	0	0	2	1,148	0	0	2	1,148
Outside Activities	1	715	4	3,655	0	0	5	4,370
Total	6	8,367	7	7,803	13	63	26	16,233
^{1.} Book Value of Investment ^{2.} Original Market Value of Investment Note: Totals may not sum due to rounding.								

SERVICE TEST

The bank's performance under the service test in the state of Colorado is high satisfactory, which is derived from a good service test conclusion in the Denver Metropolitan AA.

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 full-service branches in the AA, including one location in a moderate-income tract and two offices in middle-income tracts. Additionally, the bank operates ATMs on each banking office's premises and one stand-alone ATM in a middle-income tract.

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. The bank did not open or close any branches during the evaluation period.

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. Bank operations and products and services offered in the AA generally mirror those of the overall institution, which is discussed in the overall institution Service Test section of this report.

Retail Banking and Community Development Services - Denver Metropolitan AA												
Branch Accessibility	Location of Branches by Tract (%)						Percent of Tracts¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	0.0	33.3	66.7	0.0	0.0	100.0	5.6	26.1	35.1	30.9	2.4	100.0
	Location of ATMs by Tract (%)						Percent of Households by Tracts¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	0.0	25.0	75.0	0.0	0.0	100.0	5.2	27.3	35.1	31.2	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
	3		0		0		0	0	0	0	0	0
Community Development Services	Affordable Housing		Community Services		Economic Development		Revitalization & Stabilization		Total Services		Total Organizations	
	2		1		2		0		5		3	
¹. Based on 2023 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 in the state/AA. Three bank representatives provided five CD services to three area organizations during the evaluation period. The CD services were responsive to a mixture of agencies that include provision of services to LMI individuals and families and housing agencies that address area affordable housing needs, as well as organizations that are responsive to area economic development needs. Examples of CD services include:

- A bank representative served on the board in both years of the evaluation period for a CDFI organization that provides an array of support services for small businesses.
- Another bank representative served on the board in both years of the evaluation period for an area agency that provides temporary housing and meals to families who have children undergoing medical treatment who cannot afford other accommodations.

APPENDIX A – SCOPE OF EXAMINATION

Table A-1

Scope of Examination			
<u>Financial Institution</u> Commerce Bank Kansas City, Missouri		<u>Products/Services Reviewed</u> <div><div>• Home Purchase Loans</div><div>• Small Business (SB) Loans</div><div>• Home Refinance Loans</div><div>• Small Farm (SF) Loans</div><div>• Home Improvement Loans</div><div>• Community Development Loans</div><div>• Multifamily Loans</div><div>• Qualified Investments and Donations</div><div>• Community Development Services</div></div>	
<u>Time Period</u> HMDA LAR and CRA SB and SF Loans: January 1, 2022 to December 31, 2023 Community Development Activities: July 1, 2022 to December 31, 2023			
List of Affiliates Considered in this Evaluation			
Affiliates	Affiliate Relationship	Products Reviewed	
Commerce for Business (CFB)	Subsidiary of CBI	Qualified Investments	
L. J. Hart & Company	Subsidiary of CBI	Qualified Investments	
List of Assessment Areas and Type of Examination			
Assessment Area	Type of Exam	Branches Visited	Community Contacts
<u>Kansas City Multistate</u> Kansas City Metropolitan	Full Review	None	1 prior
<u>St. Louis Multistate</u> St. Louis Metropolitan	Full Review	None	1 prior
<u>Missouri</u> Springfield Metropolitan	Full Review	None	1 prior
Columbia Metropolitan	Full Review	None	1 prior
St Joseph Metropolitan	Limited Review	None	None
Jefferson City Metropolitan	Limited Review	None	None
Joplin MSA	Limited Review	None	None
Cape Girardeau Metropolitan	Limited Review	None	None
Eastern Missouri	Limited Review	None	None
Ozark Missouri	Limited Review	None	None
Northeast Missouri	Limited Review	None	None
Southwest Missouri	Limited Review	None	None
Butler County	Limited Review	None	None
Taney County	Limited Review	None	None

List of Assessment Areas and Type of Examination			
Assessment Area	Type of Exam	Branches Visited	Community Contacts
<u>Kansas</u>			
Wichita Metropolitan	Full Review	None	1 prior
Lawrence MSA	Limited Review	None	None
Manhattan Metropolitan	Limited Review	None	None
Southeast Kansas	Limited Review	None	None
Ellis County	Limited Review	None	None
Western Kansas	Limited Review	None	None
Reno County	Limited Review	None	None
<u>Illinois</u>			
Peoria Metropolitan	Full Review	None	1 prior
Bloomington MSA	Limited Review	None	None
Champaign Metropolitan	Limited Review	None	None
Adams County	Limited Review	None	None
<u>Oklahoma</u>			
Tulsa Metropolitan	Full Review	None	1 prior
Oklahoma City Metropolitan	Limited Review	None	None
<u>Texas</u>			
Houston Metropolitan	Full Review	None	1 prior
<u>Colorado</u>			
Denver Metropolitan	Full Review	None	1 prior

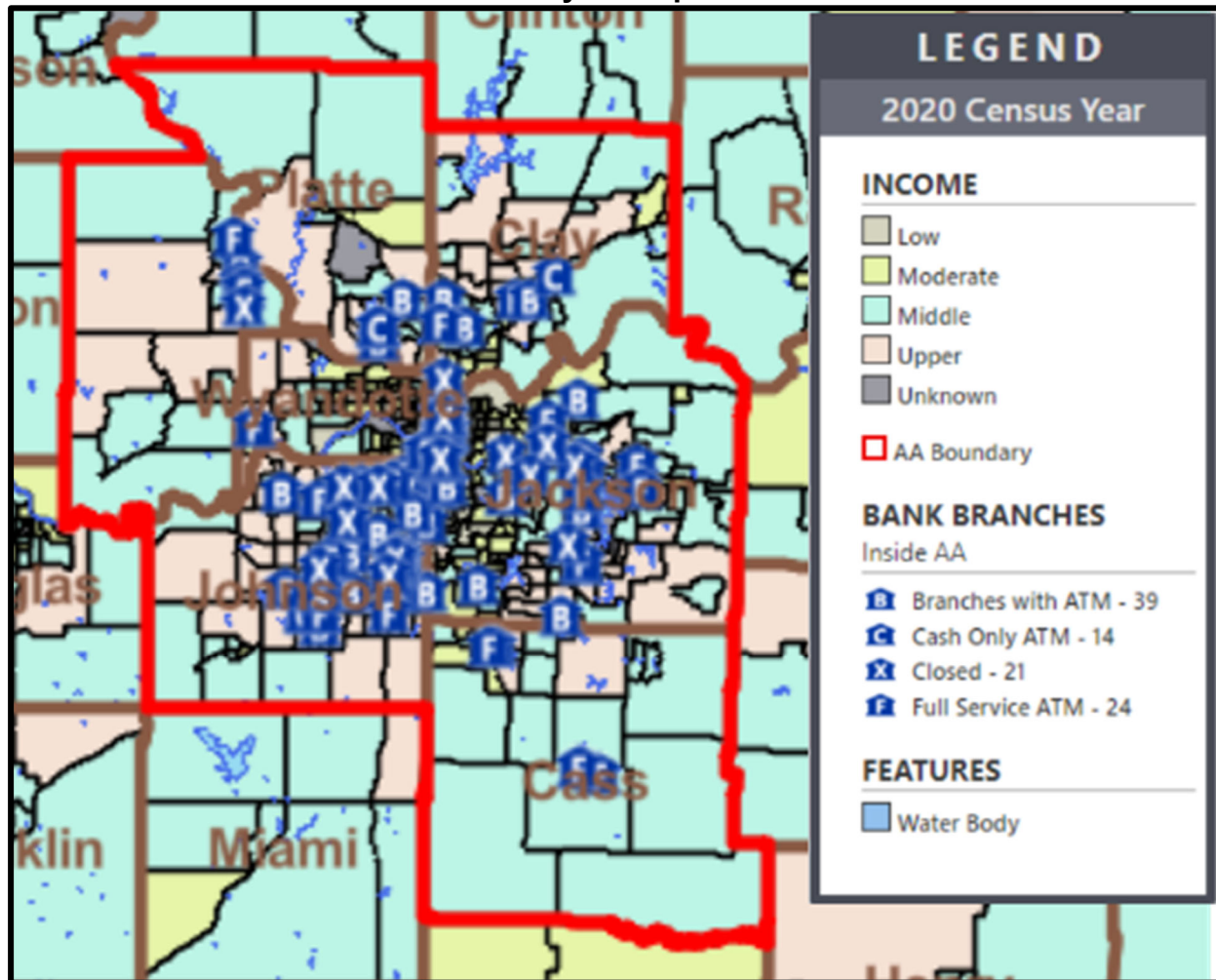
**APPENDIX B – SUMMARY OF STATE AND MULTISTATE METROPOLITAN AREA
RATINGS****Table B-1**

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	High Satisfactory	Outstanding	High Satisfactory	Satisfactory
State of Illinois	High Satisfactory	Outstanding	Outstanding	Outstanding
State of Oklahoma	High Satisfactory	Outstanding	Outstanding	Outstanding
State of Texas	High Satisfactory	Outstanding	Outstanding	Outstanding
State of Colorado	Low Satisfactory	Outstanding	High Satisfactory	Satisfactory

