



PUBLIC DISCLOSURE

August 25, 2025

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Community Bank & Trust
RSSD# 957757

100 South Wood Street
Neosho, Missouri 64850

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

Community Bank & Trust (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 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.

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. Lending performance was assessed within the bank's two AAs. The Joplin Metropolitan Statistical Area (MSA) AA, a multi-state metropolitan area, and the McDonald County Missouri AA were each assessed using a full-scope review. Examiners reviewed the following data:

- The bank's 13-quarter average NLTD ratio,
- The universe of 112 home mortgage loans originated between January 1, 2024, and December 31, 2024;
- The universe of 55 small business loans originated between May 3, 2022, and December 31, 2024; and,
- The universe of 48 small farm loans originated between January 1, 2024, and December 31, 2024.

The bank's performance in the Joplin MSA AA or multi-state metropolitan area was given greater weight when determining the overall rating compared to performance in the state of Missouri or in the McDonald County AA. Operations within the rural McDonald County AA are limited and lending volume is significantly lower than the Joplin MSA AA. In addition, the bank's home mortgage lending was given more weight in the analysis, due to the larger volume of home mortgage lending activity in comparison to the other products.

DESCRIPTION OF INSTITUTION

Community Bank & Trust is a community bank headquartered in Neosho, Missouri. The bank's characteristics include:

- The bank is a wholly owned subsidiary of Community Bancshares, Inc.
- The bank has total assets of \$430.6 million as of March 31, 2025.
- In addition to its main office in Neosho, Missouri, the bank operates 12 branch offices, including six offices in Newton County, Missouri, four in Jasper County, Missouri, one in McDonald County, Missouri, and one in Cherokee County, Kansas.
- With the exception of the main office in Neosho, each branch location has an automated teller machine (ATM). Eight of these ATMs are cash-only, and four are full-service. In addition, the bank operates two stand-alone cash-only ATMs, one in Newton County, Missouri and one in Cherokee County, Kansas.
- As shown in the Table 1, the bank's primary business focus is residential real estate.

Table 1

Composition of Loan Portfolio as of March 31, 2025		
Loan Type	(000)	%
Construction and Land Development	3,350	1.8
Farmland	29,843	16.1
1-4 Family Residential Real Estate	58,265	31.3
Multifamily Residential Real Estate	0	0.0
Non-Farm Non-Residential Real Estate	18,688	10.1
Agricultural	45,781	24.6
Commercial and Industrial	12,800	6.9
Consumer	3,648	2.0
Other	13,536	7.3
Gross Loans	185,911	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 2, 2022, performance evaluation. There are no known legal, financial, or other factors impeding the bank's ability to help meet the credit needs in its communities.

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA¹

This performance evaluation first discusses the bank's overall performance, followed by an in-depth evaluation of performance in the Multistate MSA/Joplin MSA AA (full-scope review), and the McDonald County AA/State of Missouri (full-scope review).

The bank's overall lending test performance is Satisfactory. This is based on a reasonable NLTD ratio, a majority of loans originated within the bank's AAs, and a reasonable geographic and borrower distribution of loans within each of the bank's two AAs.

For the geographic and borrower distribution analyses, small business loan data for 2022, 2023, and 2024 was combined and evaluated aggregately and compared to 2024 demographic data, as there were no significant changes to demographic data during the evaluation period. See Appendix C for 2022 lending data tables where lending data for 2022 is compared to 2024 demographic data.

A review of three-year average CRA aggregate lending data (2021, 2022, and 2023), as reported by originating financial institutions in the AA, was reviewed to ascertain local demand for small business and small farm credit. While not a direct comparison to the bank's performance, as the bank is not a CRA reporter, the aggregate loan data provides a relevant proxy to understand area lending performance in light of local conditions and competition that may impact financial institutions originating loans in the AA.

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 AAs, and in comparison to similarly situated FDIC-insured institutions. The similarly situated institutions were selected based on size, product offerings, and the area where they are located.

The bank's NLTD ratio is reasonable. As illustrated in Table 2, the bank's 13-quarter NLTD of 49.4 is lower than similarly situated institutions; however, the bank's relatively high level of secondary market lending, which is not reflected in the NLTD, was taken into consideration when assigning a reasonable rating.

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 states, multistate metropolitan areas, and assessment areas.

Table 2

Comparative NLTD Ratios March 31, 2022 - March 31, 2025			
Institution	Location	Asset Size (000)	NLTD Ratio (%)
			13-Quarter Average
Community Bank & Trust	Neosho, MO	430,572	49.4
Similarly Situated Institutions			
Labette Bank	Altamont, KS	514,054	71.6
Exchange State Bank	Saint Paul, KS	101,610	62.3
American Bank of Baxter Springs	Baxter Springs, KS	191,791	53.7
People's Bank	Seneca, MO	479,462	91.1

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 Areas								
Loan Type	Inside				Outside			
	#	%	\$(000)	%	#	%	\$(000)	%
Home Purchase - Conventional	38	86.4	6,593	84.1	6	13.6	1,250	15.9
Home Purchase - FHA	10	76.9	1,453	78.2	3	23.1	404	21.8
Home Improvement	13	92.9	726	88.8	1	7.1	92	11.2
Multi-Family Housing	3	100.0	1,589	100.0	0	0.0	0	0.0
Other Purpose Closed-End	16	94.1	1,265	93.8	1	5.9	83	6.2
Refinancing	20	95.2	2,312	94.6	1	4.8	131	5.4
Total HMDA related	100	89.3	13,938	87.7	12	10.7	1,960	12.3
Small Business	48	87.3	8,195	90.7	7	12.7	843	9.3
Small Farm	29	60.4	2,756	51.5	19	39.6	2,598	48.5
TOTAL LOANS	177	82.3	24,889	82.2	38	17.7	5,401	17.8

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. The ratings for the Joplin Multistate MSA AA and the state of Missouri/McDonald County AA are consistent with the overall rating and there were no material differences between the conclusions of the AAs.

