



PUBLIC DISCLOSURE

July 28, 2025

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Cottonwood Valley Bank
RSSD# 921655

106 Main Street
Cedar Point, Kansas 66843

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.

TABLE OF CONTENTS

Institution’s Community Reinvestment Act Rating 2

Scope of Examination 2

Description of Institution 3

Description of Assessment Area 4

Conclusions With Respect to Performance Criteria 7

Fair Lending or Other Illegal Credit Practices Review 11

Appendix A – Map of the Assessment Area 12

Appendix B – Demographic Information..... 13

Appendix C – Additional Full Scope Lending Tables 17

Appendix D – Glossary..... 21

INSTITUTION'S COMMUNITY REINVESTMENT ACT RATING

Cottonwood Valley 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 substantial majority of the bank's loans are originated inside the AA.
- A reasonable distribution of loans occurs throughout the bank's AA.
- Lending reflects a reasonable distribution among 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

Examiners utilized the Federal Financial Institutions Examination Council's (FFIEC's) *Interagency Examination Procedures for Small Institutions* to evaluate the bank's CRA performance. The evaluation considered 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 (2022, 2023, and 2024) was referenced for additional perspective to gauge credit demand within the bank's AA. Lending performance was assessed within the bank's only AA. Examiners reviewed the following data:

- The bank's 17-quarter average NLTD ratio,
- A universe of 14 small business loans originated between June 22, 2021, and December 31, 2024, and
- A universe of 18 small farm loans originated between June 22, 2021, and December 31, 2024.

For this evaluation, equal weight was placed on the bank's small business and small farm lending due to the overall conclusions based on the bank's strategic focus, portfolio composition, and similar origination volumes for both small business and small farm loans.

DESCRIPTION OF INSTITUTION

Cottonwood Valley Bank is a community bank headquartered in Cedar Point, Kansas. The bank's characteristics include:

- The bank is a wholly owned subsidiary of Cedar Point Bancshares, Inc., a one-bank holding company chartered in Cedar Point, Kansas, and fully owned by the Linnens family.
- The bank has total assets of \$37.0 million as of March 31, 2025.
- In addition to its main office in Cedar Point, Kansas, the bank operates three additional offices located in Florence, Cottonwood Falls, and Lincolnvile, Kansas. The Florence, Cottonwood Falls, and Lincolnvile branches are full service, while the Cedar Point branch offers limited services. The bank closed its Strong City location in December 2023, however the branch was a lockbox-only location and therefore not used for deposit or lending services.
- The bank has three cash-only automated teller machines (ATMs), one located at the Cottonwood Falls location, one at the Florence location, and one at the Lincolnvile, Kansas location. One ATM, located in Strong City, was closed in 2023.
- As shown in the table below, the bank's primary business focus is commercial and agricultural.

Table 1

Composition of Loan Portfolio as of March 31, 2025		
Loan Type	\$(000)	%
Construction and Land Development	0	0.0
Farmland	758	20.8
1- to 4-Family Residential Real Estate	65	1.8
Multifamily Residential Real Estate	0	0.0
Nonfarm Nonresidential Real Estate	232	6.4
Agricultural	516	14.2
Commercial and Industrial	1,017	28.0
Consumer	283	7.8
Other	767	21.1
Gross Loans	3,638	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 21, 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 East Central Kansas AA consists of Chase, Dickinson, Marion, and Morris counties in their entirety (see Appendix A for an AA map and Appendix B for additional demographic data).

- No changes to the delineation of the AA occurred since the previous evaluation.
- The AA consists of twelve middle- and one upper-income census tracts.
- The income designations of census tracts have changed since the previous examination due to updated 2016-2020 American Community Survey (ACS) data. At the previous evaluation, the bank's AA contained one moderate-, eleven middle-, and one upper-income census tracts.
- According to the June 30, 2024, Federal Deposit Insurance Corporation (FDIC) Deposit Market Share Report, the bank maintains a 2.9 percent deposit market share and ranks 13th out of 21 FDIC-insured depository institutions operating within the AA.
- To further augment the evaluation, examiners referenced three interviews that were previously conducted with members of the communities within the bank's AA as part of the CRA evaluation to better understand the credit needs of the communities, the responsiveness of the area banks in meeting those credit needs, and the local economic conditions within the AA. These interviews included individuals affiliated with local agricultural and economic development, urban housing development, and county government offices.

