



PUBLIC DISCLOSURE

June 9, 2025

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Union State Bank
RSSD# 865759

701 Fifth Street
Clay Center, Kansas 67432

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

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

- The bank's net loan-to-deposit ratio (NLTD) is reasonable given the bank's size, financial condition, and assessment area (AA) credit needs.
- A majority of the bank's loans are originated inside the AA.
- The bank's performance under the geographic distribution of loans was not assessed because the AA is only comprised of middle-income census tracts, and there are no low-, moderate-, or upper-income census tracts in the AA for comparative purposes.
- 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.

SCOPE OF EXAMINATION

The Federal Financial Institutions Examination Council's (FFIEC's) *Interagency Examination Procedures for Small Institutions* were utilized to evaluate the bank's CRA performance. The evaluation considered CRA performance context, including the bank's asset size, financial condition, business strategy, and market competition, as well as AA demographic and economic characteristics, and credit needs. Lending performance was assessed within the bank's Northeast Kansas AA. For this evaluation, equal weight was placed on the bank's residential real estate, small business, and small farm lending. Additionally, more consideration was given to the volume of loan originations than the dollar amount, as this better represents the number of entities served by the bank. The following data was reviewed:

- The bank's 16-quarter average NLTD ratio;
- A sample of 90 residential real estate loans, taken from a universe of 162 outstanding loans originated between June 29, 2021 and December 31, 2024;
- A sample of 68 small business loans, taken from a universe of 102 outstanding loans originated between June 29, 2021 and December 31, 2024; and
- A sample of 90 small farm loans, taken from a universe of 163 outstanding loans originated between January 1, 2024 and December 31, 2024.

DESCRIPTION OF INSTITUTION

Union State Bank is a community bank headquartered in Clay Center, Kansas. The bank's characteristics include:

- The bank is a wholly owned subsidiary of Union State Banc Holding Corporation (company), a one bank shell holding company in Clay Center, Kansas.
- The company also owns 100 percent of Republican Valley Title, an affiliated title company that provides title services for any real estate secured transactions.
- As of December 31, 2024, the bank reported total assets of \$192.1 million.
- The bank acquired a \$52 million bank, Bank of Palmer, located in Palmer, Kansas, on December 1, 2021.
- The bank currently operates from four locations in its AA. In Clay Center, Kansas the bank maintains one full-service office and one drive-through facility/motor bank, each with cash dispensing automated teller machines (ATMs). Two branches were added with the acquisition of Bank of Palmer, one in Palmer and one in Barnes, Kansas.
- As shown in Table 1, the bank's primary business focus is agricultural, commercial, and residential real estate lending.

Table 1

Composition of Loan Portfolio as of December 31, 2024		
Loan Type	\$(000)	%
Construction and Land Development	472	0.4
Farmland	31,079	26.0
1- to 4-Family Residential Real Estate	33,017	27.6
Multifamily Residential Real Estate	1,616	1.4
Nonfarm Nonresidential Real Estate	18,437	15.4
Agricultural	17,004	14.2
Commercial and Industrial	8,963	7.5
Consumer	4,703	3.9
Other	4,399	3.7
Gross Loans	119,690	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 June 28, 2021, performance evaluation. There are no known legal, financial, or other factors impeding the bank's ability to help meet the credit needs in its communities.

DESCRIPTION OF ASSESSMENT AREA

The bank's Northeast Kansas AA consists of the entirety of Clay and Washington counties. Refer to Appendix A for an AA map and Appendix C for additional demographic data.

- With the acquisition of Bank of Palmer in December 2021, the AA expanded by one county, Washington County, Kansas. This is a change from the prior performance evaluation when the AA consisted of only Clay County, Kansas.
- The delineated AA is comprised of four middle-income census tracts. This represents a change from the prior performance evaluation where the AA was comprised of one middle- and one upper-income census tracts.
- According to the June 30, 2024, Federal Deposit Insurance Corporation (FDIC) Deposit Market Share Report, the bank reported a 27.6 percent deposit market share, ranking second out of eight FDIC-insured depository institutions operating within the AA.
- Two interviews were conducted with community members within the AA to gain additional insight into the credit needs of the communities, the responsiveness of area banks in meeting those credit needs, and the local economic conditions. One community member represents a local economic development organization in Washington County, and one community member represents a housing association in Clay County.