APPENDIX C – MAPS OF THE ASSESSMENT AREAS

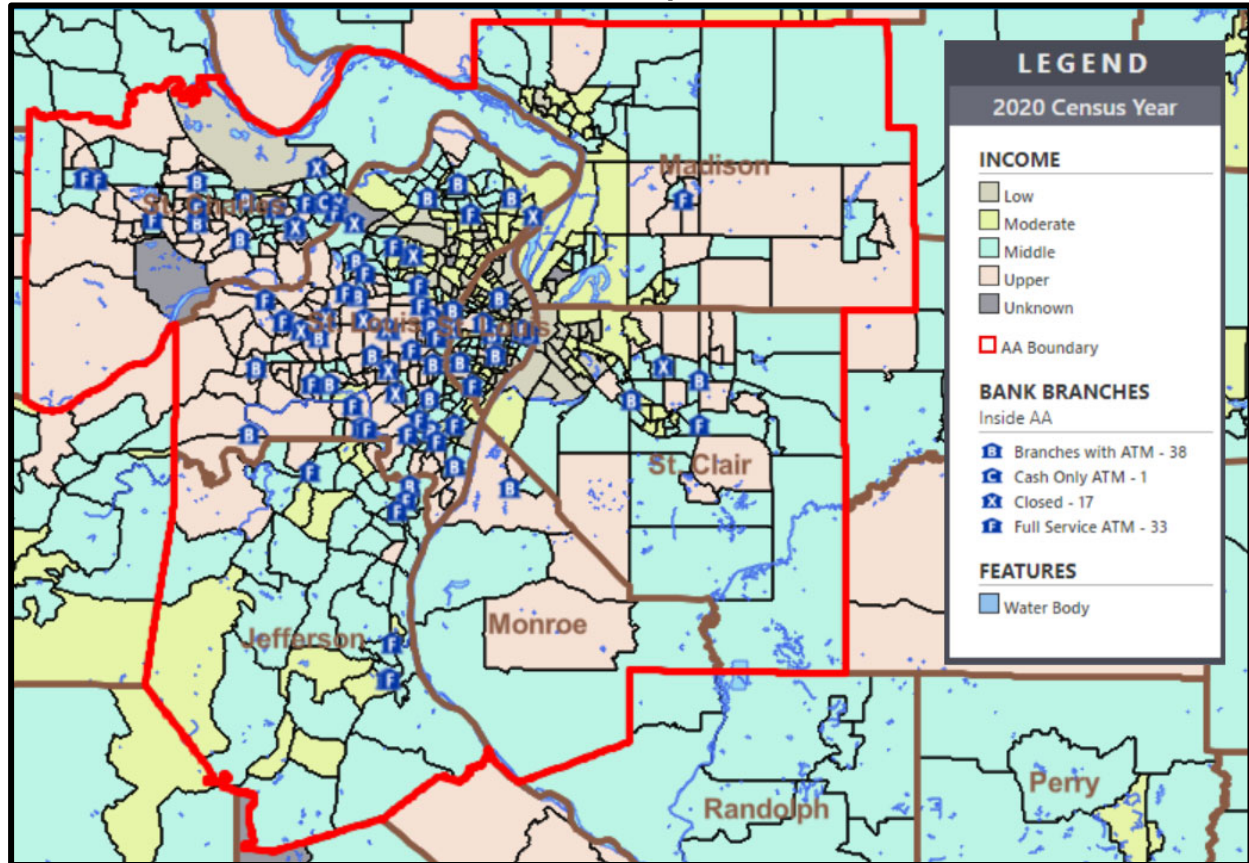
Kansas City Multistate MSA

Kansas City Metropolitan AA



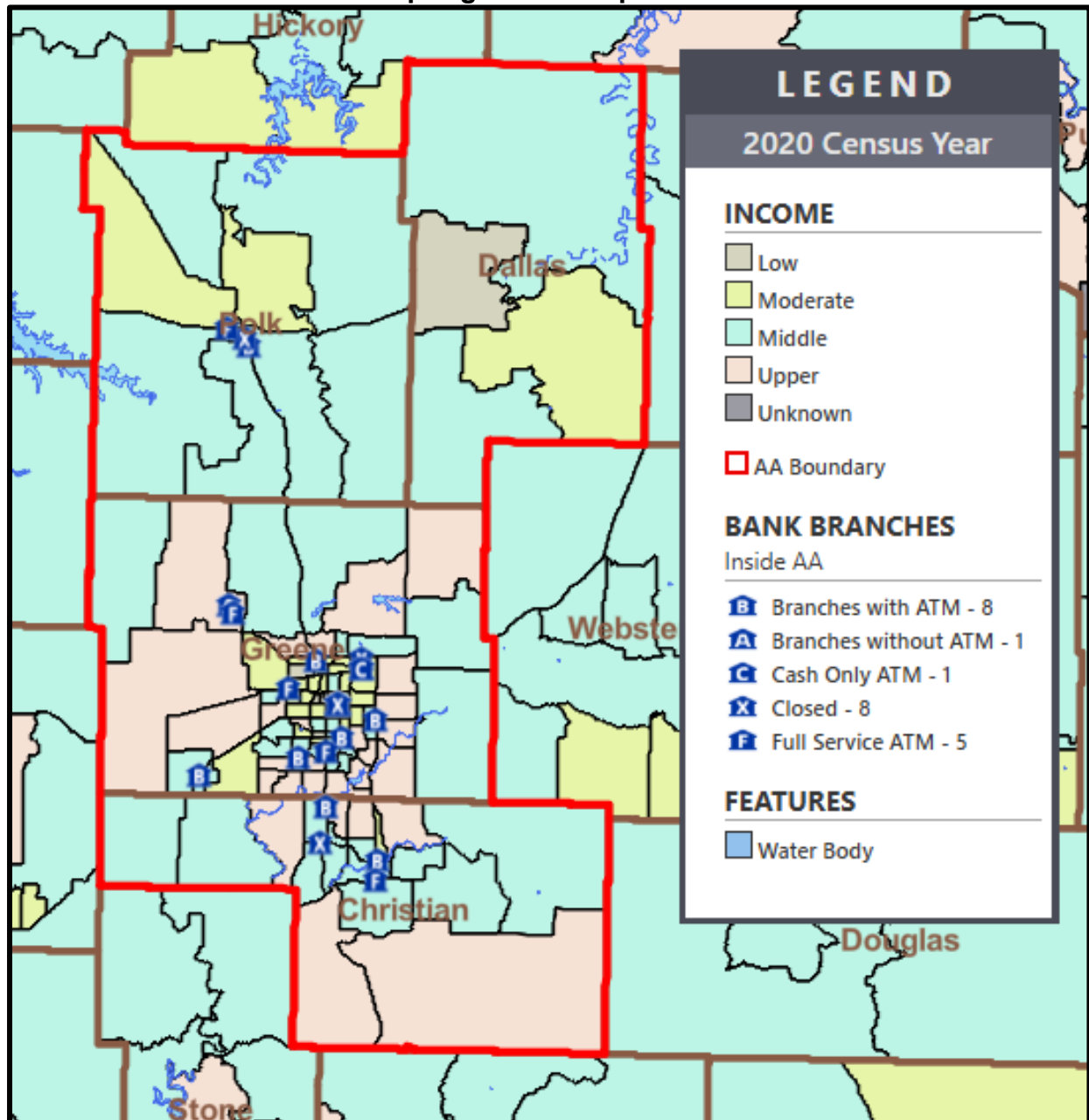
St. Louis Multistate MSA

St. Louis Metropolitan AA

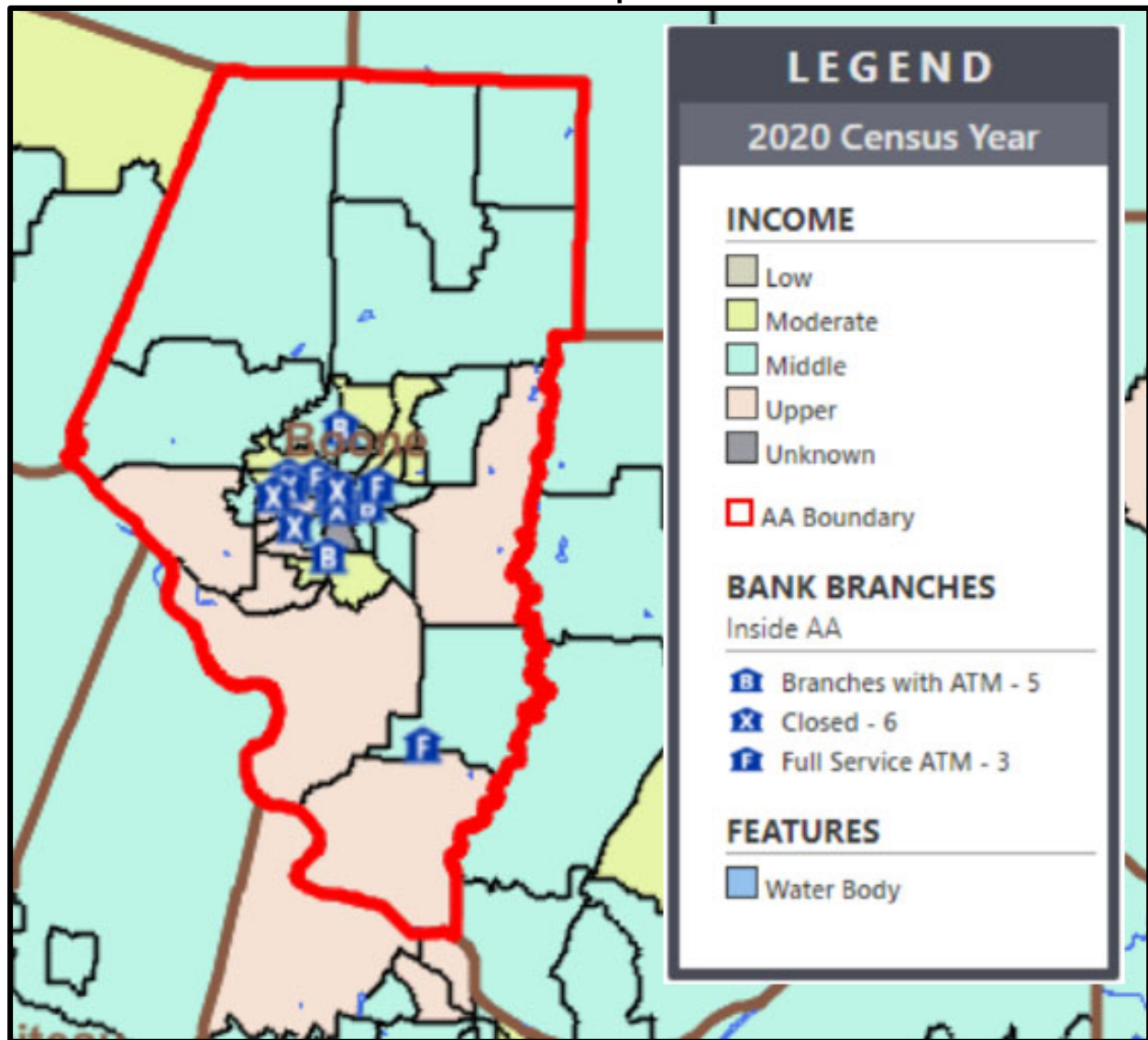


State of Missouri

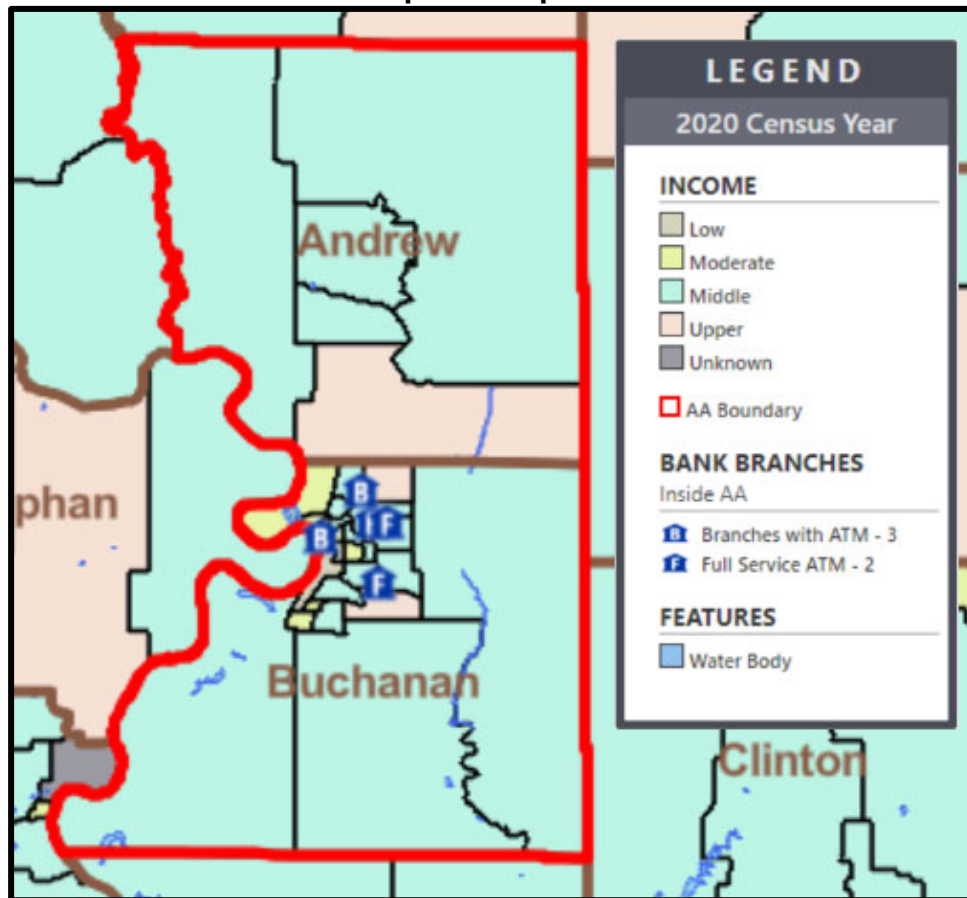
Springfield Metropolitan



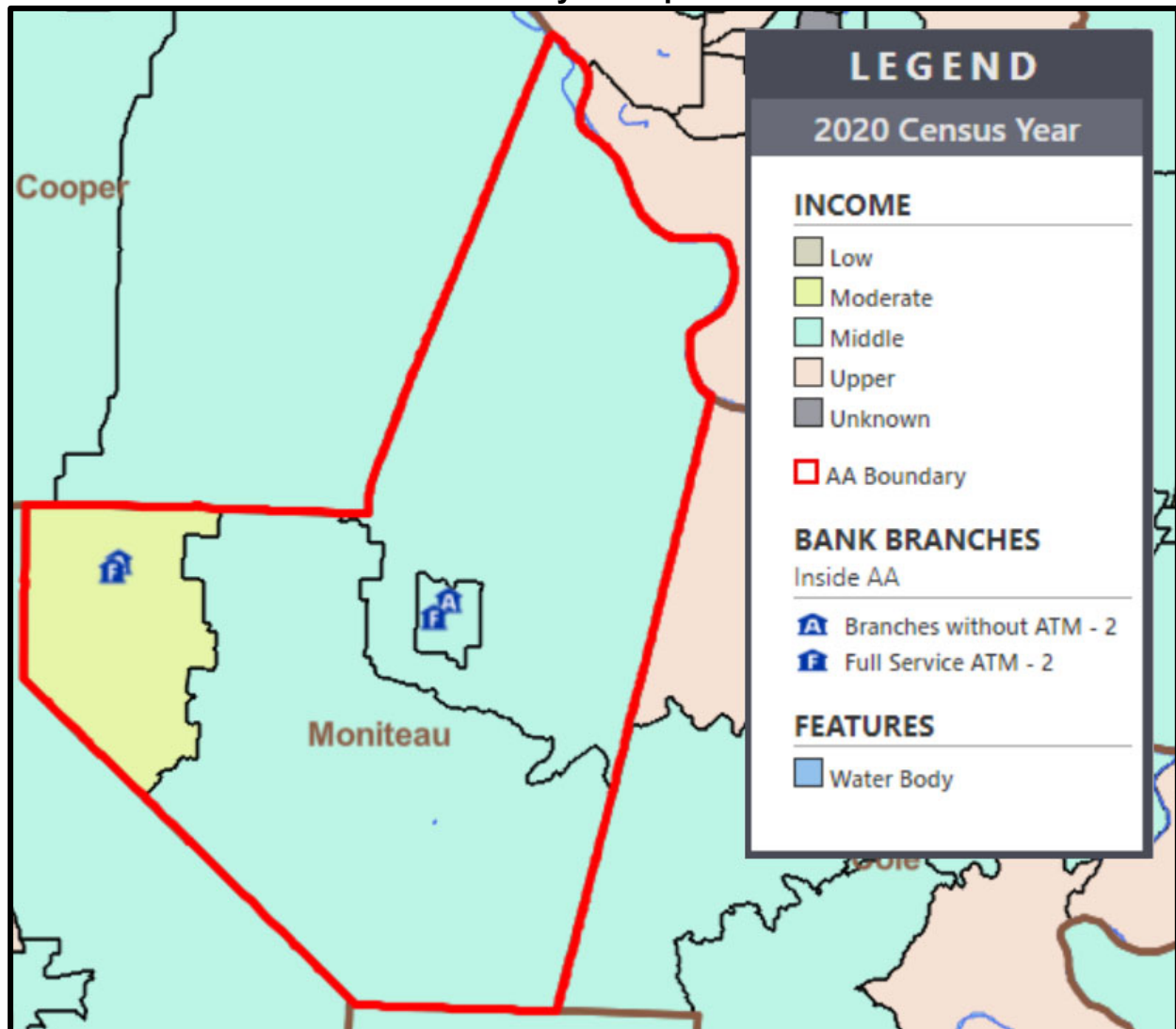
Columbia Metropolitan AA



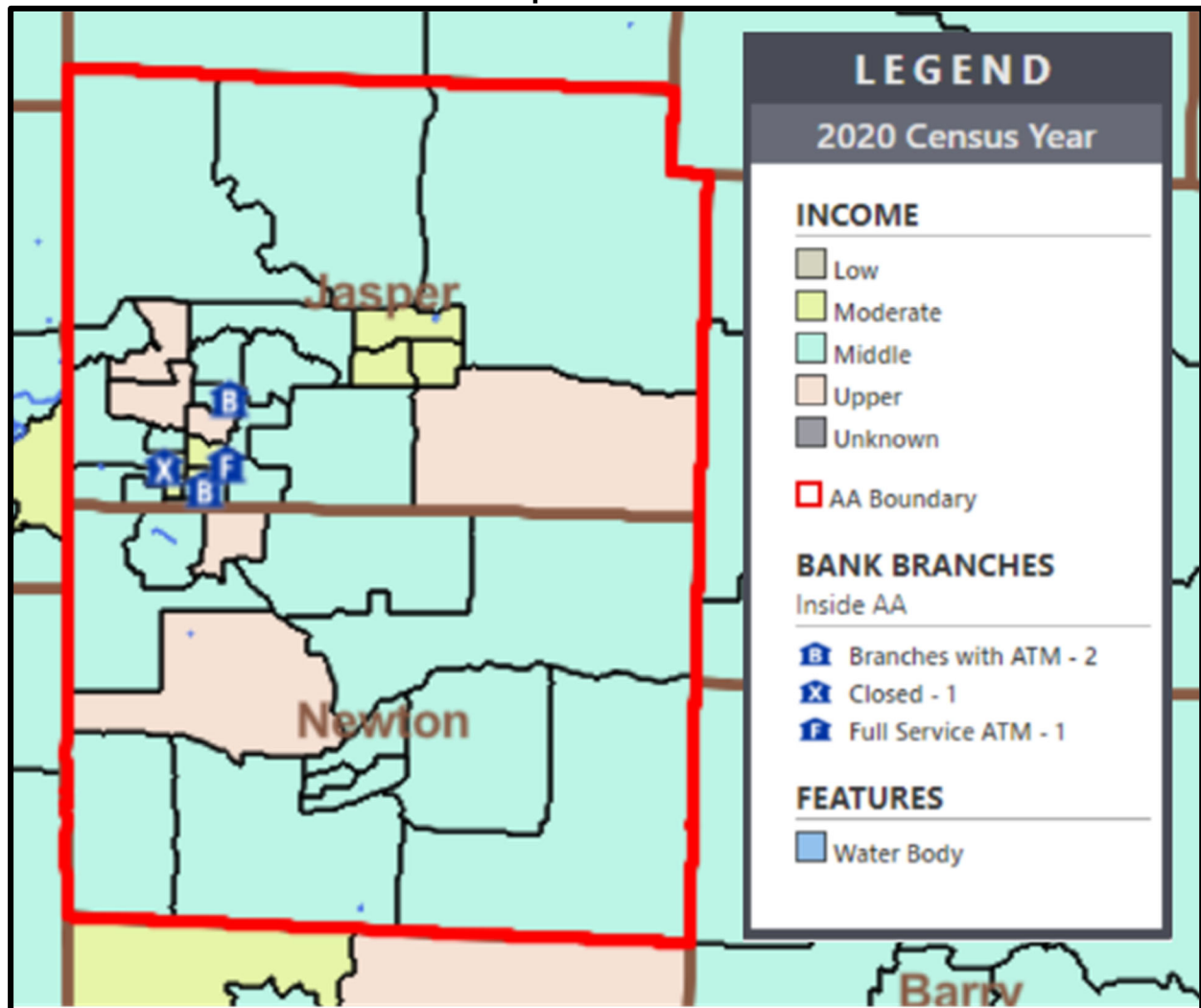
St Joseph Metropolitan AA



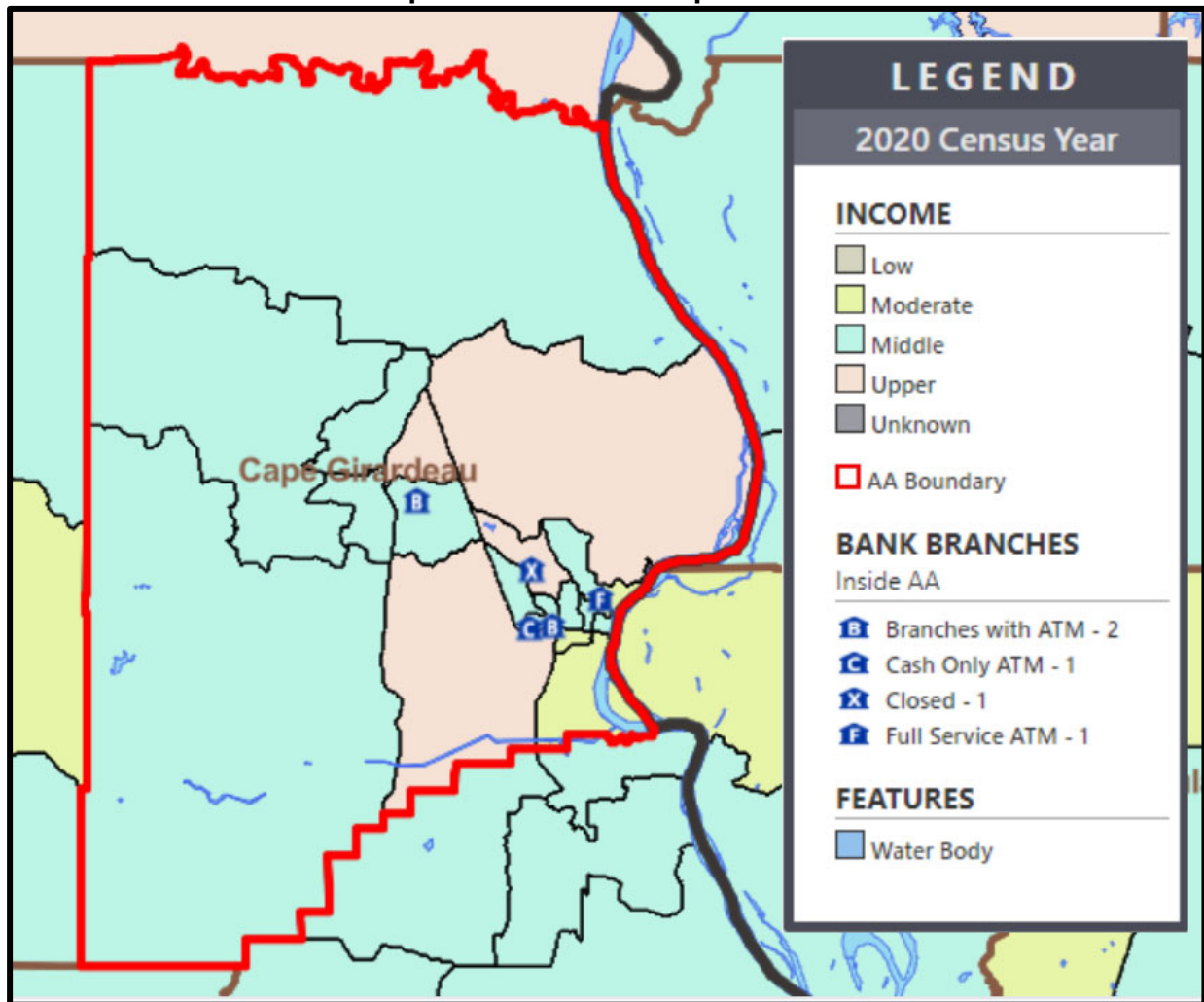
Jefferson City Metropolitan AA



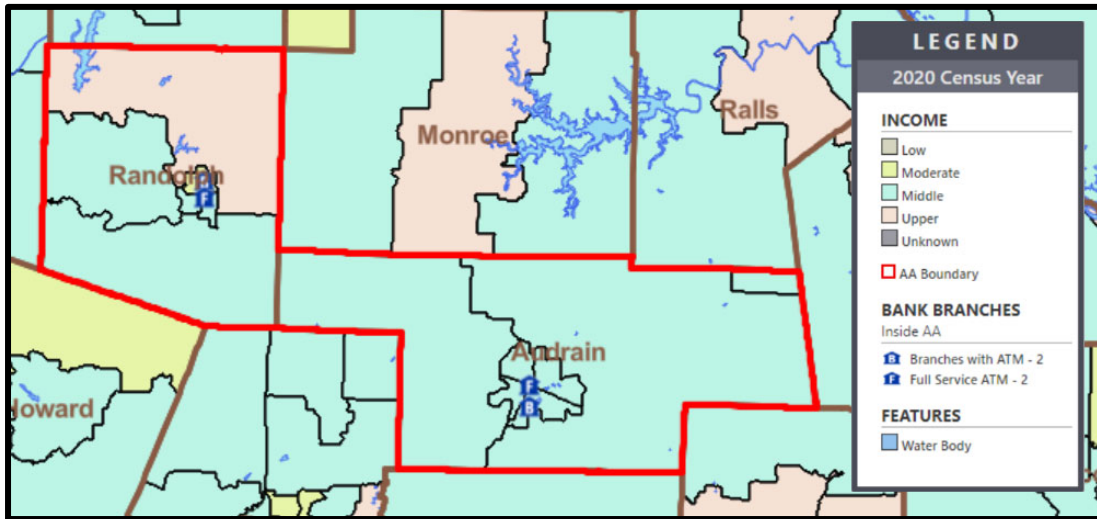
Joplin MSA AA



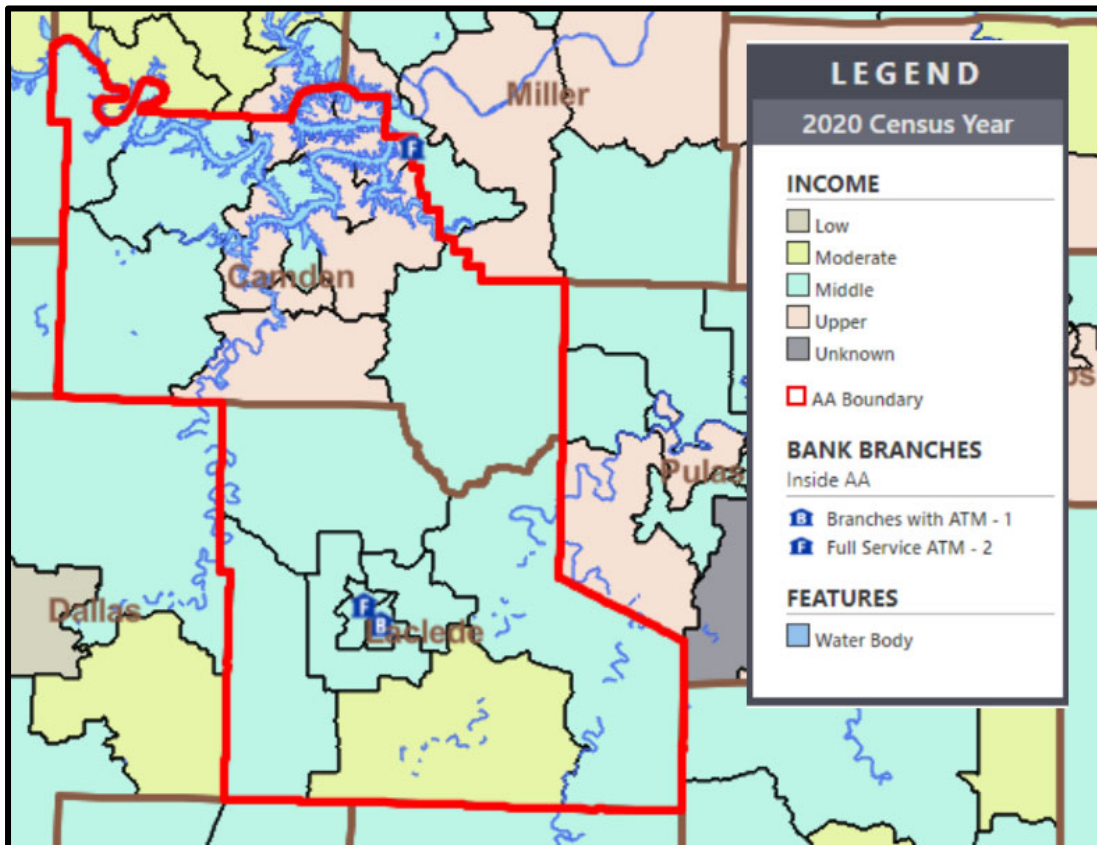
Cape Girardeau Metropolitan AA



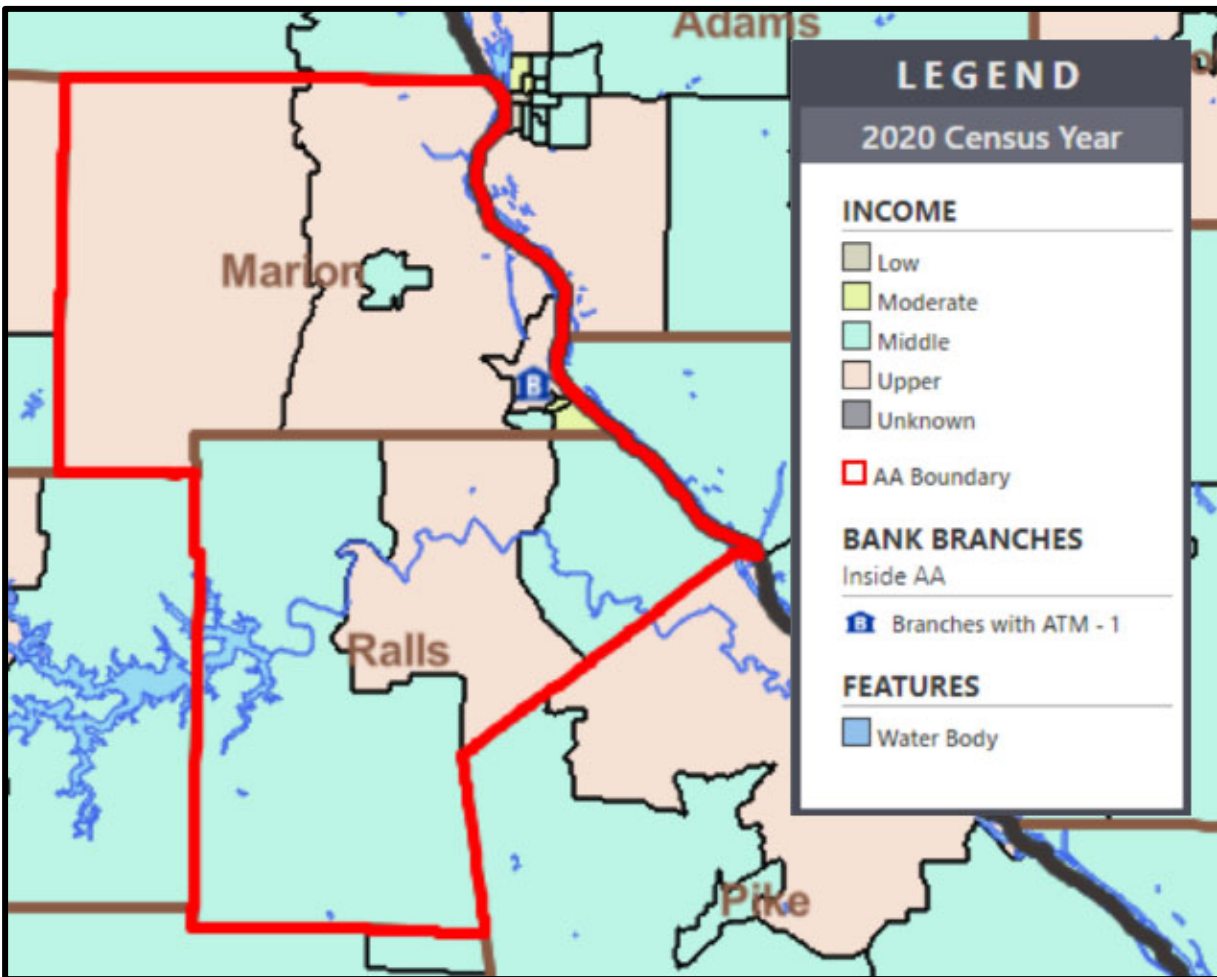
Eastern Missouri AA



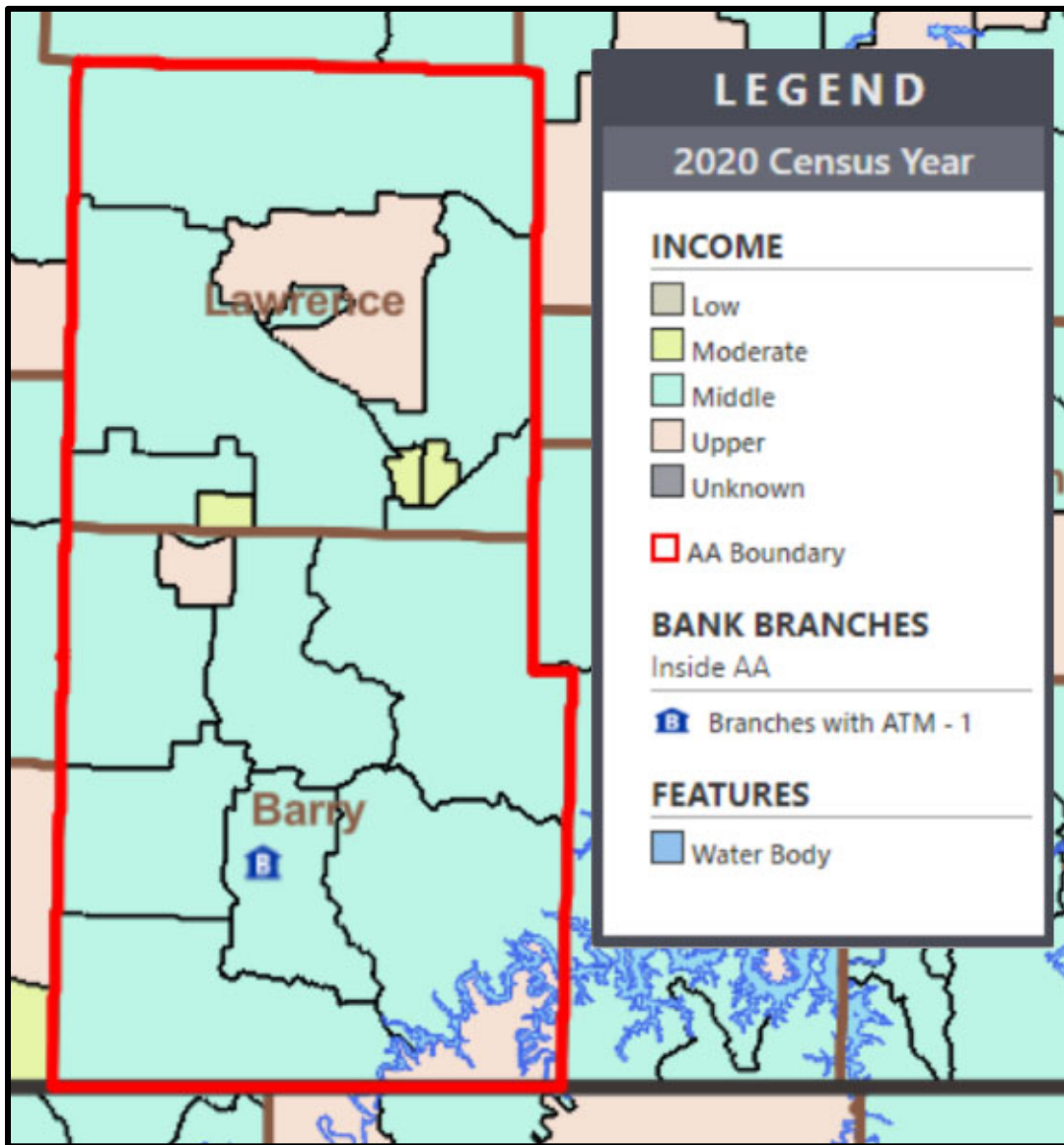
Ozark Missouri AA



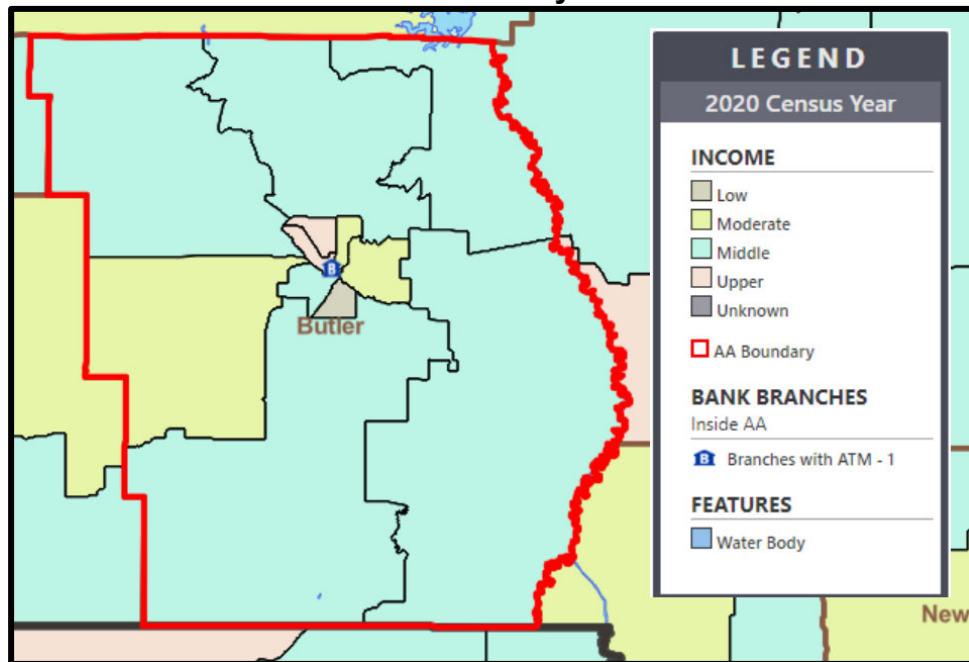
Northeast Missouri AA



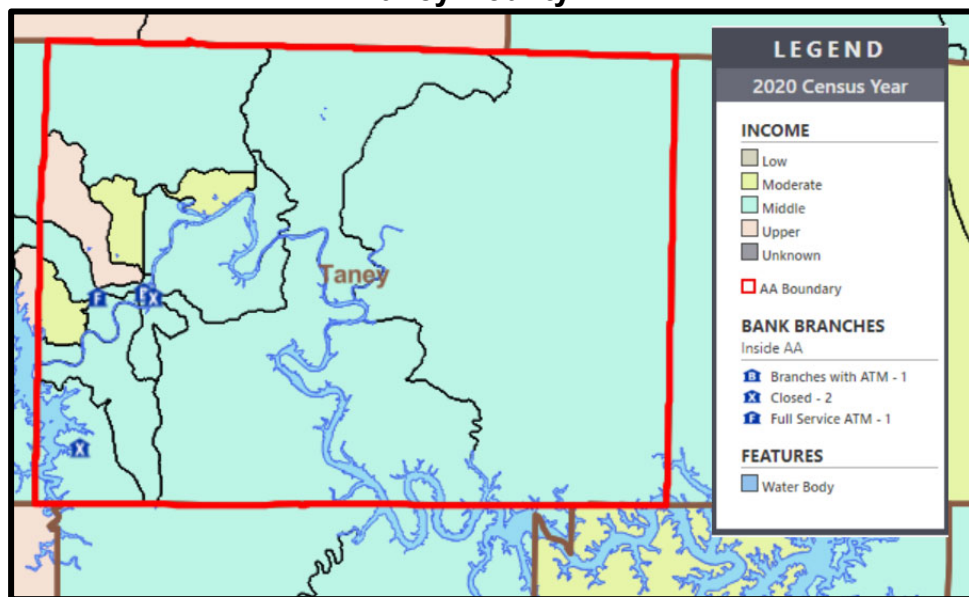
Southwest Missouri AA



Butler County AA

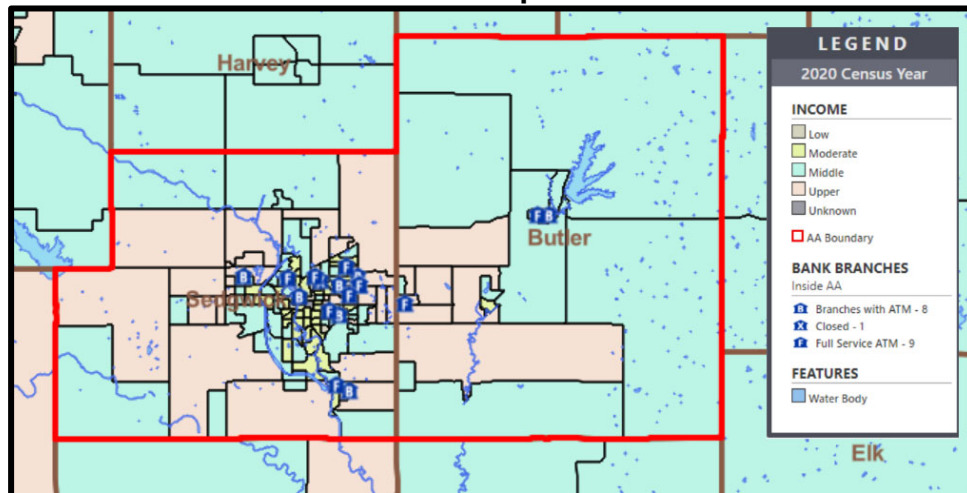


Taney County AA

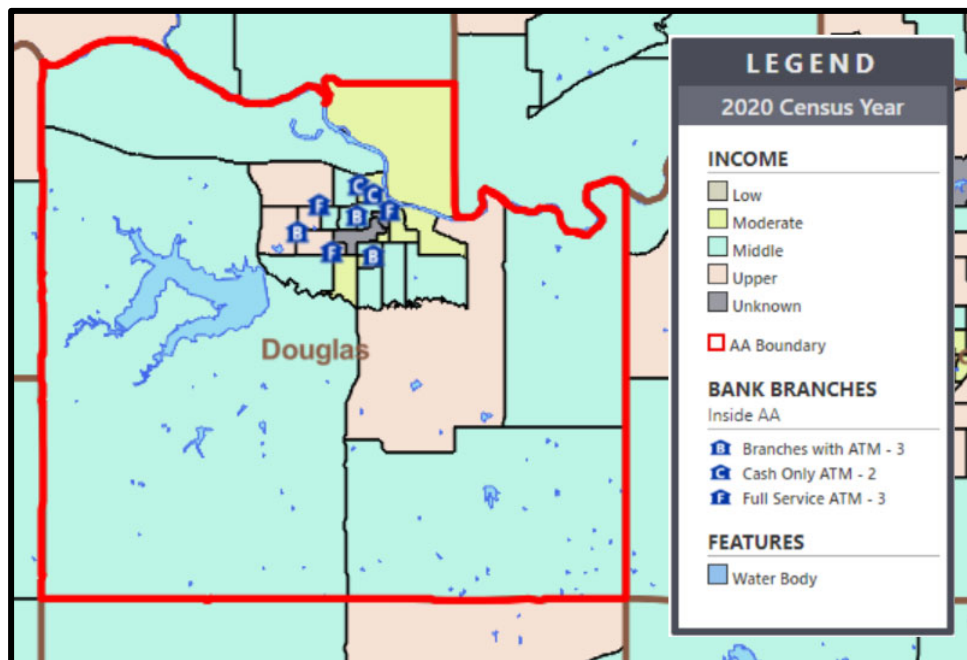


State of Kansas

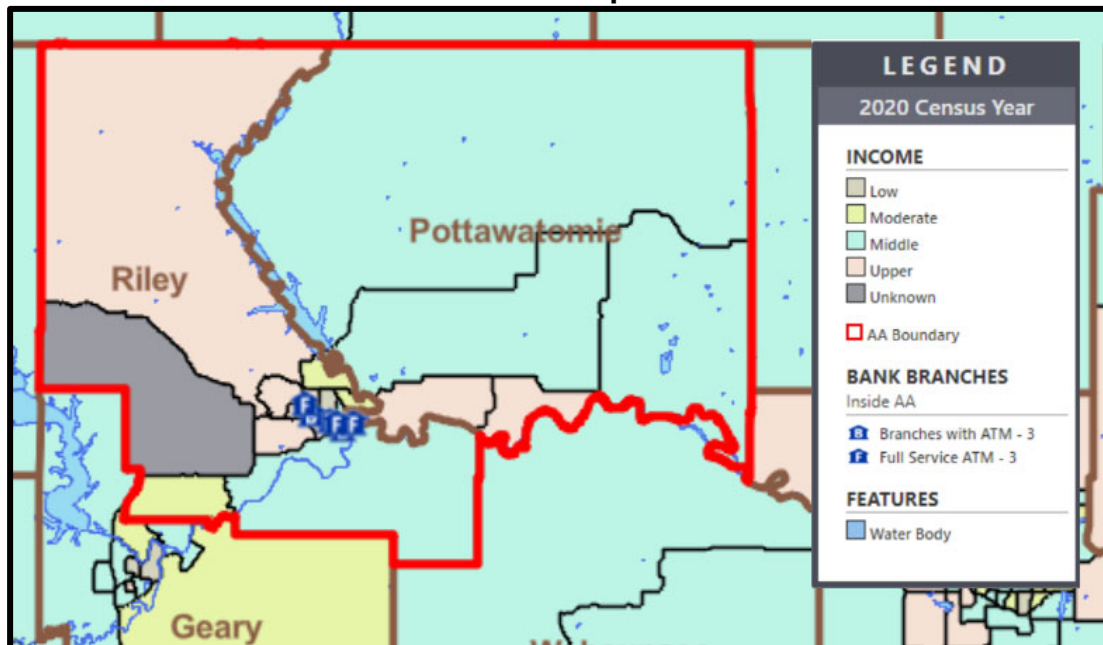
Wichita Metropolitan AA



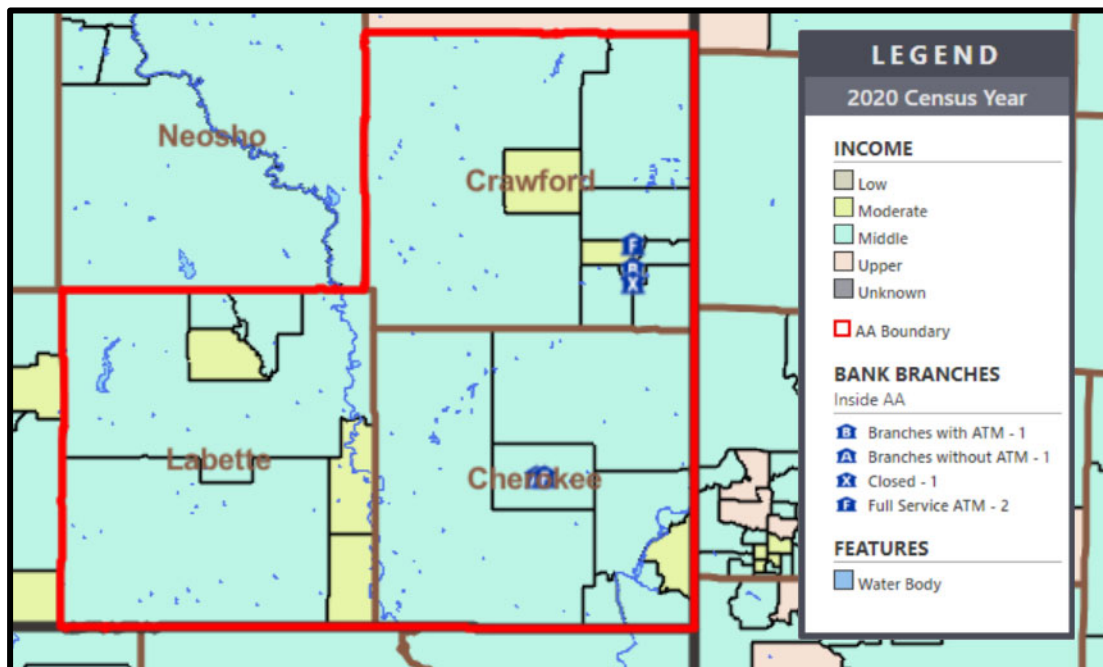
Lawrence MSA AA



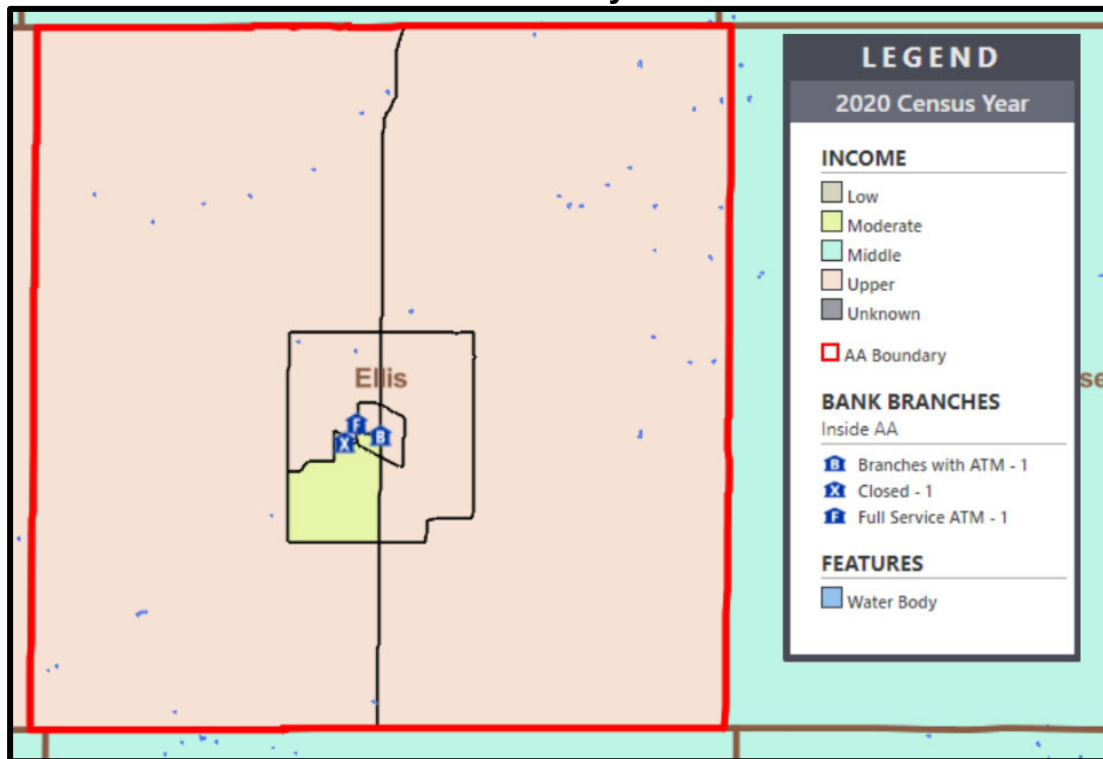
Manhattan Metropolitan AA



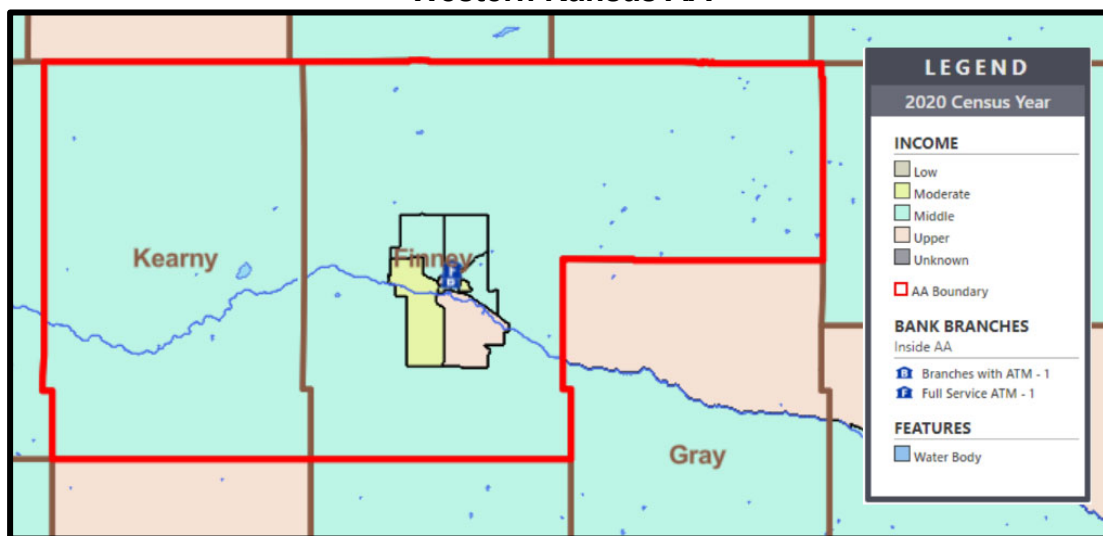
Southeast Kansas AA

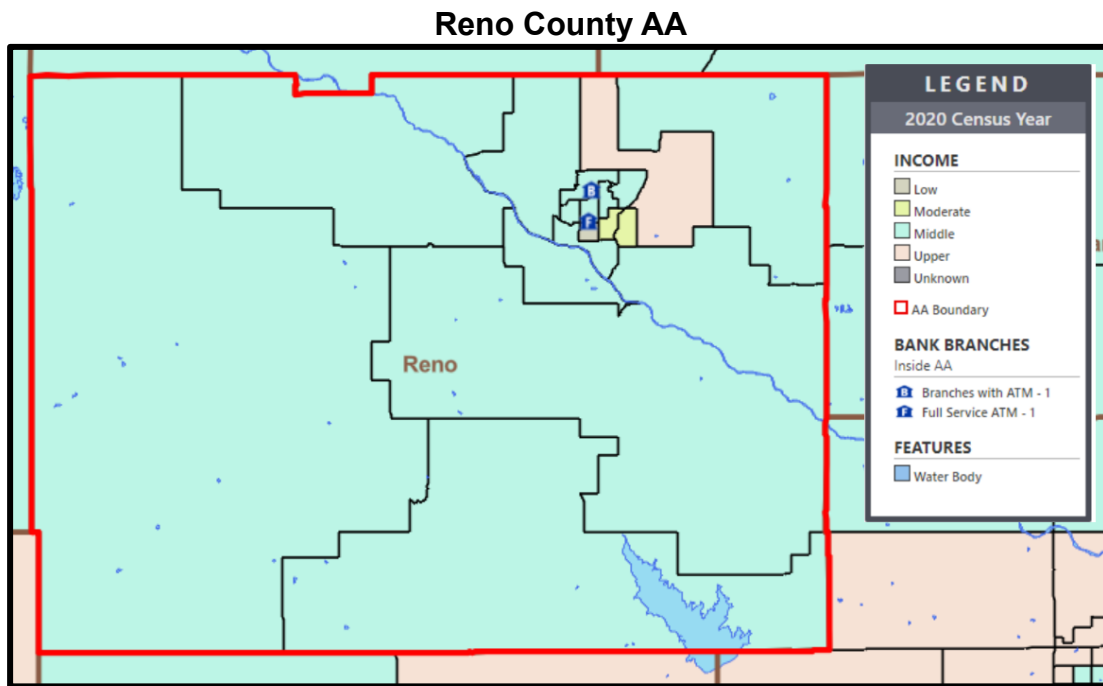


Ellis County AA



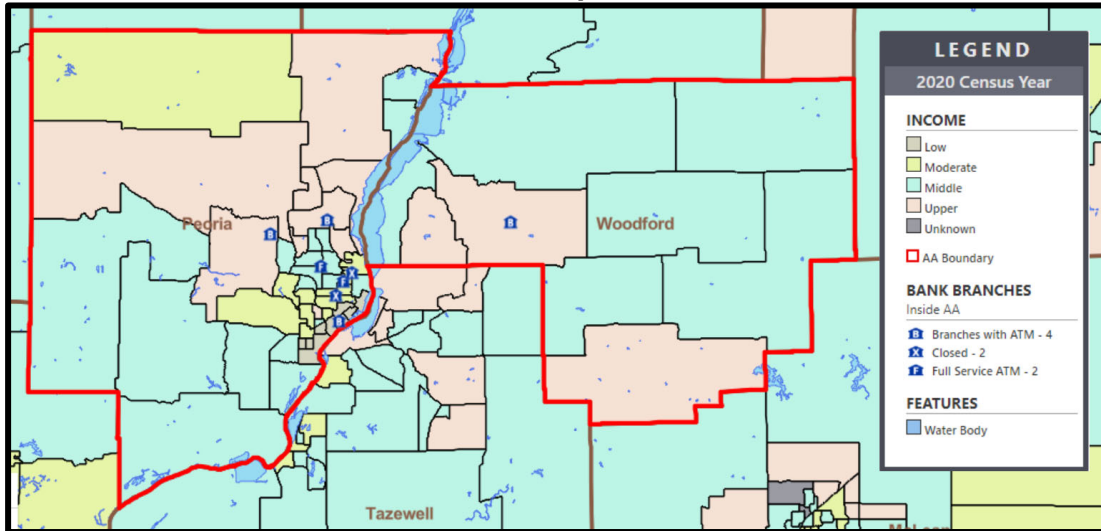
Western Kansas AA



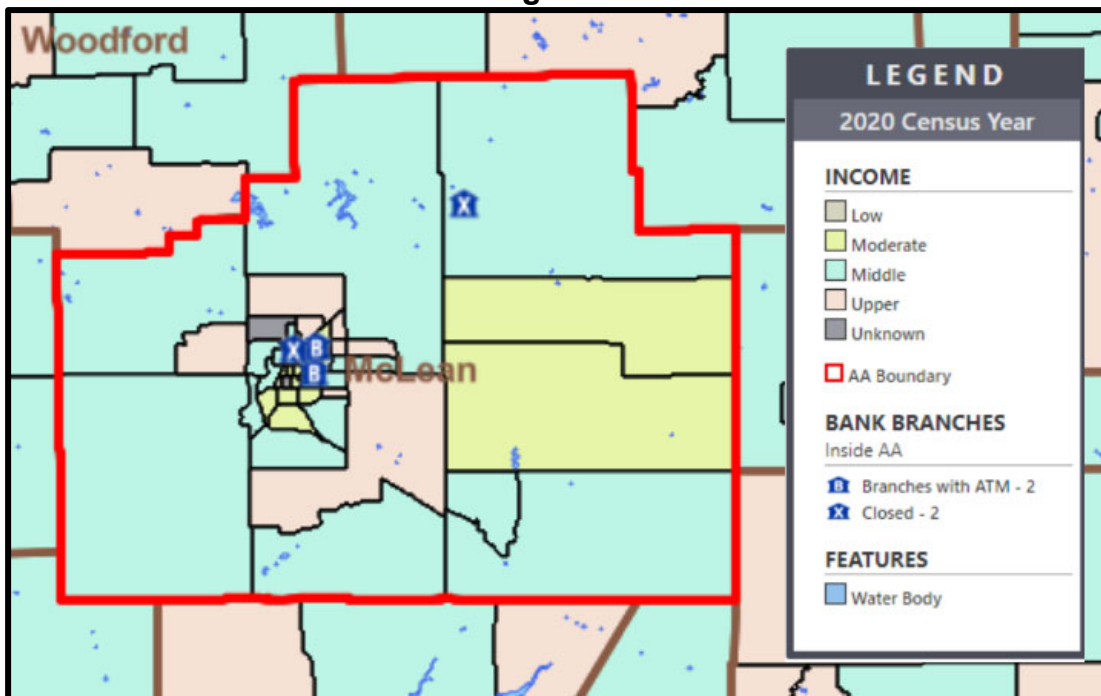


State of Illinois

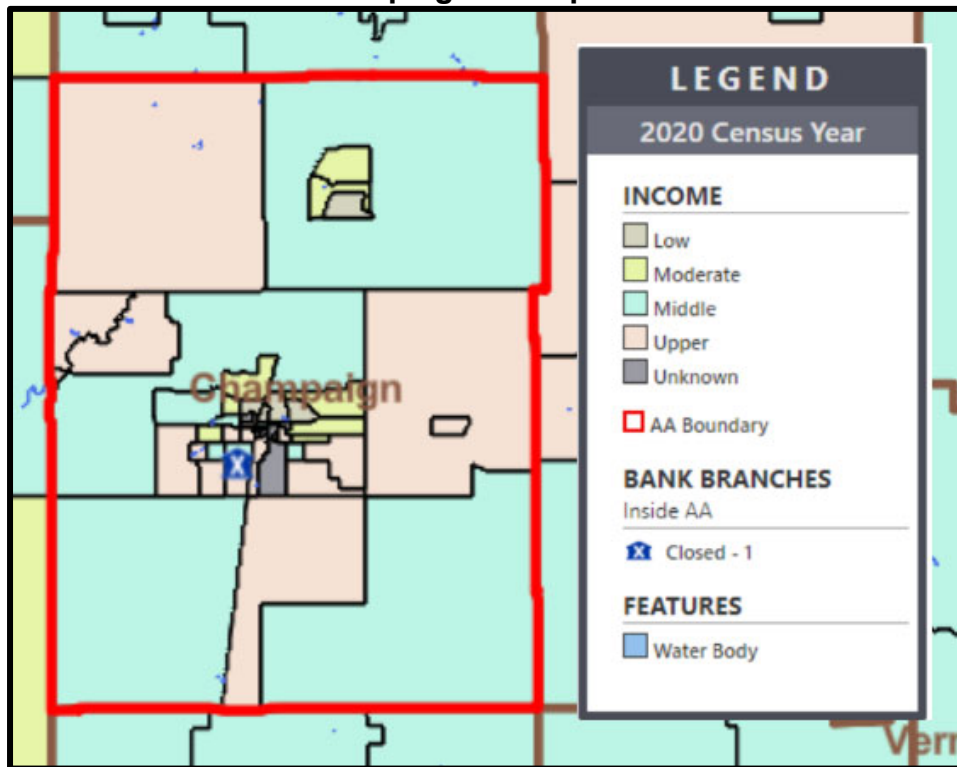
Peoria Metropolitan AA



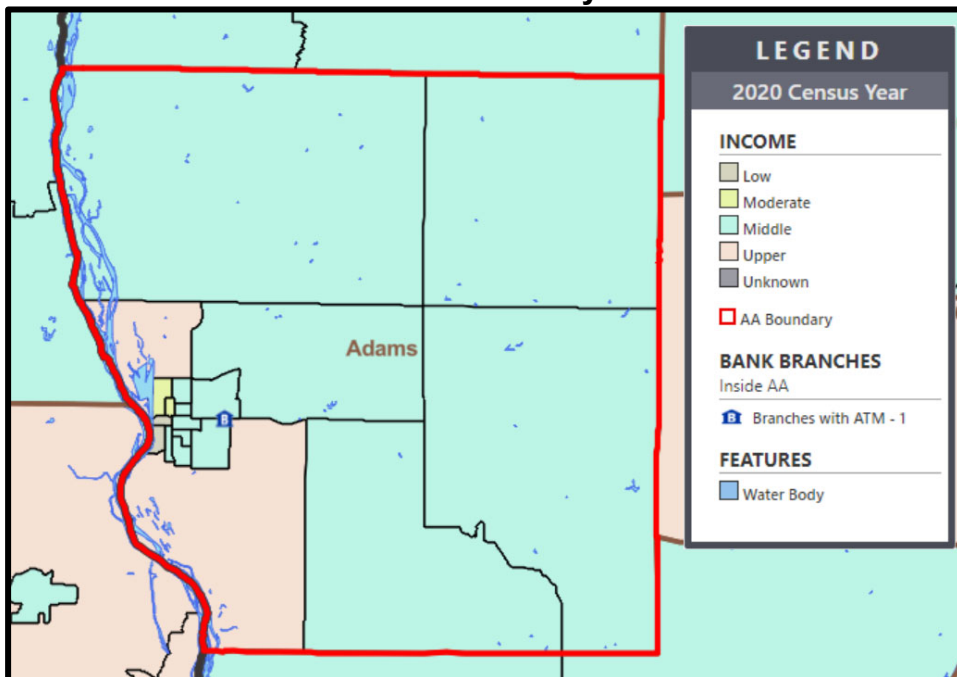
Bloomington MSA AA



Champaign Metropolitan

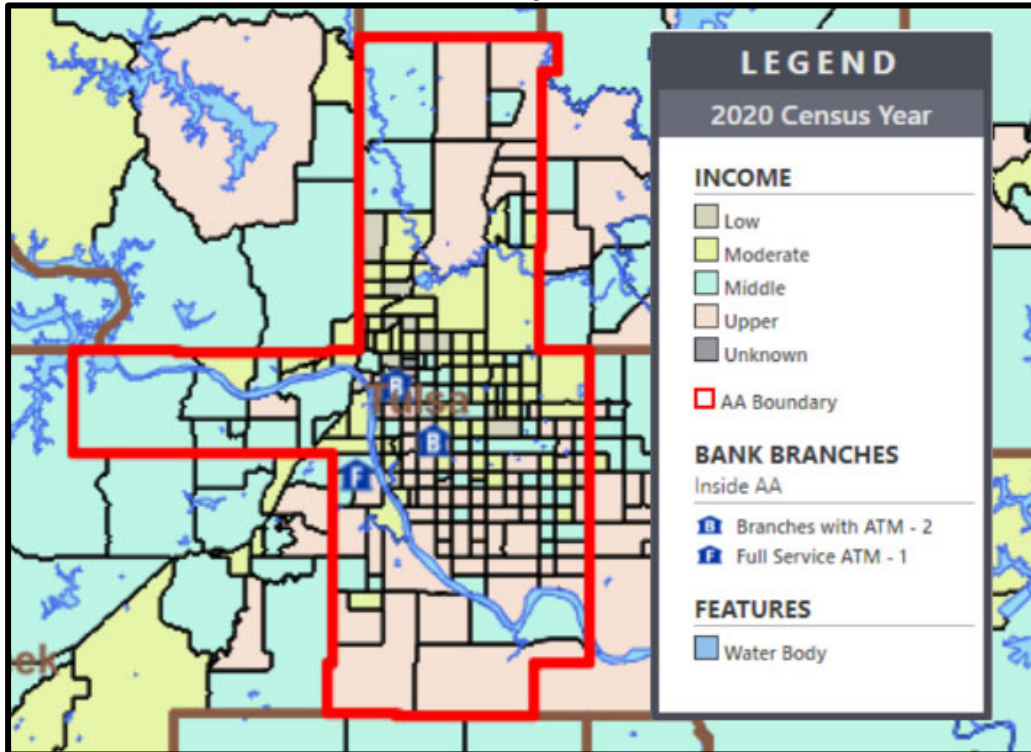


Adams County

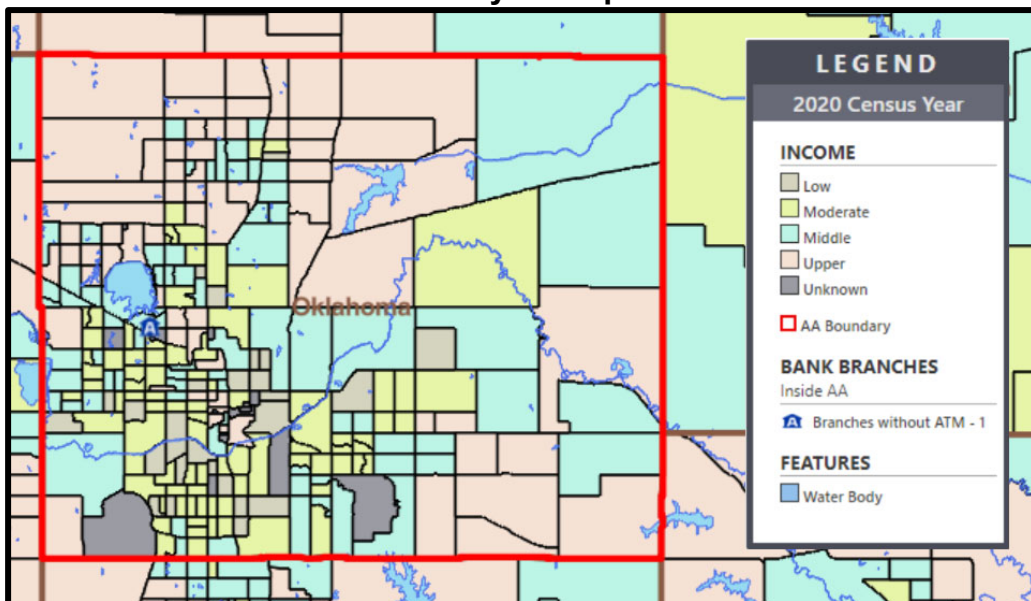


State of Oklahoma

Tulsa Metropolitan AA

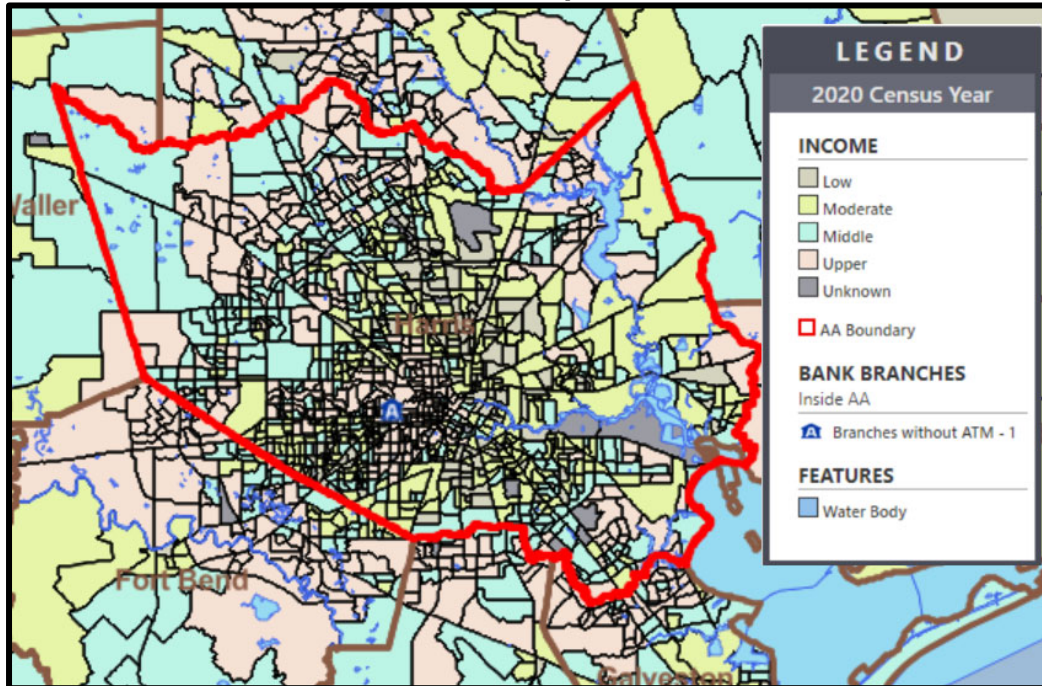


Oklahoma City Metropolitan AA



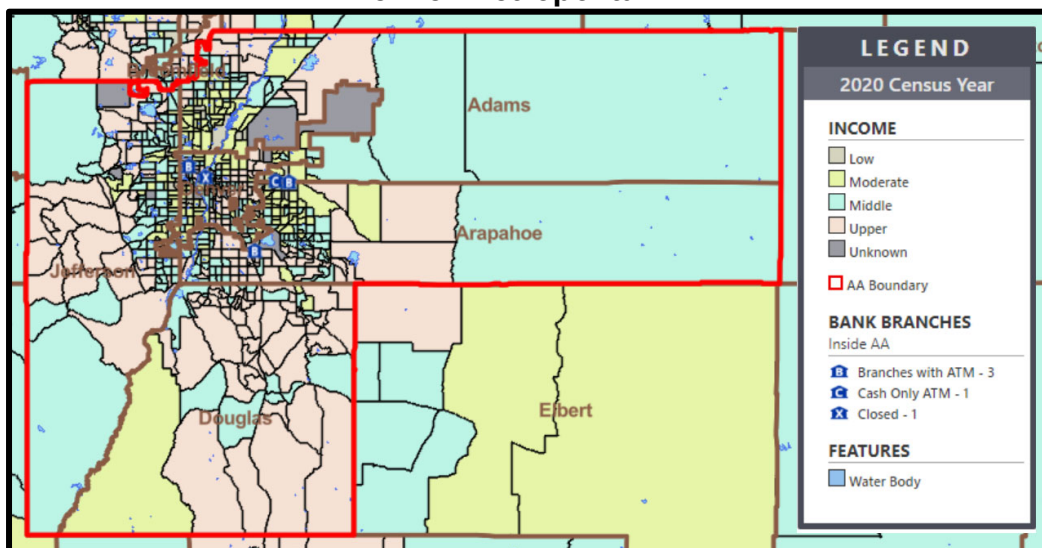
State of Texas

Houston Metropolitan AA



State of Colorado

Denver Metropolitan AA



APPENDIX D – DEMOGRAPHIC INFORMATION

Kansas City Metropolitan

2023 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	58	10.2	32,365	6.4	8,775	27.1	101,256	20.1
Moderate	138	24.2	108,452	21.6	13,462	12.4	87,287	17.4
Middle	198	34.7	196,292	39.0	8,820	4.5	108,967	21.7
Upper	152	26.7	163,349	32.5	2,660	1.6	205,194	40.8
Unknown	24	4.2	2,246	0.4	564	25.1	0	0.0
Total AA	570	100.0	502,704	100.0	34,281	6.8	502,704	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	70,987	23,318	4.6	32.8	36,527	51.5	11,142	15.7
Moderate	212,748	99,157	19.6	46.6	90,087	42.3	23,504	11.0
Middle	323,947	204,582	40.4	63.2	100,494	31.0	18,871	5.8
Upper	237,247	177,104	35.0	74.6	48,941	20.6	11,202	4.7
Unknown	7,265	2,008	0.4	27.6	3,787	52.1	1,470	20.2
Total AA	852,194	506,169	100.0	59.4	279,836	32.8	66,189	7.8
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	5,505	6.2	4,856	6.0	607	8.2	42	6.0
Moderate	18,317	20.6	16,719	20.7	1,491	20.2	107	15.4
Middle	30,855	34.8	28,711	35.6	1,899	25.7	245	35.3
Upper	31,653	35.7	28,671	35.5	2,712	36.7	270	38.8
Unknown	2,450	2.8	1,730	2.1	689	9.3	31	4.5
Total AA	88,780	100.0	80,687	100.0	7,398	100.0	695	100.0
Percentage of Total Businesses:				90.9		8.3		0.8
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	17	1.6	16	1.5	1	4.2	0	0.0
Moderate	97	9.1	93	9.0	4	16.7	0	0.0
Middle	549	51.6	537	51.8	10	41.7	2	50.0
Upper	398	37.4	388	37.5	8	33.3	2	50.0
Unknown	3	0.3	2	0.2	1	4.2	0	0.0
Total AA	1,064	100.0	1,036	100.0	24	100.0	4	100.0
Percentage of Total Farms:				97.4		2.3		0.4
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

2022 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	58	10.2	32,365	6.4	8,775	27.1	101,256	20.1
Moderate	138	24.2	108,452	21.6	13,462	12.4	87,287	17.4
Middle	198	34.7	196,292	39.0	8,820	4.5	108,967	21.7
Upper	152	26.7	163,349	32.5	2,660	1.6	205,194	40.8
Unknown	24	4.2	2,246	0.4	564	25.1	0	0.0
Total AA	570	100.0	502,704	100.0	34,281	6.8	502,704	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	70,987	23,318	4.6	32.8	36,527	51.5	11,142	15.7
Moderate	212,748	99,157	19.6	46.6	90,087	42.3	23,504	11.0
Middle	323,947	204,582	40.4	63.2	100,494	31.0	18,871	5.8
Upper	237,247	177,104	35.0	74.6	48,941	20.6	11,202	4.7
Unknown	7,265	2,008	0.4	27.6	3,787	52.1	1,470	20.2
Total AA	852,194	506,169	100.0	59.4	279,836	32.8	66,189	7.8
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	5,552	6.2	4,878	6.0	631	8.4	43	5.9
Moderate	18,263	20.5	16,632	20.5	1,516	20.2	115	15.8
Middle	30,966	34.7	28,783	35.5	1,929	25.8	254	34.8
Upper	31,931	35.8	28,925	35.7	2,719	36.3	287	39.4
Unknown	2,498	2.8	1,772	2.2	696	9.3	30	4.1
Total AA	89,210	100.0	80,990	100.0	7,491	100.0	729	100.0
Percentage of Total Businesses:				90.8		8.4		0.8
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	15	1.4	14	1.4	1	3.8	0	0.0
Moderate	96	9.2	92	9.0	4	15.4	0	0.0
Middle	533	50.9	521	51.2	10	38.5	2	50.0
Upper	400	38.2	388	38.2	10	38.5	2	50.0
Unknown	3	0.3	2	0.2	1	3.8	0	0.0
Total AA	1,047	100.0	1,017	100.0	26	100.0	4	100.0
Percentage of Total Farms:				97.1		2.5		0.4
Source: 2022 FFIEC Census Data 2022 Data & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