Table 2

Population Change			
Assessment Area: East Central Kansas			
Area	2015 Population	2020 Population	Percent Change
East Central Kansas	40,278	38,183	(5.2)
Chase County, KS	2,722	2,572	(5.5)
Dickinson County, KS	19,516	18,402	(5.7)
Marion County, KS	12,290	11,823	(3.8)
Morris County, KS	5,750	5,386	(6.3)
Non-MSA Kansas	901,451	872,644	(3.2)
Kansas	2,892,987	2,937,880	1.6
Source: 2011-2015 U.S. Census Bureau American Community Survey 2020 U.S. Census Bureau Decennial Census			

- The AA had a consistent decrease in population from the previous evaluation.
- Area demographics reflect a higher concentration of residents aged 65 and older at 22.1 percent of the AA's total population, compared to the statewide figure of 15.7 percent, and the non-MSA Kansas figure of 18.6 percent.
- The cities of Abilene with 6,460 residents, Hillsboro with 2,732 residents, Herington with 2,109 residents, and Council Grove with 2,140 residents are the

largest populated cities in the AA. According to the 2020 Census Data, populations in towns where the branches are located are as follows: Cedar Point, 22 residents; Cottonwood Falls, 891 residents; Florence, 394 residents; and Lincolnvile, 168 residents.

Table 3

Median Family Income Change Assessment Area: East Central Kansas			
Area	2015 Median Family Income	2020 Median Family Income	Percent Change
East Central Kansas	64,606	66,749	3.3
Chase County, KS	64,626	58,663	(9.2)
Dickinson County, KS	64,950	68,956	6.2
Marion County, KS	66,076	64,241	(2.8)
Morris County, KS	59,289	69,618	17.4
Non-MSA Kansas	62,676	65,183	4.0
Kansas	72,535	77,620	7.0
<i>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.</i>			

- Median family income in the AA has remained stable and aligned with non-MSA Kansas.
- Chase County's Median Family Income significantly decreased, with a 9.2 percent decrease compared to both the non-MSA Kansas and state of Kansas, which experienced an increase of 4.0 percent and 7.0 percent, respectively. Conversely, Morris County had the biggest increase in Median Family Income at 17.4 percent compared to the rest of the AA at 3.3 percent, non-MSA Kansas at 4.0 percent, and the state of Kansas at 7.0 percent.

Table 4

Housing Cost Burden Assessment Area: East Central Kansas						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
East Central Kansas	60.0	18.0	31.3	50.3	22.5	13.7
Chase County, KS	48.6	4.7	15.8	69.6	19.5	14.9
Dickinson County, KS	66.9	24.8	36.7	53.7	25.1	12.3
Marion County, KS	51.1	3.0	26.0	49.1	19.6	14.7
Morris County, KS	54.4	14.3	26.9	42.2	23.5	15.8
Non-MSA 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
<i>Cost Burden is housing cost that equals 30 percent or more of household income.</i>						
<i>Source: U.S. Department of Housing and Urban Development (HUD), 2017-2021 Comprehensive Housing Affordability Strategy</i>						

- The cost burden for the majority of renters is slightly lower than the non-MSA Kansas and state of Kansas, while the cost burden for the majority of owners is slightly above the same comparators.
- The median age of housing in the AA is 61 years, higher than both the non-MSA Kansas and state of Kansas at 52 years and 46 years, respectively, indicating an aging housing stock in the AA.
- All three community members noted that affordable housing is a need, as houses are increasing in price across the AA.