Table 2

Population Change			
Assessment Area: Northeast Kansas			
Area	2015 Population	2020 Population	Percent Change
Northeast Kansas	14,107	13,647	(3.3)
Clay County, KS	8,421	8,117	(3.6)
Washington County, KS	5,686	5,530	(2.7)
NonMSA Kansas	901,451	872,644	(3.2)
Kansas	2,892,987	2,937,880	1.6
Source: 2020 U.S. Census Bureau: Decennial Census 2011-2015 U.S. Census Bureau: American Community Survey			

- Area demographics reflect an aging population. Individuals aged 65 and older comprise 24.6 percent of the AA's total population, compared to the statewide figure of 15.7 percent and the nonmetropolitan Kansas figure of 18.6 percent.

Table 3

Median Family Income Change Assessment Area: Northeast Kansas			
Area	2015 Median Family Income	2020 Median Family Income	Percent Change
Northeast Kansas	64,732	63,966	(1.2)
Clay County, KS	68,466	67,695	(1.1)
Washington County, KS	61,433	60,699	(1.2)
NonMSA Kansas	62,676	65,183	4.0
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.			

- In the Northeast Kansas AA, 35.6 percent of families are considered low- and moderate-income, which is comparable to the statewide figure of 35.9 percent. However, the number of families living below poverty in the AA, at 5.8 percent, is lower than the statewide figure of 7.6 percent.

Table 4

Housing Cost Burden Assessment Area: Northeast Kansas						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Northeast Kansas	58.6	22.1	32.1	53.8	24.2	15.9
Clay County, KS	63.0	28.6	38.9	57.8	37.2	19.6
Washington County, KS	46.5	4.4	17.6	47.2	10.1	10.6
NonMSA Kansas	68.2	23.3	34.6	53.9	22.3	14.8
Kansas	75.7	29.8	38.2	58.1	26.8	15.3
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 AA's affordability ratio¹ of 53.9 percent is above both the nonmetropolitan Kansas figure and the statewide ratio of 49.0 percent and 38.8 percent respectively, which indicates more affordable housing in the AA.
- The median age of housing stock in the AA is 61 years, compared to the nonmetropolitan Kansas figure of 52 years and the statewide figure of 46 years. A community member stated there is a lack of new home construction in the AA and a two-to-three-year delay on building new homes. This delay is primarily due to lack of available skilled laborers.

¹ The housing affordability ratio is calculated by dividing the median household income by the median housing value. A lower ratio is generally indicative of less affordable housing.

Table 5

Unemployment Rates					
Assessment Area: Northeast Kansas					
Area	2019	2020	2021	2022	2023
Northeast Kansas	2.9	3.5	2.3	2.3	2.4
Clay County, KS	3.2	4.4	2.7	2.6	2.5
Washington County, KS	2.6	2.3	1.8	1.9	2.1
NonMSA Kansas	3.1	4.4	2.8	2.4	2.5
Kansas	3.2	5.8	3.3	2.6	2.7
<i>Source: Bureau of Labor Statistics: Local Area Unemployment Statistics</i>					

- The largest industries found within the AA are government, retail trade, construction, and agricultural.

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA

The bank's overall lending test performance is Satisfactory. The bank's NLTD ratio reflects a reasonable ability to provide credit in relation to the bank's size, lending demand, and financial condition. Additionally, the majority of lending occurred inside the AA. The bank's geographic distribution of loans was not evaluated due to the AA consisting entirely of middle-income census tracts. The distribution of loans among borrowers of different income levels and to businesses and farms of different sizes is reasonable.

For the borrower distribution analysis, loan data from 2022 through 2024 for residential real estate loans and small business loans was combined and evaluated aggregately within the AA and compared to 2024 demographic data, as there were no significant changes during the multi-year review period. Loan data from 2021 was evaluated separately and compared to 2021 demographic data. Lending tables for 2024 and 2023 data are included in the body of this report, while tables for 2022 and 2021 are included in Appendix B.