St. Louis Metropolitan

2023 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	73	11.9	45,011	7.0	12,755	28.3	130,817	20.5
Moderate	129	21.1	113,066	17.7	13,975	12.4	112,272	17.6
Middle	217	35.5	245,856	38.5	13,885	5.6	132,782	20.8
Upper	186	30.4	232,861	36.5	5,724	2.5	262,935	41.2
Unknown	7	1.1	2,012	0.3	587	29.2	0	0.0
Total AA	612	100.0	638,806	100.0	46,926	7.3	638,806	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	108,141	32,845	4.8	30.4	51,461	47.6	23,835	22.0
Moderate	228,540	112,081	16.2	49.0	83,356	36.5	33,103	14.5
Middle	424,162	275,990	39.9	65.1	117,446	27.7	30,726	7.2
Upper	353,533	268,667	38.9	76.0	67,332	19.0	17,534	5.0
Unknown	6,707	1,828	0.3	27.3	3,304	49.3	1,575	23.5
Total AA	1,121,083	691,411	100.0	61.7	322,899	28.8	106,773	9.5
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	7,970	7.0	7,037	6.8	842	8.8	91	8.5
Moderate	17,994	15.8	16,554	16.0	1,281	13.4	159	14.9
Middle	41,492	36.4	37,697	36.5	3,434	35.9	361	33.7
Upper	45,339	39.8	41,152	39.8	3,739	39.0	448	41.9
Unknown	1,167	1.0	877	0.8	279	2.9	11	1.0
Total AA	113,962	100.0	103,317	100.0	9,575	100.0	1,070	100.0
Percentage of Total Businesses:				90.7		8.4		0.9
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	33	2.5	30	2.4	3	14.3	0	0.0
Moderate	107	8.2	104	8.2	3	14.3	0	0.0
Middle	609	46.9	602	47.3	5	23.8	2	50.0
Upper	545	42.0	533	41.8	10	47.6	2	50.0
Unknown	5	0.4	5	0.4	0	0.0	0	0.0
Total AA	1,299	100.0	1,274	100.0	21	100.0	4	100.0
Percentage of Total Farms:				98.1		1.6		0.3
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

2022 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	73	11.9	45,011	7.0	12,755	28.3	130,817	20.5
Moderate	129	21.1	113,066	17.7	13,975	12.4	112,272	17.6
Middle	217	35.5	245,856	38.5	13,885	5.6	132,782	20.8
Upper	186	30.4	232,861	36.5	5,724	2.5	262,935	41.2
Unknown	7	1.1	2,012	0.3	587	29.2	0	0.0
Total AA	612	100.0	638,806	100.0	46,926	7.3	638,806	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	108,141	32,845	4.8	30.4	51,461	47.6	23,835	22.0
Moderate	228,540	112,081	16.2	49.0	83,356	36.5	33,103	14.5
Middle	424,162	275,990	39.9	65.1	117,446	27.7	30,726	7.2
Upper	353,533	268,667	38.9	76.0	67,332	19.0	17,534	5.0
Unknown	6,707	1,828	0.3	27.3	3,304	49.3	1,575	23.5
Total AA	1,121,083	691,411	100.0	61.7	322,899	28.8	106,773	9.5
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	7,888	7.0	6,936	6.8	856	8.8	96	8.7
Moderate	17,846	15.7	16,378	16.0	1,304	13.4	164	14.9
Middle	41,346	36.4	37,447	36.5	3,532	36.2	367	33.3
Upper	45,272	39.9	41,013	40.0	3,795	38.9	464	42.1
Unknown	1,141	1.0	857	0.8	274	2.8	10	0.9
Total AA	113,493	100.0	102,631	100.0	9,761	100.0	1,101	100.0
Percentage of Total Businesses:				90.4		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	33	2.6	29	2.3	4	18.2	0	0.0
Moderate	99	7.7	96	7.6	3	13.6	0	0.0
Middle	604	47.2	597	47.6	5	22.7	2	50.0
Upper	540	42.2	528	42.1	10	45.5	2	50.0
Unknown	5	0.4	5	0.4	0	0.0	0	0.0
Total AA	1,281	100.0	1,255	100.0	22	100.0	4	100.0
Percentage of Total Farms:				98.0		1.7		0.3
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Springfield Metropolitan

2023 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	6	5.5	4,174	3.8	1,062	25.4	21,176	19.2
Moderate	24	22.0	19,150	17.3	3,291	17.2	20,668	18.7
Middle	48	44.0	52,686	47.7	4,370	8.3	23,856	21.6
Upper	29	26.6	34,381	31.1	1,135	3.3	44,827	40.6
Unknown	2	1.8	136	0.1	35	25.7	0	0.0
Total AA	109	100.0	110,527	100.0	9,893	9.0	110,527	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	10,713	2,641	2.4	24.7	6,910	64.5	1,162	10.8
Moderate	39,028	15,884	14.6	40.7	20,074	51.4	3,070	7.9
Middle	90,104	52,875	48.5	58.7	31,200	34.6	6,029	6.7
Upper	49,279	37,585	34.5	76.3	9,795	19.9	1,899	3.9
Unknown	1,425	27	0.0	1.9	1,273	89.3	125	8.8
Total AA	190,549	109,012	100.0	57.2	69,252	36.3	12,285	6.4
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	542	2.9	496	2.9	40	2.8	6	3.9
Moderate	4,163	22.4	3,595	21.2	549	38.7	19	12.4
Middle	8,734	47.1	8,101	47.7	542	38.2	91	59.5
Upper	4,735	25.5	4,449	26.2	250	17.6	36	23.5
Unknown	383	2.1	346	2.0	36	2.5	1	0.7
Total AA	18,557	100.0	16,987	100.0	1,417	100.0	153	100.0
Percentage of Total Businesses:				91.5		7.6		0.8
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	23	5.3	23	5.3	0	0.0	0	0.0
Moderate	54	12.3	52	12.0	2	50.0	0	0.0
Middle	255	58.2	253	58.3	2	50.0	0	0.0
Upper	103	23.5	103	23.7	0	0.0	0	0.0
Unknown	3	0.7	3	0.7	0	0.0	0	0.0
Total AA	438	100.0	434	100.0	4	100.0	0	0.0
Percentage of Total Farms:				99.1		0.9		0.0
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

2022 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	6	5.5	4,174	3.8	1,062	25.4	21,176	19.2
Moderate	24	22.0	19,150	17.3	3,291	17.2	20,668	18.7
Middle	48	44.0	52,686	47.7	4,370	8.3	23,856	21.6
Upper	29	26.6	34,381	31.1	1,135	3.3	44,827	40.6
Unknown	2	1.8	136	0.1	35	25.7	0	0.0
Total AA	109	100.0	110,527	100.0	9,893	9.0	110,527	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	10,713	2,641	2.4	24.7	6,910	64.5	1,162	10.8
Moderate	39,028	15,884	14.6	40.7	20,074	51.4	3,070	7.9
Middle	90,104	52,875	48.5	58.7	31,200	34.6	6,029	6.7
Upper	49,279	37,585	34.5	76.3	9,795	19.9	1,899	3.9
Unknown	1,425	27	0.0	1.9	1,273	89.3	125	8.8
Total AA	190,549	109,012	100.0	57.2	69,252	36.3	12,285	6.4
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	535	2.9	487	2.9	42	2.9	6	4.0
Moderate	4,145	22.5	3,561	21.2	565	39.3	19	12.6
Middle	8,665	47.1	8,038	47.8	540	37.6	87	57.6
Upper	4,652	25.3	4,364	26.0	250	17.4	38	25.2
Unknown	398	2.2	358	2.1	39	2.7	1	0.7
Total AA	18,395	100.0	16,808	100.0	1,436	100.0	151	100.0
Percentage of Total Businesses:				91.4		7.8		0.8
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	22	5.1	22	5.2	0	0.0	0	0.0
Moderate	53	12.3	51	12.0	2	50.0	0	0.0
Middle	252	58.6	249	58.6	2	50.0	1	100.0
Upper	101	23.5	101	23.8	0	0.0	0	0.0
Unknown	2	0.5	2	0.5	0	0.0	0	0.0
Total AA	430	100.0	425	100.0	4	100.0	1	100.0
Percentage of Total Farms:				98.8		0.9		0.2
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Columbia Metropolitan

2023 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	4	10.0	962	2.3	333	34.6	7,492	18.2
Moderate	11	27.5	8,902	21.6	1,051	11.8	7,776	18.9
Middle	15	37.5	17,831	43.3	1,312	7.4	8,598	20.9
Upper	9	22.5	13,085	31.8	249	1.9	17,278	42.0
Unknown	1	2.5	364	0.9	127	34.9	0	0.0
Total AA	40	100.0	41,144	100.0	3,072	7.5	41,144	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	5,831	426	1.1	7.3	4,616	79.2	789	13.5
Moderate	21,526	7,846	19.5	36.4	11,639	54.1	2,041	9.5
Middle	29,065	17,576	43.6	60.5	9,122	31.4	2,367	8.1
Upper	19,919	14,233	35.3	71.5	4,512	22.7	1,174	5.9
Unknown	2,032	207	0.5	10.2	1,742	85.7	83	4.1
Total AA	78,373	40,288	100.0	51.4	31,631	40.4	6,454	8.2
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	878	12.0	786	11.7	79	15.1	13	24.1
Moderate	1,893	25.9	1,695	25.2	188	35.9	10	18.5
Middle	2,544	34.8	2,358	35.1	168	32.1	18	33.3
Upper	1,795	24.6	1,702	25.3	80	15.3	13	24.1
Unknown	192	2.6	184	2.7	8	1.5	0	0.0
Total AA	7,302	100.0	6,725	100.0	523	100.0	54	100.0
Percentage of Total Businesses:				92.1		7.2		0.7
	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	1.5	0	0.0	0	0.0
Moderate	23	11.1	23	11.2	0	0.0	0	0.0
Middle	116	56.0	115	56.1	0	0.0	1	50.0
Upper	61	29.5	60	29.3	0	0.0	1	50.0
Unknown	4	1.9	4	2.0	0	0.0	0	0.0
Total AA	207	100.0	205	100.0	0	0.0	2	100.0
Percentage of Total Farms:				99.0		0.0		1.0
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

2022 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	4	10.0	962	2.3	333	34.6	7,492	18.2
Moderate	11	27.5	8,902	21.6	1,051	11.8	7,776	18.9
Middle	15	37.5	17,831	43.3	1,312	7.4	8,598	20.9
Upper	9	22.5	13,085	31.8	249	1.9	17,278	42.0
Unknown	1	2.5	364	0.9	127	34.9	0	0.0
Total AA	40	100.0	41,144	100.0	3,072	7.5	41,144	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	5,831	426	1.1	7.3	4,616	79.2	789	13.5
Moderate	21,526	7,846	19.5	36.4	11,639	54.1	2,041	9.5
Middle	29,065	17,576	43.6	60.5	9,122	31.4	2,367	8.1
Upper	19,919	14,233	35.3	71.5	4,512	22.7	1,174	5.9
Unknown	2,032	207	0.5	10.2	1,742	85.7	83	4.1
Total AA	78,373	40,288	100.0	51.4	31,631	40.4	6,454	8.2
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	878	11.9	789	11.6	78	14.9	11	19.3
Moderate	1,941	26.3	1,745	25.6	184	35.1	12	21.1
Middle	2,568	34.8	2,374	34.9	174	33.2	20	35.1
Upper	1,786	24.2	1,693	24.9	79	15.1	14	24.6
Unknown	214	2.9	205	3.0	9	1.7	0	0.0
Total AA	7,387	100.0	6,806	100.0	524	100.0	57	100.0
Percentage of Total Businesses:			92.1			7.1		0.8
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	3	1.5	3	1.5	0	0.0	0	0.0
Moderate	23	11.3	23	11.5	0	0.0	0	0.0
Middle	113	55.7	111	55.5	0	0.0	2	66.7
Upper	61	30.0	60	30.0	0	0.0	1	33.3
Unknown	3	1.5	3	1.5	0	0.0	0	0.0
Total AA	203	100.0	200	100.0	0	0.0	3	100.0
Percentage of Total Farms:				98.5		0.0		1.5
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Wichita Metropolitan

2023 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	8	5.2	4,447	3.1	1,641	36.9	28,189	19.6
Moderate	44	28.6	33,659	23.4	5,802	17.2	26,327	18.3
Middle	59	38.3	57,362	39.8	3,717	6.5	30,634	21.3
Upper	41	26.6	48,113	33.4	1,382	2.9	58,912	40.9
Unknown	2	1.3	481	0.3	185	38.5	0	0.0
Total AA	154	100.0	144,062	100.0	12,727	8.8	144,062	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	10,363	2,579	1.8	24.9	5,645	54.5	2,139	20.6
Moderate	70,808	27,873	19.5	39.4	33,083	46.7	9,852	13.9
Middle	94,950	60,556	42.4	63.8	27,494	29.0	6,900	7.3
Upper	69,103	51,550	36.1	74.6	13,387	19.4	4,166	6.0
Unknown	2,500	258	0.2	10.3	1,728	69.1	514	20.6
Total AA	247,724	142,816	100.0	57.7	81,337	32.8	23,571	9.5
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	527	2.6	471	2.6	56	2.8	0	0.0
Moderate	4,837	24.1	4,247	23.7	564	28.2	26	18.4
Middle	7,053	35.2	6,317	35.2	677	33.9	59	41.8
Upper	7,014	35.0	6,369	35.5	590	29.5	55	39.0
Unknown	630	3.1	517	2.9	112	5.6	1	0.7
Total AA	20,061	100.0	17,921	100.0	1,999	100.0	141	100.0
Percentage of Total Businesses:				89.3		10.0		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	23	4.9	23	4.9	0	0.0	0	0.0
Middle	241	51.1	237	50.9	4	66.7	0	0.0
Upper	203	43.0	201	43.1	2	33.3	0	0.0
Unknown	3	0.6	3	0.6	0	0.0	0	0.0
Total AA	472	100.0	466	100.0	6	100.0	0	0.0
Percentage of Total Farms:				98.7		1.3		0.0
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

2022 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	8	5.2	4,447	3.1	1,641	36.9	28,189	19.6
Moderate	44	28.6	33,659	23.4	5,802	17.2	26,327	18.3
Middle	59	38.3	57,362	39.8	3,717	6.5	30,634	21.3
Upper	41	26.6	48,113	33.4	1,382	2.9	58,912	40.9
Unknown	2	1.3	481	0.3	185	38.5	0	0.0
Total AA	154	100.0	144,062	100.0	12,727	8.8	144,062	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	10,363	2,579	1.8	24.9	5,645	54.5	2,139	20.6
Moderate	70,808	27,873	19.5	39.4	33,083	46.7	9,852	13.9
Middle	94,950	60,556	42.4	63.8	27,494	29.0	6,900	7.3
Upper	69,103	51,550	36.1	74.6	13,387	19.4	4,166	6.0
Unknown	2,500	258	0.2	10.3	1,728	69.1	514	20.6
Total AA	247,724	142,816	100.0	57.7	81,337	32.8	23,571	9.5
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	534	2.6	475	2.6	59	2.9	0	0.0
Moderate	4,849	23.5	4,257	23.1	565	27.8	27	18.1
Middle	7,263	35.2	6,520	35.4	684	33.6	59	39.6
Upper	7,282	35.3	6,610	35.8	611	30.0	61	40.9
Unknown	697	3.4	580	3.1	115	5.7	2	1.3
Total AA	20,625	100.0	18,442	100.0	2,034	100.0	149	100.0
Percentage of Total Businesses:				89.4		9.9		0.7
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	1	0.2	1	0.2	0	0.0	0	0.0
Moderate	23	4.8	23	4.9	0	0.0	0	0.0
Middle	243	50.8	239	50.6	4	66.7	0	0.0
Upper	208	43.5	206	43.6	2	33.3	0	0.0
Unknown	3	0.6	3	0.6	0	0.0	0	0.0
Total AA	478	100.0	472	100.0	6	100.0	0	0.0
Percentage of Total Farms:				98.7		1.3		0.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Peoria Metropolitan

2023 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	9	15.5	4,022	7.4	1,698	42.2	11,417	21.1
Moderate	13	22.4	11,017	20.3	1,587	14.4	10,038	18.5
Middle	24	41.4	23,351	43.1	1,467	6.3	11,057	20.4
Upper	12	20.7	15,760	29.1	329	2.1	21,638	40.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	58	100.0	54,150	100.0	5,081	9.4	54,150	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	10,532	2,509	4.2	23.8	5,554	52.7	2,469	23.4
Moderate	22,797	12,218	20.5	53.6	7,294	32.0	3,285	14.4
Middle	42,495	27,801	46.6	65.4	10,783	25.4	3,911	9.2
Upper	23,481	17,134	28.7	73.0	4,878	20.8	1,469	6.3
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	99,305	59,662	100.0	60.1	28,509	28.7	11,134	11.2
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	1,048	14.1	857	13.1	182	22.8	9	9.5
Moderate	1,254	16.9	1,145	17.5	95	11.9	14	14.7
Middle	3,205	43.2	2,842	43.5	316	39.6	47	49.5
Upper	1,916	25.8	1,687	25.8	204	25.6	25	26.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	7,423	100.0	6,531	100.0	797	100.0	95	100.0
Percentage of Total Businesses:				88.0		10.7		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	39	12.2	38	12.0	1	33.3	0	0.0
Middle	170	53.1	169	53.3	1	33.3	0	0.0
Upper	111	34.7	110	34.7	1	33.3	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	320	100.0	317	100.0	3	100.0	0	0.0
Percentage of Total Farms:				99.1		0.9		0.0
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

2022 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	9	10.2	4,022	4.5	1,698	42.2	17,156	19.2
Moderate	17	19.3	14,744	16.5	2,018	13.7	16,477	18.4
Middle	44	50.0	47,022	52.5	2,749	5.8	19,163	21.4
Upper	18	20.5	23,739	26.5	545	2.3	36,731	41.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	88	100.0	89,527	100.0	7,010	7.8	89,527	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	10,532	2,509	2.5	23.8	5,554	52.7	2,469	23.4
Moderate	29,855	16,922	16.8	56.7	8,985	30.1	3,948	13.2
Middle	82,399	55,612	55.1	67.5	19,468	23.6	7,319	8.9
Upper	35,460	25,854	25.6	72.9	7,264	20.5	2,342	6.6
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	158,246	100,897	100.0	63.8	41,271	26.1	16,078	10.2
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	1,070	9.2	874	8.5	187	16.0	9	6.0
Moderate	1,703	14.6	1,552	15.0	133	11.4	18	11.9
Middle	5,822	50.0	5,206	50.4	523	44.7	93	61.6
Upper	3,055	26.2	2,696	26.1	328	28.0	31	20.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	11,650	100.0	10,328	100.0	1,171	100.0	151	100.0
Percentage of Total Businesses:				88.7		10.1		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	43	8.4	42	8.4	1	14.3	0	0.0
Middle	326	63.9	321	63.9	4	57.1	1	100.0
Upper	141	27.6	139	27.7	2	28.6	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	510	100.0	502	100.0	7	100.0	1	100.0
Percentage of Total Farms:				98.4		1.4		0.2
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Tulsa Metropolitan

2023 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	13	6.3	9,472	6.0	3,988	42.1	34,172	21.5
Moderate	66	31.7	44,533	28.0	8,193	18.4	27,496	17.3
Middle	53	25.5	41,693	26.2	2,925	7.0	30,011	18.9
Upper	75	36.1	63,220	39.7	2,204	3.5	67,374	42.4
Unknown	1	0.5	135	0.1	26	19.3	0	0.0
Total AA	208	100.0	159,053	100.0	17,336	10.9	159,053	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	19,591	5,458	3.6	27.9	11,311	57.7	2,822	14.4
Moderate	89,430	35,003	23.2	39.1	41,759	46.7	12,668	14.2
Middle	77,519	41,919	27.7	54.1	27,707	35.7	7,893	10.2
Upper	96,616	68,678	45.4	71.1	21,174	21.9	6,764	7.0
Unknown	1,185	104	0.1	8.8	796	67.2	285	24.1
Total AA	284,341	151,162	100.0	53.2	102,747	36.1	30,432	10.7
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	1,593	4.4	1,370	4.2	215	7.0	8	2.8
Moderate	9,283	25.7	8,186	25.0	1,028	33.4	69	24.4
Middle	10,821	29.9	9,704	29.6	1,025	33.3	92	32.5
Upper	14,390	39.8	13,480	41.1	797	25.9	113	39.9
Unknown	52	0.1	42	0.1	9	0.3	1	0.4
Total AA	36,139	100.0	32,782	100.0	3,074	100.0	283	100.0
Percentage of Total Businesses:				90.7		8.5		0.8
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	6	2.0	6	2.0	0	0.0	0	0.0
Moderate	43	14.0	42	14.0	1	16.7	0	0.0
Middle	90	29.3	88	29.4	2	33.3	0	0.0
Upper	168	54.7	163	54.5	3	50.0	2	100.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	307	100.0	299	100.0	6	100.0	2	100.0
Percentage of Total Farms:				97.4		2.0		0.7
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

2022 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	13	6.3	9,472	6.0	3,988	42.1	34,172	21.5
Moderate	66	31.7	44,533	28.0	8,193	18.4	27,496	17.3
Middle	53	25.5	41,693	26.2	2,925	7.0	30,011	18.9
Upper	75	36.1	63,220	39.7	2,204	3.5	67,374	42.4
Unknown	1	0.5	135	0.1	26	19.3	0	0.0
Total AA	208	100.0	159,053	100.0	17,336	10.9	159,053	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	19,591	5,458	3.6	27.9	11,311	57.7	2,822	14.4
Moderate	89,430	35,003	23.2	39.1	41,759	46.7	12,668	14.2
Middle	77,519	41,919	27.7	54.1	27,707	35.7	7,893	10.2
Upper	96,616	68,678	45.4	71.1	21,174	21.9	6,764	7.0
Unknown	1,185	104	0.1	8.8	796	67.2	285	24.1
Total AA	284,341	151,162	100.0	53.2	102,747	36.1	30,432	10.7
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	1,636	4.3	1,409	4.1	217	6.9	10	3.0
Moderate	9,677	25.6	8,551	24.9	1,050	33.6	76	22.7
Middle	11,300	29.9	10,149	29.6	1,046	33.4	105	31.3
Upper	15,078	39.9	14,129	41.2	806	25.8	143	42.7
Unknown	56	0.1	46	0.1	9	0.3	1	0.3
Total AA	37,747	100.0	34,284	100.0	3,128	100.0	335	100.0
Percentage of Total Businesses:				90.8		8.3		0.9
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	6	1.9	6	2.0	0	0.0	0	0.0
Moderate	44	14.0	43	14.0	1	16.7	0	0.0
Middle	94	29.8	92	30.0	2	33.3	0	0.0
Upper	171	54.3	166	54.1	3	50.0	2	100.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	315	100.0	307	100.0	6	100.0	2	100.0
Percentage of Total Farms:				97.5		1.9		0.6
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Houston Metropolitan

2023 Houston Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	202	18.1	159,678	14.3	51,913	32.5	303,160	27.2
Moderate	313	28.1	299,827	26.9	49,625	16.6	198,347	17.8
Middle	272	24.4	315,421	28.3	24,180	7.7	198,771	17.9
Upper	290	26.0	322,451	29.0	11,140	3.5	413,159	37.1
Unknown	38	3.4	16,060	1.4	4,158	25.9	0	0.0
Total AA	1,115	100.0	1,113,437	100.0	141,016	12.7	1,113,437	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	282,857	67,198	7.5	23.8	179,954	63.6	35,705	12.6
Moderate	482,547	210,152	23.4	43.6	228,193	47.3	44,202	9.2
Middle	475,793	276,474	30.8	58.1	165,246	34.7	34,073	7.2
Upper	512,419	334,727	37.3	65.3	138,101	27.0	39,591	7.7
Unknown	41,603	9,362	1.0	22.5	26,342	63.3	5,899	14.2
Total AA	1,795,219	897,913	100.0	50.0	737,836	41.1	159,470	8.9
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	28,302	11.7	25,551	11.5	2,583	14.0	168	6.5
Moderate	55,849	23.0	50,766	22.9	4,690	25.4	393	15.3
Middle	60,810	25.1	56,507	25.5	3,806	20.6	497	19.3
Upper	92,612	38.2	84,303	38.1	6,854	37.2	1,455	56.5
Unknown	4,922	2.0	4,356	2.0	502	2.7	64	2.5
Total AA	242,495	100.0	221,483	100.0	18,435	100.0	2,577	100.0
Percentage of Total Businesses:			91.3		7.6		1.1	
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	63	5.1	60	5.0	3	11.1	0	0.0
Moderate	191	15.4	179	14.8	12	44.4	0	0.0
Middle	272	22.0	267	22.1	4	14.8	1	100.0
Upper	694	56.1	687	56.8	7	25.9	0	0.0
Unknown	18	1.5	17	1.4	1	3.7	0	0.0
Total AA	1,238	100.0	1,210	100.0	27	100.0	1	100.0
Percentage of Total Farms:			97.7		2.2		0.1	
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

2022 Houston Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	202	18.1	159,678	14.3	51,913	32.5	303,160	27.2
Moderate	313	28.1	299,827	26.9	49,625	16.6	198,347	17.8
Middle	272	24.4	315,421	28.3	24,180	7.7	198,771	17.9
Upper	290	26.0	322,451	29.0	11,140	3.5	413,159	37.1
Unknown	38	3.4	16,060	1.4	4,158	25.9	0	0.0
Total AA	1,115	100.0	1,113,437	100.0	141,016	12.7	1,113,437	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	282,857	67,198	7.5	23.8	179,954	63.6	35,705	12.6
Moderate	482,547	210,152	23.4	43.6	228,193	47.3	44,202	9.2
Middle	475,793	276,474	30.8	58.1	165,246	34.7	34,073	7.2
Upper	512,419	334,727	37.3	65.3	138,101	27.0	39,591	7.7
Unknown	41,603	9,362	1.0	22.5	26,342	63.3	5,899	14.2
Total AA	1,795,219	897,913	100.0	50.0	737,836	41.1	159,470	8.9
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	30,633	11.8	27,700	11.7	2,717	14.0	216	7.3
Moderate	59,888	23.0	54,463	22.9	4,968	25.6	457	15.4
Middle	63,989	24.6	59,471	25.0	3,968	20.4	550	18.5
Upper	99,926	38.4	90,998	38.3	7,253	37.3	1,675	56.4
Unknown	5,630	2.2	5,032	2.1	525	2.7	73	2.5
Total AA	260,066	100.0	237,664	100.0	19,431	100.0	2,971	100.0
Percentage of Total Businesses:				91.4		7.5		1.1
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	75	5.7	72	5.5	3	11.1	0	0.0
Moderate	199	15.0	187	14.4	12	44.4	0	0.0
Middle	288	21.7	283	21.8	4	14.8	1	50.0
Upper	745	56.1	737	56.8	7	25.9	1	50.0
Unknown	20	1.5	19	1.5	1	3.7	0	0.0
Total AA	1,327	100.0	1,298	100.0	27	100.0	2	100.0
Percentage of Total Farms:				97.8		2.0		0.2
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Denver Metropolitan

2023 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	37	5.6	30,100	4.6	5,968	19.8	133,386	20.4
Moderate	173	26.1	165,945	25.4	15,539	9.4	119,724	18.3
Middle	233	35.1	225,067	34.4	8,533	3.8	143,129	21.9
Upper	205	30.9	228,073	34.9	4,583	2.0	257,098	39.4
Unknown	16	2.4	4,152	0.6	1,042	25.1	0	0.0
Total AA	664	100.0	653,337	100.0	35,665	5.5	653,337	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	57,872	20,206	3.0	34.9	34,769	60.1	2,897	5.0
Moderate	300,969	146,229	21.7	48.6	139,977	46.5	14,763	4.9
Middle	382,608	247,017	36.7	64.6	120,479	31.5	15,112	3.9
Upper	341,466	256,102	38.1	75.0	70,410	20.6	14,954	4.4
Unknown	13,303	3,327	0.5	25.0	8,918	67.0	1,058	8.0
Total AA	1,096,218	672,881	100.0	61.4	374,553	34.2	48,784	4.5
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	7,430	4.3	6,656	4.2	715	6.7	59	3.6
Moderate	37,404	21.8	34,509	21.7	2,651	25.0	244	15.0
Middle	56,939	33.2	53,651	33.7	2,807	26.5	481	29.5
Upper	64,881	37.8	60,432	37.9	3,681	34.7	768	47.1
Unknown	4,905	2.9	4,075	2.6	750	7.1	80	4.9
Total AA	171,559	100.0	159,323	100.0	10,604	100.0	1,632	100.0
Percentage of Total Businesses:				92.9		6.2		1.0
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	43	2.8	37	2.4	6	22.2	0	0.0
Moderate	249	16.0	241	15.8	8	29.6	0	0.0
Middle	578	37.2	576	37.7	2	7.4	0	0.0
Upper	647	41.6	638	41.8	9	33.3	0	0.0
Unknown	37	2.4	35	2.3	2	7.4	0	0.0
Total AA	1,554	100.0	1,527	100.0	27	100.0	0	0.0
Percentage of Total Farms:				98.3		1.7		0.0
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

2022 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	37	5.6	30,100	4.6	5,968	19.8	133,386	20.4
Moderate	173	26.1	165,945	25.4	15,539	9.4	119,724	18.3
Middle	233	35.1	225,067	34.4	8,533	3.8	143,129	21.9
Upper	205	30.9	228,073	34.9	4,583	2.0	257,098	39.4
Unknown	16	2.4	4,152	0.6	1,042	25.1	0	0.0
Total AA	664	100.0	653,337	100.0	35,665	5.5	653,337	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	57,872	20,206	3.0	34.9	34,769	60.1	2,897	5.0
Moderate	300,969	146,229	21.7	48.6	139,977	46.5	14,763	4.9
Middle	382,608	247,017	36.7	64.6	120,479	31.5	15,112	3.9
Upper	341,466	256,102	38.1	75.0	70,410	20.6	14,954	4.4
Unknown	13,303	3,327	0.5	25.0	8,918	67.0	1,058	8.0
Total AA	1,096,218	672,881	100.0	61.4	374,553	34.2	48,784	4.5
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	7,432	4.3	6,659	4.1	716	6.5	57	3.3
Moderate	37,691	21.6	34,714	21.5	2,717	24.9	260	14.8
Middle	57,552	33.0	54,166	33.5	2,874	26.3	512	29.2
Upper	66,090	37.9	61,465	38.0	3,795	34.7	830	47.3
Unknown	5,475	3.1	4,551	2.8	830	7.6	94	5.4
Total AA	174,240	100.0	161,555	100.0	10,932	100.0	1,753	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	45	2.9	40	2.6	5	17.2	0	0.0
Moderate	248	15.9	240	15.7	8	27.6	0	0.0
Middle	579	37.2	575	37.6	4	13.8	0	0.0
Upper	646	41.5	637	41.7	9	31.0	0	0.0
Unknown	39	2.5	36	2.4	3	10.3	0	0.0
Total AA	1,557	100.0	1,528	100.0	29	100.0	0	0.0
Percentage of Total Farms:				98.1		1.9		0.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

APPENDIX E – LIMITED-SCOPE REVIEW ASSESSMENT AREA TABLES

Missouri

St. Joseph Metropolitan

Distribution of 2022 and 2023 Home Mortgage Lending By Income Level of Geography													
Assessment Area: St Joseph Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	1	4.0	4.8	55	0.8	2.3	0	0.0	4.0	0	0.0	2.4	3.0
Moderate	3	12.0	15.6	439	6.1	9.9	2	7.7	20.1	281	4.4	13.0	13.8
Middle	15	60.0	64.6	3,825	53.4	65.5	19	73.1	64.3	4,155	64.9	64.9	67.5
Upper	6	24.0	15.0	2,840	39.7	22.3	5	19.2	11.6	1,965	30.7	19.5	15.7
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.1	0	0.0	0.3	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	25	100.0	100.0	7,159	100.0	100.0	26	100.0	100.0	6,401	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	3.7	0	0.0	1.8	0	0.0	3.3	0	0.0	2.1	3.0
Moderate	2	5.7	9.1	72	2.3	5.6	6	23.1	15.1	415	15.9	9.6	13.8
Middle	27	77.1	69.9	2,650	84.2	70.0	18	69.2	67.5	1,576	60.5	70.6	67.5
Upper	6	17.1	17.3	424	13.5	22.5	2	7.7	14.1	613	23.5	17.7	15.7
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	35	100.0	100.0	3,146	100.0	100.0	26	100.0	100.0	2,604	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	1.8	0	0.0	1.2	0	0.0	2.0	0	0.0	1.9	3.0
Moderate	3	10.7	7.2	173	10.5	5.0	3	13.6	17.6	145	9.4	16.8	13.8
Middle	21	75.0	75.7	1,324	80.0	77.5	16	72.7	61.8	1,296	83.9	62.1	67.5
Upper	4	14.3	15.3	157	9.5	16.2	3	13.6	18.6	104	6.7	19.3	15.7
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	28	100.0	100.0	1,654	100.0	100.0	22	100.0	100.0	1,545	100.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	0	0.0	7.1	0	0.0	1.0	0	0.0	15.4	0	0.0	69.2	4.6
Moderate	0	0.0	28.6	0	0.0	44.9	0	0.0	19.2	0	0.0	4.2	13.6
Middle	0	0.0	60.7	0	0.0	51.3	1	50.0	57.7	80	21.9	22.6	72.8
Upper	0	0.0	3.6	0	0.0	2.8	1	50.0	7.7	285	78.1	4.0	9.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	2	100.0	100.0	365	100.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	1	1.0	4.3	55	0.4	2.1	0	0.0	3.8	0	0.0	8.2	3.0
Moderate	9	8.7	13.7	719	5.6	10.5	14	14.7	18.7	970	7.9	11.7	13.8
Middle	73	70.9	66.5	8,273	64.3	66.1	65	68.4	64.8	7,797	63.7	62.1	67.5
Upper	20	19.4	15.5	3,821	29.7	21.3	16	16.8	12.7	3,474	28.4	17.8	15.7
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.2	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	103	100.0	100.0	12,868	100.0	100.0	95	100.0	100.0	12,241	100.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.													

Distribution of 2022 and 2023 Small Business Lending By Income Level of Geography													
Assessment Area: St Joseph Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	7	8.0	6.1	1,008	9.9	5.2	6	6.7	5.0	1,264	13.9	10.7	5.8
Moderate	10	11.5	9.0	1,059	10.3	6.8	13	14.4	7.6	936	10.3	6.5	9.2
Middle	60	69.0	66.4	7,734	75.6	71.4	60	66.7	69.3	6,259	68.9	68.3	71.0
Upper	10	11.5	17.6	432	4.2	16.3	11	12.2	17.3	629	6.9	14.3	14.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.9	0	0.0	0.3	0	0.0	0.8	0	0.0	0.3	
Total	87	100.0	100.0	10,233	100.0	100.0	90	100.0	100.0	9,088	100.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2023 Dun & Bradstreet Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Distribution of 2022 and 2023 Small Farm Lending By Income Level of Geography													
Assessment Area: St Joseph Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	\$%	#	#%	#%	\$(000)	%	\$%	
Low	0	0.0	1.7	0	0.0	7.0	0	0.0	0.0	0	0.0	0.0	0.7
Moderate	0	0.0	0.8	0	0.0	0.6	0	0.0	0.8	0	0.0	0.5	3.3
Middle	13	68.4	73.1	2,327	79.9	67.9	7	53.8	81.4	1,167	55.1	74.4	79.1
Upper	6	31.6	24.4	586	20.1	24.5	6	46.2	16.9	950	44.9	25.0	17.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.8	0	0.0	0.1	
Total	19	100.0	100.0	2,913	100.0	100.0	13	100.0	100.0	2,117	100.0	100.0	100.0
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Distribution of 2022 and 2023 Home Mortgage Lending By Borrower Income Level													
Assessment Area: St Joseph Metropolitan													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	­%	­%	\$(000)	\$%	\$%	#	­%	­%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	2	8.0	9.1	138	1.9	4.4	1	3.8	11.2	108	1.7	6.2	19.7
Moderate	2	8.0	23.2	265	3.7	17.3	4	15.4	28.5	764	11.9	22.2	19.2
Middle	6	24.0	19.7	1,025	14.3	19.6	6	23.1	19.5	768	12.0	20.7	20.4
Upper	15	60.0	25.7	5,731	80.1	38.4	11	42.3	19.8	4,249	66.4	30.9	40.7
Unknown	0	0.0	22.2	0	0.0	20.3	4	15.4	21.0	512	8.0	20.0	0.0
Total	25	100.0	100.0	7,159	100.0	100.0	26	100.0	100.0	6,401	100.0	100.0	100.0
Refinance Loans													
Low	4	11.4	9.2	252	8.0	5.4	2	7.7	9.6	73	2.8	5.5	19.7
Moderate	7	20.0	20.5	336	10.7	16.5	10	38.5	21.4	606	23.3	17.8	19.2
Middle	7	20.0	22.8	830	26.4	23.4	6	23.1	18.9	818	31.4	18.3	20.4
Upper	14	40.0	30.2	1,446	46.0	37.1	7	26.9	30.2	979	37.6	39.8	40.7
Unknown	3	8.6	17.3	282	9.0	17.5	1	3.8	19.9	128	4.9	18.6	0.0
Total	35	100.0	100.0	3,146	100.0	100.0	26	100.0	100.0	2,604	100.0	100.0	100.0
Home Improvement Loans													
Low	1	3.6	7.2	20	1.2	3.3	1	4.5	7.8	100	6.5	7.6	19.7
Moderate	7	25.0	21.6	271	16.4	19.2	0	0.0	10.8	0	0.0	9.5	19.2
Middle	9	32.1	21.6	452	27.3	21.7	6	27.3	21.6	281	18.2	15.6	20.4
Upper	10	35.7	42.3	881	53.3	50.6	15	68.2	44.1	1,164	75.3	49.0	40.7
Unknown	1	3.6	7.2	30	1.8	5.2	0	0.0	15.7	0	0.0	18.3	0.0
Total	28	100.0	100.0	1,654	100.0	100.0	22	100.0	100.0	1,545	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	8	7.8	9.0	420	3.3	4.6	5	5.4	10.6	331	2.8	6.1	19.7
Moderate	24	23.3	22.2	1,166	9.1	17.1	15	16.1	25.6	1,394	11.7	21.0	19.2
Middle	24	23.3	20.3	2,447	19.0	20.5	21	22.6	19.4	2,202	18.5	20.1	20.4
Upper	43	41.7	27.6	8,523	66.2	38.2	47	50.5	24.1	7,309	61.5	33.1	40.7
Unknown	4	3.9	20.9	312	2.4	19.6	5	5.4	20.3	640	5.4	19.7	0.0
Total	103	100.0	100.0	12,868	100.0	100.0	93	100.0	100.0	11,876	100.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Multifamily loans are not included in the borrower distribution analysis.													
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.													

Distribution of 2022 and 2023 Small Business Lending By Revenue Size of Businesses													
Assessment Area: St Joseph Metropolitan													
	Bank And Aggregate Loans By Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	52	59.8	54.1	4,358	42.6	34.8	59	65.6	55.1	4,967	54.7	35.4	89.1
Over \$1 Million	32	36.8		5,843	57.1		27	30.0		3,932	43.3		9.9
Revenue Unknown	3	3.4		32	0.3		4	4.4		189	2.1		1.0
Total	87	100.0		10,233	100.0		90	100.0		9,088	100.0		100.0
By Loan Size													
\$100,000 or Less	58	66.7	94.7	2,579	25.2	45.4	60	66.7	94.3	2,519	27.7	42.3	
\$100,001 - \$250,000	20	23.0	3.3	3,407	33.3	17.6	24	26.7	3.6	4,086	45.0	19.6	
\$250,001 - \$1 Million	9	10.3	2.0	4,247	41.5	37.1	6	6.7	2.1	2,483	27.3	38.1	
Total	87	100.0	100.0	10,233	100.0	100.0	90	100.0	100.0	9,088	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	40	76.9		1,711	39.3		43	72.9		1,692	34.1		
\$100,001 - \$250,000	8	15.4		1,270	29.1		13	22.0		2,152	43.3		
\$250,001 - \$1 Million	4	7.7		1,377	31.6		3	5.1		1,123	22.6		
Total	52	100.0		4,358	100.0		59	100.0		4,967	100.0		
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.													

Distribution of 2022 and 2023 Small Farm Lending By Revenue Size of Farms													
Assessment Area: St Joseph Metropolitan													
	Bank And Aggregate Loans By Year												Total Farms %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	19	100.0	39.5	2,913	100.0	60.6	11	84.6	33.1	1,532	72.4	61.1	99.3
Over \$1 Million	0	0.0		0	0.0		1	7.7		500	23.6		0.7
Revenue Unknown	0	0.0		0	0.0		1	7.7		85	4.0		0.0
Total	19	100.0		2,913	100.0		13	100.0		2,117	100.0		100.0
By Loan Size													
\$100,000 or Less	10	52.6	83.2	527	18.1	33.4	7	53.8	89.8	374	17.7	33.2	
\$100,001 - \$250,000	4	21.1	11.8	619	21.2	35.6	3	23.1	5.9	553	26.1	27.6	
\$250,001 - \$500,000	5	26.3	5.0	1,767	60.7	31.0	3	23.1	4.2	1,190	56.2	39.2	
Total	19	100.0	100.0	2,913	100.0	100.0	13	100.0	100.0	2,117	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	10	52.6		527	18.1		6	54.5		289	18.9		
\$100,001 - \$250,000	4	21.1		619	21.2		3	27.3		553	36.1		
\$250,001 - \$500,000	5	26.3		1,767	60.7		2	18.2		690	45.0		
Total	19	100.0		2,913	100.0		11	100.0		1,532	100.0		
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.													

