



PUBLIC DISCLOSURE

December 1, 2025

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Verimore Bank
RSSD# 710176

300 West Lockling
Brookfield, Missouri 64628

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

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INSTITUTION'S COMMUNITY REINVESTMENT ACT RATING

This institution is rated: ***Satisfactory.***
The Lending Test is rated: ***Satisfactory.***
The Community Development Test is rated: ***Outstanding.***

Verimore Bank (the bank) is rated Satisfactory. This rating is based on the following conclusions with respect to the performance criteria under the Lending and Community Development Tests:

- The bank's net loan-to-deposit ratio (NLTD) is more than reasonable given the bank's size, financial condition, and assessment areas (AAs) credit needs.
- A majority of the bank's loans are originated inside the AAs.
- A reasonable distribution of loans occurs throughout the bank's AAs.
- Lending reflects a reasonable distribution among individuals of different income levels, including low- and moderate-income (LMI), and businesses and farms of different sizes.
- Neither the bank nor the Federal Reserve Bank of Kansas City (Reserve Bank) received any Community Reinvestment Act (CRA)-related complaints since the previous evaluation.
- Community development (CD) activity reflects excellent responsiveness to CD needs of its AAs.

SCOPE OF EXAMINATION

Examiners utilized the Federal Financial Institutions Examination Council's (FFIEC's) *Interagency Examination Procedures for Intermediate Small 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. In addition, available aggregate data for the most recent three years (2021, 2022, and 2023) was referenced for additional perspective to gauge credit demand for small business and small farm loans within the bank's AA. Performance was assessed within the bank's three AAs. The Kansas City Metropolitan AA and the North Central Missouri AA were assessed using a full-scope review. The Harrison County AA was assessed using a limited-scope review. Both full-scope AAs were weighed equally based on branching footprint and volume of total loan originations in each AA, and products were also weighed equally. Examiners reviewed the following data:

- The bank's 18-quarter average NLTD ratio;
- The universe of 197 home mortgage loans reported on the bank's Home Mortgage Disclosure Act (HMDA) Loan/Application Register between January 1, 2023 and December 31, 2024, and,

- A statistical sample of 68 small business loans from a universe of 103 loans and a statistical sample of 83 small farm loans from a universe of 141 loans all originated between January 1, 2024 and December 31, 2024; and,
- CD loans, qualified investments, and CD services from May 24, 2021 to June 30, 2025.

DESCRIPTION OF INSTITUTION

Verimore Bank is a community bank headquartered in Brookfield, Missouri. The bank’s characteristics include:

- The bank is a wholly owned subsidiary of First Missouri Bancshares, Inc.
- The bank has total assets of \$460.7 million as of June 30, 2025.
- As of June 30, 2025 the bank operates its main office in Brookfield, Missouri, and has four additional offices located in Milan, Eagleville, Kearney, and North Kansas City, Missouri. All locations have a full-service automated teller machine (ATM).
- The bank was previously known as First Missouri Bank and changed its name in 2022. Additionally, the bank merged with Clay County Savings Bank effective July 25, 2025; the increase in assets and three additional branches gained through the merger are not reflected in this report.
- As shown in the table below, the bank’s primary business focus is commercial lending.

Table 1

Composition of Loan Portfolio as of June 30, 2025		
Loan Type	\$(000)	%
Construction and Land Development	35,090	8.9
Farmland	91,295	23.1
1- to 4-Family Residential Real Estate	62,345	15.7
Multifamily Residential Real Estate	27,936	7.1
Nonfarm Nonresidential Real Estate	119,107	30.1
Agricultural	19,508	4.9
Commercial and Industrial	32,023	8.1
Consumer	4,288	1.1
Other	4,478	1.1
Gross Loans	396,070	100.0
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>		

The bank was rated Satisfactory under the CRA at its May 24, 2021 performance evaluation. There are no known legal, financial, or other factors impeding the bank’s ability to help meet the credit needs in its communities.

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA¹

LENDING TEST

This performance evaluation first discusses the bank's overall performance, followed by an in-depth evaluation of performance in the Kansas City Metropolitan and North Central Missouri AAs (full-scope reviews), and a brief discussion of performance in the Harrison County AA (limited-scope review).

The bank's overall lending test performance is Satisfactory. This conclusion was based on a more-than-reasonable NLTD ratio, a majority of loans originated within the bank's AAs, as well as a reasonable geographic and borrower distribution of lending. More consideration was given to the volume of loan originations than the dollar amount, as this provides a more accurate representation of the bank's impact on the individuals and entities served.

Small farm lending was not evaluated in the Kansas City Metropolitan AA based on insufficient volume for a meaningful analysis. The volume of purchase, refinance, home improvement, and multi-family loans in all AAs was too low to render a meaningful analysis individually and, as a result, is only discussed in aggregate. Specifically, the respective loan products are discussed as part of total HMDA lending for the geographic and borrower distribution analyses.

Net Loan-to-Deposit Ratio

This performance criterion evaluates the bank's average NLTD ratio to determine the reasonableness of lending considering performance context, such as the bank's capacity to lend, the availability of lending opportunities, the demographic and economic factors present in the AAs, and in comparison to similarly situated FDIC-insured institutions. The similarly situated institutions were selected based on asset size, product offerings, market share, and their location. The bank's NLTD ratio is more than reasonable and is above the NLTDs of three of four similarly situated institutions.

¹ The net loan-to-deposit ratio and percentage of loans and other lending-related activity in the assessment area only apply to the institution overall. No discussion of these performance criteria applies to sections of the performance evaluation related to assessment areas.

Table 2

Comparative NLTD Ratios March 31, 2021 – June 30, 2025			
Institution	Location	Asset Size \$(000)	NLTD Ratio (%)
			18-Quarter Average
Verimore Bank	Brookfield, MO	460,685	90.9
Similarly Situated Institutions			
Central Bank of Kansas City	Kansas City, MO	358,755	82.1
Community Bank	Raymore, MO	370,412	29.8
Great American Bank	Lawrence, KS	507,439	106.4
Connections Bank	Platte City, MO	500,693	86.9

Assessment Area Concentration

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

Table 3

Lending Inside and Outside the Assessment Area								
Loan Type	Inside				Outside			
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%
Home Improvement	16	64.0	775	62.6	9	36.0	464	37.4
Home Purchase - Conventional	88	72.7	16,667	71.4	33	27.3	6,670	28.6
Multi-Family Housing	8	80.0	8,017	87.7	2	20.0	1,125	12.3
Other Purpose Closed-End	4	100.0	263	100.0	0	0.0	0	0.0
Refinancing	30	81.1	2,092	82.7	7	18.9	437	17.3
Total HMDA related	146	74.1	27,814	76.2	51	25.9	8,696	23.8
Small Business	50	73.5	9,000	71.7	18	26.5	3,557	28.3
Small Farm	63	75.9	6,316	67.5	20	24.1	\$3,044	32.5
TOTAL LOANS	259	74.4	43,130	73.8	89	25.6	15,297	26.2

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

Geographic Distribution of Loans

This performance criterion evaluates the bank’s distribution of lending within its 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 reasonable distribution among the different census tracts and dispersion throughout the AAs. Specific to geographic distribution, the Kansas City Metropolitan AA was given greater weight as the North Central Missouri AA does not have any LMI census tracts. The geographic distribution of loans was not evaluated for the Harrison County AA as it is comprised solely of middle-income geographies.

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 reasonable distribution among individuals of different income levels and businesses and farms of different sizes.

COMMUNITY DEVELOPMENT TEST

The CD test evaluates the bank’s responsiveness to CD needs of its AAs through CD loans, qualified investments, and CD services, considering the bank’s capacity and the need and availability of such opportunities in the bank’s AAs.