Net Loan-to-Deposit Ratio

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

The bank's NLTD ratio is reasonable. As shown in Table 6, the 16-quarter average NLTD ratio of 71.9 percent is considered comparable to the three institutions within the bank's AA.

Table 6

Comparative NLTD Ratios March 31, 2021 – December 31, 2024			
Institution	Location	Asset Size \$(000)	NLTD Ratio (%)
			16 Quarter Average
Union State Bank	Clay Center, KS	192,108	71.9
Similarly Situated Institutions			
Riley State Bank	Riley, KS	116,105	69.3
Elk State Bank	Clyde, KS	133,267	63.6
Citizens National Bank	Greenleaf, KS	212,702	38.9

Assessment Area Concentration

This performance criterion evaluates the percentage of lending extended inside and outside of the bank's AA. The bank originated a majority of loans, by number and dollar, inside the AA as shown in Table 7.

Table 7

Lending Inside and Outside the Assessment Area								
Loan Type	Inside				Outside			
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%
Residential Loans	75	83.3	8,969	77.8	15	16.7	2,566	22.2
Small Business	50	73.5	5,735	63.3	18	26.5	3,326	36.7
Small Farm	83	92.2	10,258	91.4	7	7.8	963	8.6
TOTAL LOANS	208	83.9	24,963	78.5	40	16.1	6,855	21.5
<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 AA by income level of census tracts with consideration given to the dispersion of loans throughout the AA. The bank's geographic distribution of loans was not evaluated due to the AA consisting entirely of middle-income census tracts. Thus, a meaningful analysis could not be completed.

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

This performance criterion evaluates the bank's lending to borrowers of different income levels and businesses and farms of different sizes. The bank's lending has a 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. The bank's home mortgage lending to low-income borrowers in 2022-2024 was comparable to the percentage of low-income families in the AA. The bank's home mortgage lending to moderate-income borrowers was above the percentage of moderate-income families in the AA.

The bank's level of home mortgage lending in 2021 was consistent with performance in 2022-2024.

Table 8

Distribution of 2023 and 2024 Residential Lending By Borrower Income Level Assessment Area: Northeast Kansas									
Borrower Income Level	Bank Loans By Year								Families by Family Income %
	2023				2024				
	#	#%	\$(000)	%	#	#%	\$(000)	%	
Low	2	10.5	579	18.5	4	20.0	298	13.4	13.5
Moderate	7	36.8	885	28.2	7	35.0	701	31.6	22.1
Middle	5	26.3	614	19.6	4	20.0	605	27.3	28.5
Upper	5	26.3	1,058	33.7	5	25.0	615	27.7	35.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Total	19	100.0	3,136	100.0	20	100.0	2,218	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.									

Small Business Lending

The borrower distribution of small business lending is reasonable. The bank's lending to businesses with revenues of \$1 million or less in 2022-2024 was comparable to the percent of businesses in the AA with revenues of \$1 million or less.

The bank's level of lending to businesses with revenues of \$1 million or less in 2021 was consistent with performance in 2022-2024.

Table 9

Distribution of 2023 and 2024 Small Business Lending By Revenue Size of Businesses									
Assessment Area: Northeast Kansas									
	Bank Loans By Year								Total Businesses %
	2023				2024				
	#	##	\$(000)	\$%	#	##	\$(000)	\$%	
By Revenue									
\$1 Million or Less	10	100.0	1,291	100.0	22	81.5	1,454	52.5	84.2
Over \$1 Million	0	0.0	0	0.0	5	18.5	1,316	47.5	10.6
Revenue Unknown	0	0.0	0	0.0	0	0.0	0	0.0	5.2
Total	10	100.0	1,291	100.0	27	100.0	2,770	100.0	100.0
By Loan Size									
\$100,000 or Less	7	70.0	231	17.9	22	81.5	854	30.8	
\$100,001 - \$250,000	0	0.0	0	0.0	2	7.4	230	8.3	
\$250,001 - \$1 Million	3	30.0	1,060	82.1	3	11.1	1,685	60.8	
Total	10	100.0	1,291	100.0	27	100.0	2,770	100.0	
By Loan Size and Revenue \$1 Million or Less									
\$100,000 or Less	7	70.0	231	17.9	19	86.4	721	49.6	
\$100,001 - \$250,000	0	0.0	0	0.0	2	9.1	230	15.8	
\$250,001 - \$1 Million	3	30.0	1,060	82.1	1	4.5	503	34.6	
Total	10	100.0	1,291	100.0	22	100.0	1,454	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 borrower distribution of small farm lending is reasonable. The bank's lending to farms with revenues of \$1 million or less in 2022-2024 was comparable to the percentage of AA farms with revenues of \$1 million or less.