2023 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	2	6.5	1,299	5.2	277	21.3	4,929	19.7
Moderate	6	19.4	3,739	14.9	660	17.7	4,814	19.2
Middle	20	64.5	16,456	65.8	1,433	8.7	5,101	20.4
Upper	3	9.7	3,520	14.1	69	2.0	10,170	40.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	31	100.0	25,014	100.0	2,439	9.8	25,014	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	2,868	784	3.0	27.3	1,340	46.7	744	25.9
Moderate	7,641	3,616	13.8	47.3	2,772	36.3	1,253	16.4
Middle	30,012	17,706	67.5	59.0	8,903	29.7	3,403	11.3
Upper	5,638	4,116	15.7	73.0	1,204	21.4	318	5.6
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	46,159	26,222	100.0	56.8	14,219	30.8	5,718	12.4
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	198	5.8	152	5.0	44	12.9	2	6.1
Moderate	317	9.2	293	9.6	24	7.1	0	0.0
Middle	2,440	71.0	2,192	71.5	221	65.0	27	81.8
Upper	482	14.0	427	13.9	51	15.0	4	12.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	3,437	100.0	3,064	100.0	340	100.0	33	100.0
Percentage of Total Businesses:				89.1		9.9		1.0
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	1	0.7	1	0.7	0	0.0	0	0.0
Moderate	5	3.3	5	3.3	0	0.0	0	0.0
Middle	121	79.1	120	78.9	1	100.0	0	0.0
Upper	26	17.0	26	17.1	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	153	100.0	152	100.0	1	100.0	0	0.0
Percentage of Total Farms:				99.3		0.7		0.0
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau; American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

2022 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	2	6.5	1,299	5.2	277	21.3	4,929	19.7
Moderate	6	19.4	3,739	14.9	660	17.7	4,814	19.2
Middle	20	64.5	16,456	65.8	1,433	8.7	5,101	20.4
Upper	3	9.7	3,520	14.1	69	2.0	10,170	40.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	31	100.0	25,014	100.0	2,439	9.8	25,014	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	2,868	784	3.0	27.3	1,340	46.7	744	25.9
Moderate	7,641	3,616	13.8	47.3	2,772	36.3	1,253	16.4
Middle	30,012	17,706	67.5	59.0	8,903	29.7	3,403	11.3
Upper	5,638	4,116	15.7	73.0	1,204	21.4	318	5.6
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	46,159	26,222	100.0	56.8	14,219	30.8	5,718	12.4
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	206	5.9	155	5.0	49	14.1	2	6.5
Moderate	312	9.0	289	9.4	23	6.6	0	0.0
Middle	2,456	70.9	2,208	71.5	224	64.6	24	77.4
Upper	490	14.1	434	14.1	51	14.7	5	16.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	3,464	100.0	3,086	100.0	347	100.0	31	100.0
Percentage of Total Businesses:				89.1		10.0		0.9
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	1	0.7	1	0.7	0	0.0	0	0.0
Moderate	5	3.3	5	3.3	0	0.0	0	0.0
Middle	121	79.6	120	79.5	1	100.0	0	0.0
Upper	25	16.4	25	16.6	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	152	100.0	151	100.0	1	100.0	0	0.0
Percentage of Total Farms:				99.3		0.7		0.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Jefferson City Metropolitan

Distribution of 2022 and 2023 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Jefferson City Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	\$%	#	%	%	\$(000)	%	\$%	
Home Purchase Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	6	33.3	25.5	728	36.1	20.3	2	28.6	21.3	380	36.0	20.7	17.6
Middle	12	66.7	74.5	1,286	63.9	79.7	5	71.4	78.7	677	64.0	79.3	82.4
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	18	100.0	100.0	2,014	100.0	100.0	7	100.0	100.0	1,057	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	5	33.3	17.6	432	31.4	15.4	0	0.0	8.5	0	0.0	6.1	17.6
Middle	10	66.7	82.4	945	68.6	84.6	8	100.0	91.5	454	100.0	93.9	82.4
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	15	100.0	100.0	1,377	100.0	100.0	8	100.0	100.0	454	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	33.3	33.3	100	47.6	37.6	1	25.0	20.0	68	22.6	28.4	17.6
Middle	2	66.7	66.7	110	52.4	62.4	3	75.0	80.0	233	77.4	71.6	82.4
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	3	100.0	100.0	210	100.0	100.0	4	100.0	100.0	301	100.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	100.0	100.0	45	100.0	100.0	1	100.0	25.0	163	100.0	7.0	68.8
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	75.0	0	0.0	93.0	31.3
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	45	100.0	100.0	1	100.0	100.0	163	100.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	13	33.3	22.2	1,305	34.4	20.1	4	18.2	17.1	611	29.9	16.5	17.6
Middle	26	66.7	77.8	2,486	65.6	79.9	18	81.8	82.9	1,430	70.1	83.5	82.4
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	39	100.0	100.0	3,791	100.0	100.0	22	100.0	100.0	2,041	100.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.													

Distribution of 2022 and 2023 Small Business Lending By Income Level of Geography													
Assessment Area: Jefferson City Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	12	18.8	18.9	1,588	19.3	22.7	10	11.6	15.2	1,120	12.9	16.6	15.2
Middle	52	81.3	79.6	6,630	80.7	76.6	76	88.4	84.8	7,553	87.1	83.4	84.8
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	1.5	0	0.0	0.7	0	0.0	0.0	0	0.0	0.0	
Total	64	100.0	100.0	8,218	100.0	100.0	86	100.0	100.0	8,673	100.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2023 Dun & Bradstreet Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Distribution of 2022 and 2023 Small Farm Lending By Income Level of Geography													
Assessment Area: Jefferson City Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	23	25.3	14.2	4,449	37.5	24.7	16	20.0	13.6	2,793	28.2	22.8	8.2
Middle	68	74.7	85.8	7,406	62.5	75.3	64	80.0	86.4	7,111	71.8	77.2	91.8
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	91	100.0	100.0	11,855	100.0	100.0	80	100.0	100.0	9,904	100.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2023 Dun & Bradstreet Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Distribution of 2022 and 2023 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Jefferson City Metropolitan													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	2	11.1	13.8	114	5.7	8.6	1	14.3	16.7	80	7.6	9.9	22.3
Moderate	2	11.1	21.3	267	13.3	19.2	0	0.0	26.4	0	0.0	24.0	18.7
Middle	0	0.0	15.4	0	0.0	17.7	2	28.6	23.0	468	44.3	27.7	26.9
Upper	2	11.1	18.1	239	11.9	27.7	0	0.0	9.2	0	0.0	14.8	32.1
Unknown	12	66.7	31.4	1,394	69.2	26.7	4	57.1	24.7	509	48.2	23.6	0.0
Total	18	100.0	100.0	2,014	100.0	100.0	7	100.0	100.0	1,057	100.0	100.0	100.0
Refinance Loans													
Low	3	20.0	13.4	168	12.2	7.3	1	12.5	17.1	95	20.9	9.0	22.3
Moderate	4	26.7	21.0	406	29.5	15.9	2	25.0	25.6	77	17.0	16.1	18.7
Middle	3	20.0	23.5	153	11.1	20.0	3	37.5	26.8	204	44.9	34.7	26.9
Upper	3	20.0	29.4	475	34.5	43.0	1	12.5	22.0	50	11.0	33.2	32.1
Unknown	2	13.3	12.6	175	12.7	13.8	1	12.5	8.5	28	6.2	7.0	0.0
Total	15	100.0	100.0	1,377	100.0	100.0	8	100.0	100.0	454	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	26.7	0	0.0	22.2	2	50.0	20.0	221	73.4	17.7	22.3
Moderate	0	0.0	6.7	0	0.0	14.8	1	25.0	26.7	50	16.6	39.3	18.7
Middle	0	0.0	26.7	0	0.0	22.4	0	0.0	20.0	0	0.0	11.4	26.9
Upper	2	66.7	33.3	152	72.4	33.6	1	25.0	26.7	30	10.0	24.1	32.1
Unknown	1	33.3	6.7	58	27.6	7.0	0	0.0	6.7	0	0.0	7.4	0.0
Total	3	100.0	100.0	210	100.0	100.0	4	100.0	100.0	301	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	5	13.2	14.7	282	7.5	8.3	4	19.0	17.0	396	21.1	10.3	22.3
Moderate	7	18.4	21.2	798	21.3	18.1	3	14.3	25.6	127	6.8	22.5	18.7
Middle	4	10.5	18.7	173	4.6	18.7	6	28.6	25.3	708	37.7	29.2	26.9
Upper	7	18.4	23.2	866	23.1	33.3	3	14.3	15.1	110	5.9	19.9	32.1
Unknown	15	39.5	22.1	1,627	43.4	21.5	5	23.8	17.0	537	28.6	18.2	0.0
Total	38	100.0	100.0	3,746	100.0	100.0	21	100.0	100.0	1,878	100.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Multifamily loans are not included in the borrower distribution analysis.													
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.													

Distribution of 2022 and 2023 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Jefferson City Metropolitan													
	Bank And Aggregate Loans By Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	48	75.0	55.7	5,075	61.8	52.1	73	84.9	65.0	6,178	71.2	63.2	92.1
Over \$1 Million	14	21.9		3,073	37.4		8	9.3		2,320	26.7		6.6
Revenue Unknown	2	3.1		70	0.9		5	5.8		175	2.0		1.3
Total	64	100.0		8,218	100.0		86	100.0		8,673	100.0		100.0
By Loan Size													
\$100,000 or Less	43	67.2	89.5	1,767	21.5	39.0	61	70.9	86.4	2,673	30.8	35.0	
\$100,001 - \$250,000	13	20.3	6.6	2,736	33.3	25.7	18	20.9	8.7	3,011	34.7	25.1	
\$250,001 - \$1 Million	8	12.5	3.9	3,715	45.2	35.3	7	8.1	4.9	2,989	34.5	40.0	
Total	64	100.0	100.0	8,218	100.0	100.0	86	100.0	100.0	8,673	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	33	68.8		1,304	25.7		54	74.0		2,373	38.4		
\$100,001 - \$250,000	11	22.9		2,430	47.9		16	21.9		2,688	43.5		
\$250,001 - \$1 Million	4	8.3		1,341	26.4		3	4.1		1,117	18.1		
Total	48	100.0		5,075	100.0		73	100.0		6,178	100.0		
Source: 2023 FFIEC Census Data													
2023 Dun & Bradstreet Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Distribution of 2022 and 2023 Small Farm Lending By Revenue Size of Farms													
Assessment Area: Jefferson City Metropolitan													
	Bank And Aggregate Loans By Year												Total Farms %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	90	98.9	84.9	11,355	95.8	92.7	79	98.8	81.4	9,404	95.0	80.1	98.6
Over \$1 Million	1	1.1		500	4.2		1	1.3		500	5.0		0.0
Revenue Unknown	0	0.0		0	0.0		0	0.0		0	0.0		1.4
Total	91	100.0		11,855	100.0		80	100.0		9,904	100.0		100.0
By Loan Size													
\$100,000 or Less	55	60.4	74.5	2,575	21.7	28.4	51	63.8	73.4	2,549	25.7	26.8	
\$100,001 - \$250,000	19	20.9	13.7	3,271	27.6	24.9	16	20.0	13.0	2,638	26.6	20.8	
\$250,001 - \$500,000	17	18.7	11.8	6,009	50.7	46.7	13	16.3	13.6	4,717	47.6	52.4	
Total	91	100.0	100.0	11,855	100.0	100.0	80	100.0	100.0	9,904	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	55	61.1		2,575	22.7		51	64.6		2,549	27.1		
\$100,001 - \$250,000	19	21.1		3,271	28.8		16	20.3		2,638	28.1		
\$250,001 - \$500,000	16	17.8		5,509	48.5		12	15.2		4,217	44.8		
Total	90	100.0		11,355	100.0		79	100.0		9,404	100.0		
Source: 2023 FFIEC Census Data													
2023 Dun & Bradstreet Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

2023 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	862	22.3
Moderate	1	25.0	716	18.6	49	6.8	722	18.7
Middle	3	75.0	3,142	81.4	205	6.5	1,036	26.9
Upper	0	0.0	0	0.0	0	0.0	1,238	32.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	4	100.0	3,858	100.0	254	6.6	3,858	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	1,281	736	17.6	57.5	360	28.1	185	14.4
Middle	4,883	3,435	82.4	70.3	919	18.8	529	10.8
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	6,164	4,171	100.0	67.7	1,279	20.7	714	11.6
	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	85	15.2	72	14.0	11	29.7	2	28.6
Middle	473	84.8	442	86.0	26	70.3	5	71.4
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
Total AA	558	100.0	514	100.0	37	100.0	7	100.0
Percentage of Total Businesses:				92.1		6.6		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	6	8.2	6	8.3	0	0.0	0	0.0
Middle	67	91.8	66	91.7	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	73	100.0	72	100.0	0	0.0	1	100.0
Percentage of Total Farms:				98.6		0.0		1.4
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

2022 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	862	22.3
Moderate	1	25.0	716	18.6	49	6.8	722	18.7
Middle	3	75.0	3,142	81.4	205	6.5	1,036	26.9
Upper	0	0.0	0	0.0	0	0.0	1,238	32.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	4	100.0	3,858	100.0	254	6.6	3,858	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	1,281	736	17.6	57.5	360	28.1	185	14.4
Middle	4,883	3,435	82.4	70.3	919	18.8	529	10.8
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	6,164	4,171	100.0	67.7	1,279	20.7	714	11.6
	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	83	15.3	70	14.0	11	29.7	2	28.6
Middle	461	84.7	430	86.0	26	70.3	5	71.4
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
Total AA	544	100.0	500	100.0	37	100.0	7	100.0
Percentage of Total Businesses:				91.9		6.8		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	6	8.3	6	8.5	0	0.0	0	0.0
Middle	66	91.7	65	91.5	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	72	100.0	71	100.0	0	0.0	1	100.0
Percentage of Total Farms:				98.6		0.0		1.4
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Joplin MSA

Distribution of 2022 and 2023 Home Mortgage Lending By Income Level of Geography Assessment Area: Joplin MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Home Purchase Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	2	11.1	16.4	228	5.7	12.8	1	8.3	17.1	108	4.0	13.2	12.8
Middle	13	72.2	68.9	2,877	72.4	70.0	8	66.7	67.6	1,905	71.4	68.4	69.2
Upper	3	16.7	14.7	871	21.9	17.2	3	25.0	15.3	654	24.5	18.4	18.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	18	100.0	100.0	3,976	100.0	100.0	12	100.0	100.0	2,667	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	5.6	12.0	32	1.2	8.9	5	31.3	15.0	558	24.6	11.1	12.8
Middle	15	83.3	69.2	2,393	90.9	71.2	8	50.0	66.8	1,145	50.4	70.0	69.2
Upper	2	11.1	18.8	207	7.9	20.0	3	18.8	18.3	568	25.0	18.9	18.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	18	100.0	100.0	2,632	100.0	100.0	16	100.0	100.0	2,271	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	11.7	0	0.0	9.5	3	16.7	15.1	243	19.8	16.9	12.8
Middle	5	41.7	66.4	189	37.4	65.1	11	61.1	70.2	700	56.9	64.9	69.2
Upper	7	58.3	21.8	316	62.6	25.4	4	22.2	14.8	287	23.3	18.2	18.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	12	100.0	100.0	505	100.0	100.0	18	100.0	100.0	1,230	100.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	39.1	0	0.0	26.6	0	0.0	30.2	0	0.0	19.8	32.8
Middle	0	0.0	57.5	0	0.0	71.4	1	100.0	55.8	560	100.0	74.4	60.4
Upper	0	0.0	3.4	0	0.0	2.0	0	0.0	14.0	0	0.0	5.8	6.7
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	1	100.0	100.0	560	100.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	4	6.6	15.4	506	5.9	12.5	9	16.4	16.4	909	12.5	13.3	12.8
Middle	40	65.6	68.5	5,855	68.7	70.1	33	60.0	67.6	4,660	63.9	68.7	69.2
Upper	17	27.9	16.1	2,160	25.3	17.3	13	23.6	16.0	1,722	23.6	18.0	18.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	61	100.0	100.0	8,521	100.0	100.0	55	100.0	100.0	7,291	100.0	100.0	100.0
Source: 2023 FFIEC Census Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.													

Distribution of 2022 and 2023 Small Business Lending By Income Level of Geography													
Assessment Area: Joplin MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	7	18.9	16.6	1,290	21.7	17.8	7	21.9	16.4	1,201	22.2	16.0	20.9
Middle	26	70.3	65.2	4,388	73.7	62.7	18	56.3	64.6	3,814	70.4	60.9	64.7
Upper	4	10.8	17.7	275	4.6	19.4	7	21.9	18.4	404	7.5	23.1	14.4
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.5	0	0.0	0.1	0	0.0	0.6	0	0.0	0.1	
Total	37	100.0	100.0	5,953	100.0	100.0	32	100.0	100.0	5,419	100.0	100.0	100.0
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Distribution of 2022 and 2023 Small Farm Lending By Income Level of Geography													
Assessment Area: Joplin MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	1.3	0	0.0	2.5	0	0.0	3.9	0	0.0	7.5	2.4
Middle	4	80.0	83.5	154	75.5	83.8	3	75.0	85.7	235	82.5	80.3	83.1
Upper	1	20.0	15.2	50	24.5	13.8	1	25.0	10.1	50	17.5	12.2	14.5
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.4	0	0.0	0.1	
Total	5	100.0	100.0	204	100.0	100.0	4	100.0	100.0	285	100.0	100.0	100.0
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.													

Distribution of 2022 and 2023 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Joplin MSA													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	­%	­%	\$(000)	\$%	\$%	#	­%	­%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	0	0.0	5.7	0	0.0	3.1	0	0.0	5.7	0	0.0	3.2	18.9
Moderate	3	16.7	16.6	476	12.0	12.2	0	0.0	19.6	0	0.0	14.7	19.7
Middle	2	11.1	20.5	379	9.5	19.3	4	33.3	21.8	955	35.8	20.5	21.7
Upper	10	55.6	29.6	2,851	71.7	39.6	5	41.7	26.7	1,230	46.1	36.1	39.8
Unknown	3	16.7	27.6	270	6.8	25.8	3	25.0	26.2	482	18.1	25.5	0.0
Total	18	100.0	100.0	3,976	100.0	100.0	12	100.0	100.0	2,667	100.0	100.0	100.0
Refinance Loans													
Low	2	11.1	7.1	168	6.4	3.7	2	12.5	8.3	88	3.9	4.1	18.9
Moderate	4	22.2	17.4	331	12.6	13.0	4	25.0	17.8	199	8.8	12.4	19.7
Middle	5	27.8	22.4	281	10.7	20.0	0	0.0	23.2	0	0.0	22.2	21.7
Upper	6	33.3	38.0	1,800	68.4	47.6	10	62.5	32.0	1,984	87.4	40.3	39.8
Unknown	1	5.6	15.1	52	2.0	15.7	0	0.0	18.8	0	0.0	21.0	0.0
Total	18	100.0	100.0	2,632	100.0	100.0	16	100.0	100.0	2,271	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	3.7	0	0.0	2.4	2	11.1	8.2	52	4.2	4.1	18.9
Moderate	2	16.7	10.7	55	10.9	4.7	4	22.2	16.1	340	27.6	12.8	19.7
Middle	4	33.3	17.8	106	21.0	13.5	3	16.7	21.3	128	10.4	17.2	21.7
Upper	6	50.0	54.7	344	68.1	63.9	8	44.4	44.9	690	56.1	53.2	39.8
Unknown	0	0.0	13.1	0	0.0	15.5	1	5.6	9.5	20	1.6	12.7	0.0
Total	12	100.0	100.0	505	100.0	100.0	18	100.0	100.0	1,230	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	3	4.9	6.0	183	2.1	3.3	6	11.1	6.5	196	2.9	3.5	18.9
Moderate	12	19.7	16.3	951	11.2	12.2	10	18.5	19.1	722	10.7	14.3	19.7
Middle	13	21.3	20.9	878	10.3	19.2	9	16.7	22.0	1,180	17.5	20.7	21.7
Upper	28	45.9	33.6	6,153	72.2	42.3	25	46.3	29.8	4,131	61.4	37.5	39.8
Unknown	5	8.2	23.2	356	4.2	23.1	4	7.4	22.6	502	7.5	24.1	0.0
Total	61	100.0	100.0	8,521	100.0	100.0	54	100.0	100.0	6,731	100.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Multifamily loans are not included in the borrower distribution analysis.													
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.													

Distribution of 2022 and 2023 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Joplin MSA													
	Bank And Aggregate Loans By Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	22	59.5	50.4	2,843	47.8	39.3	20	62.5	51.1	2,431	44.9	36.0	91.2
Over \$1 Million	13	35.1		2,835	47.6		12	37.5		2,988	55.1		7.7
Revenue Unknown	2	5.4		275	4.6		0	0.0		0	0.0		1.1
Total	37	100.0		5,953	100.0		32	100.0		5,419	100.0		100.0
By Loan Size													
\$100,000 or Less	18	48.6	90.4	874	14.7	30.6	17	53.1	91.8	704	13.0	34.0	
\$100,001 - \$250,000	13	35.1	5.1	2,479	41.6	18.4	7	21.9	4.5	1,213	22.4	18.8	
\$250,001 - \$1 Million	6	16.2	4.6	2,600	43.7	51.0	8	25.0	3.7	3,502	64.6	47.2	
Total	37	100.0	100.0	5,953	100.0	100.0	32	100.0	100.0	5,419	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	13	59.1		664	23.4		13	65.0		527	21.7		
\$100,001 - \$250,000	7	31.8		1,329	46.7		4	20.0		652	26.8		
\$250,001 - \$1 Million	2	9.1		850	29.9		3	15.0		1,252	51.5		
Total	22	100.0		2,843	100.0		20	100.0		2,431	100.0		
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.													

Distribution of 2022 and 2023 Small Farm Lending By Revenue Size of Farms													
Assessment Area: Joplin MSA													
	Bank And Aggregate Loans By Year												Total Farms %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	4	80.0	66.7	202	99.0	74.3	4	100.0	73.6	285	100.0	82.9	99.0
Over \$1 Million	0	0.0		0	0.0		0	0.0		0	0.0		1.0
Revenue Unknown	1	20.0		2	1.0		0	0.0		0	0.0		0.0
Total	5	100.0		204	100.0		4	100.0		285	100.0		100.0
By Loan Size													
\$100,000 or Less	5	100.0	79.4	204	100.0	31.6	3	75.0	80.6	165	57.9	33.6	
\$100,001 - \$250,000	0	0.0	13.0	0	0.0	29.4	1	25.0	12.8	120	42.1	31.3	
\$250,001 - \$500,000	0	0.0	7.6	0	0.0	39.0	0	0.0	6.6	0	0.0	35.1	
Total	5	100.0	100.0	204	100.0	100.0	4	100.0	100.0	285	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	4	100.0		202	100.0		3	75.0		165	57.9		
\$100,001 - \$250,000	0	0.0		0	0.0		1	25.0		120	42.1		
\$250,001 - \$500,000	0	0.0		0	0.0		0	0.0		0	0.0		
Total	4	100.0		202	100.0		4	100.0		285	100.0		
Source: 2023 FFIEC Census Data													
2023 Dun & Bradstreet Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

2023 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	8,566	18.9
Moderate	7	16.7	7,083	15.6	1,789	25.3	8,918	19.7
Middle	29	69.0	30,896	68.1	2,818	9.1	9,822	21.7
Upper	6	14.3	7,383	16.3	531	7.2	18,056	39.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	42	100.0	45,362	100.0	5,138	11.3	45,362	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	14,217	5,812	12.8	40.9	6,680	47.0	1,725	12.1
Middle	50,457	31,546	69.2	62.5	13,841	27.4	5,070	10.0
Upper	11,899	8,198	18.0	68.9	2,507	21.1	1,194	10.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	76,573	45,556	100.0	59.5	23,028	30.1	7,989	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	1,302	20.9	1,155	20.3	135	28.1	12	16.9
Middle	4,034	64.7	3,698	65.0	284	59.2	52	73.2
Upper	901	14.4	833	14.7	61	12.7	7	9.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	6,237	100.0	5,686	100.0	480	100.0	71	100.0
Percentage of Total Businesses:			91.2		7.7		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	5	2.4	5	2.4	0	0.0	0	0.0
Middle	172	83.1	170	82.9	2	100.0	0	0.0
Upper	30	14.5	30	14.6	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	207	100.0	205	100.0	2	100.0	0	0.0
Percentage of Total Farms:			99.0		1.0		0.0	
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

2022 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	8,566	18.9
Moderate	7	16.7	7,083	15.6	1,789	25.3	8,918	19.7
Middle	29	69.0	30,896	68.1	2,818	9.1	9,822	21.7
Upper	6	14.3	7,383	16.3	531	7.2	18,056	39.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	42	100.0	45,362	100.0	5,138	11.3	45,362	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	14,217	5,812	12.8	40.9	6,680	47.0	1,725	12.1
Middle	50,457	31,546	69.2	62.5	13,841	27.4	5,070	10.0
Upper	11,899	8,198	18.0	68.9	2,507	21.1	1,194	10.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	76,573	45,556	100.0	59.5	23,028	30.1	7,989	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	1,291	20.9	1,149	20.4	130	27.1	12	17.6
Middle	4,008	64.8	3,671	65.1	288	60.1	49	72.1
Upper	888	14.4	820	14.5	61	12.7	7	10.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	6,187	100.0	5,640	100.0	479	100.0	68	100.0
Percentage of Total Businesses:				91.2		7.7		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	5	2.4	5	2.5	0	0.0	0	0.0
Middle	171	83.0	169	82.8	2	100.0	0	0.0
Upper	30	14.6	30	14.7	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	206	100.0	204	100.0	2	100.0	0	0.0
Percentage of Total Farms:				99.0		1.0		0.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

Cape Girardeau Metropolitan

Distribution of 2022 and 2023 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Cape Girardeau Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	\$%	#	%	%	\$(000)	%	\$%	
Home Purchase Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	2	18.2	8.0	267	7.4	4.0	1	8.3	8.3	221	8.2	4.8	5.9
Middle	6	54.5	57.4	2,603	72.5	55.7	6	50.0	58.4	1,335	49.7	58.2	59.0
Upper	3	27.3	34.6	718	20.0	40.3	5	41.7	33.3	1,128	42.0	37.0	35.2
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	11	100.0	100.0	3,588	100.0	100.0	12	100.0	100.0	2,684	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	8.3	5.3	90	13.1	3.3	0	0.0	5.8	0	0.0	2.9	5.9
Middle	7	58.3	59.0	310	45.1	52.5	8	66.7	58.1	667	70.1	57.1	59.0
Upper	4	33.3	35.7	287	41.8	44.2	4	33.3	36.1	285	29.9	40.0	35.2
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	12	100.0	100.0	687	100.0	100.0	12	100.0	100.0	952	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	2.5	0	0.0	2.1	0	0.0	5.5	0	0.0	4.2	5.9
Middle	6	60.0	61.3	172	38.0	54.7	3	23.1	52.4	98	12.6	52.3	59.0
Upper	4	40.0	36.3	281	62.0	43.1	10	76.9	42.1	677	87.4	43.5	35.2
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	10	100.0	100.0	453	100.0	100.0	13	100.0	100.0	775	100.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	40.4	0	0.0	27.5	0	0.0	30.0	0	0.0	35.7	31.1
Middle	1	100.0	48.9	592	100.0	16.4	0	0.0	63.3	0	0.0	56.4	52.9
Upper	0	0.0	10.6	0	0.0	56.1	0	0.0	6.7	0	0.0	7.9	16.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	592	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	4	9.3	7.2	373	6.3	7.5	1	2.2	7.7	221	4.2	6.2	5.9
Middle	25	58.1	58.1	4,015	68.3	48.4	20	44.4	58.0	2,380	44.9	57.8	59.0
Upper	14	32.6	34.7	1,493	25.4	44.1	24	53.3	34.3	2,695	50.9	36.0	35.2
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	43	100.0	100.0	5,881	100.0	100.0	45	100.0	100.0	5,296	100.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.													

Distribution of 2022 and 2023 Small Business Lending By Income Level of Geography													
Assessment Area: Cape Girardeau Metropolitan													
Geographi c Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	3	5.1	6.9	326	4.4	7.2	3	6.5	7.8	320	5.4	10.8	7.2
Middle	37	62.7	57.6	5,541	74.1	60.5	33	71.7	55.2	4,606	78.1	50.8	59.0
Upper	19	32.2	34.8	1,610	21.5	32.1	10	21.7	36.4	975	16.5	38.3	33.8
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.7	0	0.0	0.2	0	0.0	0.5	0	0.0	0.1	
Total	59	100.0	100.0	7,477	100.0	100.0	46	100.0	100.0	5,901	100.0	100.0	100.0
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Distribution of 2022 and 2023 Small Farm Lending By Income Level of Geography													
Assessment Area: Cape Girardeau Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	1.1	0	0.0	0.1	0	0.0	0.0	0	0.0	0.0	1.8
Middle	24	85.7	86.3	1,876	76.1	81.9	19	82.6	81.3	2,259	84.5	84.0	73.0
Upper	4	14.3	12.0	588	23.9	18.0	4	17.4	18.7	414	15.5	16.0	25.2
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.5	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	28	100.0	100.0	2,464	100.0	100.0	23	100.0	100.0	2,673	100.0	100.0	100.0
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Distribution of 2022 and 2023 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Cape Girardeau Metropolitan													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	2	18.2	9.7	252	7.0	5.4	1	8.3	9.3	109	4.1	4.9	16.9
Moderate	2	18.2	19.5	199	5.5	15.1	1	8.3	18.8	39	1.5	13.7	18.9
Middle	1	9.1	19.1	184	5.1	19.2	3	25.0	20.6	671	25.0	19.7	22.4
Upper	3	27.3	26.7	1,445	40.3	38.2	4	33.3	25.4	1,456	54.2	37.3	41.9
Unknown	3	27.3	24.9	1,508	42.0	22.1	3	25.0	25.8	409	15.2	24.5	0.0
Total	11	100.0	100.0	3,588	100.0	100.0	12	100.0	100.0	2,684	100.0	100.0	100.0
Refinance Loans													
Low	3	25.0	8.1	200	29.1	4.1	0	0.0	7.7	0	0.0	4.2	16.9
Moderate	4	33.3	20.6	262	38.1	13.3	2	16.7	16.1	153	16.1	9.8	18.9
Middle	3	25.0	22.6	190	27.7	19.7	3	25.0	21.6	312	32.8	16.8	22.4
Upper	2	16.7	30.0	35	5.1	42.2	7	58.3	36.5	487	51.2	43.9	41.9
Unknown	0	0.0	18.7	0	0.0	20.8	0	0.0	18.1	0	0.0	25.4	0.0
Total	12	100.0	100.0	687	100.0	100.0	12	100.0	100.0	952	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	3.8	0	0.0	1.9	0	0.0	11.7	0	0.0	5.7	16.9
Moderate	4	40.0	17.5	180	39.7	15.2	1	7.7	14.5	60	7.7	13.0	18.9
Middle	1	10.0	24.4	20	4.4	19.2	8	61.5	20.7	507	65.4	22.4	22.4
Upper	5	50.0	43.1	253	55.8	50.9	4	30.8	43.4	208	26.8	51.3	41.9
Unknown	0	0.0	11.3	0	0.0	12.8	0	0.0	9.7	0	0.0	7.6	0.0
Total	10	100.0	100.0	453	100.0	100.0	13	100.0	100.0	775	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	6	14.3	8.8	468	8.8	4.9	2	4.4	9.4	129	2.4	4.8	16.9
Moderate	10	23.8	19.5	641	12.1	14.4	5	11.1	18.2	262	4.9	13.1	18.9
Middle	8	19.0	20.2	576	10.9	19.2	17	37.8	20.9	1,813	34.2	19.2	22.4
Upper	15	35.7	29.7	2,096	39.6	40.1	18	40.0	29.8	2,683	50.7	39.1	41.9
Unknown	3	7.1	21.8	1,508	28.5	21.4	3	6.7	21.8	409	7.7	23.7	0.0
Total	42	100.0	100.0	5,289	100.0	100.0	45	100.0	100.0	5,296	100.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Multifamily loans are not included in the borrower distribution analysis.													
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.													

Distribution of 2022 and 2023 Small Business Lending By Revenue Size of Businesses														
Assessment Area: Cape Girardeau Metropolitan														
	Bank And Aggregate Loans By Year													Total Businesses %
	2022							2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg		
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%		
By Revenue														
\$1 Million or Less	24	40.7	58.6	1,679	22.5	52.2	18	39.1	60.3	1,343	22.8	48.6	89.4	
Over \$1 Million	31	52.5		5,648	75.5		21	45.7		4,023	68.2		9.6	
Revenue Unknown	4	6.8		150	2.0		7	15.2		535	9.1		1.0	
Total	59	100.0		7,477	100.0		46	100.0		5,901	100.0		100.0	
By Loan Size														
\$100,000 or Less	44	74.6	88.9	1,706	22.8	31.0	32	69.6	89.1	1,346	22.8	29.8		
\$100,001 - \$250,000	8	13.6	6.2	1,668	22.3	22.0	8	17.4	5.8	1,704	28.9	18.5		
\$250,001 - \$1 Million	7	11.9	4.9	4,103	54.9	47.1	6	13.0	5.1	2,851	48.3	51.7		
Total	59	100.0	100.0	7,477	100.0	100.0	46	100.0	100.0	5,901	100.0	100.0		
By Loan Size and Revenues \$1 Million or Less														
\$100,000 or Less	19	79.2		516	30.7		15	83.3		481	35.8			
\$100,001 - \$250,000	3	12.5		560	33.4		2	11.1		440	32.8			
\$250,001 - \$1 Million	2	8.3		603	35.9		1	5.6		422	31.4			
Total	24	100.0		1,679	100.0		18	100.0		1,343	100.0			
Source: 2023 FFIEC Census Data														
2023 Dun & Bradstreet Data														
2016-2020 U.S. Census Bureau: American Community Survey														
Note: Percentages may not total 100.0 percent due to rounding.														

Distribution of 2022 and 2023 Small Farm Lending By Revenue Size of Farms													
Assessment Area: Cape Girardeau Metropolitan													
	Bank And Aggregate Loans By Year												Total Farms %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	27	96.4	80.3	2,439	99.0	81.1	19	82.6	72.0	2,294	85.8	80.7	99.4
Over \$1 Million	0	0.0		0	0.0		1	4.3		300	11.2		0.0
Revenue	1	3.6		25	1.0		3	13.0		79	3.0		0.6
Unknown													
Total	28	100.0		2,464	100.0		23	100.0		2,673	100.0		100.0
By Loan Size													
\$100,000 or Less	20	71.4	75.4	864	35.1	28.3	15	65.2	78.0	924	34.6	31.0	
\$100,001 - \$250,000	6	21.4	16.9	950	38.6	36.8	5	21.7	11.3	799	29.9	23.7	
\$250,001 - \$500,000	2	7.1	7.7	650	26.4	34.9	3	13.0	10.7	950	35.5	45.3	
Total	28	100.0	100.0	2,464	100.0	100.0	23	100.0	100.0	2,673	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	19	70.4		839	34.4		12	63.2		845	36.8		
\$100,001 - \$250,000	6	22.2		950	39.0		5	26.3		799	34.8		
\$250,001 - \$500,000	2	7.4		650	26.7		2	10.5		650	28.3		
Total	27	100.0		2,439	100.0		19	100.0		2,294	100.0		
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.													

2023 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	0	0.0	0	0.0	0	0.0	3,161	16.9
Moderate	3	15.8	1,482	7.9	428	28.9	3,532	18.9
Middle	12	63.2	11,170	59.7	720	6.4	4,187	22.4
Upper	4	21.1	6,065	32.4	378	6.2	7,837	41.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	19	100.0	18,717	100.0	1,526	8.2	18,717	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	4,298	1,170	5.9	27.2	2,276	53.0	852	19.8
Middle	20,014	11,743	59.0	58.7	6,093	30.4	2,178	10.9
Upper	10,086	7,003	35.2	69.4	1,930	19.1	1,153	11.4
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	34,398	19,916	100.0	57.9	10,299	29.9	4,183	12.2
	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	257	7.2	205	6.4	51	14.9	1	2.9
Middle	2,097	59.0	1,899	59.7	173	50.6	25	73.5
Upper	1,202	33.8	1,076	33.8	118	34.5	8	23.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	3,556	100.0	3,180	100.0	342	100.0	34	100.0
Percentage of Total Businesses:				89.4		9.6		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	3	1.8	3	1.9	0	0.0	0	0.0
Middle	119	73.0	118	72.8	0	0.0	1	100.0
Upper	41	25.2	41	25.3	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	163	100.0	162	100.0	0	0.0	1	100.0
Percentage of Total Farms:				99.4		0.0		0.6
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

2022 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	0	0.0	0	0.0	0	0.0	3,161	16.9
Moderate	3	15.8	1,482	7.9	428	28.9	3,532	18.9
Middle	12	63.2	11,170	59.7	720	6.4	4,187	22.4
Upper	4	21.1	6,065	32.4	378	6.2	7,837	41.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	19	100.0	18,717	100.0	1,526	8.2	18,717	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	4,298	1,170	5.9	27.2	2,276	53.0	852	19.8
Middle	20,014	11,743	59.0	58.7	6,093	30.4	2,178	10.9
Upper	10,086	7,003	35.2	69.4	1,930	19.1	1,153	11.4
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	34,398	19,916	100.0	57.9	10,299	29.9	4,183	12.2
	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	258	7.3	203	6.4	53	15.2	2	6.5
Middle	2,085	59.0	1,885	59.7	179	51.4	21	67.7
Upper	1,191	33.7	1,067	33.8	116	33.3	8	25.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	3,534	100.0	3,155	100.0	348	100.0	31	100.0
Percentage of Total Businesses:				89.3		9.8		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	3	1.8	3	1.9	0	0.0	0	0.0
Middle	120	73.6	119	73.5	0	0.0	1	100.0
Upper	40	24.5	40	24.7	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	163	100.0	162	100.0	0	0.0	1	100.0
Percentage of Total Farms:				99.4		0.0		0.6
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Eastern Missouri

Distribution of 2022 and 2023 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Eastern Missouri													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Home Purchase Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	8.0	0	0.0	6.6	2	18.2	10.0	115	11.5	7.3	3.6
Middle	11	91.7	85.6	1,267	90.7	85.9	9	81.8	83.4	882	88.5	83.8	85.7
Upper	1	8.3	6.0	130	9.3	7.3	0	0.0	6.5	0	0.0	8.9	10.7
Unknown	0	0.0	0.3	0	0.0	0.2	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	12	100.0	100.0	1,397	100.0	100.0	11	100.0	100.0	997	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	2	10.5	6.2	162	5.9	4.5	3	23.1	10.7	195	16.2	9.0	3.6
Middle	15	78.9	82.9	2,171	79.3	81.8	6	46.2	75.8	761	63.2	77.2	85.7
Upper	2	10.5	10.9	405	14.8	13.7	4	30.8	13.5	248	20.6	13.8	10.7
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	19	100.0	100.0	2,738	100.0	100.0	13	100.0	100.0	1,204	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	16.7	9.1	10	3.7	6.7	1	25.0	6.7	61	32.3	4.2	3.6
Middle	5	83.3	81.8	257	96.3	84.2	2	50.0	86.7	73	38.6	90.0	85.7
Upper	0	0.0	9.1	0	0.0	9.1	1	25.0	6.7	55	29.1	5.8	10.7
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	6	100.0	100.0	267	100.0	100.0	4	100.0	100.0	189	100.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Moderate	0	0.0	28.6	0	0.0	26.3	0	0.0	10.0	0	0.0	8.5	29.4
Middle	3	100.0	71.4	678	100.0	73.7	0	0.0	80.0	0	0.0	81.4	70.6
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	10.0	0	0.0	10.0	0.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	3	100.0	100.0	678	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Moderate	3	6.3	7.7	172	3.2	6.8	6	16.2	9.8	371	11.7	7.4	3.6
Middle	41	85.4	84.6	4,720	86.5	84.4	22	59.5	82.2	2,188	68.8	82.9	85.7
Upper	4	8.3	7.5	564	10.3	8.6	9	24.3	8.0	623	19.6	9.7	10.7
Unknown	0	0.0	0.2	0	0.0	0.2	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	48	100.0	100.0	5,456	100.0	100.0	37	100.0	100.0	3,182	100.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.													

Distribution of 2022 and 2023 Small Business Lending By Income Level of Geography													
Assessment Area: Eastern Missouri													
Geographi c Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	16	18.4	12.7	997	11.8	15.1	15	16.0	11.8	721	8.0	17.4	16.8
Middle	65	74.7	78.1	7,043	83.7	75.4	72	76.6	78.0	8,045	89.5	79.3	76.1
Upper	6	6.9	8.7	377	4.5	9.4	7	7.4	9.4	224	2.5	3.2	7.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.6	0	0.0	0.1	0	0.0	0.7	0	0.0	0.1	
Total	87	100.0	100.0	8,417	100.0	100.0	94	100.0	100.0	8,990	100.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2023 Dun & Bradstreet Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Distribution of 2022 and 2023 Small Farm Lending By Income Level of Geography													
Assessment Area: Eastern Missouri													
Geographi c Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	2	2.6	0.8	121	1.4	0.4	1.1
Middle	80	93.0	90.5	9,213	96.3	91.2	63	82.9	88.6	7,912	94.0	90.6	88.0
Upper	6	7.0	9.5	350	3.7	8.8	11	14.5	10.6	380	4.5	9.0	10.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	86	100.0	100.0	9,563	100.0	100.0	76	100.0	100.0	8,413	100.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2023 Dun & Bradstreet Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Distribution of 2022 and 2023 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Eastern Missouri													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	1	8.3	7.4	82	5.9	4.0	0	0.0	7.6	0	0.0	4.2	19.2
Moderate	0	0.0	19.6	0	0.0	15.3	3	27.3	22.9	259	26.0	17.9	18.5
Middle	3	25.0	18.4	434	31.1	19.9	1	9.1	17.2	80	8.0	16.1	21.2
Upper	4	33.3	24.6	437	31.3	32.7	1	9.1	21.9	160	16.0	30.7	41.1
Unknown	4	33.3	30.0	444	31.8	28.1	6	54.5	30.4	498	49.9	31.0	0.0
Total	12	100.0	100.0	1,397	100.0	100.0	11	100.0	100.0	997	100.0	100.0	100.0
Refinance Loans													
Low	2	10.5	9.7	288	10.5	6.8	1	7.7	12.9	32	2.7	6.8	19.2
Moderate	4	21.1	23.8	162	5.9	18.9	2	15.4	21.3	117	9.7	14.3	18.5
Middle	3	15.8	22.6	240	8.8	22.1	4	30.8	23.0	403	33.5	18.7	21.2
Upper	7	36.8	27.9	1,660	60.6	33.8	3	23.1	32.0	477	39.6	47.9	41.1
Unknown	3	15.8	15.9	388	14.2	18.4	3	23.1	10.7	175	14.5	12.3	0.0
Total	19	100.0	100.0	2,738	100.0	100.0	13	100.0	100.0	1,204	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	6.1	0	0.0	4.7	1	25.0	6.7	61	32.3	4.8	19.2
Moderate	1	16.7	19.7	57	21.3	14.1	0	0.0	22.2	0	0.0	18.6	18.5
Middle	2	33.3	18.2	120	44.9	18.2	0	0.0	22.2	0	0.0	18.6	21.2
Upper	3	50.0	37.9	90	33.7	39.4	2	50.0	33.3	90	47.6	36.5	41.1
Unknown	0	0.0	18.2	0	0.0	23.6	1	25.0	15.6	38	20.1	21.6	0.0
Total	6	100.0	100.0	267	100.0	100.0	4	100.0	100.0	189	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	3	6.7	8.1	370	7.7	4.7	3	8.1	8.7	108	3.4	4.7	19.2
Moderate	5	11.1	20.4	219	4.6	16.1	9	24.3	22.5	671	21.1	17.3	18.5
Middle	11	24.4	19.8	875	18.3	20.5	7	18.9	19.2	858	27.0	16.9	21.2
Upper	17	37.8	26.4	2,427	50.8	33.2	8	21.6	24.5	834	26.2	33.2	41.1
Unknown	9	20.0	25.4	887	18.6	25.5	10	27.0	25.2	711	22.3	27.9	0.0
Total	45	100.0	100.0	4,778	100.0	100.0	37	100.0	100.0	3,182	100.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Multifamily loans are not included in the borrower distribution analysis.													
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.													

Distribution of 2022 and 2023 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Eastern Missouri													
	Bank And Aggregate Loans By Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	52	59.8	52.8	3,629	43.1	43.5	53	56.4	54.7	2,859	31.8	38.6	90.0
Over \$1 Million	27	31.0		4,532	53.8		27	28.7		5,541	61.6		8.6
Revenue Unknown	8	9.2		256	3.0		14	14.9		590	6.6		1.4
Total	87	100.0		8,417	100.0		94	100.0		8,990	100.0		100.0
By Loan Size													
\$100,000 or Less	69	79.3	90.3	3,012	35.8	34.6	76	80.9	90.1	3,127	34.8	31.6	
\$100,001 - \$250,000	10	11.5	5.5	1,730	20.6	19.4	8	8.5	5.1	1,398	15.6	17.3	
\$250,001 - \$1 Million	8	9.2	4.1	3,675	43.7	46.0	10	10.6	4.8	4,465	49.7	51.1	
Total	87	100.0	100.0	8,417	100.0	100.0	94	100.0	100.0	8,990	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	43	82.7		1,742	48.0		48	90.6		1,655	57.9		
\$100,001 - \$250,000	7	13.5		1,097	30.2		4	7.5		714	25.0		
\$250,001 - \$1 Million	2	3.8		790	21.8		1	1.9		490	17.1		
Total	52	100.0		3,629	100.0		53	100.0		2,859	100.0		
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.													