The bank’s overall CD test performance is Outstanding and demonstrates excellent responsiveness. This rating was influenced by the excellent responsiveness to CD needs in the Kansas City Metropolitan AA and the Harrison County AA, and the adequate responsiveness to CD needs in the North Central Missouri AA. Consideration was given to the bank’s CD activities that met the requirements for qualified CD credit and occurred outside of the bank’s AAs, but within the state of Missouri. These activities are included in Table 4 and received favorable consideration for this evaluation. These qualified activities consisted of three loans totaling \$851M that meet community service or economic development purposes.

Table 4

Community Development Activity - All									
Community Development Purpose	Community Development Loans		Qualified Investments						Community Development Services
			Investments		Donations		Total Investments		
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)	#
Affordable Housing	1	250	0	0	0	0	0	0	0
Community Services	3	521	5	871	34	40	39	911	16
Economic Development	22	38,143	1	218	0	0	1	218	12
Revitalization and Stabilization	5	282	3	8,000	5	14	8	8,014	8
Outside Activities	3	851	0	0	0	0	0	0	0
Totals	34	40,048	9	9,089	39	54	48	9,143	36

Note: Figures may not sum to the Totals due to rounding.

FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

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

**KANSAS CITY METROPOLITAN ASSESSMENT AREA
(Full-Scope Review)**

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

The bank's Kansas City Metropolitan AA consists of Clay, Jackson, and Platte Counties in their entirety (see Appendix A for an AA map and Appendix B for additional demographic data).

- In 2024 the bank expanded the AA to include all of Platte County; it previously took only a portion of southeast Platte County.
- The AA is comprised of 309 census tracts, including 39 low-, 92 moderate-, 108 middle-, 59 upper-, and 11 unknown-income census tracts. Prior to the AA expansion in Platte County, the 2023 AA had 293 census tracts with 39 low-, 90 moderate-, 101 middle-, 53 upper-, and 10 unknown-income census tracts.
- The 2023 and 2024 AA compositions both represent a change from the prior evaluation where, prior to the 2020 American Community Survey (ACS) designation changes, the AA was comprised of 252 census tracts including 49 low-, 70 moderate-, 76 middle-, 50 upper-, and 7 unknown-income census tracts.
- As of June 30, 2025 the bank operates two branches in the AA. One branch is in Kearney and the other in North Kansas City, Missouri; each has a full-service ATM.
- According to the June 30, 2024 Federal Deposit Insurance Corporation (FDIC) Deposit Market Share Report, the bank ranks 24th among 57 FDIC-insured institutions operating from 269 banking offices in the AA, with a deposit market share of 0.4 percent.
- To further augment the CRA performance evaluation, 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 the 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 organization.

Table 5

Population Change			
Assessment Area: Kansas City Metropolitan			
Area	2015 Population	2020 Population	Percent Change
Kansas City Metropolitan	1,004,660	1,077,257	7.2
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
Missouri	6,045,448	6,154,913	1.8

*Source: 2011-2015 U.S. Census Bureau American Community Survey
2020 U.S. Census Bureau Decennial Census*

- The AA population represents 49.1 percent of the broader Kansas City, MO-KS MSA.
- Clay County is home to all the bank’s branches in this AA and has experienced a higher rate of population growth compared to the Kansas City, MO-KS MSA and the state of Missouri.
- A member of the community stated that Clay County is among the fastest growing counties in the state, and that within the Kansas City metropolitan area most growth taking place is occurring in Clay County and other neighboring counties north of the Missouri River. This statement is reflected in the population growth data for Platte County as well as Clay County.

Table 6

Median Family Income Change			
Assessment Area: Kansas City Metropolitan			
Area	2015 Median Family Income	2020 Median Family Income	Percent Change
Kansas City Metropolitan	72,219	79,314	9.8
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
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
Median Family Incomes have been inflation-adjusted and are expressed in 2020 dollars.*

- Jackson County has the highest percentage of LMI families in the AA at 46.0 percent, followed by Clay County at 37.4 percent and Platte County at 29.5 percent.
- However, between 2015 and 2020 Jackson County had the highest rate of change in median family income in the AA with 11.6 percent growth, outpacing other AA counties; the Kansas City, MO-KS MSA; and the state of Missouri.

- A community member stated that wages are strong in Clay County, driven by a high demand for both skilled and unskilled laborers, with many area companies paying above average when compared to statewide averages.

Table 7

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	76.7	32.1	41.7	60.4	25.7	16.8
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
Missouri	74.0	30.3	39.6	58.6	26.5	16.1

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

- The cost burden of all homeowners in the AA is similar between all three AA counties and is comparable to the broader MSA and statewide cost burden.
- Clay County has a lower median age of housing stock at 36 years compared to 53 years for the AA, reflecting newer housing development in that county.
- Median gross rent for the AA is \$957, with higher rents in Platte County at \$1,073 and slightly lower rents in Jackson County at \$936.
- A higher percentage of owner-occupied units exist in Clay and Platte Counties compared to Jackson County, while Jackson County has the highest percentage of rental units in the AA.
- A community member stated that housing costs have risen significantly in recent years and continue to climb, largely based on costs of materials and labor. The community member stated this has created an affordability problem for many first-time homebuyers in the area.

Table 8

Unemployment Rates					
Assessment Area: Kansas City Metropolitan					
Area	2020	2021	2022	2023	2024
Kansas City Metropolitan	6.7	4.9	2.8	3.2	3.7
Clay County, MO	6.2	4.7	2.6	2.8	3.2
Jackson County, MO	7.1	5.0	2.9	3.4	3.9
Platte County, MO	5.6	4.0	2.3	2.7	3.2
Kansas City, MO-KS MSA	6.1	4.1	2.7	3.0	3.6
Missouri	6.1	4.2	2.6	3.1	3.7

Source: Bureau of Labor Statistics (BLS), Local Area Unemployment Statistics

- Unemployment rates in the AA have been consistent with rates in the broader MSA and the state of Missouri.
- The community member stated major employers in Clay County include Ford Motor Company, North Kansas City Hospital, Liberty Hospital, Hallmark, and Harrah's and Ameristar casinos.
- Major industries in Kansas City, MO-KS MSA include shared services and operational centers, healthcare, manufacturing, distribution, financial services, construction, technology, along with food and beverage.

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 reasonable based on overall reasonable ratings for both the geographic distribution and the borrower distribution of lending in the AA. The lending review in this AA consisted of an evaluation of 40 HMDA loans and 22 small business loans.

Geographic Distribution of Loans

The bank's geographic distribution of loans reflects reasonable distribution among the different census tracts and dispersion throughout the Kansas City Metropolitan AA.

Home Mortgage Lending

The geographic distribution of home mortgage lending is reasonable. The 2024 geographic distribution of total home mortgage loans originated in low-income census tracts is below aggregate lending data by number and dollar volume, and below the demographic figure, which represents the percentage of owner-occupied housing units by income level of census tract. The distribution of total home mortgage loans originated in moderate-income census tracts is above aggregate lending data by number, comparable by dollar, and is above the demographic figure. In addition, an evaluation of the dispersion of home mortgage lending reveals gaps or lapses that include LMI census tracts; however, this does not impact conclusions. Given the volume of home mortgage lending compared to the total number of LMI census tracts in the AA, not all LMI census tracts have lending activity, which is reasonable.

Total home mortgage lending in LMI census tracts in 2023 exceeds 2024 performance. Similar dispersion patterns are noted, and this does not impact conclusions.