Table 10

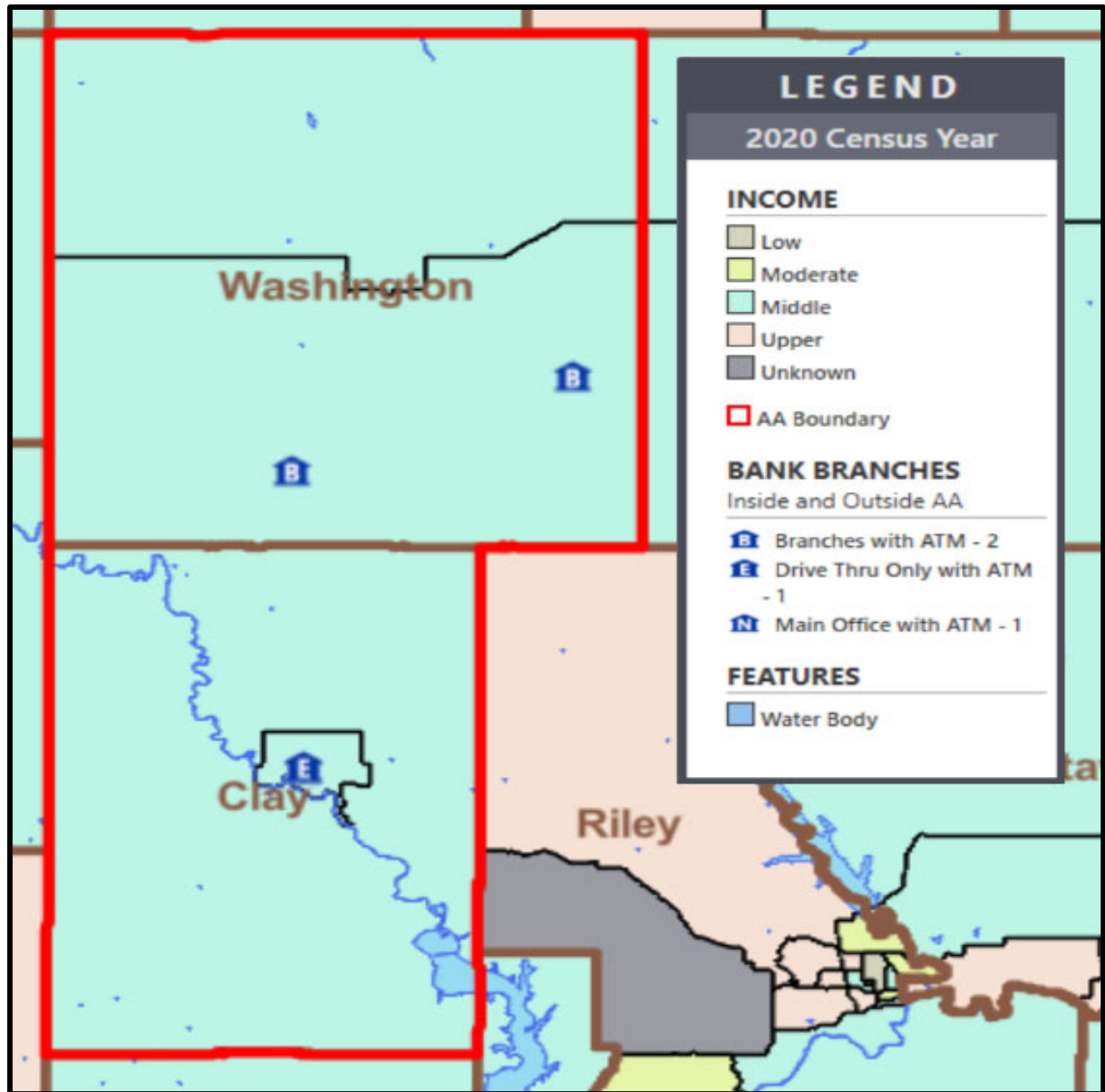
Distribution of 2024 Small Farm Lending By Revenue Size of Farms Assessment Area: Northeast Kansas					
	Bank Loans				Total
	#	#%	\$(000)	%	Farms %
By Revenue					
\$1 Million or Less	74	89.2	8,450	82.4	96.7
Over \$1 Million	9	10.8	1,808	17.6	3.3
Revenue Unknown	0	0.0	0	0.0	0.0
Total	83	100.0	10,258	100.0	100.0
By Loan Size					
\$100,000 or Less	49	59.0	2,171	21.2	
\$100,001 - \$250,000	25	30.1	4,568	44.5	
\$250,001 - \$500,000	9	10.8	3,520	34.3	
Total	83	100.0	10,258	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	47	63.5	2,081	24.6	
\$100,001 - \$250,000	20	27.0	3,641	43.1	
\$250,001 - \$500,000	7	9.5	2,728	32.3	
Total	74	100.0	8,450	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.					

FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

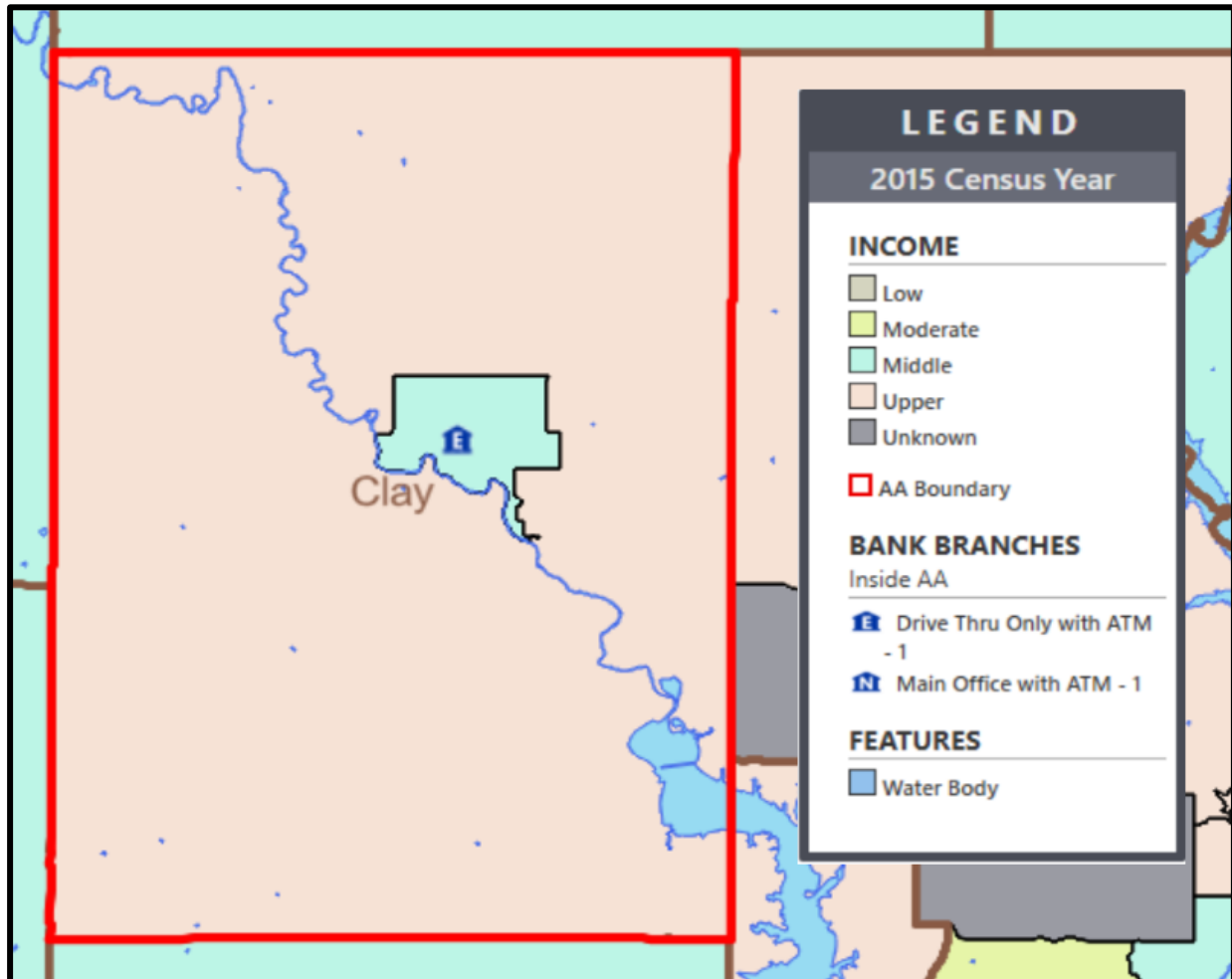
Compliance with the substantive provisions of antidiscrimination and other consumer protection laws and regulations, including the Equal Credit Opportunity Act and the Fair Housing Act, was considered as part of this CRA evaluation. No evidence of a pattern or practice of discrimination on a prohibited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