Distribution of 2022 and 2023 Small Farm Lending By Revenue Size of Farms													
Assessment Area: Eastern Missouri													
	Bank And Aggregate Loans By Year												Total Farms %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	80	93.0	72.2	8,868	92.7	78.8	60	78.9	64.2	6,442	76.6	71.1	98.9
Over \$1 Million	2	2.3		535	5.6		8	10.5		1,641	19.5		1.1
Revenue Unknown	4	4.7		160	1.7		8	10.5		330	3.9		0.0
Total	86	100.0		9,563	100.0		76	100.0		8,413	100.0		100.0
By Loan Size													
\$100,000 or Less	54	62.8	69.1	2,404	25.1	24.7	51	67.1	72.7	2,211	26.3	24.8	
\$100,001 - \$250,000	22	25.6	19.9	3,617	37.8	34.2	15	19.7	15.3	2,739	32.6	28.3	
\$250,001 - \$500,000	10	11.6	11.1	3,542	37.0	41.1	10	13.2	11.9	3,463	41.2	46.9	
Total	86	100.0	100.0	9,563	100.0	100.0	76	100.0	100.0	8,413	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	50	62.5		2,244	25.3		40	66.7		1,695	26.3		
\$100,001 - \$250,000	21	26.3		3,471	39.1		13	21.7		2,364	36.7		
\$250,001 - \$500,000	9	11.3		3,153	35.6		7	11.7		2,383	37.0		
Total	80	100.0		8,868	100.0		60	100.0		6,442	100.0		
Source: 2023 FFIEC Census Data													
2023 Dun & Bradstreet Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

2023 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	2,296	19.2
Moderate	1	7.7	956	8.0	365	38.2	2,220	18.5
Middle	11	84.6	9,925	82.8	988	10.0	2,546	21.2
Upper	1	7.7	1,101	9.2	32	2.9	4,920	41.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	13	100.0	11,982	100.0	1,385	11.6	11,982	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	2,252	467	3.6	20.7	1,256	55.8	529	23.5
Middle	17,528	11,058	85.7	63.1	3,868	22.1	2,602	14.8
Upper	1,929	1,374	10.7	71.2	198	10.3	357	18.5
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	21,709	12,899	100.0	59.4	5,322	24.5	3,488	16.1
	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	278	16.8	244	16.4	34	23.9	0	0.0
Middle	1,257	76.1	1,136	76.4	102	71.8	19	82.6
Upper	116	7.0	106	7.1	6	4.2	4	17.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,651	100.0	1,486	100.0	142	100.0	23	100.0
Percentage of Total Businesses:				90.0		8.6		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	1.1	2	1.1	0	0.0	0	0.0
Middle	161	88.0	159	87.8	2	100.0	0	0.0
Upper	20	10.9	20	11.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	183	100.0	181	100.0	2	100.0	0	0.0
Percentage of Total Farms:				98.9		1.1		0.0
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

2022 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	2,296	19.2
Moderate	1	7.7	956	8.0	365	38.2	2,220	18.5
Middle	11	84.6	9,925	82.8	988	10.0	2,546	21.2
Upper	1	7.7	1,101	9.2	32	2.9	4,920	41.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	13	100.0	11,982	100.0	1,385	11.6	11,982	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	2,252	467	3.6	20.7	1,256	55.8	529	23.5
Middle	17,528	11,058	85.7	63.1	3,868	22.1	2,602	14.8
Upper	1,929	1,374	10.7	71.2	198	10.3	357	18.5
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	21,709	12,899	100.0	59.4	5,322	24.5	3,488	16.1
	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	275	16.8	241	16.4	34	23.9	0	0.0
Middle	1,249	76.3	1,129	76.7	102	71.8	18	81.8
Upper	112	6.8	102	6.9	6	4.2	4	18.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,636	100.0	1,472	100.0	142	100.0	22	100.0
Percentage of Total Businesses:				90.0		8.7		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	2	1.1	2	1.1	0	0.0	0	0.0
Middle	161	88.0	159	87.8	2	100.0	0	0.0
Upper	20	10.9	20	11.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	183	100.0	181	100.0	2	100.0	0	0.0
Percentage of Total Farms:				98.9		1.1		0.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Ozark Missouri

Distribution of 2022 and 2023 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Ozark Missouri													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%	%	
Home Purchase Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	1.8	0	0.0	1.3	0	0.0	1.9	0	0.0	1.4	4.9
Middle	6	46.2	38.6	867	33.5	29.7	5	50.0	42.4	875	26.6	34.3	56.2
Upper	7	53.8	59.6	1,720	66.5	69.0	5	50.0	55.6	2,417	73.4	64.3	38.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	13	100.0	100.0	2,587	100.0	100.0	10	100.0	100.0	3,292	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	1.9	0	0.0	1.1	0	0.0	3.3	0	0.0	3.4	4.9
Middle	8	80.0	44.2	1,458	41.9	37.8	8	88.9	49.0	1,311	98.9	35.8	56.2
Upper	2	20.0	53.9	2,025	58.1	61.1	1	11.1	47.7	15	1.1	60.8	38.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	10	100.0	100.0	3,483	100.0	100.0	9	100.0	100.0	1,326	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	1.9	0	0.0	0.7	0	0.0	2.4	0	0.0	1.5	4.9
Middle	7	63.6	39.0	504	29.2	30.8	3	60.0	45.5	174	38.5	35.1	56.2
Upper	4	36.4	59.0	1,223	70.8	68.5	2	40.0	52.1	278	61.5	63.4	38.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	11	100.0	100.0	1,727	100.0	100.0	5	100.0	100.0	452	100.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	6.9	0	0.0	3.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	0	0.0	44.8	0	0.0	54.7	1	100.0	28.6	444	100.0	31.4	13.8
Upper	0	0.0	48.3	0	0.0	42.3	0	0.0	71.4	0	0.0	68.6	86.2
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	1	100.0	100.0	444	100.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	1.8	0	0.0	1.3	0	0.0	2.2	0	0.0	1.6	4.9
Middle	23	59.0	39.7	2,989	34.4	32.2	19	67.9	43.2	2,852	50.5	34.2	56.2
Upper	16	41.0	58.5	5,710	65.6	66.5	9	32.1	54.6	2,790	49.5	64.2	38.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	39	100.0	100.0	8,699	100.0	100.0	28	100.0	100.0	5,642	100.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.													

Distribution of 2022 and 2023 Small Business Lending By Income Level of Geography													
Assessment Area: Ozark Missouri													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	14	15.6	4.0	803	9.4	1.8	9	10.1	3.0	654	8.4	1.7	1.9
Middle	71	78.9	44.6	7,402	86.3	37.8	78	87.6	43.8	6,910	88.4	34.8	47.1
Upper	5	5.6	50.1	373	4.3	60.2	2	2.2	52.0	251	3.2	63.2	51.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	1.3	0	0.0	0.3	0	0.0	1.2	0	0.0	0.2	
Total	90	100.0	100.0	8,578	100.0	100.0	89	100.0	100.0	7,815	100.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2023 Dun & Bradstreet Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Distribution of 2022 and 2023 Small Farm Lending By Income Level of Geography													
Assessment Area: Ozark Missouri													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	25	21.4	19.4	1,369	16.1	18.9	36	24.5	21.2	1,924	17.6	20.1	14.3
Middle	92	78.6	72.2	7,137	83.9	74.4	111	75.5	73.4	9,035	82.4	73.0	63.6
Upper	0	0.0	8.2	0	0.0	6.7	0	0.0	5.4	0	0.0	6.9	22.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.2	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	117	100.0	100.0	8,506	100.0	100.0	147	100.0	100.0	10,959	100.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2023 Dun & Bradstreet Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Distribution of 2022 and 2023 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Ozark Missouri													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	1	7.7	2.0	46	1.8	1.9	0	0.0	2.9	0	0.0	1.0	16.9
Moderate	2	15.4	11.0	204	7.9	5.5	0	0.0	10.1	0	0.0	5.4	18.3
Middle	1	7.7	14.9	150	5.8	10.5	1	10.0	14.2	175	5.3	9.9	20.9
Upper	8	61.5	52.9	2,044	79.0	62.2	6	60.0	51.8	2,673	81.2	63.9	43.9
Unknown	1	7.7	19.1	143	5.5	19.9	3	30.0	21.0	444	13.5	19.8	0.0
Total	13	100.0	100.0	2,587	100.0	100.0	10	100.0	100.0	3,292	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	3.7	0	0.0	1.5	0	0.0	5.0	0	0.0	2.1	16.9
Moderate	1	10.0	14.5	25	0.7	7.9	2	22.2	13.3	261	19.7	7.0	18.3
Middle	2	20.0	16.4	100	2.9	10.7	0	0.0	23.1	0	0.0	16.4	20.9
Upper	6	60.0	51.6	1,608	46.2	63.1	7	77.8	45.6	1,065	80.3	53.8	43.9
Unknown	1	10.0	13.7	1,750	50.2	16.8	0	0.0	12.9	0	0.0	20.7	0.0
Total	10	100.0	100.0	3,483	100.0	100.0	9	100.0	100.0	1,326	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	4.3	0	0.0	2.0	0	0.0	4.8	0	0.0	1.7	16.9
Moderate	0	0.0	10.0	0	0.0	5.4	1	20.0	17.6	45	10.0	8.3	18.3
Middle	2	18.2	17.1	144	8.3	10.5	1	20.0	18.2	75	16.6	12.9	20.9
Upper	8	72.7	59.0	1,548	89.6	67.0	2	40.0	49.1	278	61.5	62.7	43.9
Unknown	1	9.1	9.5	35	2.0	15.0	1	20.0	10.3	54	11.9	14.4	0.0
Total	11	100.0	100.0	1,727	100.0	100.0	5	100.0	100.0	452	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	2	5.1	2.7	86	1.0	1.7	0	0.0	3.8	0	0.0	1.3	16.9
Moderate	3	7.7	11.8	229	2.6	6.1	3	11.1	11.3	306	5.9	5.9	18.3
Middle	5	12.8	15.5	394	4.5	10.6	4	14.8	16.2	298	5.7	11.0	20.9
Upper	26	66.7	53.6	6,062	69.7	63.0	16	59.3	50.9	4,096	78.8	62.6	43.9
Unknown	3	7.7	16.4	1,928	22.2	18.4	4	14.8	17.8	498	9.6	19.3	0.0
Total	39	100.0	100.0	8,699	100.0	100.0	27	100.0	100.0	5,198	100.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Multifamily loans are not included in the borrower distribution analysis.													
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.													

Distribution of 2022 and 2023 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Ozark Missouri													
	Bank And Aggregate Loans By Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	64	71.1	52.9	3,866	45.1	54.4	68	76.4	50.6	4,446	56.9	45.2	92.7
Over \$1 Million	12	13.3		3,978	46.4		9	10.1		2,803	35.9		6.2
Revenue Unknown	14	15.6		734	8.6		12	13.5		566	7.2		1.1
Total	90	100.0		8,578	100.0		89	100.0		7,815	100.0		100.0
By Loan Size													
\$100,000 or Less	69	76.7	91.0	2,809	32.7	34.3	73	82.0	91.6	2,933	37.5	37.7	
\$100,001 - \$250,000	14	15.6	5.2	2,299	26.8	20.2	9	10.1	5.0	1,468	18.8	22.1	
\$250,001 - \$1 Million	7	7.8	3.9	3,470	40.5	45.5	7	7.9	3.4	3,414	43.7	40.2	
Total	90	100.0	100.0	8,578	100.0	100.0	89	100.0	100.0	7,815	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	54	84.4		2,243	58.0		61	89.7		2,448	55.1		
\$100,001 - \$250,000	10	15.6		1,623	42.0		5	7.4		792	17.8		
\$250,001 - \$1 Million	0	0.0		0	0.0		2	2.9		1,206	27.1		
Total	64	100.0		3,866	100.0		68	100.0		4,446	100.0		
Source: 2023 FFIEC Census Data													
2023 Dun & Bradstreet Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Distribution of 2022 and 2023 Small Farm Lending By Revenue Size of Farms													
Assessment Area: Ozark Missouri													
	Bank And Aggregate Loans By Year												Total Farms %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	104	88.9	82.9	7,760	91.2	89.6	127	86.4	79.7	9,679	88.3	83.7	99.3
Over \$1 Million	3	2.6		375	4.4		3	2.0		410	3.7		0.7
Revenue Unknown	10	8.5		371	4.4		17	11.6		870	7.9		0.0
Total	117	100.0		8,506	100.0		147	100.0		10,959	100.0		100.0
By Loan Size													
\$100,000 or Less	93	79.5	84.4	4,057	47.7	44.0	112	76.2	83.7	4,296	39.2	42.6	
\$100,001 - \$250,000	23	19.7	12.7	4,049	47.6	37.7	31	21.1	13.8	5,108	46.6	39.7	
\$250,001 - \$500,000	1	0.9	3.0	400	4.7	18.3	4	2.7	2.6	1,555	14.2	17.6	
Total	117	100.0	100.0	8,506	100.0	100.0	147	100.0	100.0	10,959	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	81	77.9		3,561	45.9		95	74.8		3,516	36.3		
\$100,001 - \$250,000	22	21.2		3,799	49.0		28	22.0		4,608	47.6		
\$250,001 - \$500,000	1	1.0		400	5.2		4	3.1		1,555	16.1		
Total	104	100.0		7,760	100.0		127	100.0		9,679	100.0		
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

2023 Ozark 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	3,697	16.9
Moderate	1	3.6	1,102	5.0	93	8.4	4,003	18.3
Middle	15	53.6	12,800	58.6	1,400	10.9	4,560	20.9
Upper	12	42.9	7,942	36.4	783	9.9	9,584	43.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	28	100.0	21,844	100.0	2,276	10.4	21,844	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	1,482	1,168	4.9	78.8	148	10.0	166	11.2
Middle	26,607	13,435	56.2	50.5	5,540	20.8	7,632	28.7
Upper	29,943	9,285	38.9	31.0	2,137	7.1	18,521	61.9
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	58,032	23,888	100.0	41.2	7,825	13.5	26,319	45.4
	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	76	1.9	71	2.0	3	1.2	2	4.7
Middle	1,849	47.1	1,706	46.9	122	49.8	21	48.8
Upper	2,001	51.0	1,861	51.2	120	49.0	20	46.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	3,926	100.0	3,638	100.0	245	100.0	43	100.0
Percentage of Total Businesses:				92.7		6.2		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	20	14.3	20	14.4	0	0.0	0	0.0
Middle	89	63.6	88	63.3	1	100.0	0	0.0
Upper	31	22.1	31	22.3	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	140	100.0	139	100.0	1	100.0	0	0.0
Percentage of Total Farms:				99.3		0.7		0.0
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

2022 Ozark 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	3,697	16.9
Moderate	1	3.6	1,102	5.0	93	8.4	4,003	18.3
Middle	15	53.6	12,800	58.6	1,400	10.9	4,560	20.9
Upper	12	42.9	7,942	36.4	783	9.9	9,584	43.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	28	100.0	21,844	100.0	2,276	10.4	21,844	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	1,482	1,168	4.9	78.8	148	10.0	166	11.2
Middle	26,607	13,435	56.2	50.5	5,540	20.8	7,632	28.7
Upper	29,943	9,285	38.9	31.0	2,137	7.1	18,521	61.9
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	58,032	23,888	100.0	41.2	7,825	13.5	26,319	45.4
	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	73	1.9	68	1.9	3	1.2	2	4.8
Middle	1,838	46.7	1,701	46.6	117	48.1	20	47.6
Upper	2,021	51.4	1,878	51.5	123	50.6	20	47.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	3,932	100.0	3,647	100.0	243	100.0	42	100.0
Percentage of Total Businesses:				92.8		6.2		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	20	14.5	20	14.7	0	0.0	0	0.0
Middle	87	63.0	86	63.2	1	50.0	0	0.0
Upper	31	22.5	30	22.1	1	50.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	138	100.0	136	100.0	2	100.0	0	0.0
Percentage of Total Farms:				98.6		1.4		0.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Northeast Missouri

Distribution of 2022 and 2023 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Northeast Missouri													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Home Purchase Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	2	50.0	13.5	144	27.9	7.6	0	0.0	15.8	0	0.0	9.7	8.7
Middle	1	25.0	39.7	164	31.7	36.9	0	0.0	41.6	0	0.0	40.1	38.2
Upper	1	25.0	46.8	209	40.4	55.5	2	100.0	42.4	651	100.0	50.0	53.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.2	0	0.0	0.2	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	4	100.0	100.0	517	100.0	100.0	2	100.0	100.0	651	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	7.7	0	0.0	5.3	1	16.7	14.3	304	34.2	10.8	8.7
Middle	1	25.0	36.2	29	6.1	34.1	0	0.0	37.6	0	0.0	36.3	38.2
Upper	3	75.0	56.1	443	93.9	60.6	5	83.3	48.1	585	65.8	52.9	53.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	4	100.0	100.0	472	100.0	100.0	6	100.0	100.0	889	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	2	50.0	17.6	214	72.8	18.6	2	100.0	14.3	38	100.0	9.7	8.7
Middle	1	25.0	26.5	30	10.2	17.1	0	0.0	25.7	0	0.0	24.4	38.2
Upper	1	25.0	55.9	50	17.0	64.3	0	0.0	57.1	0	0.0	63.7	53.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	2.9	0	0.0	2.1	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	4	100.0	100.0	294	100.0	100.0	2	100.0	100.0	38	100.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	33.3	0	0.0	10.6	0	0.0	42.9	0	0.0	21.8	23.3
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	14.3	0	0.0	14.5	21.0
Upper	0	0.0	66.7	0	0.0	89.4	1	100.0	42.9	860	100.0	63.8	55.7
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	1	100.0	100.0	860	100.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	4	26.7	11.9	358	24.5	7.1	3	17.6	15.1	342	10.0	9.9	8.7
Middle	5	33.3	38.0	370	25.3	35.5	1	5.9	39.6	30	0.9	37.6	38.2
Upper	6	40.0	50.1	732	50.1	57.4	13	76.5	45.1	3,031	89.1	52.3	53.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.3	0	0.0	0.2	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	15	100.0	100.0	1,460	100.0	100.0	17	100.0	100.0	3,403	100.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.													

Distribution of 2022 and 2023 Small Business Lending By Income Level of Geography													
Assessment Area: Northeast Missouri													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	2	9.5	12.6	85	3.8	5.5	2	10.0	11.2	520	15.0	9.0	15.6
Middle	4	19.0	32.5	70	3.1	24.7	7	35.0	32.1	1,174	33.8	32.5	30.7
Upper	15	71.4	54.2	2,103	93.1	69.2	11	55.0	56.2	1,776	51.2	58.3	53.7
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.7	0	0.0	0.5	0	0.0	0.5	0	0.0	0.2	
Total	21	100.0	100.0	2,258	100.0	100.0	20	100.0	100.0	3,470	100.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2023 Dun & Bradstreet Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Distribution of 2022 and 2023 Small Farm Lending By Income Level of Geography													
Assessment Area: Northeast Missouri													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	1.3	0	0.0	0.3	0.0
Middle	5	31.3	45.7	695	28.1	47.7	5	35.7	44.0	743	28.4	44.6	34.1
Upper	11	68.8	52.2	1,776	71.9	52.0	9	64.3	52.0	1,870	71.6	54.8	65.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	2.2	0	0.0	0.3	0	0.0	2.7	0	0.0	0.2	
Total	16	100.0	100.0	2,471	100.0	100.0	14	100.0	100.0	2,613	100.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2023 Dun & Bradstreet Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Distribution of 2022 and 2023 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Northeast Missouri													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	0	0.0	4.2	0	0.0	2.1	0	0.0	6.8	0	0.0	4.9	17.3
Moderate	1	25.0	17.7	106	20.5	12.3	0	0.0	22.0	0	0.0	15.7	13.5
Middle	1	25.0	19.9	164	31.7	18.1	0	0.0	19.5	0	0.0	19.7	21.8
Upper	1	25.0	33.5	209	40.4	42.7	2	100.0	24.7	651	100.0	32.6	47.4
Unknown	1	25.0	24.8	38	7.4	24.7	0	0.0	27.0	0	0.0	27.0	0.0
Total	4	100.0	100.0	517	100.0	100.0	2	100.0	100.0	651	100.0	100.0	100.0
Refinance Loans													
Low	1	25.0	5.7	29	6.1	2.8	1	16.7	5.3	30	3.4	1.6	17.3
Moderate	0	0.0	13.4	0	0.0	8.6	2	33.3	15.0	185	20.8	8.8	13.5
Middle	0	0.0	26.0	0	0.0	21.4	1	16.7	17.3	70	7.9	11.7	21.8
Upper	3	75.0	41.9	443	93.9	54.3	2	33.3	44.4	604	67.9	65.2	47.4
Unknown	0	0.0	13.0	0	0.0	12.9	0	0.0	18.0	0	0.0	12.7	0.0
Total	4	100.0	100.0	472	100.0	100.0	6	100.0	100.0	889	100.0	100.0	100.0
Home Improvement Loans													
Low	1	25.0	5.9	174	59.2	12.8	1	50.0	8.6	11	28.9	1.8	17.3
Moderate	0	0.0	5.9	0	0.0	6.4	1	50.0	8.6	27	71.1	4.5	13.5
Middle	2	50.0	23.5	70	23.8	17.1	0	0.0	28.6	0	0.0	23.5	21.8
Upper	1	25.0	58.8	50	17.0	54.9	0	0.0	42.9	0	0.0	54.1	47.4
Unknown	0	0.0	5.9	0	0.0	8.8	0	0.0	11.4	0	0.0	16.1	0.0
Total	4	100.0	100.0	294	100.0	100.0	2	100.0	100.0	38	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	2	13.3	5.0	203	13.9	2.5	2	12.5	6.7	41	1.6	4.1	17.3
Moderate	1	6.7	15.9	106	7.3	11.1	6	37.5	19.5	350	13.8	13.7	13.5
Middle	4	26.7	21.5	317	21.7	18.8	1	6.3	20.2	70	2.8	18.2	21.8
Upper	7	46.7	37.1	796	54.5	46.5	7	43.8	30.4	2,082	81.9	41.0	47.4
Unknown	1	6.7	20.5	38	2.6	21.1	0	0.0	23.2	0	0.0	23.1	0.0
Total	15	100.0	100.0	1,460	100.0	100.0	16	100.0	100.0	2,543	100.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Multifamily loans are not included in the borrower distribution analysis.													
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.													

Distribution of 2022 and 2023 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Northeast Missouri													
	Bank And Aggregate Loans By Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	11	52.4	53.4	1,567	69.4	36.4	12	60.0	46.3	2,887	83.2	37.0	89.9
Over \$1 Million	4	19.0		425	18.8		2	10.0		278	8.0		8.8
Revenue Unknown	6	28.6		266	11.8		6	30.0		305	8.8		1.3
Total	21	100.0		2,258	100.0		20	100.0		3,470	100.0		100.0
By Loan Size													
\$100,000 or Less	16	76.2	96.8	623	27.6	49.7	10	50.0	95.9	440	12.7	42.5	
\$100,001 - \$250,000	1	4.8	1.3	200	8.9	9.8	4	20.0	2.2	568	16.4	14.4	
\$250,001 - \$1 Million	4	19.0	1.9	1,435	63.6	40.5	6	30.0	1.9	2,462	71.0	43.0	
Total	21	100.0	100.0	2,258	100.0	100.0	20	100.0	100.0	3,470	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	7	63.6		272	17.4		3	25.0		127	4.4		
\$100,001 - \$250,000	1	9.1		200	12.8		4	33.3		568	19.7		
\$250,001 - \$1 Million	3	27.3		1,095	69.9		5	41.7		2,192	75.9		
Total	11	100.0		1,567	100.0		12	100.0		2,887	100.0		
Source: 2023 FFIEC Census Data													
2023 Dun & Bradstreet Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Distribution of 2022 and 2023 Small Farm Lending By Revenue Size of Farms													
Assessment Area: Northeast Missouri													
	Bank And Aggregate Loans By Year												Total Farms %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	13	81.3	52.2	1,834	74.2	76.5	11	78.6	54.7	1,683	64.4	74.5	100.0
Over \$1 Million	3	18.8		637	25.8		3	21.4		930	35.6		0.0
Revenue Unknown	0	0.0		0	0.0		0	0.0		0.0			
Total	16	100.0		2,471	100.0		14	100.0		2,613	100.0		100.0
By Loan Size													
\$100,000 or Less	9	56.3	84.8	382	15.5	37.3	6	42.9	82.7	308	11.8	31.8	
\$100,001 - \$250,000	2	12.5	8.7	309	12.5	22.7	3	21.4	8.0	475	18.2	19.6	
\$250,001 - \$500,000	5	31.3	6.5	1,780	72.0	39.9	5	35.7	9.3	1,830	70.0	48.5	
Total	16	100.0	100.0	2,471	100.0	100.0	14	100.0	100.0	2,613	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	8	61.5		315	17.2		6	54.5		308	18.3		
\$100,001 - \$250,000	2	15.4		309	16.8		3	27.3		475	28.2		
\$250,001 - \$500,000	3	23.1		1,210	66.0		2	18.2		900	53.5		
Total	13	100.0		1,834	100.0		11	100.0		1,683	100.0		
Source: 2023 FFIEC Census Data													
2023 Dun & Bradstreet Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

2023 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	1,825	17.3
Moderate	2	18.2	1,255	11.9	283	22.5	1,427	13.5
Middle	4	36.4	3,780	35.9	552	14.6	2,294	21.8
Upper	5	45.5	5,499	52.2	334	6.1	4,988	47.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	11	100.0	10,534	100.0	1,169	11.1	10,534	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	2,785	956	8.7	34.3	1,118	40.1	711	25.5
Middle	6,933	4,202	38.2	60.6	1,483	21.4	1,248	18.0
Upper	8,547	5,839	53.1	68.3	2,071	24.2	637	7.5
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	18,265	10,997	100.0	60.2	4,672	25.6	2,596	14.2
	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	235	15.6	204	15.1	27	20.5	4	20.0
Middle	462	30.7	415	30.6	35	26.5	12	60.0
Upper	810	53.7	736	54.3	70	53.0	4	20.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,507	100.0	1,355	100.0	132	100.0	20	100.0
Percentage of Total Businesses:				89.9		8.8		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	42	34.1	42	34.1	0	0.0	0	0.0
Upper	81	65.9	81	65.9	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	123	100.0	123	100.0	0	0.0	0	0.0
Percentage of Total Farms:				100.0		0.0		0.0
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau; American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

2022 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	1,825	17.3
Moderate	2	18.2	1,255	11.9	283	22.5	1,427	13.5
Middle	4	36.4	3,780	35.9	552	14.6	2,294	21.8
Upper	5	45.5	5,499	52.2	334	6.1	4,988	47.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	11	100.0	10,534	100.0	1,169	11.1	10,534	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	2,785	956	8.7	34.3	1,118	40.1	711	25.5
Middle	6,933	4,202	38.2	60.6	1,483	21.4	1,248	18.0
Upper	8,547	5,839	53.1	68.3	2,071	24.2	637	7.5
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	18,265	10,997	100.0	60.2	4,672	25.6	2,596	14.2
	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	234	15.8	203	15.2	27	20.8	4	20.0
Middle	457	30.8	411	30.8	34	26.2	12	60.0
Upper	794	53.5	721	54.0	69	53.1	4	20.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,485	100.0	1,335	100.0	130	100.0	20	100.0
Percentage of Total Businesses:				89.9		8.8		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	41	33.3	41	33.3	0	0.0	0	0.0
Upper	82	66.7	82	66.7	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	123	100.0	123	100.0	0	0.0	0	0.0
Percentage of Total Farms:				100.0		0.0		0.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Southwest Missouri

Distribution of 2022 and 2023 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Southwest Missouri													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%	%	
Home Purchase Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	22.9	0	0.0	18.8	3	50.0	21.4	498	31.3	19.2	15.0
Middle	4	80.0	63.6	793	57.0	61.3	2	33.3	64.0	531	33.4	62.5	70.0
Upper	1	20.0	13.5	598	43.0	19.9	1	16.7	14.6	560	35.2	18.3	15.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	5	100.0	100.0	1,391	100.0	100.0	6	100.0	100.0	1,589	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	14.6	0	0.0	11.4	0	0.0	13.8	0	0.0	11.7	15.0
Middle	3	75.0	67.1	553	57.1	66.4	5	83.3	65.8	709	85.1	65.9	70.0
Upper	1	25.0	18.2	416	42.9	22.3	1	16.7	20.4	124	14.9	22.5	15.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	4	100.0	100.0	969	100.0	100.0	6	100.0	100.0	833	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	25.0	11.0	73	19.8	6.9	0	0.0	11.4	0	0.0	13.3	15.0
Middle	3	75.0	72.0	295	80.2	74.9	4	80.0	71.6	146	83.0	66.0	70.0
Upper	0	0.0	17.0	0	0.0	18.2	1	20.0	17.0	30	17.0	20.7	15.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	4	100.0	100.0	368	100.0	100.0	5	100.0	100.0	176	100.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	25.0	0	0.0	70.3	0	0.0	11.1	0	0.0	23.1	30.7
Middle	0	0.0	66.7	0	0.0	28.5	0	0.0	88.9	0	0.0	76.9	51.2
Upper	0	0.0	8.3	0	0.0	1.2	0	0.0	0.0	0	0.0	0.0	18.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	5.6	19.4	73	2.3	17.8	3	14.3	18.6	498	17.4	17.2	15.0
Middle	14	77.8	65.2	2,094	65.0	62.0	13	61.9	65.2	1,571	54.8	64.1	70.0
Upper	3	16.7	15.4	1,054	32.7	20.2	5	23.8	16.3	796	27.8	18.6	15.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	18	100.0	100.0	3,221	100.0	100.0	21	100.0	100.0	2,865	100.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.													

Distribution of 2022 and 2023 Small Business Lending By Income Level of Geography													
Assessment Area: Southwest Missouri													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	2	8.7	11.6	599	20.7	10.2	0	0.0	11.9	0	0.0	7.5	14.4
Middle	17	73.9	67.2	1,709	59.2	71.2	10	90.9	68.0	377	88.3	70.1	69.1
Upper	4	17.4	19.6	580	20.1	18.0	1	9.1	18.5	50	11.7	21.9	16.5
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	1.6	0	0.0	0.6	0	0.0	1.6	0	0.0	0.4	
Total	23	100.0	100.0	2,888	100.0	100.0	11	100.0	100.0	427	100.0	100.0	100.0
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Distribution of 2022 and 2023 Small Farm Lending By Income Level of Geography													
Assessment Area: Southwest Missouri													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	1.7	0	0.0	0.6	0	0.0	1.3	0	0.0	2.1	1.7
Middle	10	90.9	91.6	1,313	95.6	93.6	12	92.3	91.6	1,317	95.6	91.4	84.8
Upper	1	9.1	6.4	60	4.4	5.8	1	7.7	7.0	60	4.4	6.5	13.5
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.3	0	0.0	0.1	0	0.0	0.0	0	0.0	0.0	
Total	11	100.0	100.0	1,373	100.0	100.0	13	100.0	100.0	1,377	100.0	100.0	100.0
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.													

Distribution of 2022 and 2023 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Southwest Missouri													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	­%	­%	\$(000)	\$%	\$%	#	­%	­%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	1	20.0	5.6	68	4.9	2.7	0	0.0	5.8	0	0.0	2.9	20.8
Moderate	0	0.0	19.6	0	0.0	14.0	0	0.0	17.4	0	0.0	13.6	20.0
Middle	1	20.0	20.4	248	17.8	18.5	1	16.7	23.2	197	12.4	21.9	20.4
Upper	3	60.0	28.3	1,075	77.3	38.2	4	66.7	26.2	1,292	81.3	35.2	38.8
Unknown	0	0.0	26.1	0	0.0	26.5	1	16.7	27.4	100	6.3	26.3	0.0
Total	5	100.0	100.0	1,391	100.0	100.0	6	100.0	100.0	1,589	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	8.1	0	0.0	4.1	1	16.7	9.5	83	10.0	5.6	20.8
Moderate	0	0.0	18.1	0	0.0	12.0	1	16.7	18.6	124	14.9	12.9	20.0
Middle	1	25.0	23.5	40	4.1	20.4	1	16.7	23.6	20	2.4	20.3	20.4
Upper	3	75.0	34.1	929	95.9	45.5	3	50.0	36.3	606	72.7	45.9	38.8
Unknown	0	0.0	16.2	0	0.0	18.0	0	0.0	11.9	0	0.0	15.2	0.0
Total	4	100.0	100.0	969	100.0	100.0	6	100.0	100.0	833	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	11.0	0	0.0	4.9	0	0.0	10.2	0	0.0	7.2	20.8
Moderate	0	0.0	15.0	0	0.0	13.1	1	20.0	18.2	15	8.5	9.9	20.0
Middle	1	25.0	22.0	20	5.4	21.8	1	20.0	21.6	30	17.0	19.4	20.4
Upper	3	75.0	33.0	348	94.6	36.4	3	60.0	40.9	131	74.4	50.0	38.8
Unknown	0	0.0	19.0	0	0.0	23.9	0	0.0	9.1	0	0.0	13.5	0.0
Total	4	100.0	100.0	368	100.0	100.0	5	100.0	100.0	176	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	1	5.6	6.7	68	2.1	3.2	1	4.8	7.3	83	2.9	3.8	20.8
Moderate	0	0.0	18.8	0	0.0	13.4	2	9.5	17.3	139	4.9	13.1	20.0
Middle	4	22.2	21.8	348	10.8	19.2	5	23.8	23.1	319	11.1	21.3	20.4
Upper	12	66.7	30.9	2,765	85.8	40.7	12	57.1	30.6	2,224	77.6	38.5	38.8
Unknown	1	5.6	21.9	40	1.2	23.6	1	4.8	21.7	100	3.5	23.3	0.0
Total	18	100.0	100.0	3,221	100.0	100.0	21	100.0	100.0	2,865	100.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2016-2020 U.S. Census Bureau; American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Multifamily loans are not included in the borrower distribution analysis.													
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.													

Distribution of 2022 and 2023 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Southwest Missouri													
	Bank And Aggregate Loans By Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	12	52.2	50.3	281	9.7	36.7	6	54.5	48.5	176	41.2	42.5	91.8
Over \$1 Million	11	47.8		2,607	90.3		2	18.2		230	53.9		6.4
Revenue Unknown	0	0.0		0	0.0		3	27.3		21	4.9		1.8
Total	23	100.0		2,888	100.0		11	100.0		427	100.0		100.0
By Loan Size													
\$100,000 or Less	18	78.3	94.5	623	21.6	38.2	10	90.9	93.7	253	59.3	34.7	
\$100,001 - \$250,000	1	4.3	2.6	200	6.9	12.7	1	9.1	3.0	174	40.7	14.0	
\$250,001 - \$1 Million	4	17.4	3.0	2,065	71.5	49.1	0	0.0	3.3	0	0.0	51.3	
Total	23	100.0	100.0	2,888	100.0	100.0	11	100.0	100.0	427	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	12	100.0		281	100.0		6	100.0		176	100.0		
\$100,001 - \$250,000	0	0.0		0	0.0		0	0.0		0	0.0		
\$250,001 - \$1 Million	0	0.0		0	0.0		0	0.0		0	0.0		
Total	12	100.0		281	100.0		6	100.0		176	100.0		
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.													

Distribution of 2022 and 2023 Small Farm Lending By Revenue Size of Farms													
Assessment Area: Southwest Missouri													
	Bank And Aggregate Loans By Year												Total Farms %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	10	90.9	73.0	1,123	81.8	80.6	9	69.2	73.2	987	71.7	81.2	98.3
Over \$1 Million	1	9.1		250	18.2		1	7.7		250	18.2		1.7
Revenue Unknown	0	0.0		0	0.0		3	23.1		140	10.2		0.0
Total	11	100.0		1,373	100.0		13	100.0		1,377	100.0		100.0
By Loan Size													
\$100,000 or Less	6	54.5	82.8	268	19.5	35.9	9	69.2	80.9	432	31.4	32.0	
\$100,001 - \$250,000	5	45.5	11.5	1,105	80.5	31.0	4	30.8	11.7	945	68.6	29.8	
\$250,001 - \$500,000	0	0.0	5.7	0	0.0	33.1	0	0.0	7.4	0	0.0	38.2	
Total	11	100.0	100.0	1,373	100.0	100.0	13	100.0	100.0	1,377	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	6	60.0		268	23.9		6	66.7		292	29.6		
\$100,001 - \$250,000	4	40.0		855	76.1		3	33.3		695	70.4		
\$250,001 - \$500,000	0	0.0		0	0.0		0	0.0		0	0.0		
Total	10	100.0		1,123	100.0		9	100.0		987	100.0		
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

2023 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	4,156	20.8
Moderate	3	15.0	3,194	16.0	369	11.6	4,001	20.0
Middle	14	70.0	14,099	70.5	1,999	14.2	4,087	20.4
Upper	3	15.0	2,702	13.5	176	6.5	7,751	38.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	20	100.0	19,995	100.0	2,544	12.7	19,995	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	5,401	3,134	15.0	58.0	1,755	32.5	512	9.5
Middle	23,913	14,599	70.0	61.1	5,443	22.8	3,871	16.2
Upper	5,042	3,128	15.0	62.0	662	13.1	1,252	24.8
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	34,356	20,861	100.0	60.7	7,860	22.9	5,635	16.4
	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	359	14.4	330	14.4	25	15.5	4	8.9
Middle	1,728	69.1	1,592	69.4	100	62.1	36	80.0
Upper	413	16.5	372	16.2	36	22.4	5	11.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	2,500	100.0	2,294	100.0	161	100.0	45	100.0
Percentage of Total Businesses:				91.8		6.4		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	3	1.7	3	1.7	0	0.0	0	0.0
Middle	151	84.8	148	84.6	3	100.0	0	0.0
Upper	24	13.5	24	13.7	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	178	100.0	175	100.0	3	100.0	0	0.0
Percentage of Total Farms:				98.3		1.7		0.0
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

2022 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	4,156	20.8
Moderate	3	15.0	3,194	16.0	369	11.6	4,001	20.0
Middle	14	70.0	14,099	70.5	1,999	14.2	4,087	20.4
Upper	3	15.0	2,702	13.5	176	6.5	7,751	38.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	20	100.0	19,995	100.0	2,544	12.7	19,995	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	5,401	3,134	15.0	58.0	1,755	32.5	512	9.5
Middle	23,913	14,599	70.0	61.1	5,443	22.8	3,871	16.2
Upper	5,042	3,128	15.0	62.0	662	13.1	1,252	24.8
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	34,356	20,861	100.0	60.7	7,860	22.9	5,635	16.4
	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	355	14.2	325	14.2	26	16.0	4	8.7
Middle	1,730	69.1	1,592	69.3	101	62.0	37	80.4
Upper	420	16.8	379	16.5	36	22.1	5	10.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	2,505	100.0	2,296	100.0	163	100.0	46	100.0
Percentage of Total Businesses:				91.7		6.5		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	2	1.1	2	1.1	0	0.0	0	0.0
Middle	150	84.3	147	84.0	3	100.0	0	0.0
Upper	26	14.6	26	14.9	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	178	100.0	175	100.0	3	100.0	0	0.0
Percentage of Total Farms:				98.3		1.7		0.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Butler County

Distribution of 2022 and 2023 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Butler County Missouri													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	­%	­%	\$(000)	­%	­%	#	­%	­%	\$(000)	­%	­%	
Home Purchase Loans													
Low	1	33.3	6.1	72	22.2	3.4	0	0.0	5.7	0	0.0	2.9	4.0
Moderate	1	33.3	27.2	136	41.8	27.9	1	100.0	24.7	33	100.0	23.9	22.7
Middle	1	33.3	49.2	117	36.0	53.9	0	0.0	46.7	0	0.0	52.0	57.1
Upper	0	0.0	17.5	0	0.0	14.8	0	0.0	22.9	0	0.0	21.2	16.3
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	3	100.0	100.0	325	100.0	100.0	1	100.0	100.0	33	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	1.9	0	0.0	0.7	0	0.0	7.0	0	0.0	2.6	4.0
Moderate	0	0.0	23.6	0	0.0	21.8	0	0.0	21.7	0	0.0	23.6	22.7
Middle	0	0.0	54.7	0	0.0	60.9	2	66.7	51.2	231	60.6	55.8	57.1
Upper	0	0.0	19.8	0	0.0	16.7	1	33.3	20.2	150	39.4	18.0	16.3
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	3	100.0	100.0	381	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	9.4	0	0.0	2.5	0	0.0	0.0	0	0.0	0.0	4.0
Moderate	0	0.0	18.8	0	0.0	11.9	0	0.0	37.9	0	0.0	24.2	22.7
Middle	0	0.0	53.1	0	0.0	71.3	1	100.0	44.8	167	100.0	55.9	57.1
Upper	0	0.0	18.8	0	0.0	14.3	0	0.0	17.2	0	0.0	19.9	16.3
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	1	100.0	100.0	167	100.0	100.0	100.0
Multifamily Loans													Multi-family Units ­%
Low	1	50.0	9.5	596	67.0	7.4	0	0.0	11.8	0	0.0	9.0	0.0
Moderate	1	50.0	42.9	293	33.0	36.5	0	0.0	29.4	0	0.0	30.4	47.7
Middle	0	0.0	33.3	0	0.0	47.8	0	0.0	41.2	0	0.0	34.5	32.9
Upper	0	0.0	14.3	0	0.0	8.3	0	0.0	17.6	0	0.0	26.1	19.4
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	2	100.0	100.0	889	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	2	25.0	5.2	668	50.6	3.1	0	0.0	5.6	0	0.0	3.0	4.0
Moderate	2	25.0	26.4	429	32.5	27.4	1	16.7	24.8	33	5.0	24.2	22.7
Middle	2	25.0	50.6	132	10.0	54.9	4	66.7	48.2	474	72.1	52.4	57.1
Upper	2	25.0	17.8	92	7.0	14.6	1	16.7	21.4	150	22.8	20.4	16.3
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	8	100.0	100.0	1,321	100.0	100.0	6	100.0	100.0	657	100.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.													

Distribution of 2022 and 2023 Small Business Lending By Income Level of Geography													
Assessment Area: Butler County Missouri													
Geographi c Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	1	7.7	3.9	389	19.8	8.1	0	0.0	4.6	0	0.0	7.8	5.7
Moderate	1	7.7	22.5	100	5.1	22.7	4	40.0	22.6	313	23.4	19.7	23.8
Middle	8	61.5	55.9	856	43.6	48.1	5	50.0	55.7	727	54.3	49.9	42.2
Upper	3	23.1	16.1	618	31.5	20.6	1	10.0	14.9	300	22.4	22.1	28.4
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	1.6	0	0.0	0.5	0	0.0	2.2	0	0.0	0.5	
Total	13	100.0	100.0	1,963	100.0	100.0	10	100.0	100.0	1,340	100.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2023 Dun & Bradstreet Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Distribution of 2022 and 2023 Small Farm Lending By Income Level of Geography													
Assessment Area: Butler County Missouri													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	8.1	0	0.0	3.4	0	0.0	9.0	0	0.0	5.2	10.9
Middle	1	100.0	91.1	50	100.0	96.6	3	100.0	88.1	264	100.0	93.0	87.1
Upper	0	0.0	0.8	0	0.0	0.0	0	0.0	3.0	0	0.0	1.8	2.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	50	100.0	100.0	3	100.0	100.0	264	100.0	100.0	100.0
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Distribution of 2022 and 2023 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Butler County Missouri													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	­%	­%	\$(000)	\$%	\$%	#	­%	­%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	0	0.0	7.1	0	0.0	4.1	0	0.0	7.7	0	0.0	4.5	22.8
Moderate	0	0.0	17.5	0	0.0	13.4	0	0.0	17.6	0	0.0	12.8	18.8
Middle	1	33.3	19.6	117	36.0	18.5	0	0.0	15.7	0	0.0	15.9	22.3
Upper	1	33.3	23.8	136	41.8	33.3	1	100.0	23.9	33	100.0	33.9	36.2
Unknown	1	33.3	31.9	72	22.2	30.7	0	0.0	35.1	0	0.0	32.9	0.0
Total	3	100.0	100.0	325	100.0	100.0	1	100.0	100.0	33	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	6.6	0	0.0	2.4	1	33.3	9.3	58	15.2	4.9	22.8
Moderate	0	0.0	15.1	0	0.0	10.5	0	0.0	19.4	0	0.0	13.9	18.8
Middle	0	0.0	16.5	0	0.0	12.0	0	0.0	12.4	0	0.0	11.0	22.3
Upper	0	0.0	34.4	0	0.0	44.3	2	66.7	34.9	323	84.8	42.4	36.2
Unknown	0	0.0	27.4	0	0.0	30.8	0	0.0	24.0	0	0.0	27.7	0.0
Total	0	0.0	100.0	0	0.0	100.0	3	100.0	100.0	381	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	9.4	0	0.0	2.9	0	0.0	3.4	0	0.0	1.1	22.8
Moderate	0	0.0	18.8	0	0.0	6.4	0	0.0	13.8	0	0.0	5.2	18.8
Middle	0	0.0	9.4	0	0.0	3.7	0	0.0	10.3	0	0.0	7.4	22.3
Upper	0	0.0	50.0	0	0.0	77.9	1	100.0	58.6	167	100.0	78.8	36.2
Unknown	0	0.0	12.5	0	0.0	9.2	0	0.0	13.8	0	0.0	7.5	0.0
Total	0	0.0	100.0	0	0.0	100.0	1	100.0	100.0	167	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	1	16.7	7.0	50	11.6	3.7	1	16.7	7.9	58	8.8	4.6	22.8
Moderate	1	16.7	16.6	42	9.7	12.5	0	0.0	17.5	0	0.0	12.8	18.8
Middle	1	16.7	19.0	117	27.1	16.9	0	0.0	15.0	0	0.0	14.7	22.3
Upper	1	16.7	27.2	136	31.5	36.5	5	83.3	28.4	599	91.2	37.0	36.2
Unknown	2	33.3	30.2	87	20.1	30.3	0	0.0	31.2	0	0.0	30.9	0.0
Total	6	100.0	100.0	432	100.0	100.0	6	100.0	100.0	657	100.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Multifamily loans are not included in the borrower distribution analysis.													
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.													