Table 5

Unemployment Rates Assessment Area: East Central Kansas					
Area	2020	2021	2022	2023	2024
East Central Kansas	4.6	2.9	2.7	2.9	3.7
Chase County, KS	6.5	2.9	2.6	2.9	3.9
Dickinson County, KS	4.7	3.1	2.8	3.0	3.9
Marion County, KS	4.1	2.6	2.6	2.7	3.8
Morris County, KS	4.1	2.6	2.4	2.8	3.0
Non-MSA Kansas	4.6	2.9	2.6	2.8	3.4
Kansas	5.8	3.4	2.7	2.9	3.6
<i>Source: Bureau of Labor Statistics: Local Area Unemployment Statistics</i>					

- The unemployment rate in the AA had a moderate uptick in 2020 but trended similarly to the overall statewide figure and non-MSA Kansas areas year-over-year.
- The AA's primary labor and economic markets are driven by local government, agriculture, and retail trade.

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA

The bank's overall lending test performance is Satisfactory. This conclusion was based on a reasonable NLTD ratio, a substantial majority of loans originated within the bank's AA, as well as reasonable geographic and borrower distributions. For the geographic and borrower analyses, loan data was combined and evaluated in aggregate within the AA and compared to 2024 and 2023 demographic data, as there were no significant changes during the multi-year review. Lending in 2021 was evaluated independent of other years' data and compared to 2021 demographic data.

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 AA, and in comparison to similarly situated FDIC-insured institutions. The similarly situated institutions were selected based on asset size, product offerings, and location.

The bank's NLTD ratio is reasonable. The 17-quarter average NLTD ratio is 16.6 percent and is significantly lower than the other similarly situated banks, whose ratios range from 36.9 percent to 71.0 percent. However, the lower NLTD ratio can be attributed to the low population in the AA, competition, high percentage of pledged securities, and overall lower credit demand. The bank has a high percentage of pledged securities which cannot be lent against, compared to two of the similarly situated institutions. The bank experienced a decrease in credit demand in September 2021 as the result of the sunseting of the Paycheck Protection Program (PPP), thus satisfying the present and future credit needs of customers. In addition, the bank faces competition with larger institutions and farm credit programs that operate in the AA and offer flexible credit products to the same customer base. Lastly, the bank operates in a rural area, therefore the customer base is limited. Conversely, two of the similarly situated institutions operate in communities with higher populations that provide greater opportunity for lending. Based on performance context, the bank's NLTD is considered reasonable.

Table 6

Comparative NLTD Ratios March 31, 2021 – March 31, 2025			
Institution	Location	Asset Size \$(000)	NLTD Ratio (%)
			17 Quarter Average
Cottonwood Valley Bank	Cedar Point, Kansas	36,951	16.6
Similarly Situated Institutions			
Marion National Bank	Marion, Kansas	33,251	36.9
Farmers State Bank	Dwight, Kansas	18,251	45.8
Dickinson County Bank	Enterprise, Kansas	21,121	71.0

Assessment Area Concentration

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

Table 7

Lending Inside and Outside the Assessment Area								
Loan Type	Inside				Outside			
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%
Small Business	13	92.9	832	93.6	1	7.1	57	6.4
Small Farm	17	94.4	584	97.0	1	5.6	19	3.2
TOTAL LOANS	30	93.8	1,416	95.0	2	6.3	75	5.0
<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 reflects reasonable distribution among the different census tracts and dispersion throughout the AA. However, limited weight was applied to this lending test criterion as there were no opportunities to originate loans in low- and moderate-income census tracts, as the AA is comprised of middle- and upper-income census tracts.

Small Business Lending

The geographic distribution of small business lending is reasonable. The bank's lending performance in middle-income census tracts is comparable to the demographic figure, which represents the percentage of total businesses operating within each respective census tract income designation, while lending in upper-income census tracts is below the demographic figure. Overall, the bank's performance is reasonable.

A review of the dispersion of loans among the various census tracts throughout the AA revealed no conspicuous gaps or lapses.

Table 8

Distribution of 2023 and 2024 Small Business Lending By Income Level of Geography									
Assessment Area: East Central Kansas									
Geographic Income Level	Bank Loans By Year								Total Businesses %
	2023				2024				
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%	
Low	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
Middle	6	100.0	285	100.0	4	100.0	96	100.0	94.9
Upper	0	0.0	0	0.0	0	0.0	0	0.0	5.1
Unknown	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	
Total	6	100.0	285	100.0	4	100.0	96	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 lending performance in middle-income census tracts is above the demographic figure, which represents the percentage of total farms operating within each respective census tract income designation, while lending in upper-income census tracts is below the demographic figure. Overall, the bank's performance is reasonable.