Table 9

Distribution of 2023 and 2024 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 %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Low	2	9.1	6.4	880	13.3	6.0	0	0.0	5.3	0	0.0	3.9	5.6
Moderate	11	50.0	29.8	2,772	42.0	24.2	12	66.7	28.4	2,728	26.2	20.7	27.1
Middle	6	27.3	39.7	1,080	16.4	37.1	4	22.2	39.8	5,955	57.1	39.1	41.5
Upper	3	13.6	23.5	1,865	28.3	32.1	2	11.1	25.9	1,744	16.7	35.8	25.1
Unknown	0	0.0	0.7	0	0.0	0.5	0	0.0	0.6	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	22	100.0	100.0	6,597	100.0	100.0	18	100.0	100.0	10,427	100.0	100.0	100.0

Source: 2024 FFIEC Census Data
2016-2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.
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 reasonable. The bank’s small business lending in low-income census tracts is below the demographic figure, which represents the percentage of total businesses by income level of census tract. The bank’s lending in moderate-income census tracts is comparable to the demographic figure. In addition, an evaluation of the dispersion of small business lending reveals gaps or lapses that include LMI census tracts; however, this does not impact conclusions. Given the volume of small business lending compared to the total number of LMI census tracts in the AA, not all LMI census tracts have lending activity, which is reasonable.

Table 10

Distribution of 2024 Small Business Lending By Income Level of Geography					
Assessment Area: Kansas City Metropolitan					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	8.0
Moderate	7	31.8	2,155	36.3	30.0
Middle	1	4.5	225	3.8	35.0
Upper	14	63.6	3,552	59.9	25.3
Unknown	0	0.0	0	0.0	1.7
Tract-Unk	0	0.0	0	0.0	
Total	22	100.0	5,932	100.0	100.0

Source: 2024 FFIEC Census Data
2024 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 overall reasonable distribution among individuals of different income levels and businesses of different sizes in the Kansas City Metropolitan AA.

Home Mortgage Lending

The borrower distribution of home mortgage lending is poor. The bank did not have any home mortgage originations made to low- or moderate-income borrowers in 2024, which is below aggregate data and below the demographic figure, which represents the percentage of families by family income level. Total home mortgage lending to LMI borrowers in 2023 is consistent with 2024 performance.

Table 11

Distribution of 2023 and 2024 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 %
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Low	0	0.0	11.5	0	0.0	6.6	0	0.0	8.7	0	0.0	4.6	23.4
Moderate	0	0.0	22.7	0	0.0	18.2	0	0.0	21.4	0	0.0	15.8	18.8
Middle	0	0.0	20.7	0	0.0	20.1	1	6.3	19.8	27	0.6	18.1	22.2
Upper	3	15.0	25.6	1,959	37.2	34.5	1	6.3	26.9	344	7.6	35.5	35.6
Unknown	17	85.0	19.5	3,305	62.8	20.6	14	87.5	23.2	4,140	91.8	26.0	0.0
Total	20	100.0	100.0	5,264	100.0	100.0	16	100.0	100.0	4,511	100.0	100.0	100.0

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

Note: Percentages may not total 100.0 percent due to rounding.
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 reasonable. The bank’s lending to businesses with gross annual revenues of \$1MM or less is comparable to the demographic figure, which represents the percentage of small businesses in the AA, and is reasonable given the bank faces significant competition in the AA as one of 57 FDIC-insured institutions.

Table 12

Distribution of 2024 Small Business Lending By Revenue Size of Businesses					
Assessment Area: Kansas City Metropolitan					
	Bank Loans				Total Businesses %
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	15	68.2	4,351	73.3	91.7
Over \$1 Million	7	31.8	1,581	26.7	7.6
Revenue Unknown	0	0.0	0	0.0	0.8
Total	22	100.0	5,932	100.0	100.0
By Loan Size					
\$100,000 or Less	9	40.9	441	7.4	
\$100,001 - \$250,000	5	22.7	744	12.5	
\$250,001 - \$1 Million	8	36.4	4,747	80.0	
Total	22	100.0	5,932	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	5	33.3	237	5.4	
\$100,001 - \$250,000	4	26.7	642	14.8	
\$250,001 - \$1 Million	6	40.0	3,472	79.8	
Total	15	100.0	4,351	100.0	
<i>Source: 2024 FFIEC Census Data 2024 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>					
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>					

COMMUNITY DEVELOPMENT TEST

The bank’s CD performance demonstrates excellent responsiveness. Examples of qualified activities include:

- A \$10.5MM economic development loan that will provide permanent job creation, retention, and improvement in an area of Smithville, Missouri that has been targeted for redevelopment.
- A \$218M investment in a CDFI that will help promote access to capital and local economic growth in low-income communities.
- 18 donations that will aid organizations in providing community services to LMI individuals.
- Community development services provided to seven different organizations by four bank employees.

Table 13

Community Development Activity									
Assessment Area: Kansas City Metropolitan									
Community Development Purpose	Community Development Loans		Qualified Investments						Community Development Services
	#	\$(000)	Investments		Donations		Total Investments		
			#	\$(000)	#	\$(000)	#	\$(000)	
Affordable Housing	1	250	0	0	0	0	0	0	0
Community Services	2	281	0	0	18	34	18	34	16
Economic Development	15	35,839	1	218	0	0	1	218	9
Revitalization and Stabilization	0	0	0	0	1	1	1	1	4
Totals	18	36,370	1	218	19	35	20	253	29

**NORTH CENTRAL MISSOURI ASSESSMENT AREA
NONMETROPOLITAN AREA
(Full-Scope Review)**

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE NORTH CENTRAL MISSOURI AA

The bank's North Central Missouri AA consists of Sullivan and Linn Counties in their entirety (see Appendix A for an AA map and Appendix B for additional demographic data).

- The AA is comprised of seven middle- and one upper-income census tract. While the AA delineation has not changed, at the prior evaluation the AA had one moderate-, six middle-, and one upper-income census tract. The current AA composition reflects the 2020 ACS designation changes.
- All middle-income census tracts in the AA are designated as underserved.
- The bank operates two branches in the AA; the bank's home office is in Brookfield and the second branch is in Milan, Missouri. Each has a full-service ATM.
- According to the June 30, 2024 FDIC Deposit Market Share Report, the bank ranks second among nine FDIC-insured institutions operating from 17 banking offices in the AA, with a deposit market share of 20.5 percent.

Table 14

Population Change			
Assessment Area: North Central Missouri			
Area	2015 Population	2020 Population	Percent Change
North Central Missouri	18,913	17,873	(5.5)
Linn County, MO	12,401	11,874	(4.2)
Sullivan County, MO	6,512	5,999	(7.9)
NonMSA Missouri	1,550,288	1,505,909	(2.9)
Missouri	6,045,448	6,154,913	1.8
<i>Source: 2011-2015 U.S. Census Bureau American Community Survey 2020 U.S. Census Bureau Decennial Census</i>			

- Brookfield is the largest population center in Linn County and Milan is the largest population center in Sullivan County, with populations of 4,128 and 1,883, respectively, as of 2025.
- Between 2015 and 2020 the AA experienced a population decline at a higher rate than other statewide nonmetropolitan areas, with Sullivan County showing a larger decline in population at 7.9 percent between 2015 and 2020.

Table 15

Median Family Income Change			
Assessment Area: North Central Missouri			
Area	2015 Median Family Income	2020 Median Family Income	Percent Change
North Central Missouri	51,414	57,595	12.0
Linn County, MO	50,968	57,957	13.7
Sullivan County, MO	52,287	55,571	6.3
NonMSA Missouri	52,816	56,957	7.8
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
Median Family Incomes have been inflation-adjusted and are expressed in 2020 dollars.*

- The AA has 38.7 percent of families that are LMI, which is similar to statewide nonmetropolitan areas at 38.4 percent.
- Linn County outpaces Sullivan County with income growth between 2015 and 2020.
- Both counties have similar levels of families below poverty at 12.8 percent (Linn County) and 11.9 percent (Sullivan County). Both are comparable to the statewide nonmetropolitan areas at 12.1 percent.