Distribution of 2022 and 2023 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Butler County Missouri													
	Bank And Aggregate Loans By Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	8	61.5	62.5	906	46.2	52.3	5	50.0	62.8	360	26.9	47.4	90.7
Over \$1 Million	4	30.8		825	42.0		2	20.0		500	37.3		8.4
Revenue Unknown	1	7.7		232	11.8		3	30.0		480	35.8		0.8
Total	13	100.0		1,963	100.0		10	100.0		1,340	100.0		100.0
By Loan Size													
\$100,000 or Less	8	61.5	91.9	544	27.7	39.8	5	50.0	91.3	320	23.9	42.5	
\$100,001 - \$250,000	3	23.1	4.8	530	27.0	18.7	4	40.0	5.6	720	53.7	22.9	
\$250,001 - \$1 Million	2	15.4	3.3	889	45.3	41.5	1	10.0	3.1	300	22.4	34.6	
Total	13	100.0	100.0	1,963	100.0	100.0	10	100.0	100.0	1,340	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	6	75.0		369	40.7		4	80.0		220	61.1		
\$100,001 - \$250,000	1	12.5		148	16.3		1	20.0		140	38.9		
\$250,001 - \$1 Million	1	12.5		389	42.9		0	0.0		0	0.0		
Total	8	100.0		906	100.0		5	100.0		360	100.0		
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.													

Distribution of 2022 and 2023 Small Farm Lending By Revenue Size of Farms													
Assessment Area: Butler County Missouri													
	Bank And Aggregate Loans By Year												Total Farms %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	0	0.0	46.0	0	0.0	77.4	2	66.7	51.5	214	81.1	73.2	98.0
Over \$1 Million	1	100.0		50	100.0		0	0.0		0	0.0		2.0
Revenue	0	0.0		0	0.0		1	33.3		50	18.9		0.0
Unknown													
Total	1	100.0		50	100.0		3	100.0		264	100.0		100.0
By Loan Size													
\$100,000 or Less	1	100.0	87.9	50	100.0	34.7	2	66.7	82.1	114	43.2	31.9	
\$100,001 - \$250,000	0	0.0	4.0	0	0.0	13.1	1	33.3	10.4	150	56.8	27.9	
\$250,001 - \$500,000	0	0.0	8.1	0	0.0	52.2	0	0.0	7.5	0	0.0	40.2	
Total	1	100.0	100.0	50	100.0	100.0	3	100.0	100.0	264	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	0	0.0		0	0.0		1	50.0		64	29.9		
\$100,001 - \$250,000	0	0.0		0	0.0		1	50.0		150	70.1		
\$250,001 - \$500,000	0	0.0		0	0.0		0	0.0		0	0.0		
Total	0	0.0		0	0.0		2	100.0		214	100.0		
Source: 2023 FFIEC Census Data													
2023 Dun & Bradstreet Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

2023 Butler County Missouri AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	1	8.3	708	6.8	180	25.4	2,389	22.8
Moderate	3	25.0	2,601	24.8	573	22.0	1,965	18.8
Middle	6	50.0	5,515	52.7	641	11.6	2,329	22.3
Upper	2	16.7	1,643	15.7	120	7.3	3,784	36.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	12	100.0	10,467	100.0	1,514	14.5	10,467	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied		Rental		Vacant		
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	1,337	413	4.0	30.9	571	42.7	353	26.4
Moderate	5,245	2,368	22.7	45.1	1,925	36.7	952	18.2
Middle	10,245	5,968	57.1	58.3	2,275	22.2	2,002	19.5
Upper	3,041	1,705	16.3	56.1	1,133	37.3	203	6.7
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	19,868	10,454	100.0	52.6	5,904	29.7	3,510	17.7
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	88	5.7	78	5.5	10	7.6	0	0.0
Moderate	369	23.8	345	24.5	18	13.7	6	46.2
Middle	654	42.2	589	41.9	60	45.8	5	38.5
Upper	440	28.4	395	28.1	43	32.8	2	15.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,551	100.0	1,407	100.0	131	100.0	13	100.0
Percentage of Total Businesses:				90.7		8.4		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	11	10.9	11	11.1	0	0.0	0	0.0
Middle	88	87.1	86	86.9	2	100.0	0	0.0
Upper	2	2.0	2	2.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	101	100.0	99	100.0	2	100.0	0	0.0
Percentage of Total Farms:				98.0		2.0		0.0
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

2022 Butler County Missouri AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	1	8.3	708	6.8	180	25.4	2,389	22.8
Moderate	3	25.0	2,601	24.8	573	22.0	1,965	18.8
Middle	6	50.0	5,515	52.7	641	11.6	2,329	22.3
Upper	2	16.7	1,643	15.7	120	7.3	3,784	36.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	12	100.0	10,467	100.0	1,514	14.5	10,467	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	1,337	413	4.0	30.9	571	42.7	353	26.4
Moderate	5,245	2,368	22.7	45.1	1,925	36.7	952	18.2
Middle	10,245	5,968	57.1	58.3	2,275	22.2	2,002	19.5
Upper	3,041	1,705	16.3	56.1	1,133	37.3	203	6.7
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	19,868	10,454	100.0	52.6	5,904	29.7	3,510	17.7
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	87	5.6	77	5.4	10	7.6	0	0.0
Moderate	368	23.5	343	24.2	19	14.5	6	46.2
Middle	653	41.8	592	41.7	57	43.5	4	30.8
Upper	456	29.2	408	28.7	45	34.4	3	23.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,564	100.0	1,420	100.0	131	100.0	13	100.0
Percentage of Total Businesses:				90.8		8.4		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	11	10.8	11	11.0	0	0.0	0	0.0
Middle	89	87.3	87	87.0	2	100.0	0	0.0
Upper	2	2.0	2	2.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	102	100.0	100	100.0	2	100.0	0	0.0
Percentage of Total Farms:				98.0		2.0		0.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Taney County

Distribution of 2022 and 2023 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Taney County Missouri													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Home Purchase Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	19.6	0	0.0	18.3	2	40.0	21.1	389	39.1	20.2	13.8
Middle	2	66.7	75.6	334	62.5	75.1	3	60.0	73.3	607	60.9	72.3	80.7
Upper	1	33.3	4.8	200	37.5	6.5	0	0.0	5.6	0	0.0	7.5	5.5
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	3	100.0	100.0	534	100.0	100.0	5	100.0	100.0	996	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	20.0	15.0	146	19.4	16.5	0	0.0	16.7	0	0.0	16.9	13.8
Middle	4	80.0	80.2	608	80.6	76.5	4	100.0	76.0	577	100.0	74.4	80.7
Upper	0	0.0	4.8	0	0.0	7.0	0	0.0	7.2	0	0.0	8.7	5.5
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	5	100.0	100.0	754	100.0	100.0	4	100.0	100.0	577	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	12.0	0	0.0	11.7	0	0.0	12.2	0	0.0	7.4	13.8
Middle	0	0.0	80.7	0	0.0	79.7	2	66.7	80.0	88	81.5	86.1	80.7
Upper	1	100.0	7.2	50	100.0	8.6	1	33.3	7.8	20	18.5	6.4	5.5
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	50	100.0	100.0	3	100.0	100.0	108	100.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	40.0	0	0.0	54.3	0	0.0	25.0	0	0.0	35.8	20.0
Middle	0	0.0	60.0	0	0.0	45.7	0	0.0	66.7	0	0.0	55.8	76.6
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	8.3	0	0.0	8.4	3.4
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	5.9	18.1	146	7.8	20.6	2	10.5	19.0	389	15.9	20.3	13.8
Middle	13	76.5	76.5	1,404	74.7	73.0	15	78.9	74.8	1,694	69.1	71.8	80.7
Upper	3	17.6	5.4	330	17.6	6.3	2	10.5	6.2	370	15.1	7.9	5.5
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	17	100.0	100.0	1,880	100.0	100.0	19	100.0	100.0	2,453	100.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.													

Distribution of 2022 and 2023 Small Business Lending By Income Level of Geography Assessment Area: Taney County Missouri													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	16.7	21.2	182	9.5	24.9	1	11.1	19.5	30	1.2	24.4	19.4
Middle	5	83.3	70.4	1,742	90.5	67.7	8	88.9	73.2	2,497	98.8	69.9	73.2
Upper	0	0.0	7.9	0	0.0	7.2	0	0.0	6.8	0	0.0	5.6	7.4
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.5	0	0.0	0.1	0	0.0	0.5	0	0.0	0.1	
Total	6	100.0	100.0	1,924	100.0	100.0	9	100.0	100.0	2,527	100.0	100.0	100.0
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.													

Distribution of 2022 and 2023 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Taney County Missouri													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	­%	­%	\$(000)	\$%	\$%	#	­%	­%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	0	0.0	2.6	0	0.0	1.2	1	20.0	3.8	87	8.7	1.7	17.2
Moderate	0	0.0	12.3	0	0.0	8.3	0	0.0	16.0	0	0.0	10.3	20.7
Middle	2	66.7	19.9	334	62.5	16.8	0	0.0	19.5	0	0.0	15.8	24.0
Upper	1	33.3	42.9	200	37.5	50.6	3	60.0	39.8	804	80.7	51.1	38.1
Unknown	0	0.0	22.3	0	0.0	23.1	1	20.0	21.0	105	10.5	21.0	0.0
Total	3	100.0	100.0	534	100.0	100.0	5	100.0	100.0	996	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	6.6	0	0.0	3.8	0	0.0	6.3	0	0.0	3.1	17.2
Moderate	0	0.0	19.8	0	0.0	11.6	1	25.0	16.3	56	9.7	11.2	20.7
Middle	5	100.0	20.6	754	100.0	14.9	1	25.0	23.5	89	15.4	18.2	24.0
Upper	0	0.0	36.6	0	0.0	42.9	2	50.0	35.3	432	74.9	47.7	38.1
Unknown	0	0.0	16.4	0	0.0	26.8	0	0.0	18.6	0	0.0	19.8	0.0
Total	5	100.0	100.0	754	100.0	100.0	4	100.0	100.0	577	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	7.2	0	0.0	4.0	0	0.0	7.8	0	0.0	3.0	17.2
Moderate	0	0.0	12.0	0	0.0	8.0	0	0.0	16.7	0	0.0	10.5	20.7
Middle	0	0.0	22.9	0	0.0	20.9	0	0.0	32.2	0	0.0	22.8	24.0
Upper	1	100.0	53.0	50	100.0	61.0	3	100.0	37.8	108	100.0	56.6	38.1
Unknown	0	0.0	4.8	0	0.0	6.2	0	0.0	5.6	0	0.0	7.2	0.0
Total	1	100.0	100.0	50	100.0	100.0	3	100.0	100.0	108	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	0	0.0	4.4	0	0.0	2.1	1	5.3	4.6	87	3.5	2.0	17.2
Moderate	0	0.0	14.3	0	0.0	9.2	4	21.1	16.4	127	5.2	10.6	20.7
Middle	9	52.9	20.2	1,299	69.1	16.2	3	15.8	21.7	365	14.9	16.8	24.0
Upper	8	47.1	41.8	581	30.9	48.9	10	52.6	38.6	1,769	72.1	50.6	38.1
Unknown	0	0.0	19.3	0	0.0	23.6	1	5.3	18.6	105	4.3	20.0	0.0
Total	17	100.0	100.0	1,880	100.0	100.0	19	100.0	100.0	2,453	100.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Multifamily loans are not included in the borrower distribution analysis.													
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.													

Distribution of 2022 and 2023 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Taney County Missouri													
	Bank And Aggregate Loans By Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	2	33.3	57.7	50	2.6	46.3	3	33.3	57.8	43	1.7	48.6	93.6
Over \$1 Million	4	66.7		1,874	97.4		5	55.6		2,472	97.8		5.5
Revenue Unknown	0	0.0		0	0.0		1	11.1		12	0.5		0.9
Total	6	100.0		1,924	100.0		9	100.0		2,527	100.0		100.0
By Loan Size													
\$100,000 or Less	2	33.3	92.2	50	2.6	32.4	5	55.6	93.3	77	3.0	38.1	
\$100,001 - \$250,000	2	33.3	3.8	432	22.5	15.4	1	11.1	3.5	250	9.9	15.4	
\$250,001 - \$1 Million	2	33.3	3.9	1,442	74.9	52.2	3	33.3	3.2	2,200	87.1	46.4	
Total	6	100.0	100.0	1,924	100.0	100.0	9	100.0	100.0	2,527	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	2	100.0		50	100.0		3	100.0		43	100.0		
\$100,001 - \$250,000	0	0.0		0	0.0		0	0.0					
\$250,001 - \$1 Million	0	0.0		0	0.0		0	0.0					
Total	2	100.0		50	100.0		3	100.0		43	100.0		
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

2023 Taney County 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	2,609	17.2
Moderate	3	16.7	2,271	15.0	339	14.9	3,133	20.7
Middle	14	77.8	11,920	78.6	1,150	9.6	3,645	24.0
Upper	1	5.6	980	6.5	149	15.2	5,784	38.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	18	100.0	15,171	100.0	1,638	10.8	15,171	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	5,604	2,018	13.8	36.0	2,036	36.3	1,550	27.7
Middle	24,129	11,841	80.7	49.1	5,322	22.1	6,966	28.9
Upper	1,266	810	5.5	64.0	363	28.7	93	7.3
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	30,999	14,669	100.0	47.3	7,721	24.9	8,609	27.8
	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	557	19.4	522	19.4	30	19.0	5	19.2
Middle	2,100	73.2	1,962	73.1	117	74.1	21	80.8
Upper	212	7.4	201	7.5	11	7.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	2,869	100.0	2,685	100.0	158	100.0	26	100.0
Percentage of Total Businesses:				93.6		5.5		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	2	8.3	2	8.3	0	0.0	0	0.0
Middle	21	87.5	21	87.5	0	0.0	0	0.0
Upper	1	4.2	1	4.2	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	24	100.0	24	100.0	0	0.0	0	0.0
Percentage of Total Farms:				100.0		0.0		0.0
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

2022 Taney County 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	2,609	17.2
Moderate	3	16.7	2,271	15.0	339	14.9	3,133	20.7
Middle	14	77.8	11,920	78.6	1,150	9.6	3,645	24.0
Upper	1	5.6	980	6.5	149	15.2	5,784	38.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	18	100.0	15,171	100.0	1,638	10.8	15,171	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	5,604	2,018	13.8	36.0	2,036	36.3	1,550	27.7
Middle	24,129	11,841	80.7	49.1	5,322	22.1	6,966	28.9
Upper	1,266	810	5.5	64.0	363	28.7	93	7.3
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	30,999	14,669	100.0	47.3	7,721	24.9	8,609	27.8
	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	564	19.6	531	19.8	28	17.4	5	18.5
Middle	2,095	72.9	1,953	72.7	121	75.2	21	77.8
Upper	215	7.5	202	7.5	12	7.5	1	3.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	2,874	100.0	2,686	100.0	161	100.0	27	100.0
Percentage of Total Businesses:				93.5		5.6		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	2	8.7	2	8.7	0	0.0	0	0.0
Middle	20	87.0	20	87.0	0	0.0	0	0.0
Upper	1	4.3	1	4.3	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	23	100.0	23	100.0	0	0.0	0	0.0
Percentage of Total Farms:				100.0		0.0		0.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Kansas

Lawrence MSA

Distribution of 2022 and 2023 Home Mortgage Lending By Income Level of Geography												
Assessment Area: Lawrence MSA												
Geographic Income Level	Bank And Aggregate Loans By Year											
	2022						2023					
	Bank			Agg			Bank			Agg		
	#	%	%	\$ (000)	%	%	#	%	%	\$ (000)	%	%
Home Purchase Loans												
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0
Moderate	0	0.0	21.8	0	0.0	16.1	2	16.7	25.4	204	6.7	17.6
Middle	7	63.6	49.0	1,893	66.2	47.1	4	33.3	47.6	877	28.8	48.1
Upper	4	36.4	28.2	967	33.8	35.6	6	50.0	26.8	1,959	64.4	34.0
Unknown	0	0.0	0.9	0	0.0	1.2	0	0.0	0.2	0	0.0	0.2
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0
Total	11	100.0	100.0	2,860	100.0	100.0	12	100.0	100.0	3,040	100.0	100.0
Refinance Loans												
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0
Moderate	1	9.1	19.4	80	6.4	15.1	2	18.2	15.4	120	10.0	13.7
Middle	8	72.7	52.7	902	71.8	50.4	5	45.5	60.9	651	54.3	56.0
Upper	2	18.2	24.7	275	21.9	30.1	4	36.4	22.9	428	35.7	28.0
Unknown	0	0.0	3.3	0	0.0	4.4	0	0.0	0.8	0	0.0	2.3
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0
Total	11	100.0	100.0	1,257	100.0	100.0	11	100.0	100.0	1,199	100.0	100.0
Home Improvement Loans												
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0
Moderate	0	0.0	11.2	0	0.0	7.9	4	22.2	17.3	236	19.8	15.3
Middle	9	64.3	56.3	617	62.8	55.6	7	38.9	57.8	239	20.1	57.0
Upper	5	35.7	31.1	366	37.2	32.7	7	38.9	23.8	715	60.1	25.0
Unknown	0	0.0	1.5	0	0.0	3.8	0	0.0	1.1	0	0.0	2.7
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0
Total	14	100.0	100.0	983	100.0	100.0	18	100.0	100.0	1,190	100.0	100.0
Multifamily Loans												Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0
Moderate	0	0.0	37.5	0	0.0	50.9	0	0.0	21.7	0	0.0	25.4
Middle	0	0.0	27.5	0	0.0	8.8	0	0.0	52.2	0	0.0	32.9
Upper	0	0.0	5.0	0	0.0	27.8	0	0.0	21.7	0	0.0	39.6
Unknown	0	0.0	30.0	0	0.0	12.5	0	0.0	4.3	0	0.0	2.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0
Total Home Mortgage Loans												Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0
Moderate	3	6.8	20.2	125	2.3	19.0	11	21.6	21.8	632	10.5	16.7
Middle	25	56.8	50.6	3,427	62.0	44.4	19	37.3	51.4	1,864	31.1	50.4
Upper	16	36.4	27.2	1,975	35.7	33.5	21	41.2	26.1	3,501	58.4	31.8
Unknown	0	0.0	2.0	0	0.0	3.1	0	0.0	0.7	0	0.0	1.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0
Total	44	100.0	100.0	5,527	100.0	100.0	51	100.0	100.0	5,997	100.0	100.0
Source: 2023 FFIEC Census Data												
2016-2020 U.S. Census Bureau: American Community Survey												
Note: Percentages may not total 100.0 percent due to rounding.												
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.												

Distribution of 2022 and 2023 Small Business Lending By Income Level of Geography													
Assessment Area: Lawrence MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	8	36.4	24.7	1,191	60.6	31.2	6	25.0	24.3	1,192	54.5	34.2	26.6
Middle	9	40.9	46.2	718	36.6	42.4	12	50.0	46.0	655	30.0	40.0	46.0
Upper	5	22.7	26.0	55	2.8	24.0	5	20.8	25.9	164	7.5	22.1	22.7
Unknown	0	0.0	2.7	0	0.0	2.2	1	4.2	3.2	175	8.0	3.6	4.8
Tract-Unk	0	0.0	0.5	0	0.0	0.1	0	0.0	0.6	0	0.0	0.1	
Total	22	100.0	100.0	1,964	100.0	100.0	24	100.0	100.0	2,186	100.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2023 Dun & Bradstreet Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Distribution of 2023 Small Farm Lending By Income Level of Geography							
Assessment Area: Lawrence MSA							
Geographic Income Level	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	8.6	0	0.0	29.4	16.0
Middle	0	0.0	74.1	0	0.0	60.6	65.6
Upper	1	100.0	17.2	85	100.0	10.0	18.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	85	100.0	100.0	100.0
Source: 2023 FFIEC Census Data							
2023 Dun & Bradstreet Data							
2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

Distribution of 2022 and 2023 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Lawrence MSA													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	1	9.1	8.7	190	6.6	4.6	1	8.3	6.4	160	5.3	2.7	19.6
Moderate	2	18.2	21.5	320	11.2	15.9	1	8.3	16.3	125	4.1	11.1	18.8
Middle	1	9.1	20.8	257	9.0	20.6	5	41.7	21.2	1,135	37.3	19.2	22.6
Upper	6	54.5	35.2	1,673	58.5	44.6	5	41.7	40.5	1,620	53.3	51.2	38.9
Unknown	1	9.1	13.8	420	14.7	14.4	0	0.0	15.5	0	0.0	15.9	0.0
Total	11	100.0	100.0	2,860	100.0	100.0	12	100.0	100.0	3,040	100.0	100.0	100.0
Refinance Loans													
Low	2	18.2	12.2	75	6.0	7.3	1	9.1	6.7	75	6.3	3.6	19.6
Moderate	2	18.2	22.5	345	27.4	17.9	1	9.1	21.8	65	5.4	16.5	18.8
Middle	5	45.5	21.8	387	30.8	20.7	4	36.4	22.6	413	34.4	19.2	22.6
Upper	2	18.2	30.9	450	35.8	41.7	5	45.5	33.8	646	53.9	41.9	38.9
Unknown	0	0.0	12.7	0	0.0	12.3	0	0.0	15.1	0	0.0	18.7	0.0
Total	11	100.0	100.0	1,257	100.0	100.0	11	100.0	100.0	1,199	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	7.3	0	0.0	5.3	0	0.0	4.3	0	0.0	3.4	19.6
Moderate	1	7.1	15.0	45	4.6	10.6	3	16.7	18.9	94	7.9	12.2	18.8
Middle	2	14.3	21.4	40	4.1	20.0	6	33.3	21.6	370	31.1	17.1	22.6
Upper	9	64.3	48.1	798	81.2	53.1	9	50.0	48.6	726	61.0	52.9	38.9
Unknown	2	14.3	8.3	100	10.2	11.1	0	0.0	6.5	0	0.0	14.4	0.0
Total	14	100.0	100.0	983	100.0	100.0	18	100.0	100.0	1,190	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	4	9.1	9.7	295	5.3	5.4	2	3.9	6.3	235	3.9	2.8	19.6
Moderate	7	15.9	21.6	740	13.4	16.5	10	19.6	17.7	470	7.8	11.4	18.8
Middle	8	18.2	21.0	684	12.4	20.5	17	33.3	21.5	2,001	33.4	18.1	22.6
Upper	21	47.7	34.8	3,255	58.9	43.9	22	43.1	39.9	3,291	54.9	47.2	38.9
Unknown	4	9.1	12.9	553	10.0	13.7	0	0.0	14.6	0	0.0	20.5	0.0
Total	44	100.0	100.0	5,527	100.0	100.0	51	100.0	100.0	5,997	100.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Multifamily loans are not included in the borrower distribution analysis.													
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.													

Distribution of 2022 and 2023 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Lawrence MSA													
	Bank And Aggregate Loans By Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	13	59.1	53.9	734	37.4	35.7	14	58.3	57.1	1,035	47.3	39.7	91.6
Over \$1 Million	5	22.7		1,065	54.2		6	25.0		1,094	50.0		7.5
Revenue Unknown	4	18.2		165	8.4		4	16.7		57	2.6		0.9
Total	22	100.0		1,964	100.0		24	100.0		2,186	100.0		100.0
By Loan Size													
\$100,000 or Less	18	81.8	93.6	739	37.6	39.4	17	70.8	93.6	436	19.9	36.3	
\$100,001 - \$250,000	3	13.6	3.7	475	24.2	18.5	6	25.0	3.6	1,000	45.7	17.3	
\$250,001 - \$1 Million	1	4.5	2.7	750	38.2	42.1	1	4.2	2.8	750	34.3	46.4	
Total	22	100.0	100.0	1,964	100.0	100.0	24	100.0	100.0	2,186	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	11	84.6		409	55.7		9	64.3		185	17.9		
\$100,001 - \$250,000	2	15.4		325	44.3		5	35.7		850	82.1		
\$250,001 - \$1 Million	0	0.0		0	0.0		0	0.0		0	0.0		
Total	13	100.0		734	100.0		14	100.0		1,035	100.0		
Source: 2023 FFIEC Census Data													
2023 Dun & Bradstreet Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Distribution of 2023 Small Farm Lending By Revenue Size of Farms							
Assessment Area: Lawrence MSA							
	Bank And Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
By Revenue							
\$1 Million or Less	1	100.0	50.0	85	100.0	55.5	99.2
Over \$1 Million	0	0.0		0	0.0		0.8
Revenue Unknown	0	0.0		0	0.0		0.0
Total	1	100.0		85	100.0		
By Loan Size							
\$100,000 or Less	1	100.0	94.8	85	100.0	61.5	
\$100,001 - \$250,000	0	0.0	3.4	0	0.0	15.2	
\$250,001 - \$500,000	0	0.0	1.7	0	0.0	23.3	
Total	1	100.0	100.0	85	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less							
\$100,000 or Less	1	100.0		85	100.0		
\$100,001 - \$250,000	0	0.0		0	0.0		
\$250,001 - \$500,000	0	0.0		0	0.0		
Total	1	100.0		85	100.0		
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey							
Note: Percentages may not total 100.0 percent due to rounding.							

2023 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	0	0.0	0	0.0	0	0.0	5,162	19.6
Moderate	7	25.9	5,403	20.6	775	14.3	4,953	18.8
Middle	13	48.1	13,651	51.9	807	5.9	5,939	22.6
Upper	5	18.5	7,085	27.0	131	1.8	10,227	38.9
Unknown	2	7.4	142	0.5	65	45.8	0	0.0
Total AA	27	100.0	26,281	100.0	1,778	6.8	26,281	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	12,581	4,364	17.9	34.7	7,406	58.9	811	6.4
Middle	24,497	13,137	54.0	53.6	10,037	41.0	1,323	5.4
Upper	12,009	6,797	27.9	56.6	4,559	38.0	653	5.4
Unknown	1,952	35	0.1	1.8	1,637	83.9	280	14.3
Total AA	51,039	24,333	100.0	47.7	23,639	46.3	3,067	6.0
	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	1,129	26.6	1,006	25.8	111	35.0	12	31.6
Middle	1,953	46.0	1,803	46.3	129	40.7	21	55.3
Upper	964	22.7	900	23.1	59	18.6	5	13.2
Unknown	202	4.8	184	4.7	18	5.7	0	0.0
Total AA	4,248	100.0	3,893	100.0	317	100.0	38	100.0
Percentage of Total Businesses:				91.6		7.5		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	20	16.0	19	15.3	1	100.0	0	0.0
Middle	82	65.6	82	66.1	0	0.0	0	0.0
Upper	23	18.4	23	18.5	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	125	100.0	124	100.0	1	100.0	0	0.0
Percentage of Total Farms:				99.2		0.8		0.0
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

2022 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	0	0.0	0	0.0	0	0.0	5,162	19.6
Moderate	7	25.9	5,403	20.6	775	14.3	4,953	18.8
Middle	13	48.1	13,651	51.9	807	5.9	5,939	22.6
Upper	5	18.5	7,085	27.0	131	1.8	10,227	38.9
Unknown	2	7.4	142	0.5	65	45.8	0	0.0
Total AA	27	100.0	26,281	100.0	1,778	6.8	26,281	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	12,581	4,364	17.9	34.7	7,406	58.9	811	6.4
Middle	24,497	13,137	54.0	53.6	10,037	41.0	1,323	5.4
Upper	12,009	6,797	27.9	56.6	4,559	38.0	653	5.4
Unknown	1,952	35	0.1	1.8	1,637	83.9	280	14.3
Total AA	51,039	24,333	100.0	47.7	23,639	46.3	3,067	6.0
	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	1,215	27.3	1,089	26.7	114	34.3	12	28.6
Middle	2,012	45.1	1,848	45.3	141	42.5	23	54.8
Upper	1,011	22.7	945	23.1	59	17.8	7	16.7
Unknown	219	4.9	201	4.9	18	5.4	0	0.0
Total AA	4,457	100.0	4,083	100.0	332	100.0	42	100.0
Percentage of Total Businesses:			91.6		7.4		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	21	15.8	20	15.2	1	100.0	0	0.0
Middle	87	65.4	87	65.9	0	0.0	0	0.0
Upper	25	18.8	25	18.9	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	133	100.0	132	100.0	1	100.0	0	0.0
Percentage of Total Farms:			99.2		0.8		0.0	
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Manhattan Metropolitan

Distribution of 2022 and 2023 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Manhattan Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Home Purchase Loans													
Low	0	0.0	0.1	0	0.0	0.1	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	3	15.8	21.0	467	8.0	13.5	3	25.0	18.9	480	16.6	12.1	12.8
Middle	5	26.3	21.6	2,011	34.3	19.5	3	25.0	27.0	667	23.0	24.0	31.0
Upper	11	57.9	56.8	3,381	57.7	66.5	6	50.0	53.5	1,747	60.4	63.3	56.0
Unknown	0	0.0	0.6	0	0.0	0.5	0	0.0	0.7	0	0.0	0.5	0.2
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	19	100.0	100.0	5,859	100.0	100.0	12	100.0	100.0	2,894	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	2	18.2	11.3	164	11.7	7.5	1	33.3	14.9	143	44.1	10.1	12.8
Middle	3	27.3	32.1	205	14.6	28.1	1	33.3	31.1	150	46.3	28.2	31.0
Upper	6	54.5	55.8	1,035	73.7	64.0	1	33.3	53.3	31	9.6	61.4	56.0
Unknown	0	0.0	0.8	0	0.0	0.4	0	0.0	0.7	0	0.0	0.4	0.2
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	11	100.0	100.0	1,404	100.0	100.0	3	100.0	100.0	324	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	2	16.7	9.5	75	11.1	4.2	1	33.3	11.7	48	9.7	9.4	12.8
Middle	1	8.3	27.4	60	8.8	25.8	1	33.3	33.3	197	39.8	34.7	31.0
Upper	9	75.0	62.1	543	80.1	68.6	1	33.3	55.0	250	50.5	55.9	56.0
Unknown	0	0.0	1.1	0	0.0	1.3	0	0.0	0.0	0	0.0	0.0	0.2
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	12	100.0	100.0	678	100.0	100.0	3	100.0	100.0	495	100.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	0	0.0	1.9	0	0.0	1.1	0	0.0	0.0	0	0.0	0.0	11.5
Moderate	0	0.0	26.9	0	0.0	34.5	0	0.0	15.6	0	0.0	20.1	18.8
Middle	0	0.0	40.4	0	0.0	33.8	0	0.0	51.1	0	0.0	38.3	30.4
Upper	0	0.0	28.8	0	0.0	30.5	0	0.0	28.9	0	0.0	36.8	36.2
Unknown	0	0.0	1.9	0	0.0	0.1	0	0.0	4.4	0	0.0	4.9	3.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	0	0.0	0.1	0	0.0	0.1	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	8	18.2	18.5	823	10.2	13.9	5	27.8	17.7	671	18.1	12.1	12.8
Middle	9	20.5	24.6	2,276	28.1	22.4	5	27.8	28.5	1,014	27.3	25.4	31.0
Upper	27	61.4	56.1	4,994	61.7	63.1	8	44.4	53.0	2,028	54.6	61.8	56.0
Unknown	0	0.0	0.6	0	0.0	0.5	0	0.0	0.8	0	0.0	0.7	0.2
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	44	100.0	100.0	8,093	100.0	100.0	18	100.0	100.0	3,713	100.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.													

Distribution of 2022 and 2023 Small Business Lending By Income Level of Geography													
Assessment Area: Manhattan Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Low	0	0.0	0.3	0	0.0	0.3	0	0.0	0.3	0	0.0	0.0	3.1
Moderate	3	10.0	11.5	190	5.4	11.7	4	10.8	8.0	191	3.4	7.1	10.3
Middle	12	40.0	37.7	889	25.4	26.9	13	35.1	37.1	729	13.0	31.5	37.7
Upper	15	50.0	49.8	2,416	69.1	60.9	20	54.1	53.6	4,678	83.6	61.3	48.0
Unknown	0	0.0	0.2	0	0.0	0.0	0	0.0	0.1	0	0.0	0.0	0.9
Tract-Unk	0	0.0	0.5	0	0.0	0.2	0	0.0	1.0	0	0.0	0.1	
Total	30	100.0	100.0	3,495	100.0	100.0	37	100.0	100.0	5,598	100.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2023 Dun & Bradstreet Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Distribution of 2022 and 2023 Small Farm Lending By Income Level of Geography													
Assessment Area: Manhattan Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.5
Moderate	0	0.0	1.4	0	0.0	0.7	0	0.0	2.4	0	0.0	1.2	3.3
Middle	1	100.0	59.7	35	100.0	27.3	1	25.0	58.3	32	5.1	53.2	53.3
Upper	0	0.0	38.9	0	0.0	71.9	3	75.0	39.3	600	94.9	45.7	42.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	35	100.0	100.0	4	100.0	100.0	632	100.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2023 Dun & Bradstreet Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Distribution of 2022 and 2023 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Manhattan Metropolitan													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	\$%	#	%	%	\$(000)	%	\$%	
Home Purchase Loans													
Low	1	5.3	6.1	123	2.1	2.5	0	0.0	5.7	0	0.0	2.2	18.0
Moderate	3	15.8	17.2	351	6.0	12.3	1	8.3	16.0	180	6.2	10.6	16.4
Middle	8	42.1	20.9	1,845	31.5	20.1	3	25.0	21.2	711	24.6	20.7	20.6
Upper	6	31.6	35.1	3,232	55.2	43.3	7	58.3	36.0	1,855	64.1	45.3	45.0
Unknown	1	5.3	20.7	308	5.3	21.6	1	8.3	21.0	148	5.1	21.3	0.0
Total	19	100.0	100.0	5,859	100.0	100.0	12	100.0	100.0	2,894	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	5.7	0	0.0	2.4	0	0.0	3.8	0	0.0	1.7	18.0
Moderate	1	9.1	16.8	30	2.1	12.3	0	0.0	18.3	0	0.0	12.9	16.4
Middle	3	27.3	21.9	215	15.3	17.2	1	33.3	17.0	150	46.3	12.2	20.6
Upper	6	54.5	34.4	1,069	76.1	43.7	2	66.7	39.8	174	53.7	50.8	45.0
Unknown	1	9.1	21.2	90	6.4	24.4	0	0.0	21.1	0	0.0	22.4	0.0
Total	11	100.0	100.0	1,404	100.0	100.0	3	100.0	100.0	324	100.0	100.0	100.0
Home Improvement Loans													
Low	1	8.3	4.2	30	4.4	2.4	0	0.0	6.7	0	0.0	2.1	18.0
Moderate	3	25.0	21.1	145	21.4	14.3	0	0.0	11.7	0	0.0	6.3	16.4
Middle	0	0.0	21.1	0	0.0	12.5	0	0.0	26.7	0	0.0	26.9	20.6
Upper	8	66.7	44.2	503	74.2	51.9	3	100.0	41.7	495	100.0	52.8	45.0
Unknown	0	0.0	9.5	0	0.0	18.9	0	0.0	13.3	0	0.0	11.9	0.0
Total	12	100.0	100.0	678	100.0	100.0	3	100.0	100.0	495	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	2	4.5	5.8	153	1.9	2.5	0	0.0	5.5	0	0.0	2.1	18.0
Moderate	7	15.9	17.0	526	6.5	12.3	1	5.6	16.2	180	4.8	10.8	16.4
Middle	11	25.0	21.1	2,060	25.5	19.4	4	22.2	21.1	861	23.2	19.5	20.6
Upper	22	50.0	35.7	4,956	61.2	43.6	12	66.7	36.7	2,524	68.0	46.1	45.0
Unknown	2	4.5	20.4	398	4.9	22.3	1	5.6	20.5	148	4.0	21.4	0.0
Total	44	100.0	100.0	8,093	100.0	100.0	18	100.0	100.0	3,713	100.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Multifamily loans are not included in the borrower distribution analysis.													
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.													

Distribution of 2022 and 2023 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Manhattan Metropolitan													
	Bank And Aggregate Loans By Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	16	53.3	49.8	931	26.6	36.4	22	59.5	52.9	2,213	39.5	34.6	89.4
Over \$1 Million	12	40.0		2,543	72.8		14	37.8		3,210	57.3		9.2
Revenue Unknown	2	6.7		21	0.6		1	2.7		175	3.1		1.4
Total	30	100.0		3,495	100.0		37	100.0		5,598	100.0		100.0
By Loan Size													
\$100,000 or Less	22	73.3	94.6	788	22.5	38.3	25	67.6	92.3	696	12.4	31.7	
\$100,001 - \$250,000	4	13.3	2.5	657	18.8	12.7	3	8.1	3.7	481	8.6	14.1	
\$250,001 - \$1 Million	4	13.3	2.9	2,050	58.7	49.0	9	24.3	3.9	4,421	79.0	54.3	
Total	30	100.0	100.0	3,495	100.0	100.0	37	100.0	100.0	5,598	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	13	81.3		449	48.2		17	77.3		346	15.6		
\$100,001 - \$250,000	3	18.8		482	51.8		2	9.1		306	13.8		
\$250,001 - \$1 Million	0	0.0		0	0.0		3	13.6		1,561	70.5		
Total	16	100.0		931	100.0		22	100.0		2,213	100.0		
Source: 2023 FFIEC Census Data 2023 Dun & Bmdstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.													

Distribution of 2022 and 2023 Small Farm Lending By Revenue Size of Farms													
Assessment Area: Manhattan Metropolitan													
	Bank And Aggregate Loans By Year												Total Farms %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	1	100.0	29.2	35	100.0	33.8	4	100.0	36.9	632	100.0	51.5	98.1
Over \$1 Million	0	0.0		0	0.0		0	0.0		0	0.0		1.9
Revenue Unknown	0	0.0		0	0.0		0	0.0		0	0.0		0.0
Total	1	100.0		35	100.0		4	100.0		632	100.0		100.0
By Loan Size													
\$100,000 or Less	1	100.0	94.4	35	100.0	44.7	1	25.0	92.9	32	5.1	44.0	
\$100,001 - \$250,000	0	0.0	2.8	0	0.0	19.3	3	75.0	6.0	600	94.9	38.0	
\$250,001 - \$500,000	0	0.0	2.8	0	0.0	36.0	0	0.0	1.2	0	0.0	18.0	
Total	1	100.0	100.0	35	100.0	100.0	4	100.0	100.0	632	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	1	100.0		35	100.0		1	25.0		32	5.1		
\$100,001 - \$250,000	0	0.0		0	0.0		3	75.0		600	94.9		
\$250,001 - \$500,000	0	0.0		0	0.0		0	0.0		0	0.0		
Total	1	100.0		35	100.0		4	100.0		632	100.0		
Source: 2023 FFIEC Census Data													
2023 Dun & Bradstreet Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

2023 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	1	4.5	212	1.0	69	32.5	3,737	18.0
Moderate	4	18.2	4,188	20.2	713	17.0	3,406	16.4
Middle	7	31.8	5,774	27.8	564	9.8	4,263	20.6
Upper	8	36.4	10,428	50.3	600	5.8	9,338	45.0
Unknown	2	9.1	142	0.7	19	13.4	0	0.0
Total AA	22	100.0	20,744	100.0	1,965	9.5	20,744	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	1,106	0	0.0	0.0	731	66.1	375	33.9
Moderate	8,369	2,364	12.8	28.2	5,013	59.9	992	11.9
Middle	13,102	5,726	31.0	43.7	5,664	43.2	1,712	13.1
Upper	17,841	10,362	56.0	58.1	5,374	30.1	2,105	11.8
Unknown	581	46	0.2	7.9	481	82.8	54	9.3
Total AA	40,999	18,498	100.0	45.1	17,263	42.1	5,238	12.8
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	100	3.1	90	3.1	8	2.7	2	4.3
Moderate	330	10.3	314	10.9	12	4.1	4	8.7
Middle	1,214	37.7	1,062	36.9	131	44.3	21	45.7
Upper	1,545	48.0	1,384	48.1	143	48.3	18	39.1
Unknown	29	0.9	26	0.9	2	0.7	1	2.2
Total AA	3,218	100.0	2,876	100.0	296	100.0	46	100.0
Percentage of Total Businesses:				89.4		9.2		1.4
	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	7	3.3	7	3.4	0	0.0	0	0.0
Middle	113	53.3	111	53.4	2	50.0	0	0.0
Upper	91	42.9	89	42.8	2	50.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	212	100.0	208	100.0	4	100.0	0	0.0
Percentage of Total Farms:				98.1		1.9		0.0
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

2022 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	1	4.5	212	1.0	69	32.5	3,737	18.0
Moderate	4	18.2	4,188	20.2	713	17.0	3,406	16.4
Middle	7	31.8	5,774	27.8	564	9.8	4,263	20.6
Upper	8	36.4	10,428	50.3	600	5.8	9,338	45.0
Unknown	2	9.1	142	0.7	19	13.4	0	0.0
Total AA	22	100.0	20,744	100.0	1,965	9.5	20,744	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	1,106	0	0.0	0.0	731	66.1	375	33.9
Moderate	8,369	2,364	12.8	28.2	5,013	59.9	992	11.9
Middle	13,102	5,726	31.0	43.7	5,664	43.2	1,712	13.1
Upper	17,841	10,362	56.0	58.1	5,374	30.1	2,105	11.8
Unknown	581	46	0.2	7.9	481	82.8	54	9.3
Total AA	40,999	18,498	100.0	45.1	17,263	42.1	5,238	12.8
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	104	3.2	92	3.2	9	3.0	3	6.4
Moderate	326	10.0	312	10.7	10	3.4	4	8.5
Middle	1,209	37.1	1,055	36.2	133	44.9	21	44.7
Upper	1,590	48.8	1,430	49.1	142	48.0	18	38.3
Unknown	28	0.9	25	0.9	2	0.7	1	2.1
Total AA	3,257	100.0	2,914	100.0	296	100.0	47	100.0
Percentage of Total Businesses:				89.5		9.1		1.4
	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	6	2.9	6	2.9	0	0.0	0	0.0
Middle	111	53.1	110	53.4	1	33.3	0	0.0
Upper	91	43.5	89	43.2	2	66.7	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	209	100.0	206	100.0	3	100.0	0	0.0
Percentage of Total Farms:				98.6		1.4		0.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Southeast Kansas

Distribution of 2022 and 2023 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Southeast Kansas													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	\$%	#	%	%	\$(000)	%	\$%	
Home Purchase Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	2	14.3	32.1	148	7.1	26.6	3	23.1	33.4	531	32.7	28.6	25.7
Middle	12	85.7	67.9	1,944	92.9	73.4	10	76.9	66.6	1,091	67.3	71.4	74.3
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	14	100.0	100.0	2,092	100.0	100.0	13	100.0	100.0	1,622	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	12.5	21.2	78	11.7	18.5	2	20.0	27.1	175	18.1	20.1	25.7
Middle	7	87.5	78.8	588	88.3	81.5	8	80.0	72.9	794	81.9	79.9	74.3
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	8	100.0	100.0	666	100.0	100.0	10	100.0	100.0	969	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	22.8	0	0.0	19.1	3	30.0	28.1	142	30.4	28.5	25.7
Middle	8	100.0	77.2	357	100.0	80.9	7	70.0	71.9	325	69.6	71.5	74.3
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	8	100.0	100.0	357	100.0	100.0	10	100.0	100.0	467	100.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	100.0	46.4	1,300	100.0	51.4	1	100.0	25.0	80	100.0	17.9	41.6
Middle	0	0.0	53.6	0	0.0	48.6	0	0.0	75.0	0	0.0	82.1	58.4
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	1,300	100.0	100.0	1	100.0	100.0	80	100.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	5	13.5	29.1	1,561	33.8	26.9	9	21.4	31.1	928	24.7	26.2	25.7
Middle	32	86.5	70.9	3,062	66.2	73.1	33	78.6	68.9	2,825	75.3	73.8	74.3
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	37	100.0	100.0	4,623	100.0	100.0	42	100.0	100.0	3,753	100.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.													