APPENDIX A – MAP OF THE ASSESSMENT AREA

Map A-1
2022-2024



Map A-2
2021



APPENDIX B – ADDITIONAL FULL-SCOPE LENDING TABLES

Table B-1

Distribution of 2022 Residential Lending By Borrower Income Level					
Assessment Area: Northeast Kansas					
Borrower Income Level	Bank Loans				Families by Family Income %
	#	#%	\$(000)	\$%	
Low	4	16.7	226	10.3	13.7
Moderate	7	29.2	551	25.1	22.2
Middle	7	29.2	524	23.9	28.5
Upper	6	25.0	897	40.8	35.6
Unknown	0	0.0	0	0.0	0.0
Total	24	100.0	2,197	100.0	100.0
Source: 2022 FFIEC Census Data					
2016-2020 U.S. Census Bureau: American Community Survey					
Note: Percentages may not total 100.0 percent due to rounding.					

Table B-2

Table 2.2

Distribution of 2022 Small Business Lending By Revenue Size of Businesses					
Assessment Area: Northeast Kansas					
	Bank Loans				Total Businesses %
	#	%	\$(000)	\$%	
By Revenue					
\$1 Million or Less	11	91.7	1,215	75.2	84.7
Over \$1 Million	1	8.3	400	24.8	10.1
Revenue Unknown	0	0.0	0	0.0	5.2
Total	12	100.0	1,615	100.0	100.0
By Loan Size					
\$100,000 or Less	8	66.7	340	21.1	
\$100,001 - \$250,000	0	0.0	0	0.0	
\$250,001 - \$1 Million	4	33.3	1,275	78.9	
Total	12	100.0	1,615	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	8	72.7	340	28.0	
\$100,001 - \$250,000	0	0.0	0	0.0	
\$250,001 - \$1 Million	3	27.3	875	72.0	
Total	11	100.0	1,215	100.0	
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.					

Table B-3

Distribution of 2021 Residential Lending By Borrower Income Level Assessment Area: Clay County Kansas					
Borrower Income Level	Bank Loans				Families by Family Income %
	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	13.6
Moderate	3	25.0	307	21.6	16.9
Middle	7	58.3	764	53.8	25.3
Upper	2	16.7	348	24.5	44.2
Unknown	0	0.0	0	0.0	0.0
Total	12	100.0	1,419	100.0	100.0
Source: 2021 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.					

Table B-4

Table B-1

Distribution of 2021 Small Business Lending By Revenue Size of Businesses					
Assessment Area: Clay County Kansas					
	Bank Loans				Total Businesses %
	#	#%	\$(000)	\$%	
By Revenue					
\$1 Million or Less	1	100.0	60	100.0	88.0
Over \$1 Million	0	0.0	0	0.0	9.0
Revenue Unknown	0	0.0	0	0.0	3.0
Total	1	100.0	60	100.0	100.0
By Loan Size					
\$100,000 or Less	1	100.0	60	100.0	
\$100,001 - \$250,000	0	0.0	0	0.0	
\$250,001 - \$1 Million	0	0.0	0	0.0	
Total	1	100.0	60	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	1	100.0	60	100.0	
\$100,001 - \$250,000	0	0.0	0	0.0	
\$250,001 - \$1 Million	0	0.0	0	0.0	
Total	1	100.0	60	100.0	
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey					
Note: Percentages may not total 100.0 percent due to rounding.					