Table 16

Housing Cost Burden						
Assessment Area: North Central Missouri						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
North Central Missouri	57.0	22.0	26.8	52.9	19.5	13.2
Linn County, MO	64.1	10.5	28.3	52.9	12.3	11.5
Sullivan County, MO	37.5	42.9	23.6	52.8	34.7	17.3
NonMSA Missouri	65.6	30.7	35.2	54.7	25.5	16.3
Missouri	74.0	30.3	39.6	58.6	26.5	16.1

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

- The cost burden of all homeowners is higher in Sullivan County compared to Linn County.
- The AA has a lower median housing value of \$86,570 compared to statewide nonmetropolitan areas at \$119,721 and the state of Missouri at \$163,600.
- The lower median housing value can be tied to the higher median age of housing stock in the AA of 61 years, compared to 37 years and 44 years for the statewide nonmetropolitan areas and the state of Missouri, respectively.
- The AA median gross rent at \$577 is lower than the statewide nonmetropolitan areas at \$668 and is also reflected in the lower cost burden of all renters in the

AA at 26.8 percent, compared to 35.2 percent for the statewide nonmetropolitan areas.

Table 17

Unemployment Rates					
Assessment Area: North Central Missouri					
Area	2020	2021	2022	2023	2024
North Central Missouri	4.8	4.3	2.6	3.2	3.7
Linn County, MO	5.2	4.4	2.6	3.3	3.8
Sullivan County, MO	4.0	4.2	2.6	3.0	3.7
NonMSA Missouri	6.2	4.2	2.9	3.5	4.2
Missouri	6.1	4.2	2.6	3.1	3.7

Source: Bureau of Labor Statistics (BLS), Local Area Unemployment Statistics

- Unemployment rates in the AA have been trending comparatively with the state of Missouri between 2020 and 2024 and have been slightly lower than the statewide nonmetropolitan areas during the same period.
- Major industries in the AA include manufacturing, retail, construction, health care, and transportation.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE NORTH CENTRAL MISSOURI AA

LENDING TEST

The bank’s performance under the lending test in the North Central Missouri AA is reasonable based on overall reasonable ratings for both the geographic distribution and the borrower distribution of lending in the AA. The lending review in this AA consisted of an evaluation of 102 HMDA loans, 23 small business loans, and 46 small farm loans.

Geographic Distribution of Loans

The bank’s geographic distribution of loans reflects reasonable distribution among the different census tracts and dispersion throughout the AA.

Home Mortgage Lending

The geographic distribution of home mortgage lending is reasonable. The 2024 geographic distribution of total home mortgage loans originated in middle-income census tracts is comparable to aggregate data by number and dollar volume and comparable to the demographic figure. Lending in upper-income census tracts is comparable to aggregate data by number and dollar volume and below the demographic figure. In

addition, an evaluation of the dispersion of home mortgage lending was conducted and no conspicuous gaps or lapses in lending were identified.

Total home mortgage lending in 2023 is consistent with 2024 performance. Similar dispersion patterns are noted with no conspicuous gaps or lapses in lending identified.

Table 18

Distribution of 2023 and 2024 Home Mortgage Lending By Income Level of Geography													
Assessment Area: North Central Missouri													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2023						2024						
	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	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	25	75.8	88.3	2,349	55.7	87.4	18	94.7	92.4	2,272	89.2	89.0	89.9
Upper	8	24.2	11.1	1,866	44.3	11.9	1	5.3	7.6	275	10.8	11.0	10.1
Unknown	0	0.0	0.6	0	0.0	0.7	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	33	100.0	100.0	4,215	100.0	100.0	19	100.0	100.0	2,547	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	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	13	86.7	85.7	1,008	94.7	76.3	14	100.0	92.5	921	100.0	83.9	89.9
Upper	2	13.3	12.5	56	5.3	17.7	0	0.0	7.5	0	0.0	16.1	10.1
Unknown	0	0.0	1.8	0	0.0	6.0	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	1,064	100.0	100.0	14	100.0	100.0	921	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	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	6	100.0	84.2	314	100.0	75.2	7	87.5	95.8	225	91.5	97.8	89.9
Upper	0	0.0	10.5	0	0.0	20.3	1	12.5	4.2	21	8.5	2.2	10.1
Unknown	0	0.0	5.3	0	0.0	4.5	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	314	100.0	100.0	8	100.0	100.0	246	100.0	100.0	100.0
Multifamily 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	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	3	100.0	100.0	656	100.0	100.0	1	100.0	100.0	112	100.0	100.0	94.6
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	5.4
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	3	100.0	100.0	656	100.0	100.0	1	100.0	100.0	112	100.0	100.0	100.0
Total Home Mortgage 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	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	47	82.5	88.3	4,327	69.2	85.5	42	93.3	92.9	3,726	91.7	88.5	89.9
Upper	10	17.5	10.6	1,922	30.8	12.7	3	6.7	7.1	336	8.3	11.5	10.1
Unknown	0	0.0	1.1	0	0.0	1.8	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	57	100.0	100.0	6,249	100.0	100.0	45	100.0	100.0	4,062	100.0	100.0	100.0

Source: 2024 FFIEC Census Data
2016-2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.
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 reasonable. The bank’s small business lending in middle-income census tracts is comparable to the demographic figure. Lending in upper-income census tracts is above the demographic figure. In addition, an evaluation of the dispersion of small business lending was conducted and no conspicuous gaps or lapses in lending were identified.

Table 19

Distribution of 2024 Small Business Lending By Income Level of Geography					
Assessment Area: North Central Missouri					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	\$(000)	%	
Low	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	0.0
Middle	20	87.0	2,431	89.2	93.8
Upper	3	13.0	295	10.8	6.2
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	23	100.0	2,726	100.0	100.0

Source: 2024 FFIEC Census Data
2024 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 reasonable. The bank’s small farm lending in middle-income census tracts is comparable to the demographic figure, which represents the percentage of total farms by income level of census tract. Lending in upper-income census tracts is above the demographic figure. In addition, an evaluation of the dispersion of small farm lending was conducted and no conspicuous gaps or lapses in lending were identified.

Table 20

Distribution of 2024 Small Farm Lending By Income Level of Geography					
Assessment Area: North Central Missouri					
Geographic Income Level	Bank Loans				Total Farms %
	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	0.0
Middle	28	60.9	2,644	58.3	82.6
Upper	18	39.1	1,893	41.7	17.4
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	46	100.0	4,537	100.0	100.0

Source: 2024 FFIEC Census Data
2024 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 overall reasonable distribution among individuals of different income levels and businesses and farms of different sizes.

Home Mortgage Lending

The borrower distribution of home mortgage lending is reasonable. In 2024, the bank’s lending to low-income borrowers is comparable to aggregate data by number and dollar volume, but is below the demographic figure. Lending to moderate-income borrowers is comparable to aggregate data by number and dollar volume, and to the demographic figure. Total home mortgage lending to LMI borrowers in 2023 is consistent with 2024 performance.