A review of the dispersion of loans among the various census tracts throughout the AA revealed no conspicuous gaps or lapses.

Table 9

Distribution of 2023 and 2024 Small Farm Lending By Income Level of Geography									
Assessment Area: East Central Kansas									
Geographic Income Level	Bank Loans By Year								Total Farms %
	2023				2024				
	#	##%	\$(000)	\$%	#	##%	\$(000)	\$%	
Low	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
Middle	5	100.0	225	100.0	6	100.0	179	100.0	89.5
Upper	0	0.0	0	0.0	0	0.0	0	0.0	10.5
Unknown	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	
Total	5	100.0	225	100.0	6	100.0	179	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 Businesses and Farms of Different Sizes

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

Small Business Lending

The borrower distribution of small business lending is reasonable. The bank's lending to businesses with revenues of \$1MM or less is comparable to the percentage of small businesses operating in the AA. Additionally, in both 2023 and 2024, 100.0 percent of the loans originated were in amounts of \$250,000 or less, which reflects the bank's willingness to meet the credit needs of small businesses in the AA.

Table 10

Distribution of 2023 and 2024 Small Business Lending By Revenue Size of Businesses									
Assessment Area: East Central Kansas									
	Bank Loans By Year								Total Businesses %
	2023				2024				
	#	#%	\$(000)	%	#	#%	\$(000)	%	
By Revenue									
\$1 Million or Less	5	83.3	135	47.4	3	75.0	46	47.9	87.5
Over \$1 Million	1	16.7	150	52.6	1	25.0	50	52.1	8.9
Revenue Unknown	0	0.0	0	0.0	0	0.0	0	0.0	3.6
Total	6	100.0	285	100.0	4	100.0	96	100.0	100.0
By Loan Size									
\$100,000 or Less	5	83.3	135	47.4	4	100.0	96	100.0	
\$100,001 - \$250,000	1	16.7	150	52.6	0	0.0	0	0.0	
\$250,001 - \$1 Million	0	0.0	0	0.0	0	0.0	0	0.0	
Total	6	100.0	285	100.0	4	100.0	96	100.0	
By Loan Size and Revenue \$1 Million or Less									
\$100,000 or Less	5	100.0	135	100.0	3	100.0	46	100.0	
\$100,001 - \$250,000	0	0.0	0	0.0	0	0.0	0	0.0	
\$250,001 - \$1 Million	0	0.0	0	0.0	0	0.0	0	0.0	
Total	5	100.0	135	100.0	3	100.0	46	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 \$1MM or less is comparable to the percentage of small farms operating in the AA. Additionally, 100.0 percent of the loans originated in 2022, 2023, and 2024 were in amounts of \$250,000 or less, which reflects the bank's willingness to meet the credit needs of small farms in the AA.