Distribution of 2022 and 2023 Small Business Lending By Income Level of Geography													
Assessment Area: Southeast Kansas													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	17	33.3	29.2	1,253	17.9	34.5	17	40.5	32.6	2,292	32.6	38.2	36.0
Middle	34	66.7	69.9	5,759	82.1	65.3	25	59.5	66.8	4,735	67.4	61.6	64.0
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.9	0	0.0	0.2	0	0.0	0.6	0	0.0	0.1	
Total	51	100.0	100.0	7,012	100.0	100.0	42	100.0	100.0	7,027	100.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2023 Dun & Bradstreet Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Distribution of 2022 and 2023 Small Farm Lending By Income Level of Geography													
Assessment Area: Southeast Kansas													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	2	5.3	7.9	150	4.3	5.7	1	4.3	6.7	75	2.6	3.9	7.6
Middle	36	94.7	92.1	3,362	95.7	94.3	22	95.7	92.8	2,839	97.4	96.0	92.4
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.5	0	0.0	0.1	
Total	38	100.0	100.0	3,512	100.0	100.0	23	100.0	100.0	2,914	100.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2023 Dun & Bradstreet Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Distribution of 2022 and 2023 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Southeast Kansas													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	1	7.1	11.5	76	3.6	6.5	0	0.0	10.8	0	0.0	6.4	23.8
Moderate	3	21.4	22.8	380	18.2	18.3	4	30.8	23.6	258	15.9	18.7	20.6
Middle	1	7.1	18.7	174	8.3	20.1	0	0.0	18.6	0	0.0	20.2	20.4
Upper	6	42.9	22.7	1,291	61.7	31.5	7	53.8	17.4	1,115	68.7	26.2	35.2
Unknown	3	21.4	24.2	171	8.2	23.6	2	15.4	29.6	249	15.4	28.5	0.0
Total	14	100.0	100.0	2,092	100.0	100.0	13	100.0	100.0	1,622	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	9.1	0	0.0	4.5	4	40.0	10.9	192	19.8	5.1	23.8
Moderate	2	25.0	20.9	173	26.0	15.4	1	10.0	19.0	50	5.2	12.4	20.6
Middle	2	25.0	24.7	65	9.8	22.4	1	10.0	20.2	157	16.2	18.5	20.4
Upper	4	50.0	33.5	428	64.3	46.4	2	20.0	29.8	275	28.4	43.5	35.2
Unknown	0	0.0	11.8	0	0.0	11.3	2	20.0	20.2	295	30.4	20.5	0.0
Total	8	100.0	100.0	666	100.0	100.0	10	100.0	100.0	969	100.0	100.0	100.0
Home Improvement Loans													
Low	2	25.0	12.0	65	18.2	6.8	0	0.0	6.7	0	0.0	4.1	23.8
Moderate	1	12.5	20.7	20	5.6	17.0	2	20.0	21.3	105	22.5	14.1	20.6
Middle	0	0.0	18.5	0	0.0	15.8	1	10.0	13.5	50	10.7	14.2	20.4
Upper	4	50.0	38.0	235	65.8	41.6	7	70.0	44.9	312	66.8	52.4	35.2
Unknown	1	12.5	10.9	37	10.4	18.8	0	0.0	13.5	0	0.0	15.3	0.0
Total	8	100.0	100.0	357	100.0	100.0	10	100.0	100.0	467	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	4	11.1	10.8	187	5.6	6.0	4	9.8	10.4	192	5.2	6.0	23.8
Moderate	8	22.2	22.5	625	18.8	17.8	9	22.0	22.4	492	13.4	17.1	20.6
Middle	4	11.1	20.3	257	7.7	20.6	3	7.3	18.7	229	6.2	19.5	20.4
Upper	16	44.4	26.0	2,046	61.6	35.0	21	51.2	22.9	2,216	60.3	31.2	35.2
Unknown	4	11.1	20.4	208	6.3	20.6	4	9.8	25.7	544	14.8	26.1	0.0
Total	36	100.0	100.0	3,323	100.0	100.0	41	100.0	100.0	3,673	100.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Multifamily loans are not included in the borrower distribution analysis.													
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.													

Distribution of 2022 and 2023 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Southeast Kansas													
	Bank And Aggregate Loans By Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	29	56.9	47.4	1,607	22.9	32.1	20	47.6	53.7	1,359	19.3	45.2	88.0
Over \$1 Million	21	41.2		5,395	76.9		16	38.1		5,302	75.5		10.0
Revenue Unknown	1	2.0		10	0.1		6	14.3		366	5.2		2.0
Total	51	100.0		7,012	100.0		42	100.0		7,027	100.0		100.0
By Loan Size													
\$100,000 or Less	36	70.6	87.0	1,247	17.8	24.4	26	61.9	90.0	1,146	16.3	35.2	
\$100,001 - \$250,000	11	21.6	7.4	2,330	33.2	20.4	10	23.8	6.0	2,071	29.5	21.3	
\$250,001 - \$1 Million	4	7.8	5.6	3,435	49.0	55.1	6	14.3	4.0	3,810	54.2	43.5	
Total	51	100.0	100.0	7,012	100.0	100.0	42	100.0	100.0	7,027	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	25	86.2		877	54.6		17	85.0		788	58.0		
\$100,001 - \$250,000	4	13.8		730	45.4		2	10.0		281	20.7		
\$250,001 - \$1 Million	0	0.0		0	0.0		1	5.0		290	21.3		
Total	29	100.0		1,607	100.0		20	100.0		1,359	100.0		
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.													

Distribution of 2022 and 2023 Small Farm Lending By Revenue Size of Farms													
Assessment Area: Southeast Kansas													
	Bank And Aggregate Loans By Year												Total Farms %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	33	86.8	50.4	2,440	69.5	58.3	18	78.3	56.3	2,119	72.7	65.0	99.6
Over \$1 Million	3	7.9		915	26.1		2	8.7		560	19.2		0.4
Revenue Unknown	2	5.3		157	4.5		3	13.0		235	8.1		0.0
Total	38	100.0		3,512	100.0		23	100.0		2,914	100.0		100.0
By Loan Size													
\$100,000 or Less	30	78.9	85.0	1,585	45.1	42.8	17	73.9	86.5	889	30.5	39.0	
\$100,001 - \$250,000	5	13.2	11.4	712	20.3	33.0	2	8.7	9.1	325	11.2	30.9	
\$250,001 - \$500,000	3	7.9	3.6	1,215	34.6	24.2	4	17.4	4.3	1,700	58.3	30.1	
Total	38	100.0	100.0	3,512	100.0	100.0	23	100.0	100.0	2,914	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	28	84.8		1,435	58.8		14	77.8		719	33.9		
\$100,001 - \$250,000	4	12.1		605	24.8		1	5.6		200	9.4		
\$250,001 - \$500,000	1	3.0		400	16.4		3	16.7		1,200	56.6		
Total	33	100.0		2,440	100.0		18	100.0		2,119	100.0		
Source: 2023 FFIEC Census Data													
2023 Dun & Bradstreet Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

2023 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	4,712	23.8
Moderate	9	34.6	5,777	29.2	992	17.2	4,085	20.6
Middle	17	65.4	14,041	70.8	1,314	9.4	4,046	20.4
Upper	0	0.0	0	0.0	0	0.0	6,975	35.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	26	100.0	19,818	100.0	2,306	11.6	19,818	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	11,866	5,373	25.7	45.3	4,762	40.1	1,731	14.6
Middle	26,246	15,505	74.3	59.1	6,187	23.6	4,554	17.4
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
Total AA	38,112	20,878	100.0	54.8	10,949	28.7	6,285	16.5
	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	972	36.0	844	35.5	109	40.2	19	35.2
Middle	1,728	64.0	1,531	64.5	162	59.8	35	64.8
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	2,700	100.0	2,375	100.0	271	100.0	54	100.0
Percentage of Total Businesses:				88.0		10.0		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	20	7.6	20	7.7	0	0.0	0	0.0
Middle	242	92.4	241	92.3	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	262	100.0	261	100.0	1	100.0	0	0.0
Percentage of Total Farms:				99.6		0.4		0.0
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

2022 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	4,712	23.8
Moderate	9	34.6	5,777	29.2	992	17.2	4,085	20.6
Middle	17	65.4	14,041	70.8	1,314	9.4	4,046	20.4
Upper	0	0.0	0	0.0	0	0.0	6,975	35.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	26	100.0	19,818	100.0	2,306	11.6	19,818	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	11,866	5,373	25.7	45.3	4,762	40.1	1,731	14.6
Middle	26,246	15,505	74.3	59.1	6,187	23.6	4,554	17.4
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
Total AA	38,112	20,878	100.0	54.8	10,949	28.7	6,285	16.5
	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	994	35.8	861	35.2	114	40.6	19	34.5
Middle	1,786	64.2	1,583	64.8	167	59.4	36	65.5
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	2,780	100.0	2,444	100.0	281	100.0	55	100.0
Percentage of Total Businesses:				87.9		10.1		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	20	7.7	20	7.7	0	0.0	0	0.0
Middle	241	92.3	239	92.3	2	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	261	100.0	259	100.0	2	100.0	0	0.0
Percentage of Total Farms:				99.2		0.8		0.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Ellis County

Distribution of 2022 and 2023 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Ellis County Kansas													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%	%	
Total Home Mortgage Loans													Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	18.9	0	0.0	14.7	3	23.1	16.7	352	17.9	3.7	11.9
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Upper	8	100.0	81.1	1,252	100.0	85.3	10	76.9	83.3	1,615	82.1	96.3	88.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	8	100.0	100.0	1,252	100.0	100.0	13	100.0	100.0	1,967	100.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Distribution of 2022 and 2023 Small Business Lending By Income Level of Geography													
Assessment Area: Ellis County Kansas													
Geographi c Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	21	31.3	22.6	3,011	40.1	24.6	12	26.7	20.9	1,670	30.9	28.1	22.9
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Upper	46	68.7	76.3	4,502	59.9	74.7	33	73.3	78.7	3,740	69.1	71.7	77.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract- Unk	0	0.0	1.1	0	0.0	0.7	0	0.0	0.4	0	0.0	0.1	
Total	67	100.0	100.0	7,513	100.0	100.0	45	100.0	100.0	5,410	100.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2023 Dun & Bradstreet Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Distribution of 2022 and 2023 Small Farm Lending By Income Level of Geography													
Assessment Area: Ellis County Kansas													
Geographi c Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	2	4.9	2.2	177	3.2	1.3	2	5.4	2.4	185	4.1	1.6	2.0
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Upper	39	95.1	97.8	5,298	96.8	98.7	35	94.6	97.6	4,273	95.9	98.4	98.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	41	100.0	100.0	5,475	100.0	100.0	37	100.0	100.0	4,458	100.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2023 Dun & Bradstreet Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Distribution of 2022 and 2023 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Ellis County Kansas													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%	%	
Total Home Mortgage Loans													
Low	0	0.0	7.6	0	0.0	4.8	1	7.7	6.3	40	2.0	3.8	17.5
Moderate	1	14.3	21.4	100	10.0	16.5	2	15.4	20.2	186	9.5	16.2	11.6
Middle	1	14.3	22.5	22	2.2	21.0	3	23.1	22.4	448	22.8	23.4	18.5
Upper	5	71.4	38.6	875	87.8	46.0	5	38.5	34.7	853	43.4	37.7	52.4
Unknown	0	0.0	9.9	0	0.0	11.7	2	15.4	16.4	440	22.4	19.0	0.0
Total	7	100.0	100.0	997	100.0	100.0	13	100.0	100.0	1,967	100.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Multifamily loans are not included in the borrower distribution analysis.													

Distribution of 2022 and 2023 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Ellis County Kansas													
	Bank And Aggregate Loans By Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	46	68.7	51.8	3,213	42.8	43.6	30	66.7	55.0	1,739	32.1	44.9	91.2
Over \$1 Million	21	31.3		4,300	57.2		15	33.3		3,671	67.9		8.0
Revenue Unknown	0	0.0		0	0.0		0	0.0		0	0.0		0.8
Total	67	100.0		7,513	100.0		45	100.0		5,410	100.0		100.0
By Loan Size													
\$100,000 or Less	46	68.7	92.5	1,967	26.2	43.9	31	68.9	91.0	1,549	28.6	34.3	
\$100,001 - \$250,000	14	20.9	5.1	2,456	32.7	25.8	10	22.2	5.0	1,896	35.0	20.7	
\$250,001 - \$1 Million	7	10.4	2.4	3,090	41.1	30.3	4	8.9	4.0	1,965	36.3	45.0	
Total	67	100.0	100.0	7,513	100.0	100.0	45	100.0	100.0	5,410	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	37	80.4		1,569	48.8		27	90.0		1,249	71.8		
\$100,001 - \$250,000	8	17.4		1,345	41.9		3	10.0		490	28.2		
\$250,001 - \$1 Million	1	2.2		299	9.3		0	0.0		0	0.0		
Total	46	100.0		3,213	100.0		30	100.0		1,739	100.0		
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.													

Distribution of 2022 and 2023 Small Farm Lending By Revenue Size of Farms													
Assessment Area: Ellis County Kansas													
	Bank And Aggregate Loans By Year												Total Farms %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	41	100.0	72.5	5,475	100.0	74.4	36	97.3	73.6	4,443	99.7	77.2	99.0
Over \$1 Million	0	0.0		0	0.0		0	0.0		0	0.0		1.0
Revenue Unknown	0	0.0		0	0.0		1	2.7		15	0.3		0.0
Total	41	100.0			5,475		100.0			37	100.0		
By Loan Size													
\$100,000 or Less	27	65.9	68.8	1,417	25.9	23.9	24	64.9	67.2	1,279	28.7	24.0	
\$100,001 - \$250,000	5	12.2	18.1	870	15.9	29.7	7	18.9	22.4	1,127	25.3	35.0	
\$250,001 - \$500,000	9	22.0	13.0	3,188	58.2	46.4	6	16.2	10.4	2,052	46.0	41.1	
Total	41	100.0	100.0	5,475	100.0	100.0	37	100.0	100.0	4,458	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	27	65.9		1,417	25.9		23	63.9		1,264	28.4		
\$100,001 - \$250,000	5	12.2		870	15.9		7	19.4		1,127	25.4		
\$250,001 - \$500,000	9	22.0		3,188	58.2		6	16.7		2,052	46.2		
Total	41	100.0			5,475		100.0			36	100.0		
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.													

2023 Ellis County 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	1,204	17.5
Moderate	2	25.0	1,082	15.7	111	10.3	794	11.6
Middle	0	0.0	0	0.0	0	0.0	1,275	18.5
Upper	6	75.0	5,792	84.3	508	8.8	3,601	52.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	8	100.0	6,874	100.0	619	9.0	6,874	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	2,910	870	11.9	29.9	1,534	52.7	506	17.4
Middle	0	0	0.0	0.0	0	0.0	0	0.0
Upper	10,367	6,468	88.1	62.4	2,814	27.1	1,085	10.5
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	13,277	7,338	100.0	55.3	4,348	32.7	1,591	12.0
	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	311	22.9	269	21.7	38	34.9	4	36.4
Middle	0	0.0	0	0.0	0	0.0	0	0.0
Upper	1,047	77.1	969	78.3	71	65.1	7	63.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,358	100.0	1,238	100.0	109	100.0	11	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	2	2.0	2	2.0	0	0.0	0	0.0
Middle	0	0.0	0	0.0	0	0.0	0	0.0
Upper	100	98.0	99	98.0	1	100.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	102	100.0	101	100.0	1	100.0	0	0.0
Percentage of Total Farms:				99.0		1.0		0.0
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

2022 Ellis County 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	1,204	17.5
Moderate	2	25.0	1,082	15.7	111	10.3	794	11.6
Middle	0	0.0	0	0.0	0	0.0	1,275	18.5
Upper	6	75.0	5,792	84.3	508	8.8	3,601	52.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	8	100.0	6,874	100.0	619	9.0	6,874	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	2,910	870	11.9	29.9	1,534	52.7	506	17.4
Middle	0	0	0.0	0.0	0	0.0	0	0.0
Upper	10,367	6,468	88.1	62.4	2,814	27.1	1,085	10.5
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	13,277	7,338	100.0	55.3	4,348	32.7	1,591	12.0
	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	329	23.1	283	21.8	42	36.8	4	36.4
Middle	0	0.0	0	0.0	0	0.0	0	0.0
Upper	1,093	76.9	1,014	78.2	72	63.2	7	63.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,422	100.0	1,297	100.0	114	100.0	11	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	2	2.0	2	2.0	0	0.0	0	0.0
Middle	0	0.0	0	0.0	0	0.0	0	0.0
Upper	99	98.0	98	98.0	1	100.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	101	100.0	100	100.0	1	100.0	0	0.0
Percentage of Total Farms:				99.0		1.0		0.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Western Kansas

Distribution of 2022 and 2023 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Western Kansas													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%	%	
Total Home Mortgage Loans													Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	9.1	14.8	149	9.6	13.2	1	14.3	21.5	50	4.2	19.0	20.1
Middle	6	54.5	56.3	1,032	66.6	54.7	5	71.4	54.2	766	63.7	51.1	54.9
Upper	4	36.4	28.9	369	23.8	32.1	1	14.3	24.3	387	32.2	29.9	25.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	11	100.0	100.0	1,550	100.0	100.0	7	100.0	100.0	1,203	100.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.													

Distribution of 2022 and 2023 Small Business Lending By Income Level of Geography													
Assessment Area: Western Kansas													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	7	29.2	23.5	367	9.7	18.0	2	15.4	18.5	310	15.0	15.0	26.3
Middle	10	41.7	52.1	2,165	56.9	52.8	4	30.8	51.2	299	14.5	42.7	50.6
Upper	7	29.2	23.2	1,270	33.4	28.6	7	53.8	29.1	1,455	70.5	42.1	23.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	1.2	0	0.0	0.6	0	0.0	1.2	0	0.0	0.3	
Total	24	100.0	100.0	3,802	100.0	100.0	13	100.0	100.0	2,064	100.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2023 Dun & Bradstreet Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Distribution of 2022 and 2023 Small Farm Lending By Income Level of Geography													
Assessment Area: Western Kansas													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	\$%	#	#%	#%	\$(000)	%	\$%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	2.8	5.4	500	6.5	9.9	1	3.1	3.2	500	6.7	4.9	2.2
Middle	30	83.3	77.5	5,928	77.6	77.3	26	81.3	82.1	5,718	77.1	83.4	83.0
Upper	5	13.9	16.2	1,210	15.8	12.8	5	15.6	14.7	1,200	16.2	11.7	14.8
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.9	0	0.0	0.1	0	0.0	0.0	0	0.0	0.0	
Total	36	100.0	100.0	7,638	100.0	100.0	32	100.0	100.0	7,418	100.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2023 Dun & Bradstreet Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Distribution of 2022 and 2023 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Western Kansas													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	#	#%	%	\$(000)	%	%	
Total Home Mortgage Loans													
Low	0	0.0	4.7	0	0.0	2.7	0	0.0	3.6	0	0.0	2.0	16.0
Moderate	3	27.3	23.6	232	15.0	19.8	0	0.0	17.5	0	0.0	14.8	20.6
Middle	1	9.1	26.2	12	0.8	24.7	2	28.6	26.4	281	23.4	23.6	18.6
Upper	7	63.6	32.9	1,306	84.3	37.4	5	71.4	35.8	922	76.6	38.4	44.8
Unknown	0	0.0	12.6	0	0.0	15.5	0	0.0	16.8	0	0.0	21.2	0.0
Total	11	100.0	100.0	1,550	100.0	100.0	7	100.0	100.0	1,203	100.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Multifamily loans are not included in the borrower distribution analysis.													
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.													

Distribution of 2022 and 2023 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Western Kansas													
	Bank And Aggregate Loans By Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	18	75.0	41.1	2,989	78.6	35.7	6	46.2	45.7	1,064	51.6	37.0	89.2
Over \$1 Million	5	20.8		810	21.3		4	30.8		910	44.1		9.8
Revenue Unknown	1	4.2		3	0.1		3	23.1		90	4.4		1.0
Total	24	100.0		3,802	100.0		13	100.0		2,064	100.0		100.0
By Loan Size													
\$100,000 or Less	15	62.5	95.1	496	13.0	45.3	7	53.8	96.0	289	14.0	52.5	
\$100,001 - \$250,000	3	12.5	2.6	530	13.9	14.2	2	15.4	2.4	350	17.0	15.9	
\$250,001 - \$1 Million	6	25.0	2.3	2,776	73.0	40.5	4	30.8	1.7	1,425	69.0	31.5	
Total	24	100.0	100.0	3,802	100.0	100.0	13	100.0	100.0	2,064	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	12	66.7		363	12.1		2	33.3		89	8.4		
\$100,001 - \$250,000	1	5.6		150	5.0		2	33.3		350	32.9		
\$250,001 - \$1 Million	5	27.8		2,476	82.8		2	33.3		625	58.7		
Total	18	100.0		2,989	100.0		6	100.0		1,064	100.0		
Source: 2023 FFIEC Census Data													
2023 Dun & Bradstreet Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Distribution of 2022 and 2023 Small Farm Lending By Revenue Size of Farms														
Assessment Area: Western Kansas														
	Bank And Aggregate Loans By Year													Total Farms %
	2022						2023							
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg		
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%		
By Revenue														
\$1 Million or Less	26	72.2	48.6	4,924	64.5	55.4	23	71.9	50.5	4,568	61.6	51.6	94.0	
Over \$1 Million	10	27.8		2,714	35.5		9	28.1		2,850	38.4		6.0	
Revenue Unknown	0	0.0		0	0.0		0	0.0		0	0.0			
Total	36	100.0		7,638	100.0		32	100.0		7,418	100.0		100.0	
By Loan Size														
\$100,000 or Less	11	30.6	70.3	714	9.3	17.2	10	31.3	66.3	593	8.0	14.8		
\$100,001 - \$250,000	12	33.3	13.5	2,229	29.2	25.0	9	28.1	15.8	1,880	25.3	27.4		
\$250,001 - \$500,000	13	36.1	16.2	4,695	61.5	57.8	13	40.6	17.9	4,945	66.7	57.8		
Total	36	100.0	100.0	7,638	100.0	100.0	32	100.0	100.0	7,418	100.0	100.0		
By Loan Size and Revenues \$1 Million or Less														
\$100,000 or Less	10	38.5		689	14.0		9	39.1		518	11.3			
\$100,001 - \$250,000	9	34.6		1,740	35.3		7	30.4		1,430	31.3			
\$250,001 - \$500,000	7	26.9		2,495	50.7		7	30.4		2,620	57.4			
Total	26	100.0		4,924	100.0		23	100.0		4,568	100.0			
Source: 2023 FFIEC Census Data														
2023 Dun & Bradstreet Data														
2016-2020 U.S. Census Bureau: American Community Survey														
Note: Percentages may not total 100.0 percent due to rounding.														

2023 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	1,546	16.0
Moderate	3	23.1	2,111	21.8	344	16.3	1,994	20.6
Middle	6	46.2	5,313	55.0	540	10.2	1,798	18.6
Upper	4	30.8	2,241	23.2	53	2.4	4,327	44.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	13	100.0	9,665	100.0	937	9.7	9,665	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	3,308	1,798	20.1	54.4	1,169	35.3	341	10.3
Middle	8,356	4,925	54.9	58.9	2,583	30.9	848	10.1
Upper	3,517	2,240	25.0	63.7	1,049	29.8	228	6.5
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	15,181	8,963	100.0	59.0	4,801	31.6	1,417	9.3
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	352	26.3	311	26.1	38	29.0	3	23.1
Middle	676	50.6	600	50.3	66	50.4	10	76.9
Upper	309	23.1	282	23.6	27	20.6	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,337	100.0	1,193	100.0	131	100.0	13	100.0
Percentage of Total Businesses:				89.2		9.8		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	2.3	0	0.0	0	0.0
Middle	151	83.0	143	83.6	8	72.7	0	0.0
Upper	27	14.8	24	14.0	3	27.3	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	182	100.0	171	100.0	11	100.0	0	0.0
Percentage of Total Farms:				94.0		6.0		0.0
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

2022 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	1,546	16.0
Moderate	3	23.1	2,111	21.8	344	16.3	1,994	20.6
Middle	6	46.2	5,313	55.0	540	10.2	1,798	18.6
Upper	4	30.8	2,241	23.2	53	2.4	4,327	44.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	13	100.0	9,665	100.0	937	9.7	9,665	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	3,308	1,798	20.1	54.4	1,169	35.3	341	10.3
Middle	8,356	4,925	54.9	58.9	2,583	30.9	848	10.1
Upper	3,517	2,240	25.0	63.7	1,049	29.8	228	6.5
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	15,181	8,963	100.0	59.0	4,801	31.6	1,417	9.3
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	348	25.9	306	25.6	39	28.9	3	23.1
Middle	683	50.8	605	50.5	68	50.4	10	76.9
Upper	314	23.3	286	23.9	28	20.7	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,345	100.0	1,197	100.0	135	100.0	13	100.0
Percentage of Total Businesses:			89.0		10.0		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	6	3.3	6	3.5	0	0.0	0	0.0
Middle	149	81.9	142	82.6	7	70.0	0	0.0
Upper	27	14.8	24	14.0	3	30.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	182	100.0	172	100.0	10	100.0	0	0.0
Percentage of Total Farms:			94.5		5.5		0.0	
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Reno County

Distribution of 2022 and 2023 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Reno County Kansas													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%	%	
Total Home Mortgage Loans													Owner Occupied Units %
Low	1	8.3	2.5	30	2.8	2.5	0	0.0	2.5	0	0.0	1.7	1.6
Moderate	0	0.0	9.8	0	0.0	5.5	3	20.0	12.5	305	24.6	7.9	9.9
Middle	11	91.7	77.5	1,056	97.2	78.6	11	73.3	76.5	783	63.0	77.2	80.1
Upper	0	0.0	10.2	0	0.0	13.5	1	6.7	8.4	154	12.4	13.2	8.4
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	12	100.0	100.0	1,086	100.0	100.0	15	100.0	100.0	1,242	100.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.													

Distribution of 2022 and 2023 Small Business Lending By Income Level of Geography													
Assessment Area: Reno County Kansas													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%	%	
Low	0	0.0	8.8	0	0.0	10.3	0	0.0	9.0	0	0.0	16.1	14.9
Moderate	1	25.0	7.7	350	24.7	16.7	1	9.1	8.8	350	13.3	8.1	8.1
Middle	2	50.0	72.5	1,050	74.2	65.3	7	63.6	69.4	1,451	55.0	57.5	68.0
Upper	1	25.0	8.8	15	1.1	7.2	3	27.3	11.9	838	31.8	18.2	8.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	2.2	0	0.0	0.6	0	0.0	0.9	0	0.0	0.1	
Total	4	100.0	100.0	1,415	100.0	100.0	11	100.0	100.0	2,639	100.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2023 Dun & Bradstreet Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Distribution of 2022 and 2023 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Reno County Kansas													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%	%	
Total Home Mortgage Loans													
Low	3	25.0	9.9	246	22.7	6.1	0	0.0	8.3	0	0.0	4.4	17.8
Moderate	3	25.0	19.8	66	6.1	15.1	3	20.0	22.1	213	17.1	17.9	20.4
Middle	2	16.7	19.1	139	12.8	20.0	1	6.7	18.8	85	6.8	18.1	23.1
Upper	4	33.3	25.8	635	58.5	33.9	8	53.3	24.4	849	68.4	32.6	38.7
Unknown	0	0.0	25.4	0	0.0	24.9	3	20.0	26.3	95	7.6	27.0	0.0
Total	12	100.0	100.0	1,086	100.0	100.0	15	100.0	100.0	1,242	100.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Multifamily loans are not included in the borrower distribution analysis.													
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.													

Distribution of 2022 and 2023 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Reno County Kansas													
	Bank And Aggregate Loans By Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	2	50.0	56.1	65	4.6	36.8	8	72.7	63.0	1,264	47.9	47.7	87.4
Over \$1 Million	2	50.0		1,350	95.4		3	27.3		1,375	52.1		11.1
Revenue Unknown	0	0.0		0	0.0		0	0.0		0	0.0		1.5
Total	4	100.0		1,415	100.0		11	100.0		2,639	100.0		100.0
By Loan Size													
\$100,000 or Less	2	50.0	94.5	65	4.6	41.5	7	63.6	94.6	113	4.3	42.5	
\$100,001 - \$250,000	0	0.0	2.8	0	0.0	13.5	0	0.0	2.3	0	0.0	11.2	
\$250,001 - \$1 Million	2	50.0	2.8	1,350	95.4	45.0	4	36.4	3.1	2,526	95.7	46.3	
Total	4	100.0	100.0	1,415	100.0	100.0	11	100.0	100.0	2,639	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	2	100.0		65	100.0		6	75.0		88	7.0		
\$100,001 - \$250,000	0	0.0		0	0.0		0	0.0		0	0.0		
\$250,001 - \$1 Million	0	0.0		0	0.0		2	25.0		1,176	93.0		
Total	2	100.0		65	100.0		8	100.0		1,264	100.0		
Source: 2023 FFIEC Census Data													
2023 Dun & Bradstreet Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

2023 Reno County Kansas AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	1	5.9	515	3.3	176	34.2	2,772	17.8
Moderate	2	11.8	1,588	10.2	190	12.0	3,176	20.4
Middle	13	76.5	12,223	78.5	816	6.7	3,597	23.1
Upper	1	5.9	1,239	8.0	75	6.1	6,020	38.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	17	100.0	15,565	100.0	1,257	8.1	15,565	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	1,411	272	1.6	19.3	791	56.1	348	24.7
Moderate	3,479	1,734	9.9	49.8	1,291	37.1	454	13.0
Middle	21,827	13,997	80.1	64.1	5,199	23.8	2,631	12.1
Upper	1,826	1,462	8.4	80.1	224	12.3	140	7.7
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	28,543	17,465	100.0	61.2	7,505	26.3	3,573	12.5
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	322	14.9	270	14.3	49	20.4	3	9.1
Moderate	176	8.1	154	8.2	22	9.2	0	0.0
Middle	1,469	68.0	1,295	68.6	147	61.3	27	81.8
Upper	193	8.9	168	8.9	22	9.2	3	9.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	2,160	100.0	1,887	100.0	240	100.0	33	100.0
Percentage of Total Businesses:				87.4		11.1		1.5
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	3	1.3	3	1.3	0	0.0	0	0.0
Moderate	1	0.4	1	0.4	0	0.0	0	0.0
Middle	211	93.4	211	93.4	0	0.0	0	0.0
Upper	11	4.9	11	4.9	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	226	100.0	226	100.0	0	0.0	0	0.0
Percentage of Total Farms:				100.0		0.0		0.0
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

2022 Reno County Kansas AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	1	5.9	515	3.3	176	34.2	2,772	17.8
Moderate	2	11.8	1,588	10.2	190	12.0	3,176	20.4
Middle	13	76.5	12,223	78.5	816	6.7	3,597	23.1
Upper	1	5.9	1,239	8.0	75	6.1	6,020	38.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	17	100.0	15,565	100.0	1,257	8.1	15,565	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied		Rental		Vacant		
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	1,411	272	1.6	19.3	791	56.1	348	24.7
Moderate	3,479	1,734	9.9	49.8	1,291	37.1	454	13.0
Middle	21,827	13,997	80.1	64.1	5,199	23.8	2,631	12.1
Upper	1,826	1,462	8.4	80.1	224	12.3	140	7.7
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	28,543	17,465	100.0	61.2	7,505	26.3	3,573	12.5
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	324	15.0	274	14.5	47	20.0	3	9.4
Moderate	175	8.1	154	8.1	21	8.9	0	0.0
Middle	1,468	68.0	1,296	68.5	146	62.1	26	81.3
Upper	193	8.9	169	8.9	21	8.9	3	9.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	2,160	100.0	1,893	100.0	235	100.0	32	100.0
Percentage of Total Businesses:				87.6		10.9		1.5
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	3	1.3	3	1.3	0	0.0	0	0.0
Moderate	1	0.4	1	0.4	0	0.0	0	0.0
Middle	214	93.9	214	93.9	0	0.0	0	0.0
Upper	10	4.4	10	4.4	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	228	100.0	228	100.0	0	0.0	0	0.0
Percentage of Total Farms:				100.0		0.0		0.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Illinois

Bloomington MSA

Distribution of 2022 and 2023 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Bloomington MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	0	0.0	1.7	0	0.0	0.8	0	0.0	1.1	0	0.0	0.7	0.8
Moderate	3	42.9	24.5	510	34.8	17.0	0	0.0	22.5	0	0.0	15.8	23.7
Middle	3	42.9	50.0	658	44.9	49.4	0	0.0	49.7	0	0.0	47.8	51.0
Upper	1	14.3	21.4	299	20.4	30.9	1	100.0	23.7	160	100.0	33.5	22.6
Unknown	0	0.0	2.5	0	0.0	1.9	0	0.0	2.9	0	0.0	2.3	1.9
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	7	100.0	100.0	1,467	100.0	100.0	1	100.0	100.0	160	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	0.4	0	0.0	0.1	0	0.0	2.0	0	0.0	1.3	0.8
Moderate	5	31.3	22.2	423	32.7	17.9	4	25.0	20.7	277	27.6	16.4	23.7
Middle	8	50.0	52.9	657	50.8	50.7	8	50.0	51.0	434	43.3	52.3	51.0
Upper	3	18.8	23.2	214	16.5	30.4	4	25.0	23.8	292	29.1	28.4	22.6
Unknown	0	0.0	1.2	0	0.0	0.9	0	0.0	2.4	0	0.0	1.7	1.9
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	16	100.0	100.0	1,294	100.0	100.0	16	100.0	100.0	1,003	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	1.4	0	0.0	0.9	0	0.0	1.7	0	0.0	1.1	0.8
Moderate	2	14.3	17.5	100	9.0	12.4	4	21.1	18.0	327	35.6	17.2	23.7
Middle	6	42.9	56.9	279	25.2	53.6	6	31.6	56.7	220	23.9	51.5	51.0
Upper	6	42.9	24.2	728	65.8	33.1	9	47.4	21.9	372	40.5	29.3	22.6
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	1.7	0	0.0	0.9	1.9
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	14	100.0	100.0	1,107	100.0	100.0	19	100.0	100.0	919	100.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	0	0.0	2.8	0	0.0	0.4	0	0.0	0.0	0	0.0	0.0	0.5
Moderate	0	0.0	45.1	0	0.0	31.5	0	0.0	43.6	0	0.0	18.6	31.7
Middle	0	0.0	42.3	0	0.0	64.2	0	0.0	41.0	0	0.0	33.8	46.6
Upper	0	0.0	1.4	0	0.0	0.3	0	0.0	7.7	0	0.0	44.4	5.6
Unknown	0	0.0	8.5	0	0.0	3.5	0	0.0	7.7	0	0.0	3.3	15.6
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	0	0.0	1.4	0	0.0	0.7	0	0.0	1.2	0	0.0	0.7	0.8
Moderate	15	29.4	23.6	1,437	28.3	18.6	9	23.1	21.8	624	26.1	16.0	23.7
Middle	24	47.1	51.1	2,252	44.3	51.4	14	35.9	50.2	654	27.4	47.0	51.0
Upper	12	23.5	21.9	1,396	27.5	27.6	16	41.0	24.1	1,109	46.5	34.1	22.6
Unknown	0	0.0	2.0	0	0.0	1.9	0	0.0	2.7	0	0.0	2.2	1.9
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	51	100.0	100.0	5,085	100.0	100.0	39	100.0	100.0	2,387	100.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.													

Distribution of 2022 and 2023 Small Business Lending By Income Level of Geography													
Assessment Area: Bloomington MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Low	0	0.0	0.4	0	0.0	0.3	0	0.0	0.6	0	0.0	0.1	1.0
Moderate	8	25.0	21.5	378	17.8	23.0	7	24.1	21.8	325	13.9	26.5	24.3
Middle	15	46.9	46.6	1,129	53.1	41.6	13	44.8	48.1	1,240	53.0	40.0	51.5
Upper	6	18.8	25.6	350	16.5	29.1	8	27.6	24.0	749	32.0	28.7	15.4
Unknown	3	9.4	5.3	269	12.7	5.8	1	3.4	5.2	25	1.1	4.7	7.9
Tract-Unk	0	0.0	0.6	0	0.0	0.1	0	0.0	0.4	0	0.0	0.0	
Total	32	100.0	100.0	2,126	100.0	100.0	29	100.0	100.0	2,339	100.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2023 Dun & Bradstreet Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Distribution of 2022 and 2023 Small Farm Lending By Income Level of Geography													
Assessment Area: Bloomington MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	10	23.8	21.0	1,593	20.2	15.1	7	19.4	17.4	1,133	16.9	14.9	12.3
Middle	26	61.9	70.6	5,105	64.6	76.0	21	58.3	73.6	3,840	57.3	71.8	74.1
Upper	6	14.3	8.1	1,205	15.2	8.2	8	22.2	9.0	1,725	25.8	13.2	12.6
Unknown	0	0.0	0.3	0	0.0	0.7	0	0.0	0.0	0	0.0	0.0	1.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	42	100.0	100.0	7,903	100.0	100.0	36	100.0	100.0	6,698	100.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2023 Dun & Bradstreet Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Distribution of 2022 and 2023 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Bloomington MSA													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	\$%	#	%	%	\$(000)	%	\$%	
Home Purchase Loans													
Low	1	14.3	17.0	158	10.8	9.6	0	0.0	15.5	0	0.0	8.7	21.0
Moderate	3	42.9	22.9	480	32.7	18.8	1	100.0	23.2	160	100.0	18.7	16.8
Middle	0	0.0	19.5	0	0.0	22.2	0	0.0	22.0	0	0.0	23.6	22.4
Upper	3	42.9	20.5	829	56.5	28.8	0	0.0	18.4	0	0.0	25.8	39.7
Unknown	0	0.0	20.2	0	0.0	20.7	0	0.0	20.9	0	0.0	23.2	0.0
Total	7	100.0	100.0	1,467	100.0	100.0	1	100.0	100.0	160	100.0	100.0	100.0
Refinance Loans													
Low	4	25.0	16.0	135	10.4	9.8	4	25.0	16.7	227	22.6	9.9	21.0
Moderate	1	6.3	25.8	124	9.6	21.6	6	37.5	21.6	457	45.6	18.0	16.8
Middle	6	37.5	25.6	425	32.8	26.7	5	31.3	23.8	219	21.8	21.9	22.4
Upper	3	18.8	20.7	580	44.8	30.7	1	6.3	29.6	100	10.0	37.6	39.7
Unknown	2	12.5	11.9	30	2.3	11.1	0	0.0	8.2	0	0.0	12.7	0.0
Total	16	100.0	100.0	1,294	100.0	100.0	16	100.0	100.0	1,003	100.0	100.0	100.0
Home Improvement Loans													
Low	1	7.1	8.1	12	1.1	4.8	1	5.3	12.9	15	1.6	7.7	21.0
Moderate	0	0.0	10.4	0	0.0	6.5	3	15.8	24.5	86	9.4	18.2	16.8
Middle	4	28.6	16.1	156	14.1	17.1	5	26.3	27.0	314	34.2	29.0	22.4
Upper	9	64.3	23.2	939	84.8	33.4	6	31.6	30.5	324	35.3	38.1	39.7
Unknown	0	0.0	42.2	0	0.0	38.2	4	21.1	5.2	180	19.6	7.0	0.0
Total	14	100.0	100.0	1,107	100.0	100.0	19	100.0	100.0	919	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	9	17.6	16.1	460	9.0	9.5	5	12.8	15.4	242	10.1	8.8	21.0
Moderate	9	17.6	22.5	939	18.5	18.9	11	28.2	23.0	713	29.9	18.7	16.8
Middle	13	25.5	20.5	1,027	20.2	22.8	10	25.6	23.0	533	22.3	23.6	22.4
Upper	18	35.3	20.8	2,629	51.7	29.3	9	23.1	21.4	719	30.1	27.7	39.7
Unknown	2	3.9	20.0	30	0.6	19.4	4	10.3	17.2	180	7.5	21.3	0.0
Total	51	100.0	100.0	5,085	100.0	100.0	39	100.0	100.0	2,387	100.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Multifamily loans are not included in the borrower distribution analysis.													
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.													

Distribution of 2022 and 2023 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Bloomington MSA													
	Bank And Aggregate Loans By Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	16	50.0	49.1	547	25.7	26.8	13	44.8	55.4	474	20.3	32.0	89.9
Over \$1 Million	7	21.9		1,019	47.9		6	20.7		1,325	56.6		8.7
Revenue Unknown	9	28.1		560	26.3		10	34.5		540	23.1		1.4
Total	32	100.0		2,126	100.0		29	100.0		2,339	100.0		100.0
By Loan Size													
\$100,000 or Less	27	84.4	87.3	1,037	48.8	26.4	23	79.3	87.6	814	34.8	26.3	
\$100,001 - \$250,000	4	12.5	7.2	789	37.1	21.5	3	10.3	6.4	525	22.4	19.8	
\$250,001 - \$1 Million	1	3.1	5.5	300	14.1	52.1	3	10.3	5.9	1,000	42.8	53.9	
Total	32	100.0	100.0	2,126	100.0	100.0	29	100.0	100.0	2,339	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	15	93.8		383	70.0		12	92.3		274	57.8		
\$100,001 - \$250,000	1	6.3		164	30.0		1	7.7		200	42.2		
\$250,001 - \$1 Million	0	0.0		0	0.0		0	0.0		0	0.0		
Total	16	100.0		547	100.0		13	100.0		474	100.0		
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.													