Table 21

Distribution of 2023 and 2024 Home Mortgage Lending By Borrower Income Level													
Assessment Area: North Central Missouri													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2023						2024						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	#	%	\$(000)	%	#	%	#	%	\$(000)	%	
Home Purchase Loans													
Low	3	9.1	11.1	86	2.0	4.6	2	10.5	7.6	108	4.2	3.5	19.4
Moderate	3	9.1	22.8	310	7.4	15.2	1	5.3	17.8	32	1.3	12.3	19.3
Middle	8	24.2	20.6	972	23.1	18.8	5	26.3	20.0	514	20.2	15.8	19.4
Upper	18	54.5	25.6	2,655	63.0	26.9	8	42.1	29.2	1,085	42.6	40.8	41.9
Unknown	1	3.0	20.0	192	4.6	34.5	3	15.8	25.4	808	31.7	27.5	0.0
Total	33	100.0	100.0	4,215	100.0	100.0	19	100.0	100.0	2,547	100.0	100.0	100.0
Refinance Loans													
Low	1	6.7	7.1	39	3.7	2.0	2	14.3	15.0	103	11.2	7.7	19.4
Moderate	2	13.3	17.9	83	7.8	11.5	3	21.4	21.3	286	31.1	15.2	19.3
Middle	6	40.0	32.1	456	42.9	20.0	4	28.6	13.8	331	35.9	10.1	19.4
Upper	5	33.3	30.4	382	35.9	45.0	4	28.6	33.8	175	19.0	39.9	41.9
Unknown	1	6.7	12.5	104	9.8	21.4	1	7.1	16.3	26	2.8	27.2	0.0
Total	15	100.0	100.0	1,064	100.0	100.0	14	100.0	100.0	921	100.0	100.0	100.0
Home Improvement Loans													
Low	1	16.7	5.3	40	12.7	4.3	1	12.5	8.3	20	8.1	7.3	19.4
Moderate	3	50.0	31.6	134	42.7	20.3	2	25.0	12.5	105	42.7	12.7	19.3
Middle	0	0.0	15.8	0	0.0	22.7	2	25.0	20.8	46	18.7	16.7	19.4
Upper	2	33.3	36.8	140	44.6	42.0	3	37.5	54.2	75	30.5	60.7	41.9
Unknown	0	0.0	10.5	0	0.0	10.7	0	0.0	4.2	0	0.0	2.6	0.0
Total	6	100.0	100.0	314	100.0	100.0	8	100.0	100.0	246	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	5	9.3	9.6	165	3.0	4.1	5	11.4	9.7	231	5.8	4.5	19.4
Moderate	8	14.8	23.7	527	9.4	15.2	7	15.9	18.2	431	10.9	12.8	19.3
Middle	14	25.9	22.2	1,428	25.5	19.1	12	27.3	18.8	1,079	27.3	15.0	19.4
Upper	25	46.3	27.4	3,177	56.8	30.6	16	36.4	32.8	1,375	34.8	41.7	41.9
Unknown	2	3.7	17.0	296	5.3	31.0	4	9.1	20.5	834	21.1	26.0	0.0
Total	54	100.0	100.0	5,593	100.0	100.0	44	100.0	100.0	3,950	100.0	100.0	100.0
Source: 2024 FFIEC Census Data													
2016-2020 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
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 reasonable. The bank’s lending to businesses with gross annual revenues of \$1MM or less is comparable to the demographic figure. While aggregate data is not a direct comparator as the bank is not a CRA reporter, it is a relevant proxy for demand. The three-year aggregate data shows lending to small businesses at 48.2 percent by number; the bank is exceeding aggregate lending to small businesses.

Table 22

Distribution of 2024 Small Business Lending By Revenue Size of Businesses					
Assessment Area: North Central Missouri					
	Bank Loans				Total Businesses %
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	18	78.3	951	34.9	86.6
Over \$1 Million	5	21.7	1,775	65.1	6.8
Revenue Unknown	0	0.0	0	0.0	6.6
Total	23	100.0	2,726	100.0	100.0
By Loan Size					
\$100,000 or Less	16	69.6	545	20.0	
\$100,001 - \$250,000	4	17.4	656	24.1	
\$250,001 - \$1 Million	3	13.0	1,525	55.9	
Total	23	100.0	2,726	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	15	83.3	495	52.1	
\$100,001 - \$250,000	3	16.7	456	47.9	
\$250,001 - \$1 Million	0	0.0	0	0.0	
Total	18	100.0	951	100.0	
<i>Source: 2024 FFIEC Census Data 2024 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>					
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>					

Small Farm Lending

The borrower distribution of small farm lending is reasonable. The bank’s lending to farms with gross annual revenues of \$1MM or less is comparable to the demographic figure, which represents the percentage of small farms in the AA. While aggregate data is not a direct comparator as the bank is not a CRA reporter, it is a relevant proxy for demand. The three-year aggregate data shows lending to small farms at 44.1 percent by number; the bank is exceeding aggregate lending to small businesses.

Table 23

Distribution of 2024 Small Farm Lending By Revenue Size of Farms					
Assessment Area: North Central Missouri					
	Bank Loans				Total Farms %
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	40	87.0	3,405	75.0	100.0
Over \$1 Million	6	13.0	1,133	25.0	0.0
Revenue Unknown	0	0.0	0	0.0	0.0
Total	46	100.0	4,537	100.0	100.0
By Loan Size					
\$100,000 or Less	33	71.7	1,112	24.5	
\$100,001 - \$250,000	8	17.4	1,423	31.4	
\$250,001 - \$500,000	5	10.9	2,003	44.1	
Total	46	100.0	4,537	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	32	80.0	1,077	31.6	
\$100,001 - \$250,000	4	10.0	690	20.3	
\$250,001 - \$500,000	4	10.0	1,638	48.1	
Total	40	100.0	3,405	100.0	
<i>Source: 2024 FFIEC Census Data 2024 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>					
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>					

COMMUNITY DEVELOPMENT TEST

The bank’s CD performance demonstrates adequate responsiveness. Examples of qualified activities include:

- A \$750M economic development loan that will provide permanent job creation in Brookfield.
- Investments totaling \$475M that will provide school improvements in a district that serves a majority of LMI students.
- Donations totaling \$6M that will provide youth development opportunities to LMI individuals.

Table 24

Community Development Activity									
Assessment Area: North Central Missouri									
Community Development Purpose	Community Development Loans		Qualified Investments						Community Development Services
			Investments		Donations		Total Investments		
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)	
Affordable Housing	0	0	0	0	0	0	0	0	0
Community Services	1	240	4	628	15	6	19	634	0
Economic Development	4	1,493	0	0	0	0	0	0	3
Revitalization and Stabilization	3	76	0	0	3	13	3	13	4
Totals	8	1,809	4	628	18	19	22	647	7

**HARRISON COUNTY ASSESSMENT AREA
NONMETROPOLITAN AREA
(Limited-Scope Review)**

**DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE HARRISON COUNTY
AA**

The bank's Harrison County AA consists of Harrison County in its entirety (see Appendix A for an AA map and Appendix C for additional demographic data and AA review tables).

- The AA is comprised of three middle-income census tracts. There have been no changes to the AA delineation since the previous evaluation.
- All middle-income census tracts in the AA are designated as underserved.
- The AA is comprised of 19.4 percent low-, 19.3 percent moderate-, 19.4 percent middle-, and 41.9 percent upper-income families.
- The bank operates one full-service branch in Eagleville, Missouri, with a full-service ATM.
- According to the June 30, 2024 FDIC Deposit Market Share Report, the bank ranks third among five FDIC-insured institutions operating from six banking offices in the AA, with a deposit market share of 9.8 percent.