Table 11

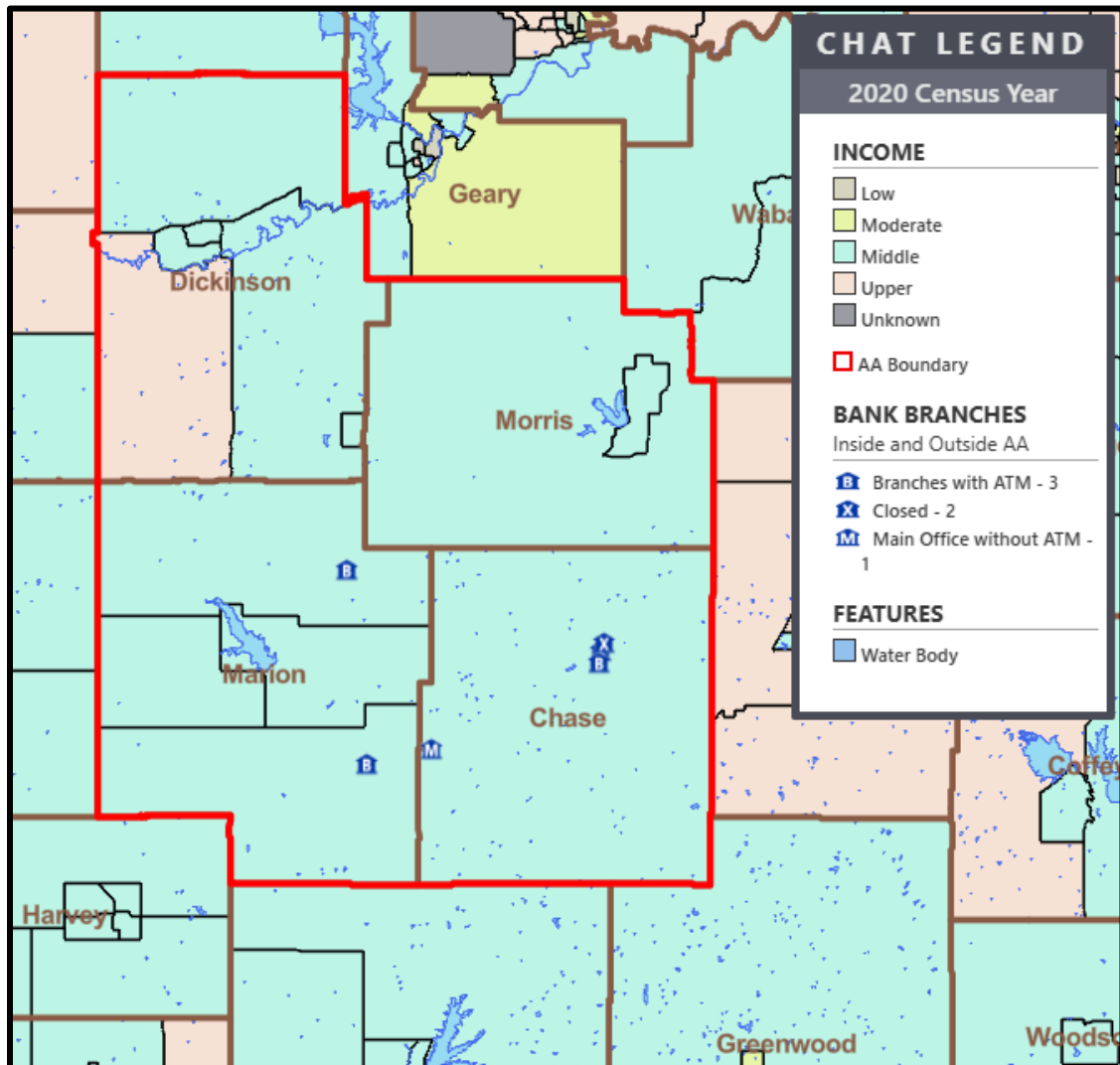
Distribution of 2023 and 2024 Small Farm Lending By Revenue Size of Farms									
Assessment Area: East Central Kansas									
	Bank Loans By Year								Total Farms %
	2023				2024				
	#	#%	\$(000)	%	#	#%	\$(000)	%	
By Revenue									
\$1 Million or Less	4	80.0	195	86.7	5	83.3	170	95.0	98.6
Over \$1 Million	1	20.0	30	13.3	1	16.7	9	5.0	1.4
Revenue Unknown	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Total	5	100.0	225	100.0	6	100.0	179	100.0	100.0
By Loan Size									
\$100,000 or Less	4	80.0	69	30.7	5	83.3	79	44.1	
\$100,001 - \$250,000	1	20.0	156	69.3	1	16.7	100	55.9	
\$250,001 - \$500,000	0	0.0	0	0.0	0	0.0	0	0.0	
Total	5	100.0	225	100.0	6	100.0	179	100.0	
By Loan Size and Revenue \$1 Million or Less									
\$100,000 or Less	3	75.0	39	20.0	4	80.0	70	41.2	
\$100,001 - \$250,000	1	25.0	156	80.0	1	20.0	100	58.8	
\$250,001 - \$500,000	0	0.0	0	0.0	0	0.0	0	0.0	
Total	4	100.0	195	100.0	5	100.0	170	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
Eastern Central AA