APPENDIX C – DEMOGRAPHIC INFORMATION

Table C-1

2024 Northeast 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	514	13.5
Moderate	0	0.0	0	0.0	0	0.0	845	22.1
Middle	4	100.0	3,816	100.0	221	5.8	1,089	28.5
Upper	0	0.0	0	0.0	0	0.0	1,368	35.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	4	100.0	3,816	100.0	221	5.8	3,816	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	7,037	4,563	100.0	64.8	1,590	22.6	884	12.6
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	7,037	4,563	100.0	64.8	1,590	22.6	884	12.6
	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	0	0.0	0	0.0	0	0.0	0	0.0
Middle	659	100.0	555	100.0	70	100.0	34	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	659	100.0	555	100.0	70	100.0	34	100.0
Percentage of Total Businesses:				84.2		10.6		5.2
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	276	100.0	267	100.0	9	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	276	100.0	267	100.0	9	100.0	0	0.0
Percentage of Total Farms:				96.7		3.3		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 C-2

2023 Northeast 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	523	13.7
Moderate	0	0.0	0	0.0	0	0.0	847	22.2
Middle	4	100.0	3,816	100.0	221	5.8	1,089	28.5
Upper	0	0.0	0	0.0	0	0.0	1,357	35.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	4	100.0	3,816	100.0	221	5.8	3,816	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	7,037	4,563	100.0	64.8	1,590	22.6	884	12.6
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	7,037	4,563	100.0	64.8	1,590	22.6	884	12.6
	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	0	0.0	0	0.0	0	0.0	0	0.0
Middle	673	100.0	570	100.0	68	100.0	35	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	673	100.0	570	100.0	68	100.0	35	100.0
Percentage of Total Businesses:				84.7		10.1		5.2
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	279	100.0	270	100.0	9	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	279	100.0	270	100.0	9	100.0	0	0.0
Percentage of Total Farms:				96.8		3.2		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.								

Table C-3

2022 Northeast 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	523	13.7
Moderate	0	0.0	0	0.0	0	0.0	847	22.2
Middle	4	100.0	3,816	100.0	221	5.8	1,089	28.5
Upper	0	0.0	0	0.0	0	0.0	1,357	35.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	4	100.0	3,816	100.0	221	5.8	3,816	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	7,037	4,563	100.0	64.8	1,590	22.6	884	12.6
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	7,037	4,563	100.0	64.8	1,590	22.6	884	12.6
	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	0	0.0	0	0.0	0	0.0	0	0.0
Middle	675	100.0	572	100.0	68	100.0	35	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	675	100.0	572	100.0	68	100.0	35	100.0
Percentage of Total Businesses:				84.7		10.1		5.2
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	279	100.0	270	100.0	9	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	279	100.0	270	100.0	9	100.0	0	0.0
Percentage of Total Farms:				96.8		3.2		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.								

Table C-4

2021 Clay 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	327	13.6
Moderate	0	0.0	0	0.0	0	0.0	408	16.9
Middle	1	50.0	1,240	51.4	163	13.1	611	25.3
Upper	1	50.0	1,171	48.6	72	6.1	1,065	44.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	2	100.0	2,411	100.0	235	9.7	2,411	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	2,327	1,474	53.6	63.3	351	15.1	502	21.6
Upper	1,725	1,275	46.4	73.9	277	16.1	173	10.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	4,052	2,749	100.0	67.8	628	15.5	675	16.7
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	216	58.7	187	57.7	26	78.8	3	27.3
Upper	152	41.3	137	42.3	7	21.2	8	72.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	368	100.0	324	100.0	33	100.0	11	100.0
Percentage of Total Businesses:				88.0		9.0		3.0
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	15	12.1	15	12.5	0	0.0	0	0.0
Upper	109	87.9	105	87.5	4	100.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	124	100.0	120	100.0	4	100.0	0	0.0
Percentage of Total Farms:				96.8		3.2		0.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

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 non-relatives 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.