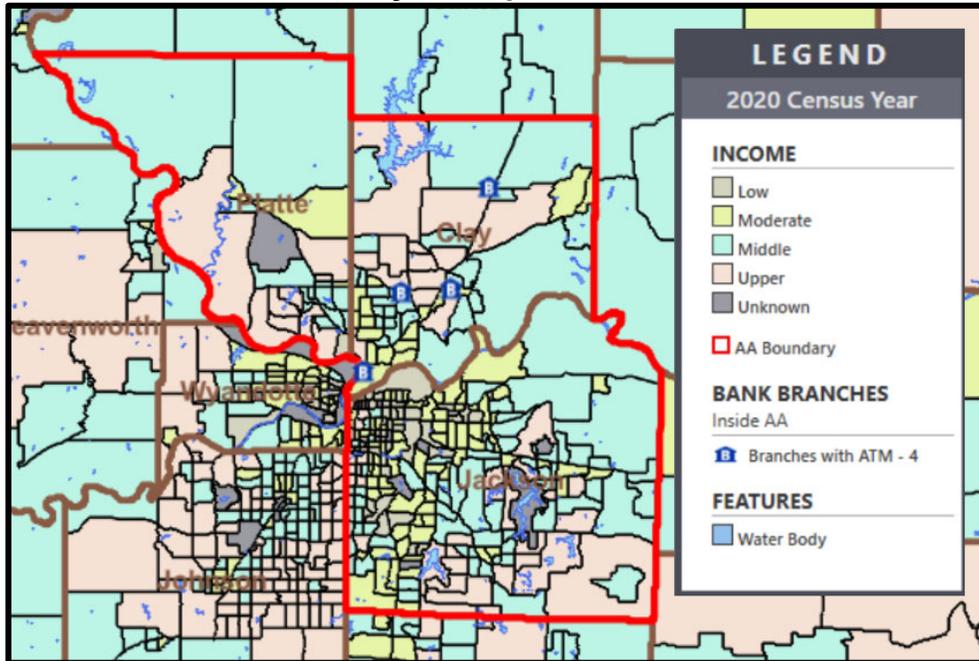
**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE HARRISON
COUNTY AA**

The bank's lending performance in the area is consistent with the bank's lending performance overall.

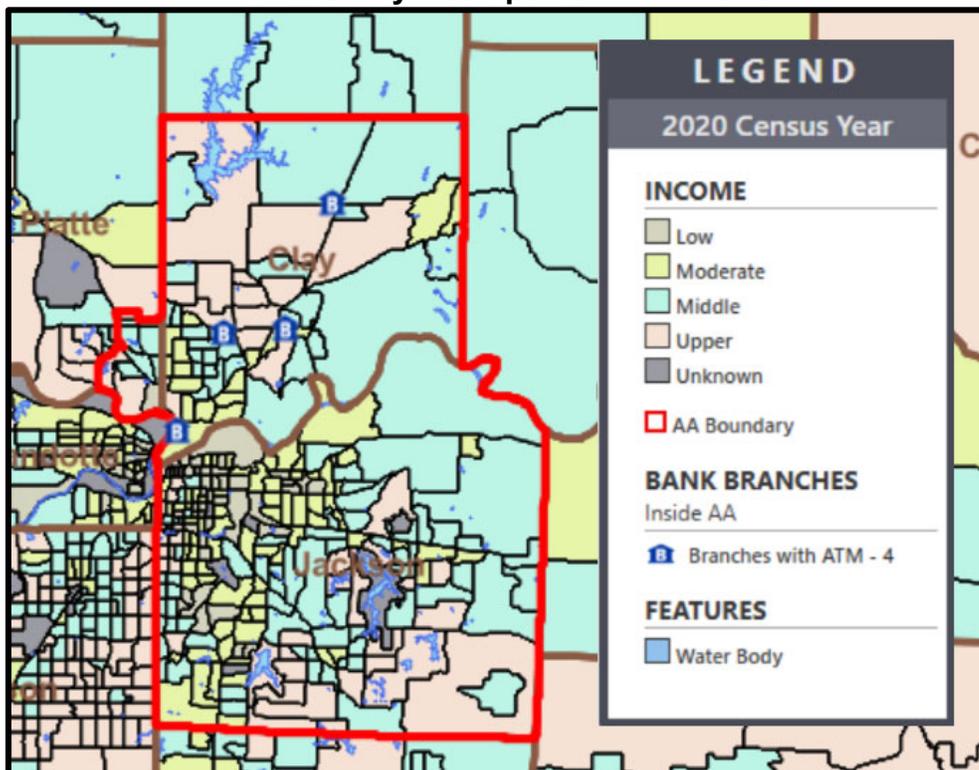
The bank's CD performance in the area is consistent with the bank's CD performance overall.