APPENDIX B – DEMOGRAPHIC INFORMATION

Table B-1

2024 East Central Kansas AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	1,696	16.2
Moderate	0	0.0	0	0.0	0	0.0	1,891	18.1
Middle	12	92.3	9,774	93.4	561	5.7	2,650	25.3
Upper	1	7.7	695	6.6	16	2.3	4,232	40.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	13	100.0	10,469	100.0	577	5.5	10,469	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	18,801	11,594	94.1	61.7	3,655	19.4	3,552	18.9
Upper	1,085	728	5.9	67.1	220	20.3	137	12.6
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	19,886	12,322	100.0	62.0	3,875	19.5	3,689	18.6
	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	1,521	94.9	1,334	95.1	133	93.7	54	93.1
Upper	81	5.1	68	4.9	9	6.3	4	6.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,602	100.0	1,402	100.0	142	100.0	58	100.0
Percentage of Total Businesses:				87.5		8.9		3.6
	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	331	89.5	327	89.6	4	80.0	0	0.0
Upper	39	10.5	38	10.4	1	20.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	370	100.0	365	100.0	5	100.0	0	0.0
Percentage of Total Farms:				98.6		1.4		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-2

2023 East Central Kansas AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	1,710	16.3
Moderate	0	0.0	0	0.0	0	0.0	1,901	18.2
Middle	12	92.3	9,774	93.4	561	5.7	2,649	25.3
Upper	1	7.7	695	6.6	16	2.3	4,209	40.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	13	100.0	10,469	100.0	577	5.5	10,469	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	18,801	11,594	94.1	61.7	3,655	19.4	3,552	18.9
Upper	1,085	728	5.9	67.1	220	20.3	137	12.6
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	19,886	12,322	100.0	62.0	3,875	19.5	3,689	18.6
	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	1,596	95.0	1,404	95.3	134	93.7	58	92.1
Upper	84	5.0	70	4.7	9	6.3	5	7.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,680	100.0	1,474	100.0	143	100.0	63	100.0
Percentage of Total Businesses:				87.7		8.5		3.8
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	341	89.5	336	89.6	5	83.3	0	0.0
Upper	40	10.5	39	10.4	1	16.7	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	381	100.0	375	100.0	6	100.0	0	0.0
Percentage of Total Farms:				98.4		1.6		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 B-3

2022 East Central Kansas AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	1,710	16.3
Moderate	0	0.0	0	0.0	0	0.0	1,901	18.2
Middle	12	92.3	9,774	93.4	561	5.7	2,649	25.3
Upper	1	7.7	695	6.6	16	2.3	4,209	40.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	13	100.0	10,469	100.0	577	5.5	10,469	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	18,801	11,594	94.1	61.7	3,655	19.4	3,552	18.9
Upper	1,085	728	5.9	67.1	220	20.3	137	12.6
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	19,886	12,322	100.0	62.0	3,875	19.5	3,689	18.6
	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	1,608	94.9	1,415	95.2	135	93.8	58	92.1
Upper	86	5.1	72	4.8	9	6.3	5	7.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,694	100.0	1,487	100.0	144	100.0	63	100.0
Percentage of Total Businesses:				87.8		8.5		3.7
	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	340	89.5	335	89.6	5	83.3	0	0.0
Upper	40	10.5	39	10.4	1	16.7	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	380	100.0	374	100.0	6	100.0	0	0.0
Percentage of Total Farms:				98.4		1.6		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 B-4

2021 East Central Kansas AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	1,822	16.7
Moderate	1	7.7	612	5.6	58	9.5	2,012	18.4
Middle	11	84.6	8,987	82.1	614	6.8	2,607	23.8
Upper	1	7.7	1,341	12.3	100	7.5	4,499	41.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	13	100.0	10,940	100.0	772	7.1	10,940	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	1,336	703	5.8	52.6	272	20.4	361	27.0
Middle	15,999	10,096	82.8	63.1	2,990	18.7	2,913	18.2
Upper	2,352	1,401	11.5	59.6	684	29.1	267	11.4
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	19,687	12,200	100.0	62.0	3,946	20.0	3,541	18.0
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	88	5.2	77	5.1	9	6.6	2	3.2
Middle	1,352	79.7	1,187	79.2	107	78.7	58	92.1
Upper	257	15.1	234	15.6	20	14.7	3	4.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,697	100.0	1,498	100.0	136	100.0	63	100.0
Percentage of Total Businesses:				88.3		8.0		3.7
	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	1	0.3	1	0.3	0	0.0	0	0.0
Middle	376	97.9	370	97.9	6	100.0	0	0.0
Upper	7	1.8	7	1.9	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	384	100.0	378	100.0	6	100.0	0	0.0
Percentage of Total Farms:				98.4		1.6		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 C – Additional Full Scope Lending Tables