Distribution of 2022 and 2023 Small Farm Lending By Revenue Size of Farms													
Assessment Area: Bloomington MSA													
	Bank And Aggregate Loans By Year												Total Farms %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	41	97.6	63.3	7,453	94.3	68.0	32	88.9	58.9	5,763	86.0	67.1	99.7
Over \$1 Million	1	2.4		450	5.7		4	11.1		935	14.0		0.3
Revenue Unknown	0	0.0		0	0.0		0	0.0		0	0.0		0.0
Total	42	100.0		7,903	100.0		36	100.0		6,698	100.0		100.0
By Loan Size													
\$100,000 or Less	17	40.5	62.5	1,070	13.5	17.5	15	41.7	67.3	948	14.2	20.7	
\$100,001 - \$250,000	14	33.3	22.4	2,688	34.0	35.1	12	33.3	16.2	2,310	34.5	26.1	
\$250,001 - \$500,000	11	26.2	15.1	4,145	52.4	47.4	9	25.0	16.5	3,440	51.4	53.3	
Total	42	100.0	100.0	7,903	100.0	100.0	36	100.0	100.0	6,698	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	17	41.5		1,070	14.4		14	43.8		903	15.7		
\$100,001 - \$250,000	14	34.1		2,688	36.1		11	34.4		2,160	37.5		
\$250,001 - \$500,000	10	24.4		3,695	49.6		7	21.9		2,700	46.9		
Total	41	100.0		7,453	100.0		32	100.0		5,763	100.0		
Source: 2023 FFIEC Census Data													
2023 Dun & Bradstreet Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

2023 Bloomington MSA AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	1	2.1	494	1.2	130	26.3	8,344	21.0
Moderate	13	27.7	8,910	22.5	1,164	13.1	6,683	16.8
Middle	22	46.8	20,617	52.0	1,367	6.6	8,879	22.4
Upper	8	17.0	8,658	21.8	187	2.2	15,759	39.7
Unknown	3	6.4	986	2.5	337	34.2	0	0.0
Total AA	47	100.0	39,665	100.0	3,185	8.0	39,665	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	1,090	359	0.8	32.9	553	50.7	178	16.3
Moderate	19,397	10,172	23.7	52.4	7,221	37.2	2,004	10.3
Middle	35,927	21,945	51.0	61.1	10,924	30.4	3,058	8.5
Upper	11,448	9,726	22.6	85.0	1,435	12.5	287	2.5
Unknown	4,718	803	1.9	17.0	3,087	65.4	828	17.5
Total AA	72,580	43,005	100.0	59.3	23,220	32.0	6,355	8.8
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	52	1.0	50	1.1	2	0.4	0	0.0
Moderate	1,256	24.3	1,141	24.5	99	22.0	16	21.9
Middle	2,665	51.5	2,374	51.0	246	54.5	45	61.6
Upper	798	15.4	732	15.7	60	13.3	6	8.2
Unknown	407	7.9	357	7.7	44	9.8	6	8.2
Total AA	5,178	100.0	4,654	100.0	451	100.0	73	100.0
Percentage of Total Businesses:				89.9		8.7		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	36	12.3	36	12.3	0	0.0	0	0.0
Middle	217	74.1	217	74.3	0	0.0	0	0.0
Upper	37	12.6	37	12.7	0	0.0	0	0.0
Unknown	3	1.0	2	0.7	1	100.0	0	0.0
Total AA	293	100.0	292	100.0	1	100.0	0	0.0
Percentage of Total Farms:				99.7		0.3		0.0
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

2022 Bloomington MSA AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	1	2.1	494	1.2	130	26.3	8,344	21.0
Moderate	13	27.7	8,910	22.5	1,164	13.1	6,683	16.8
Middle	22	46.8	20,617	52.0	1,367	6.6	8,879	22.4
Upper	8	17.0	8,658	21.8	187	2.2	15,759	39.7
Unknown	3	6.4	986	2.5	337	34.2	0	0.0
Total AA	47	100.0	39,665	100.0	3,185	8.0	39,665	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied		Rental		Vacant		
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	1,090	359	0.8	32.9	553	50.7	178	16.3
Moderate	19,397	10,172	23.7	52.4	7,221	37.2	2,004	10.3
Middle	35,927	21,945	51.0	61.1	10,924	30.4	3,058	8.5
Upper	11,448	9,726	22.6	85.0	1,435	12.5	287	2.5
Unknown	4,718	803	1.9	17.0	3,087	65.4	828	17.5
Total AA	72,580	43,005	100.0	59.3	23,220	32.0	6,355	8.8
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	53	1.0	51	1.1	2	0.4	0	0.0
Moderate	1,275	24.3	1,157	24.6	101	21.7	17	22.7
Middle	2,677	51.0	2,377	50.5	254	54.6	46	61.3
Upper	824	15.7	755	16.0	63	13.5	6	8.0
Unknown	418	8.0	367	7.8	45	9.7	6	8.0
Total AA	5,247	100.0	4,707	100.0	465	100.0	75	100.0
Percentage of Total Businesses:				89.7		8.9		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	36	12.2	36	12.3	0	0.0	0	0.0
Middle	216	73.5	216	73.7	0	0.0	0	0.0
Upper	39	13.3	39	13.3	0	0.0	0	0.0
Unknown	3	1.0	2	0.7	1	100.0	0	0.0
Total AA	294	100.0	293	100.0	1	100.0	0	0.0
Percentage of Total Farms:				99.7		0.3		0.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Champaign Metropolitan

Distribution of 2022 and 2023 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Champaign Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	\$%	#	#%	#%	\$(000)	%	\$%	
Home Purchase Loans													
Low	0	0.0	5.0	0	0.0	2.4	0	0.0	5.9	0	0.0	2.9	5.0
Moderate	1	50.0	24.9	70	28.1	15.6	0	0.0	25.3	0	0.0	17.4	21.3
Middle	0	0.0	25.8	0	0.0	23.3	0	0.0	27.9	0	0.0	25.7	28.4
Upper	1	50.0	43.6	179	71.9	58.0	1	100.0	40.0	80	100.0	53.3	44.7
Unknown	0	0.0	0.7	0	0.0	0.6	0	0.0	1.0	0	0.0	0.8	0.7
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	2	100.0	100.0	249	100.0	100.0	1	100.0	100.0	80	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	5.2	0	0.0	3.8	0	0.0	7.5	0	0.0	4.9	5.0
Moderate	0	0.0	21.2	0	0.0	13.1	0	0.0	21.9	0	0.0	14.2	21.3
Middle	0	0.0	23.3	0	0.0	20.5	0	0.0	23.5	0	0.0	21.1	28.4
Upper	0	0.0	49.0	0	0.0	60.8	1	100.0	46.6	125	100.0	59.3	44.7
Unknown	0	0.0	1.3	0	0.0	1.8	0	0.0	0.5	0	0.0	0.5	0.7
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	1	100.0	100.0	125	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	3.5	0	0.0	19.6	0	0.0	4.1	0	0.0	3.3	5.0
Moderate	1	25.0	9.6	32	27.4	6.7	0	0.0	13.9	0	0.0	9.3	21.3
Middle	2	50.0	27.8	55	47.0	16.2	1	50.0	34.4	25	24.5	31.1	28.4
Upper	1	25.0	58.3	30	25.6	57.1	1	50.0	47.5	77	75.5	56.4	44.7
Unknown	0	0.0	0.9	0	0.0	0.3	0	0.0	0.0	0	0.0	0.0	0.7
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	4	100.0	100.0	117	100.0	100.0	2	100.0	100.0	102	100.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	0	0.0	17.5	0	0.0	28.7	0	0.0	20.5	0	0.0	45.3	28.4
Moderate	0	0.0	13.5	0	0.0	6.7	0	0.0	13.7	0	0.0	2.5	17.0
Middle	1	100.0	26.2	6,138	100.0	24.9	0	0.0	23.3	0	0.0	26.3	18.8
Upper	0	0.0	31.0	0	0.0	32.4	0	0.0	27.4	0	0.0	22.0	22.4
Unknown	0	0.0	11.9	0	0.0	7.4	0	0.0	15.1	0	0.0	3.8	13.4
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	6,138	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													
Low	0	0.0	5.3	0	0.0	12.0	0	0.0	6.1	0	0.0	18.0	5.0
Moderate	2	25.0	22.8	102	1.6	11.9	0	0.0	23.5	0	0.0	11.8	21.3
Middle	3	37.5	25.8	6,193	94.3	23.6	1	25.0	27.4	25	8.1	25.6	28.4
Upper	3	37.5	45.0	274	4.2	49.3	3	75.0	41.6	282	91.9	42.8	44.7
Unknown	0	0.0	1.2	0	0.0	3.2	0	0.0	1.2	0	0.0	1.8	0.7
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	8	100.0	100.0	6,569	100.0	100.0	4	100.0	100.0	307	100.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.													

Distribution of 2022 and 2023 Small Business Lending By Income Level of Geography													
Assessment Area: Champaign Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Low	5	41.7	10.9	184	11.2	14.8	1	20.0	9.2	100	4.3	11.3	12.1
Moderate	2	16.7	17.5	37	2.3	16.7	0	0.0	15.6	0	0.0	14.9	18.6
Middle	2	16.7	24.5	1,001	61.1	25.8	2	40.0	25.5	2,000	87.0	33.0	26.0
Upper	3	25.0	42.9	417	25.4	39.4	2	40.0	45.6	200	8.7	37.8	38.4
Unknown	0	0.0	3.6	0	0.0	3.1	0	0.0	3.6	0	0.0	2.9	4.9
Tract-Unk	0	0.0	0.6	0	0.0	0.2	0	0.0	0.5	0	0.0	0.1	
Total	12	100.0	100.0	1,639	100.0	100.0	5	100.0	100.0	2,300	100.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2023 Dun & Bradstreet Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Distribution of 2022 and 2023 Small Farm Lending By Income Level of Geography													
Assessment Area: Champaign Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.6	0	0.0	0.1	1.1
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	1.3	0	0.0	0.6	3.6
Middle	0	0.0	51.4	0	0.0	60.5	0	0.0	54.7	0	0.0	62.5	56.8
Upper	2	100.0	48.0	360	100.0	39.4	1	100.0	42.8	200	100.0	36.8	38.6
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.7	0	0.0	0.1	0	0.0	0.6	0	0.0	0.1	
Total	2	100.0	100.0	360	100.0	100.0	1	100.0	100.0	200	100.0	100.0	100.0
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.													

Distribution of 2022 and 2023 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Champaign Metropolitan													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	0	0.0	11.2	0	0.0	5.7	0	0.0	12.4	0	0.0	6.4	23.4
Moderate	0	0.0	22.3	0	0.0	16.6	0	0.0	22.7	0	0.0	17.5	16.4
Middle	1	50.0	19.9	179	71.9	20.5	0	0.0	19.2	0	0.0	19.8	19.8
Upper	0	0.0	28.6	0	0.0	41.7	1	100.0	27.4	80	100.0	39.4	40.4
Unknown	1	50.0	17.9	70	28.1	15.5	0	0.0	18.3	0	0.0	16.9	0.0
Total	2	100.0	100.0	249	100.0	100.0	1	100.0	100.0	80	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	12.6	0	0.0	6.7	0	0.0	13.4	0	0.0	7.9	23.4
Moderate	0	0.0	19.7	0	0.0	14.5	0	0.0	17.4	0	0.0	13.9	16.4
Middle	0	0.0	20.7	0	0.0	19.0	0	0.0	19.1	0	0.0	19.4	19.8
Upper	0	0.0	29.8	0	0.0	38.3	1	100.0	25.2	125	100.0	31.4	40.4
Unknown	0	0.0	17.1	0	0.0	21.5	0	0.0	24.9	0	0.0	27.5	0.0
Total	0	0.0	100.0	0	0.0	100.0	1	100.0	100.0	125	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	4.3	0	0.0	1.8	0	0.0	10.7	0	0.0	4.5	23.4
Moderate	1	25.0	18.3	32	27.4	13.6	0	0.0	17.2	0	0.0	12.7	16.4
Middle	0	0.0	21.7	0	0.0	18.7	2	100.0	18.0	102	100.0	15.0	19.8
Upper	3	75.0	47.0	85	72.6	42.3	0	0.0	45.1	0	0.0	50.3	40.4
Unknown	0	0.0	8.7	0	0.0	23.6	0	0.0	9.0	0	0.0	17.5	0.0
Total	4	100.0	100.0	117	100.0	100.0	2	100.0	100.0	102	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	0	0.0	11.1	0	0.0	5.8	0	0.0	12.3	0	0.0	6.5	23.4
Moderate	1	14.3	21.7	32	7.4	16.1	0	0.0	21.6	0	0.0	16.9	16.4
Middle	1	14.3	20.3	179	41.5	20.3	2	50.0	19.2	102	33.2	19.7	19.8
Upper	4	57.1	29.5	150	34.8	40.8	2	50.0	28.7	205	66.8	39.0	40.4
Unknown	1	14.3	17.5	70	16.2	16.9	0	0.0	18.2	0	0.0	17.8	0.0
Total	7	100.0	100.0	431	100.0	100.0	4	100.0	100.0	307	100.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Multifamily loans are not included in the borrower distribution analysis.													
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.													

Distribution of 2022 and 2023 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Champaign Metropolitan													
	Bank And Aggregate Loans By Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	11	91.7	52.6	639	39.0	33.0	3	60.0	54.0	1,250	54.3	30.4	91.5
Over \$1 Million	1	8.3		1,000	61.0		2	40.0		1,050	45.7		7.5
Revenue Unknown	0	0.0		0	0.0		0	0.0		0	0.0		1.0
Total	12	100.0		1,639	100.0		5	100.0		2,300	100.0		100.0
By Loan Size													
\$100,000 or Less	9	75.0	92.9	226	13.8	35.6	2	40.0	93.3	150	6.5	35.5	
\$100,001 - \$250,000	1	8.3	3.9	150	9.2	18.0	1	20.0	3.4	150	6.5	16.1	
\$250,001 - \$1 Million	2	16.7	3.2	1,263	77.1	46.4	2	40.0	3.3	2,000	87.0	48.4	
Total	12	100.0	100.0	1,639	100.0	100.0	5	100.0	100.0	2,300	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	9	81.8		226	35.4		1	33.3		100	8.0		
\$100,001 - \$250,000	1	9.1		150	23.5		1	33.3		150	12.0		
\$250,001 - \$1 Million	1	9.1		263	41.2		1	33.3		1,000	80.0		
Total	11	100.0		639	100.0		3	100.0		1,250	100.0		
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.													

Distribution of 2022 and 2023 Small Farm Lending By Revenue Size of Farms													
Assessment Area: Champaign Metropolitan													
	Bank And Aggregate Loans By Year												Total Farms %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	2	100.0	49.3	360	100.0	83.4	1	100.0	42.1	200	100.0	67.3	98.6
Over \$1 Million	0	0.0		0	0.0		0	0.0		0	0.0		1.4
Revenue Unknown	0	0.0		0	0.0		0	0.0		0	0.0		
Total	2	100.0		360	100.0		1	100.0		200	100.0		100.0
By Loan Size													
\$100,000 or Less	0	0.0	80.4	0	0.0	25.5	0	0.0	84.3	0	0.0	26.6	
\$100,001 - \$250,000	2	100.0	13.5	360	100.0	39.7	1	100.0	10.1	200	100.0	33.4	
\$250,001 - \$500,000	0	0.0	6.1	0	0.0	34.8	0	0.0	5.7	0	0.0	40.0	
Total	2	100.0	100.0	360	100.0	100.0	1	100.0	100.0	200	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	0	0.0		0	0.0		0	0.0		0	0.0		
\$100,001 - \$250,000	2	100.0		360	100.0		1	100.0		200	100.0		
\$250,001 - \$500,000	0	0.0		0	0.0		0	0.0		0	0.0		
Total	2	100.0		360	100.0		1	100.0		200	100.0		
Source: 2023 FFIEC Census Data													
2023 Dun & Bradstreet Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

2023 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	7	14.6	3,362	7.9	743	22.1	9,993	23.4
Moderate	8	16.7	9,753	22.9	1,324	13.6	6,975	16.4
Middle	10	20.8	11,137	26.1	793	7.1	8,432	19.8
Upper	18	37.5	17,931	42.1	786	4.4	17,218	40.4
Unknown	5	10.4	435	1.0	87	20.0	0	0.0
Total AA	48	100.0	42,618	100.0	3,733	8.8	42,618	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	13,895	2,192	5.0	15.8	9,020	64.9	2,683	19.3
Moderate	20,787	9,389	21.3	45.2	9,198	44.2	2,200	10.6
Middle	22,390	12,518	28.4	55.9	7,207	32.2	2,665	11.9
Upper	31,306	19,700	44.7	62.9	9,383	30.0	2,223	7.1
Unknown	5,301	289	0.7	5.5	4,163	78.5	849	16.0
Total AA	93,679	44,088	100.0	47.1	38,971	41.6	10,620	11.3
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	812	12.1	733	11.9	77	15.2	2	3.1
Moderate	1,253	18.6	1,128	18.3	112	22.1	13	20.3
Middle	1,748	26.0	1,577	25.6	147	29.1	24	37.5
Upper	2,588	38.4	2,429	39.4	137	27.1	22	34.4
Unknown	331	4.9	295	4.8	33	6.5	3	4.7
Total AA	6,732	100.0	6,162	100.0	506	100.0	64	100.0
Percentage of Total Businesses:				91.5		7.5		1.0
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	3	1.1	3	1.1	0	0.0	0	0.0
Moderate	10	3.6	9	3.3	1	25.0	0	0.0
Middle	159	56.8	158	57.2	1	25.0	0	0.0
Upper	108	38.6	106	38.4	2	50.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	280	100.0	276	100.0	4	100.0	0	0.0
Percentage of Total Farms:				98.6		1.4		0.0
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

2022 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	7	14.6	3,362	7.9	743	22.1	9,993	23.4
Moderate	8	16.7	9,753	22.9	1,324	13.6	6,975	16.4
Middle	10	20.8	11,137	26.1	793	7.1	8,432	19.8
Upper	18	37.5	17,931	42.1	786	4.4	17,218	40.4
Unknown	5	10.4	435	1.0	87	20.0	0	0.0
Total AA	48	100.0	42,618	100.0	3,733	8.8	42,618	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	13,895	2,192	5.0	15.8	9,020	64.9	2,683	19.3
Moderate	20,787	9,389	21.3	45.2	9,198	44.2	2,200	10.6
Middle	22,390	12,518	28.4	55.9	7,207	32.2	2,665	11.9
Upper	31,306	19,700	44.7	62.9	9,383	30.0	2,223	7.1
Unknown	5,301	289	0.7	5.5	4,163	78.5	849	16.0
Total AA	93,679	44,088	100.0	47.1	38,971	41.6	10,620	11.3
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	825	12.0	743	11.9	80	15.3	2	2.9
Moderate	1,255	18.3	1,128	18.0	114	21.8	13	19.1
Middle	1,748	25.5	1,574	25.2	148	28.3	26	38.2
Upper	2,675	39.1	2,503	40.0	147	28.1	25	36.8
Unknown	346	5.1	310	5.0	34	6.5	2	2.9
Total AA	6,849	100.0	6,258	100.0	523	100.0	68	100.0
Percentage of Total Businesses:				91.4		7.6		1.0
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	3	1.1	3	1.1	0	0.0	0	0.0
Moderate	10	3.5	9	3.2	1	25.0	0	0.0
Middle	159	56.4	158	56.8	1	25.0	0	0.0
Upper	110	39.0	108	38.8	2	50.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	282	100.0	278	100.0	4	100.0	0	0.0
Percentage of Total Farms:				98.6		1.4		0.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Adams County

Distribution of 2022 and 2023 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Adams County Illinois													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Home Purchase Loans													
Low	0	0.0	2.9	0	0.0	1.4	0	0.0	2.6	0	0.0	1.7	3.2
Moderate	0	0.0	7.6	0	0.0	4.5	0	0.0	8.5	0	0.0	4.8	5.9
Middle	5	100.0	79.5	991	100.0	80.2	3	100.0	79.0	499	100.0	80.3	75.1
Upper	0	0.0	10.0	0	0.0	13.9	0	0.0	10.0	0	0.0	13.2	15.8
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	5	100.0	100.0	991	100.0	100.0	3	100.0	100.0	499	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	2.2	0	0.0	1.3	0	0.0	3.6	0	0.0	1.7	3.2
Moderate	0	0.0	5.7	0	0.0	2.5	0	0.0	8.0	0	0.0	5.5	5.9
Middle	0	0.0	76.8	0	0.0	74.6	1	100.0	74.5	100	100.0	77.7	75.1
Upper	1	100.0	15.4	823	100.0	21.5	0	0.0	13.9	0	0.0	15.2	15.8
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	823	100.0	100.0	1	100.0	100.0	100	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	5.8	0	0.0	4.1	0	0.0	3.0	0	0.0	2.9	3.2
Moderate	0	0.0	11.5	0	0.0	9.6	0	0.0	9.1	0	0.0	6.0	5.9
Middle	0	0.0	71.2	0	0.0	70.0	0	0.0	75.8	0	0.0	71.9	75.1
Upper	0	0.0	11.5	0	0.0	16.4	0	0.0	12.1	0	0.0	19.1	15.8
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	0	0.0	7.1	0	0.0	6.7	0	0.0	37.5	0	0.0	24.6	37.9
Moderate	0	0.0	14.3	0	0.0	4.2	0	0.0	12.5	0	0.0	4.3	12.9
Middle	0	0.0	71.4	0	0.0	79.5	0	0.0	50.0	0	0.0	71.1	47.7
Upper	0	0.0	7.1	0	0.0	9.7	0	0.0	0.0	0	0.0	0.0	1.5
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	0	0.0	2.8	0	0.0	1.5	0	0.0	3.0	0	0.0	2.0	3.2
Moderate	0	0.0	7.7	0	0.0	4.1	0	0.0	8.4	0	0.0	4.8	5.9
Middle	5	83.3	78.1	991	54.6	78.9	4	100.0	77.5	599	100.0	79.2	75.1
Upper	1	16.7	11.3	823	45.4	15.5	0	0.0	11.1	0	0.0	14.0	15.8
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	6	100.0	100.0	1,814	100.0	100.0	4	100.0	100.0	599	100.0	100.0	100.0
Source: 2023 FFIEC Census Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.													

Distribution of 2022 and 2023 Small Business Lending By Income Level of Geography													
Assessment Area: Adams County Illinois													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	1	50.0	13.6	56	21.9	18.1	0	0.0	14.2	0	0.0	23.9	16.1
Moderate	0	0.0	3.6	0	0.0	1.0	0	0.0	3.0	0	0.0	1.3	5.5
Middle	1	50.0	67.3	200	78.1	70.8	3	75.0	66.4	138	40.8	64.7	66.2
Upper	0	0.0	14.2	0	0.0	9.1	1	25.0	14.6	200	59.2	9.1	12.3
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	1.3	0	0.0	0.9	0	0.0	1.8	0	0.0	1.0	
Total	2	100.0	100.0	256	100.0	100.0	4	100.0	100.0	338	100.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2023 Dun & Bradstreet Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Distribution of 2022 and 2023 Small Farm Lending By Income Level of Geography													
Assessment Area: Adams County Illinois													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	1.0	0	0.0	1.7	0	0.0	1.5	0	0.0	2.4	0.8
Middle	6	100.0	89.3	1,227	100.0	95.8	6	100.0	89.2	1,261	100.0	94.7	88.6
Upper	0	0.0	9.6	0	0.0	2.5	0	0.0	9.2	0	0.0	2.9	10.5
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	6	100.0	100.0	1,227	100.0	100.0	6	100.0	100.0	1,261	100.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2023 Dun & Bradstreet Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Distribution of 2022 and 2023 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Adams County Illinois													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	­%	­%	\$(000)	\$%	\$%	#	­%	­%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	0	0.0	11.0	0	0.0	6.5	0	0.0	12.7	0	0.0	7.4	19.4
Moderate	0	0.0	21.2	0	0.0	15.9	0	0.0	21.7	0	0.0	16.9	16.7
Middle	0	0.0	19.8	0	0.0	18.7	1	33.3	20.2	191	38.3	18.6	21.8
Upper	1	20.0	24.9	368	37.1	36.9	0	0.0	25.9	0	0.0	37.2	42.2
Unknown	4	80.0	23.1	623	62.9	21.9	2	66.7	19.4	308	61.7	19.9	0.0
Total	5	100.0	100.0	991	100.0	100.0	3	100.0	100.0	499	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	11.0	0	0.0	4.7	0	0.0	12.4	0	0.0	5.6	19.4
Moderate	0	0.0	19.3	0	0.0	12.7	0	0.0	23.4	0	0.0	17.0	16.7
Middle	0	0.0	21.1	0	0.0	17.2	0	0.0	21.9	0	0.0	19.7	21.8
Upper	1	100.0	35.5	823	100.0	52.3	1	100.0	34.3	100	100.0	46.3	42.2
Unknown	0	0.0	13.2	0	0.0	13.0	0	0.0	8.0	0	0.0	11.4	0.0
Total	1	100.0	100.0	823	100.0	100.0	1	100.0	100.0	100	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	9.6	0	0.0	6.5	0	0.0	6.1	0	0.0	4.4	19.4
Moderate	0	0.0	15.4	0	0.0	8.6	0	0.0	12.1	0	0.0	8.8	16.7
Middle	0	0.0	13.5	0	0.0	11.4	0	0.0	24.2	0	0.0	14.8	21.8
Upper	0	0.0	55.8	0	0.0	68.9	0	0.0	51.5	0	0.0	66.0	42.2
Unknown	0	0.0	5.8	0	0.0	4.5	0	0.0	6.1	0	0.0	6.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													
Low	0	0.0	10.7	0	0.0	6.2	0	0.0	12.1	0	0.0	7.0	19.4
Moderate	0	0.0	20.0	0	0.0	14.8	0	0.0	21.2	0	0.0	16.6	16.7
Middle	0	0.0	19.7	0	0.0	18.1	1	25.0	20.7	191	31.9	18.8	21.8
Upper	2	33.3	29.3	1,191	65.7	40.6	1	25.0	29.0	100	16.7	39.1	42.2
Unknown	4	66.7	20.2	623	34.3	20.3	2	50.0	17.1	308	51.4	18.5	0.0
Total	6	100.0	100.0	1,814	100.0	100.0	4	100.0	100.0	599	100.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Multifamily loans are not included in the borrower distribution analysis.													
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.													

Distribution of 2022 and 2023 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Adams County Illinois													
	Bank And Aggregate Loans By Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	1	50.0	50.1	200	78.1	33.4	4	100.0	59.0	338	100.0	35.5	88.5
Over \$1 Million	1	50.0		56	21.9		0	0.0		0	0.0		9.8
Revenue Unknown	0	0.0		0	0.0		0	0.0		0	0.0		1.6
Total	2	100.0		256	100.0		4	100.0		338	100.0		100.0
By Loan Size													
\$100,000 or Less	1	50.0	91.8	56	21.9	29.2	3	75.0	91.6	138	40.8	28.3	
\$100,001 - \$250,000	1	50.0	3.7	200	78.1	14.1	1	25.0	4.5	200	59.2	16.4	
\$250,001 - \$1 Million	0	0.0	4.5	0	0.0	56.6	0	0.0	4.0	0	0.0	55.3	
Total	2	100.0	100.0	256	100.0	100.0	4	100.0	100.0	338	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	0	0.0		0	0.0		3	75.0		138	40.8		
\$100,001 - \$250,000	1	100.0		200	100.0		1	25.0		200	59.2		
\$250,001 - \$1 Million	0	0.0		0	0.0		0	0.0		0	0.0		
Total	1	100.0		200	100.0		4	100.0		338	100.0		
Source: 2023 FFIEC Census Data													
2023 Dun & Bradstreet Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Distribution of 2022 and 2023 Small Farm Lending By Revenue Size of Farms													
Assessment Area: Adams County Illinois													
	Bank And Aggregate Loans By Year												Total Farms %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	5	83.3	70.1	752	61.3	79.5	4	66.7	67.7	687	54.5	74.9	98.3
Over \$1 Million	1	16.7		475	38.7		2	33.3		574	45.5		1.7
Revenue Unknown	0	0.0		0	0.0		0	0.0		0	0.0		
Total	6	100.0		1,227	100.0		6	100.0		1,261	100.0		100.0
By Loan Size													
\$100,000 or Less	2	33.3	68.5	77	6.3	22.5	2	33.3	66.7	111	8.8	20.0	
\$100,001 - \$250,000	2	33.3	18.3	325	26.5	31.1	2	33.3	16.9	325	25.8	26.9	
\$250,001 - \$500,000	2	33.3	13.2	825	67.2	46.4	2	33.3	16.4	825	65.4	53.1	
Total	6	100.0	100.0	1,227	100.0	100.0	6	100.0	100.0	1,261	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	2	40.0		77	10.2		1	25.0		12	1.7		
\$100,001 - \$250,000	2	40.0		325	43.2		2	50.0		325	47.3		
\$250,001 - \$500,000	1	20.0		350	46.5		1	25.0		350	50.9		
Total	5	100.0		752	100.0		4	100.0		687	100.0		
Source: 2023 FFIEC Census Data													
2023 Dun & Bradstreet Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

2023 Adams County Illinois AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	2	10.5	691	4.0	338	48.9	3,371	19.4
Moderate	2	10.5	1,184	6.8	197	16.6	2,899	16.7
Middle	13	68.4	12,944	74.4	827	6.4	3,792	21.8
Upper	2	10.5	2,579	14.8	266	10.3	7,336	42.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	19	100.0	17,398	100.0	1,628	9.4	17,398	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied		Rental		Vacant		
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	2,399	619	3.2	25.8	1,151	48.0	629	26.2
Moderate	2,567	1,154	5.9	45.0	919	35.8	494	19.2
Middle	21,202	14,620	75.1	69.0	5,049	23.8	1,533	7.2
Upper	4,058	3,081	15.8	75.9	606	14.9	371	9.1
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	30,226	19,474	100.0	64.4	7,725	25.6	3,027	10.0
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	357	16.1	307	15.6	46	21.1	4	11.1
Moderate	121	5.5	111	5.7	10	4.6	0	0.0
Middle	1,466	66.2	1,296	66.1	142	65.1	28	77.8
Upper	272	12.3	248	12.6	20	9.2	4	11.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	2,216	100.0	1,962	100.0	218	100.0	36	100.0
Percentage of Total Businesses:				88.5		9.8		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	0.8	2	0.9	0	0.0	0	0.0
Middle	210	88.6	209	89.7	1	25.0	0	0.0
Upper	25	10.5	22	9.4	3	75.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	237	100.0	233	100.0	4	100.0	0	0.0
Percentage of Total Farms:				98.3		1.7		0.0
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

2022 Adams County Illinois AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	2	10.5	691	4.0	338	48.9	3,371	19.4
Moderate	2	10.5	1,184	6.8	197	16.6	2,899	16.7
Middle	13	68.4	12,944	74.4	827	6.4	3,792	21.8
Upper	2	10.5	2,579	14.8	266	10.3	7,336	42.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	19	100.0	17,398	100.0	1,628	9.4	17,398	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied		Rental		Vacant		
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	2,399	619	3.2	25.8	1,151	48.0	629	26.2
Moderate	2,567	1,154	5.9	45.0	919	35.8	494	19.2
Middle	21,202	14,620	75.1	69.0	5,049	23.8	1,533	7.2
Upper	4,058	3,081	15.8	75.9	606	14.9	371	9.1
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	30,226	19,474	100.0	64.4	7,725	25.6	3,027	10.0
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	366	16.3	315	15.9	47	21.5	4	10.8
Moderate	122	5.4	112	5.6	10	4.6	0	0.0
Middle	1,481	66.1	1,309	66.0	143	65.3	29	78.4
Upper	271	12.1	248	12.5	19	8.7	4	10.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	2,240	100.0	1,984	100.0	219	100.0	37	100.0
Percentage of Total Businesses:				88.6		9.8		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	2	0.8	2	0.9	0	0.0	0	0.0
Middle	210	88.6	209	89.7	1	25.0	0	0.0
Upper	25	10.5	22	9.4	3	75.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	237	100.0	233	100.0	4	100.0	0	0.0
Percentage of Total Farms:				98.3		1.7		0.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Oklahoma

Oklahoma City Metropolitan

Distribution of 2022 and 2023 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Oklahoma City Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	\$%	#	%	%	\$(000)	%	\$%	
Home Purchase Loans													
Low	0	0.0	4.5	0	0.0	2.9	1	25.0	6.5	194	19.2	4.2	5.9
Moderate	1	25.0	22.6	100	9.0	15.4	1	25.0	24.2	210	20.8	16.5	26.4
Middle	2	50.0	31.1	406	36.7	25.4	2	50.0	30.1	607	60.0	25.6	31.8
Upper	1	25.0	41.1	600	54.2	55.6	0	0.0	38.3	0	0.0	52.9	34.7
Unknown	0	0.0	0.9	0	0.0	0.7	0	0.0	1.0	0	0.0	0.7	1.3
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	4	100.0	100.0	1,106	100.0	100.0	4	100.0	100.0	1,011	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	4.3	0	0.0	2.3	0	0.0	5.5	0	0.0	3.0	5.9
Moderate	0	0.0	24.1	0	0.0	17.1	0	0.0	26.7	0	0.0	18.2	26.4
Middle	0	0.0	32.1	0	0.0	26.6	0	0.0	32.8	0	0.0	28.1	31.8
Upper	1	100.0	38.3	490	100.0	53.0	1	100.0	34.3	120	100.0	50.2	34.7
Unknown	0	0.0	1.3	0	0.0	1.0	0	0.0	0.6	0	0.0	0.5	1.3
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	490	100.0	100.0	1	100.0	100.0	120	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	4.0	0	0.0	2.7	0	0.0	5.2	0	0.0	5.1	5.9
Moderate	0	0.0	17.8	0	0.0	14.4	0	0.0	20.7	0	0.0	14.6	26.4
Middle	0	0.0	29.6	0	0.0	24.6	0	0.0	31.9	0	0.0	26.1	31.8
Upper	0	0.0	47.6	0	0.0	57.6	1	100.0	41.3	100	100.0	53.7	34.7
Unknown	0	0.0	0.9	0	0.0	0.7	0	0.0	0.9	0	0.0	0.6	1.3
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	1	100.0	100.0	100	100.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	0	0.0	21.0	0	0.0	13.7	0	0.0	10.3	0	0.0	7.7	8.1
Moderate	0	0.0	43.3	0	0.0	49.9	0	0.0	46.8	0	0.0	43.9	41.3
Middle	0	0.0	21.9	0	0.0	17.8	0	0.0	20.6	0	0.0	20.1	27.9
Upper	0	0.0	11.9	0	0.0	17.0	0	0.0	21.4	0	0.0	25.8	18.6
Unknown	0	0.0	1.9	0	0.0	1.6	0	0.0	0.8	0	0.0	2.4	4.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	0	0.0	4.5	0	0.0	3.8	1	12.5	6.1	194	14.2	4.4	5.9
Moderate	1	14.3	22.8	100	4.5	19.0	1	12.5	24.1	210	15.3	19.0	26.4
Middle	2	28.6	31.1	406	18.2	24.9	3	37.5	30.7	647	47.2	25.5	31.8
Upper	4	57.1	40.6	1,724	77.3	51.5	3	37.5	38.1	320	23.3	50.4	34.7
Unknown	0	0.0	0.9	0	0.0	0.8	0	0.0	0.9	0	0.0	0.8	1.3
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	7	100.0	100.0	2,230	100.0	100.0	8	100.0	100.0	1,371	100.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.													

Distribution of 2022 and 2023 Small Business Lending By Income Level of Geography													
Assessment Area: Oklahoma City Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Low	0	0.0	5.8	0	0.0	6.0	0	0.0	6.0	0	0.0	6.6	6.6
Moderate	3	14.3	26.2	125	4.3	26.9	9	15.8	25.9	2,535	32.4	28.5	27.6
Middle	4	19.0	26.5	485	16.8	24.7	0	0.0	25.9	0	0.0	23.9	28.5
Upper	14	66.7	38.9	2,277	78.9	39.6	48	84.2	39.9	5,288	67.6	38.5	34.2
Unknown	0	0.0	1.9	0	0.0	2.5	0	0.0	1.8	0	0.0	2.3	3.1
Tract-Unk	0	0.0	0.7	0	0.0	0.2	0	0.0	0.6	0	0.0	0.1	
Total	21	100.0	100.0	2,887	100.0	100.0	57	100.0	100.0	7,823	100.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2023 Dun & Bradstreet Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Distribution of 2022 and 2023 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Oklahoma City Metropolitan													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	0	0.0	6.7	0	0.0	3.6	0	0.0	5.8	0	0.0	2.9	24.1
Moderate	1	25.0	15.9	100	9.0	11.7	0	0.0	16.3	0	0.0	11.1	18.7
Middle	0	0.0	16.1	0	0.0	15.1	1	25.0	16.9	216	21.4	14.9	18.8
Upper	3	75.0	29.0	1,006	91.0	41.3	3	75.0	30.5	795	78.6	43.0	38.4
Unknown	0	0.0	32.3	0	0.0	28.3	0	0.0	30.5	0	0.0	28.1	0.0
Total	4	100.0	100.0	1,106	100.0	100.0	4	100.0	100.0	1,011	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	9.0	0	0.0	4.5	0	0.0	8.0	0	0.0	4.2	24.1
Moderate	0	0.0	17.6	0	0.0	11.7	1	100.0	15.0	120	100.0	9.6	18.7
Middle	0	0.0	18.5	0	0.0	16.1	0	0.0	16.8	0	0.0	13.2	18.8
Upper	1	100.0	28.6	490	100.0	41.3	0	0.0	29.5	0	0.0	40.3	38.4
Unknown	0	0.0	26.3	0	0.0	26.5	0	0.0	30.7	0	0.0	32.8	0.0
Total	1	100.0	100.0	490	100.0	100.0	1	100.0	100.0	120	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	8.4	0	0.0	4.3	0	0.0	8.0	0	0.0	4.2	24.1
Moderate	0	0.0	15.3	0	0.0	9.0	0	0.0	17.2	0	0.0	10.7	18.7
Middle	0	0.0	18.4	0	0.0	14.1	0	0.0	20.7	0	0.0	15.2	18.8
Upper	0	0.0	48.1	0	0.0	54.1	1	100.0	45.7	100	100.0	57.1	38.4
Unknown	0	0.0	9.7	0	0.0	18.4	0	0.0	8.3	0	0.0	12.9	0.0
Total	0	0.0	100.0	0	0.0	100.0	1	100.0	100.0	100	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	0	0.0	7.4	0	0.0	3.8	0	0.0	6.4	0	0.0	3.2	24.1
Moderate	1	14.3	16.1	100	4.5	11.6	2	25.0	16.2	160	11.7	10.9	18.7
Middle	0	0.0	16.8	0	0.0	15.2	1	12.5	17.3	216	15.8	14.6	18.8
Upper	5	71.4	30.1	1,530	68.6	41.7	5	62.5	32.1	995	72.6	43.3	38.4
Unknown	1	14.3	29.6	600	26.9	27.7	0	0.0	28.0	0	0.0	28.0	0.0
Total	7	100.0	100.0	2,230	100.0	100.0	8	100.0	100.0	1,371	100.0	100.0	100.0
Source: 2023 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Multifamily loans are not included in the borrower distribution analysis.													
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.													

Distribution of 2022 and 2023 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Oklahoma City Metropolitan													
	Bank And Aggregate Loans By Year												Total Businesses %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	1	4.8	50.9	15	0.5	36.2	1	1.8	53.5	238	3.0	35.1	90.1
Over \$1 Million	20	95.2		2,872	99.5		56	98.2		7,585	97.0		8.7
Revenue Unknown	0	0.0		0	0.0		0	0.0		0	0.0		1.2
Total	21	100.0		2,887	100.0		57	100.0		7,823	100.0		100.0
By Loan Size													
\$100,000 or Less	7	33.3	92.3	351	12.2	35.4	27	47.4	92.4	1,521	19.4	34.9	
\$100,001 - \$250,000	13	61.9	3.8	2,036	70.5	14.9	26	45.6	4.0	3,567	45.6	16.1	
\$250,001 - \$1 Million	1	4.8	3.9	500	17.3	49.7	4	7.0	3.6	2,735	35.0	49.0	
Total	21	100.0	100.0	2,887	100.0	100.0	57	100.0	100.0	7,823	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	1	100.0		15	100.0		0	0.0		0	0.0		
\$100,001 - \$250,000	0	0.0		0	0.0		1	100.0		238	100.0		
\$250,001 - \$1 Million	0	0.0		0	0.0		0	0.0		0	0.0		
Total	1	100.0		15	100.0		1	100.0		238	100.0		
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.													

2023 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	26	9.8	15,253	8.1	4,903	32.1	45,154	24.1
Moderate	85	32.0	55,307	29.5	9,430	17.1	34,969	18.7
Middle	73	27.4	55,451	29.6	4,480	8.1	35,206	18.8
Upper	67	25.2	58,427	31.2	1,893	3.2	71,957	38.4
Unknown	15	5.6	2,848	1.5	1,186	41.6	0	0.0
Total AA	266	100.0	187,286	100.0	21,892	11.7	187,286	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	30,957	10,791	5.9	34.9	15,261	49.3	4,905	15.8
Moderate	114,338	47,927	26.4	41.9	52,374	45.8	14,037	12.3
Middle	102,338	57,794	31.8	56.5	34,499	33.7	10,045	9.8
Upper	87,846	63,042	34.7	71.8	18,979	21.6	5,825	6.6
Unknown	6,033	2,320	1.3	38.5	2,793	46.3	920	15.2
Total AA	341,512	181,874	100.0	53.3	123,906	36.3	35,732	10.5
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	2,506	6.6	2,178	6.3	298	9.0	30	6.4
Moderate	10,534	27.6	9,405	27.4	1,009	30.5	120	25.8
Middle	10,871	28.5	9,829	28.6	930	28.1	112	24.0
Upper	13,021	34.2	11,909	34.7	924	27.9	188	40.3
Unknown	1,170	3.1	1,006	2.9	148	4.5	16	3.4
Total AA	38,102	100.0	34,327	100.0	3,309	100.0	466	100.0
Percentage of Total Businesses:				90.1		8.7		1.2
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	18	5.0	15	4.3	3	33.3	0	0.0
Moderate	68	18.9	65	18.5	3	33.3	0	0.0
Middle	100	27.8	99	28.2	1	11.1	0	0.0
Upper	173	48.1	171	48.7	2	22.2	0	0.0
Unknown	1	0.3	1	0.3	0	0.0	0	0.0
Total AA	360	100.0	351	100.0	9	100.0	0	0.0
Percentage of Total Farms:				97.5		2.5		0.0
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

2022 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	26	9.8	15,253	8.1	4,903	32.1	45,154	24.1
Moderate	85	32.0	55,307	29.5	9,430	17.1	34,969	18.7
Middle	73	27.4	55,451	29.6	4,480	8.1	35,206	18.8
Upper	67	25.2	58,427	31.2	1,893	3.2	71,957	38.4
Unknown	15	5.6	2,848	1.5	1,186	41.6	0	0.0
Total AA	266	100.0	187,286	100.0	21,892	11.7	187,286	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	30,957	10,791	5.9	34.9	15,261	49.3	4,905	15.8
Moderate	114,338	47,927	26.4	41.9	52,374	45.8	14,037	12.3
Middle	102,338	57,794	31.8	56.5	34,499	33.7	10,045	9.8
Upper	87,846	63,042	34.7	71.8	18,979	21.6	5,825	6.6
Unknown	6,033	2,320	1.3	38.5	2,793	46.3	920	15.2
Total AA	341,512	181,874	100.0	53.3	123,906	36.3	35,732	10.5
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	2,630	6.5	2,294	6.2	304	8.9	32	6.1
Moderate	11,107	27.3	9,935	27.1	1,045	30.6	127	24.1
Middle	11,625	28.6	10,537	28.7	958	28.1	130	24.6
Upper	13,997	34.4	12,830	34.9	947	27.8	220	41.7
Unknown	1,299	3.2	1,122	3.1	158	4.6	19	3.6
Total AA	40,658	100.0	36,718	100.0	3,412	100.0	528	100.0
Percentage of Total Businesses:				90.3		8.4		1.3
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	17	4.3	14	3.7	3	33.3	0	0.0
Moderate	82	20.9	79	20.6	3	33.3	0	0.0
Middle	102	26.0	101	26.4	1	11.1	0	0.0
Upper	190	48.5	188	49.1	2	22.2	0	0.0
Unknown	1	0.3	1	0.3	0	0.0	0	0.0
Total AA	392	100.0	383	100.0	9	100.0	0	0.0
Percentage of Total Farms:				97.7		2.3		0.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

APPENDIX F – 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.

Nonmetropolitan area (NonMSA): Any area that is not located within an MSA.

Other products: Includes any unreported optional category of loans for which the

institution collects and maintains data for consideration during a CRA examination. Examples of such activity include consumer loans and other loan data an institution may provide concerning its lending performance.

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

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

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

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.