APPENDIX A – MAP OF THE ASSESSMENT AREA

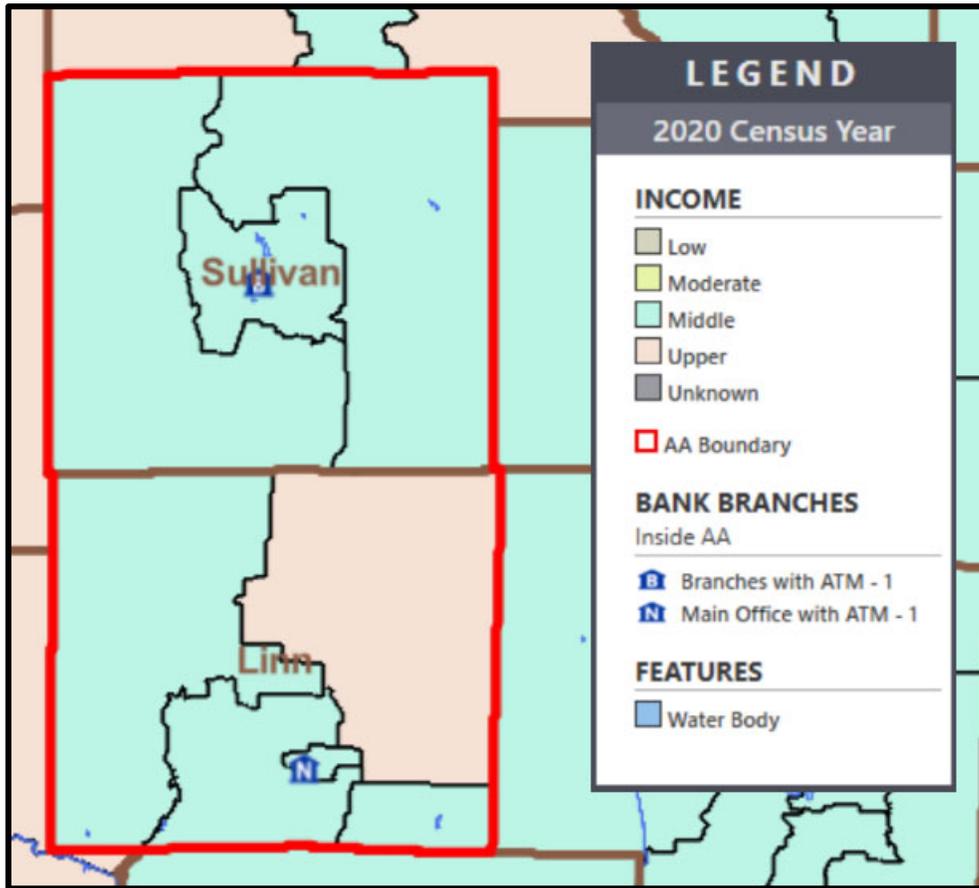
Kansas City Metropolitan AA – 2024

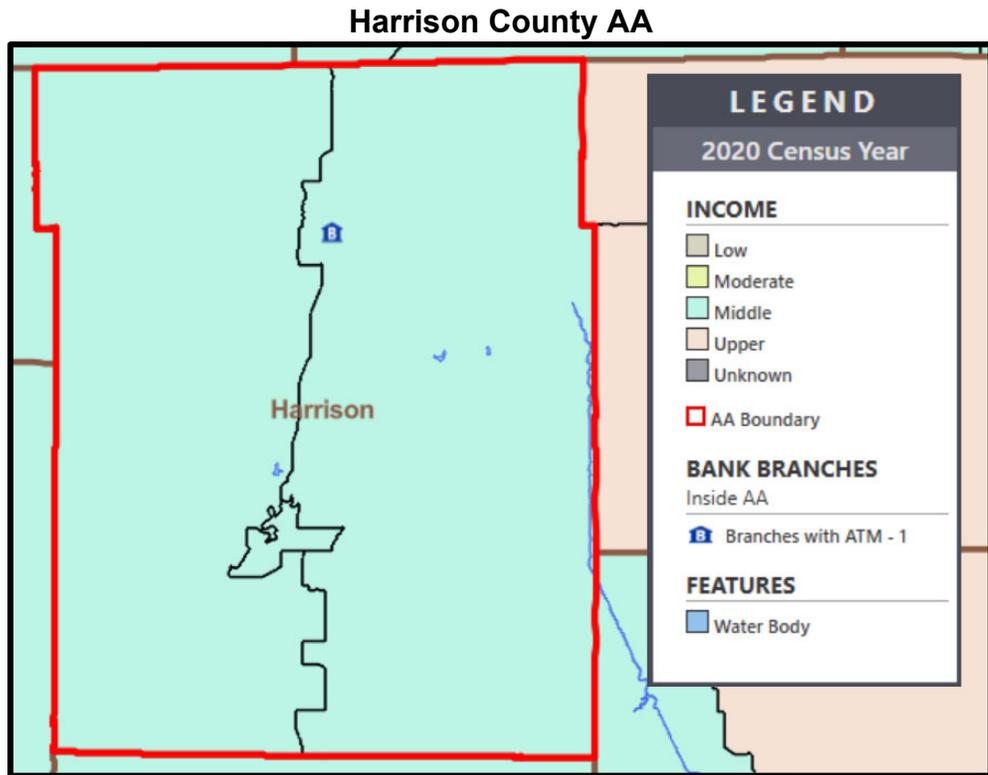


Kansas City Metropolitan AA – 2023



North Central Missouri AA





APPENDIX B – DEMOGRAPHIC INFORMATION

Kansas City Metropolitan

Table B-1

2024 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	39	12.6	19,928	7.8	5,531	27.8	59,926	23.4
Moderate	92	29.8	75,379	29.4	9,498	12.6	48,264	18.8
Middle	108	35.0	100,822	39.3	4,248	4.2	56,957	22.2
Upper	59	19.1	58,231	22.7	824	1.4	91,122	35.6
Unknown	11	3.6	1,909	0.7	481	25.2	0	0.0
Total AA	309	100.0	256,269	100.0	20,582	8.0	256,269	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	47,146	14,608	5.6	31.0	24,210	51.4	8,328	17.7
Moderate	152,943	70,624	27.1	46.2	64,710	42.3	17,609	11.5
Middle	170,311	107,989	41.5	63.4	51,695	30.4	10,627	6.2
Upper	89,799	65,421	25.1	72.9	19,422	21.6	4,956	5.5
Unknown	6,656	1,811	0.7	27.2	3,474	52.2	1,371	20.6
Total AA	466,855	260,453	100.0	55.8	163,511	35.0	42,891	9.2
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	3,561	8.0	3,160	7.8	380	11.3	21	6.2
Moderate	13,323	30.0	12,196	30.0	1,053	31.4	74	22.0
Middle	15,525	35.0	14,502	35.6	904	26.9	119	35.3
Upper	11,226	25.3	10,192	25.0	927	27.6	107	31.8
Unknown	754	1.7	646	1.6	92	2.7	16	4.7
Total AA	44,389	100.0	40,696	100.0	3,356	100.0	337	100.0
Percentage of Total Businesses:				91.7		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	13	2.8	12	2.6	1	14.3	0	0.0
Moderate	72	15.6	71	15.7	1	14.3	0	0.0
Middle	231	50.1	228	50.3	2	28.6	1	100.0
Upper	145	31.5	142	31.3	3	42.9	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	461	100.0	453	100.0	7	100.0	1	100.0
Percentage of Total Farms:				98.3		1.5		0.2
<i>Source: 2024 FFIEC Census Data 2024 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>								
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>								

Table B-2

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	39	13.3	19,928	8.3	5,531	27.8	57,934	24.1
Moderate	90	30.7	74,139	30.8	9,385	12.7	46,063	19.1
Middle	101	34.5	94,005	39.1	4,116	4.4	53,303	22.2
Upper	53	18.1	50,579	21.0	708	1.4	83,260	34.6
Unknown	10	3.4	1,909	0.8	481	25.2	0	0.0
Total AA	293	100.0	240,560	100.0	20,221	8.4	240,560	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	47,146	14,608	6.0	31.0	24,210	51.4	8,328	17.7
Moderate	151,007	69,603	28.5	46.1	63,986	42.4	17,418	11.5
Middle	159,361	101,050	41.4	63.4	48,233	30.3	10,078	6.3
Upper	78,714	56,805	23.3	72.2	17,554	22.3	4,355	5.5
Unknown	6,656	1,811	0.7	27.2	3,474	52.2	1,371	20.6
Total AA	442,884	243,877	100.0	55.1	157,457	35.6	41,550	9.4
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	3,747	8.2	3,312	7.9	411	11.7	24	7.7
Moderate	13,811	30.1	12,646	30.1	1,099	31.4	66	21.1
Middle	16,171	35.3	15,106	36.0	951	27.1	114	36.4
Upper	11,173	24.4	10,152	24.2	927	26.5	94	30.0
Unknown	908	2.0	777	1.9	116	3.3	15	4.8
Total AA	45,810	100.0	41,993	100.0	3,504	100.0	313	100.0
Percentage of Total Businesses:				91.7		7.6		0.7
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	13	3.1	12	2.9	1	20.0	0	0.0
Moderate	68	16.3	67	16.3	1	20.0	0	0.0
Middle	211	50.5	209	50.7	1	20.0	1	100.0
Upper	126	30.1	124	30.1	2	40.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	418	100.0	412	100.0	5	100.0	1	100.0
Percentage of Total Farms:				98.6		1.2		0.2
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.								

**North Central Missouri
Table B-3**

2024 North Central 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	928	19.4
Moderate	0	0.0	0	0.0	0	0.0	921	19.3
Middle	7	87.5	4,368	91.4	578	13.2	929	19.4
Upper	1	12.5	413	8.6	22	5.3	2,003	41.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	8	100.0	4,781	100.0	600	12.5	4,781	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	0	0	0.0	0.0	0	0.0	0	0.0
Middle	8,856	4,884	89.9	55.1	1,734	19.6	2,238	25.3
Upper	865	546	10.1	63.1	56	6.5	263	30.4
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	9,721	5,430	100.0	55.9	1,790	18.4	2,501	25.7
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	623	93.8	539	93.7	44	97.8	40	90.9
Upper	41	6.2	36	6.3	1	2.2	4	9.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	664	100.0	575	100.0	45	100.0	44	100.0
Percentage of Total Businesses:				86.6		6.8		6.6
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	119	82.6	119	82.6	0	0.0	0	0.0
Upper	25	17.4	25	17.4	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	144	100.0	144	100.0	0	0.0	0	0.0
Percentage of Total Farms:				100.0		0.0		0.0
Source: 2024 FFIEC Census Data 2024 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table B-4

2023 North Central 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	928	19.4
Moderate	0	0.0	0	0.0	0	0.0	921	19.3
Middle	7	87.5	4,368	91.4	578	13.2	929	19.4
Upper	1	12.5	413	8.6	22	5.3	2,003	41.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	8	100.0	4,781	100.0	600	12.5	4,781	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	0	0	0.0	0.0	0	0.0	0	0.0
Middle	8,856	4,884	89.9	55.1	1,734	19.6	2,238	25.3
Upper	865	546	10.1	63.1	56	6.5	263	30.4
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	9,721	5,430	100.0	55.9	1,790	18.4	2,501	25.7
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0	0.0	0	0.0	0	0.0	
Moderate	0	0	0.0	0	0.0	0	0.0	
Middle	636	93.8	550	93.7	45	97.8	41	91.1
Upper	42	6.2	37	6.3	1	2.2	4	8.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	678	100.0	587	100.0	46	100.0	45	100.0
Percentage of Total Businesses:				86.6		6.8		6.6
	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	
Moderate	0	0	0.0	0	0.0	0	0.0	
Middle	126	83.4	126	83.4	0	0.0	0	0.0
Upper	25	16.6	25	16.6	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	151	100.0	151	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.