Table C-1

Distribution of 2021 Small Business Lending By Income Level of Geography					
Assessment Area: East Central Kansas					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	0.0
Moderate	1	33.3	57	12.6	5.2
Middle	2	66.7	394	87.4	79.7
Upper	0	0.0	0	0.0	15.1
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	3	100.0	451	100.0	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.					

Table C-2

Distribution of 2021 Small Farm Lending By Income Level of Geography					
Assessment Area: East Central Kansas					
Geographic Income Level	Bank Loans				Total Farms %
	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	0.3
Middle	1	100.0	64	100.0	97.9
Upper	0	0.0	0	0.0	1.8
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	1	100.0	64	100.0	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.					

Table C-3

Distribution of 2022 Small Farm Lending By Income Level of Geography					
Assessment Area: East Central Kansas					
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	5	100.0	116	100.0	89.5
Upper	0	0.0	0	0.0	10.5
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	5	100.0	116	100.0	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 C-4

Distribution of 2021 Small Business Lending By Revenue Size of Businesses					
Assessment Area: East Central Kansas					
	Bank Loans				Total Businesses
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	3	100.0	451	100.0	88.3
Over \$1 Million	0	0.0	0	0.0	8.0
Revenue Unknown	0	0.0	0	0.0	3.7
Total	3	100.0	451	100.0	100.0
By Loan Size					
\$100,000 or Less	1	33.3	57	12.6	
\$100,001 - \$250,000	2	66.7	394	87.4	
\$250,001 - \$1 Million	0	0.0	0	0.0	
Total	3	100.0	451	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	1	33.3	57	12.6	
\$100,001 - \$250,000	2	66.7	394	87.4	
\$250,001 - \$1 Million	0	0.0	0	0.0	
Total	3	100.0	451	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.					

Table C-5

Distribution of 2021 Small Farm Lending By Revenue Size of Farms					
Assessment Area: East Central Kansas					
	Bank Loans				Total Farms
	#	#%	\$(000)	\$%	%
By Revenue					
\$1 Million or Less	1	100.0	64	100.0	98.4
Over \$1 Million	0	0.0	0	0.0	1.6
Revenue Unknown	0	0.0	0	0.0	0.0
Total	1	100.0	64	100.0	100.0
By Loan Size					
\$100,000 or Less	1	100.0	64	100.0	
\$100,001 - \$250,000	0	0.0	0	0.0	
\$250,001 - \$500,000	0	0.0	0	0.0	
Total	1	100.0	64	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	1	100.0	64	100.0	
\$100,001 - \$250,000	0	0.0	0	0.0	
\$250,001 - \$500,000	0	0.0	0	0.0	
Total	1	100.0	64	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.					

Table C-6

Distribution of 2022 Small Farm Lending By Revenue Size of Farms					
Assessment Area: East Central Kansas					
	Bank Loans				Total Farms
	#	#%	\$(000)	%	%
By Revenue					
\$1 Million or Less	5	100.0	116	100.0	98.4
Over \$1 Million	0	0.0	0	0.0	1.6
Revenue Unknown	0	0.0	0	0.0	0.0
Total	5	100.0	116	100.0	100.0
By Loan Size					
\$100,000 or Less	5	100.0	116	100.0	
\$100,001 - \$250,000	0	0.0	0	0.0	
\$250,001 - \$500,000	0	0.0	0	0.0	
Total	5	100.0	116	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	5	100.0	116	100.0	
\$100,001 - \$250,000	0	0.0	0	0.0	
\$250,001 - \$500,000	0	0.0	0	0.0	
Total	5	100.0	116	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.					

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.