APPENDIX C – LIMITED-SCOPE REVIEW ASSESSMENT AREA TABLES

**Harrison County
Table C-1**

Distribution of 2023 and 2024 Home Mortgage Lending By Income Level of Geography Assessment Area: Harrison County													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2023						2024						
	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	0.0	0	0.0	0.0	0.0
Middle	2	100.0	98.4	373	100.0	94.8	2	100.0	100.0	106	100.0	100.0	100.0
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	1.6	0	0.0	5.2	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	2	100.0	100.0	373	100.0	100.0	2	100.0	100.0	106	100.0	100.0	100.0

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

Table C-2

Distribution of 2024 Small Business Lending By Income Level of Geography Assessment Area: Harrison County						
Geographic Income Level	Bank Loans				Total Businesses %	
	#	%	\$(000)	%		
Low	0	0.0	0	0.0	0.0	
Moderate	0	0.0	0	0.0	0.0	
Middle	5	100.0	342	100.0	100.0	
Upper	0	0.0	0	0.0	0.0	
Unknown	0	0.0	0	0.0	0.0	
Tract-Unk	0	0.0	0	0.0		
Total	5	100.0	342	100.0	100.0	

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

Table C-3

Distribution of 2024 Small Farm Lending By Income Level of Geography					
Assessment Area: Harrison County					
Geographic Income Level	Bank Loans				Total Farms %
	#	#%	\$(000)	%	
Low	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	0.0
Middle	12	100.0	1,085	100.0	100.0
Upper	0	0.0	0	0.0	0.0
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	12	100.0	1,085	100.0	100.0

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

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

Table C-4

Distribution of 2023 and 2024 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Harrison County													
Borrower Income Level	Bank And Aggregate Loans By Year											Families by Family Income %	
	2023						2024						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank			Agg
	#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%		\$%
Low	0	0.0	10.8	0	0.0	7.0	0	0.0	8.8	0	0.0	4.3	24.5
Moderate	0	0.0	23.3	0	0.0	18.0	0	0.0	13.2	0	0.0	9.9	17.3
Middle	1	50.0	22.5	107	28.7	21.2	2	100.0	30.7	106	100.0	26.8	20.5
Upper	0	0.0	27.5	0	0.0	40.8	0	0.0	37.7	0	0.0	48.0	37.8
Unknown	1	50.0	15.8	266	71.3	13.1	0	0.0	9.6	0	0.0	11.0	0.0
Total	2	100.0	100.0	373	100.0	100.0	2	100.0	100.0	106	100.0	100.0	100.0

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

Note: Percentages may not total 100.0 percent due to rounding.
Multifamily loans are not included in the borrower distribution analysis.

Table C-5

Distribution of 2024 Small Business Lending By Revenue Size of Businesses					
Assessment Area: Harrison County					
	Bank Loans				Total Businesses %
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	5	100.0	342	100.0	89.7
Over \$1 Million	0	0.0	0	0.0	5.6
Revenue Unknown	0	0.0	0	0.0	4.7
Total	5	100.0	342	100.0	100.0
By Loan Size					
\$100,000 or Less	4	80.0	142	41.5	
\$100,001 - \$250,000	1	20.0	200	58.5	
\$250,001 - \$1 Million	0	0.0	0	0.0	
Total	5	100.0	342	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	4	80.0	142	41.5	
\$100,001 - \$250,000	1	20.0	200	58.5	
\$250,001 - \$1 Million	0	0.0	0	0.0	
Total	5	100.0	342	100.0	
<i>Source: 2024 FFIEC Census Data 2024 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>					
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>					

Table C-6

Distribution of 2024 Small Farm Lending By Revenue Size of Farms					
Assessment Area: Harrison County					
	Bank Loans				Total Farms %
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	12	100.0	1,085	100.0	99.0
Over \$1 Million	0	0.0	0	0.0	0.0
Revenue Unknown	0	0.0	0	0.0	1.0
Total	12	100.0	1,085	100.0	100.0
By Loan Size					
\$100,000 or Less	8	66.7	312	28.8	
\$100,001 - \$250,000	4	33.3	773	71.2	
\$250,001 - \$500,000	0	0.0	0	0.0	
Total	12	100.0	1,085	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	8	66.7	312	28.8	
\$100,001 - \$250,000	4	33.3	773	71.2	
\$250,001 - \$500,000	0	0.0	0	0.0	
Total	12	100.0	1,085	100.0	
<i>Source: 2024 FFIEC Census Data 2024 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>					
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>					

Table C-7

2024 Harrison County AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	522	24.5
Moderate	0	0.0	0	0.0	0	0.0	368	17.3
Middle	3	100.0	2,132	100.0	254	11.9	437	20.5
Upper	0	0.0	0	0.0	0	0.0	805	37.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	3	100.0	2,132	100.0	254	11.9	2,132	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	0	0	0.0	0.0	0	0.0	0	0.0
Middle	4,380	2,311	100.0	52.8	1,050	24.0	1,019	23.3
Upper	0	0	0.0	0.0	0	0.0	0	0.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	4,380	2,311	100.0	52.8	1,050	24.0	1,019	23.3
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	408	100.0	366	100.0	23	100.0	19	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	408	100.0	366	100.0	23	100.0	19	100.0
Percentage of Total Businesses:			89.7		5.6		4.7	
	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	0	0.0	0	0.0	0	0.0	0	0.0
Middle	102	100.0	101	100.0	0	0.0	1	100.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	102	100.0	101	100.0	0	0.0	1	100.0
Percentage of Total Farms:			99.0		0.0		1.0	
Source: 2024 FFIEC Census Data 2024 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table C-8

2023 Harrison County AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	522	24.5
Moderate	0	0.0	0	0.0	0	0.0	368	17.3
Middle	3	100.0	2,132	100.0	254	11.9	437	20.5
Upper	0	0.0	0	0.0	0	0.0	805	37.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	3	100.0	2,132	100.0	254	11.9	2,132	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	0	0	0.0	0.0	0	0.0	0	0.0
Middle	4,380	2,311	100.0	52.8	1,050	24.0	1,019	23.3
Upper	0	0	0.0	0.0	0	0.0	0	0.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	4,380	2,311	100.0	52.8	1,050	24.0	1,019	23.3
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	400	100.0	359	100.0	23	100.0	18	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	400	100.0	359	100.0	23	100.0	18	100.0
Percentage of Total Businesses:				89.8		5.8		4.5
	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	102	100.0	101	100.0	0	0.0	1	100.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	102	100.0	101	100.0	0	0.0	1	100.0
Percentage of Total Farms:				99.0		0.0		1.0
<i>Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i>								
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>								

APPENDIX D – GLOSSARY

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

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

Community development: Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of \$1 million or less; or, activities that revitalize or stabilize low- or moderate-income geographies, designated disaster areas; or designated distressed or underserved nonmetropolitan middle-income geographies.

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

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

Full-scope review: Performance is analyzed considering performance context, quantitative factors (for example, geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (for example, innovativeness, complexity, and responsiveness).

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

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

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

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

Limited-scope review: Performance is analyzed using only quantitative factors (for example, geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

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

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

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

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

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

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

Nonmetropolitan area (NonMSA): Any area that is not located within an MSA.

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

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

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

Rated area: A rated area is a state or multistate metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area. For these institutions, no state ratings will be received unless the bank also maintains deposit facilities outside of the multistate metropolitan area. CRA activity is captured in either a state rating or a multistate metropolitan area rating, but not both.

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

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

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