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. The ratings for the Joplin Multistate MSA AA and the state of Missouri/McDonald County AA are consistent with the overall rating and there were no material differences between the conclusions of the AAs.

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.

**JOPLIN MSA ASSESSMENT AREA
MULTISTATE METROPOLITAN AREA²**
(Full-Scope Review)

COMMUNITY INVESTMENT ACT RATING FOR JOPLIN MSA AA: Satisfactory

This rating is based on the following conclusions with respect to the performance criteria:

- A reasonable distribution of loans occurs throughout the bank's AA.
- Lending reflects a reasonable distribution among individuals of different income levels, including low- and moderate-income (LMI), and businesses and farms of different sizes.

SCOPE OF EXAMINATION

The scope of the review for the Joplin MSA AA was consistent with the overall scope for the institution. A full-scope review was conducted for the Joplin MSA AA, a multi-state metropolitan area. A universe of 92 HMDA loans and 25 small farm loans originated between January 1, 2024 and December 31, 2024, and 46 small business loans originated between May 3, 2022 and December 31, 2024, were evaluated for the geographic and borrower distribution analyses.

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

The bank's Joplin MSA AA consists of the entirety of the Joplin MO MSA, which includes Jasper and Newton Counties in Missouri and Cherokee County in Kansas (see Appendix B for an AA map and Appendix C for additional demographic data).

- Since the prior exam, the Joplin MSA was expanded to include Cherokee County, Kansas. At the prior evaluation, Cherokee County, Kansas was a stand-alone AA. The change in AA delineation is due to the revision of the delineation of the metropolitan statistical area by the Office of Management and Budget.
- The AA is comprised of a total of 48 census tracts, including 7 moderate-, 34 middle-, and 7 upper-income tracts. This represents a change from the previous examination where the Joplin MSA AA and Cherokee County AA were separate, but combined census tract information reflected 7 moderate-, 28 middle-, and 5 upper-income census tracts.

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

- The bank operates 12 offices within the AA, including its main office. The bank also operates 4 full-service and 7 cash-only ATMs within the AA.
- According to the June 30, 2024 FDIC Deposit Market Share Report, the bank's AA market share, at 7.8 percent, ranks 5th of 21 FDIC-insured depository institutions operating from 81 offices within the AA.
- One previously conducted interview with a community member as part of the CRA evaluation of another institution was used to ascertain the credit needs of the community, the responsiveness of area banks in meeting those credit needs, and the local economic conditions. The community member represented an organization that supports local businesses and economic development.

Table 4

Population Change Assessment Area: Joplin MSA			
Area	2015 Population	2020 Population	Percent Change
Joplin MO MSA	196,913	200,771	2.0
Cherokee County, KS	20,952	19,362	(7.6)
Jasper County, MO	117,184	122,761	4.8
Newton County, MO	58,777	58,648	(0.2)
Kansas	2,892,987	2,937,880	1.6
Missouri	6,045,448	6,154,913	1.8
Source: 2020 U.S. Census Bureau Decennial Census 2011 – 2015 U.S. Census Bureau: American Community Survey			

- The city of Joplin, MO, is the major population center in the AA with an approximate population of 52,218.
- The population of the AA reflected growth that was generally consistent with the pace of growth at the overall statewide levels of both Kansas and Missouri.
- Cherokee County's population decline is expected to continue, while the Kansas state population is projected to continue growing. Decline in Cherokee County's population can be attributed to economic challenges, environmental factors, and broader societal trends impacting rural areas within Kansas.

Table 5

Median Family Income Change Assessment Area: Joplin MSA			
Area	2015 Median Family Income	2020 Median Family Income	Percent Change
Joplin MO MSA	56,354	60,833	7.9
Cherokee County, KS	56,354	57,736	2.5
Jasper County, MO	57,078	59,926	5.0
Newton County, MO	55,440	65,045	17.3
Kansas	72,535	77,620	7.0
Missouri	66,438	72,834	9.6
Source: 2011-2015 U.S. Census Bureau: American Community Survey 2016-2020 U.S. Census Bureau: American Community Survey			
Note: Median family incomes have been inflation-adjusted and are expressed in 2020 dollars.			

- The AA median family income of \$60,832 is approximately 21.6 percent lower than the Kansas statewide figure of \$77,620, and approximately 16.5 percent lower than the Missouri statewide figure of \$72,834.
- The percentage of AA families living at or below the poverty line, at 11.3 percent, is higher than both the Kansas statewide figure of 7.6 percent and the Missouri statewide figure of 8.9 percent.

Table 6

Housing Cost Burden Assessment Area: Joplin MSA						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Joplin MO, MSA	73.7	38.1	39.2	52.7	28.0	13.7
Cherokee County KS	63.4	7.5	36.7	50.8	16.6	14.3
Jasper County, MO	74.8	48.5	41.1	49.9	25.1	12.5
Newton County MO	75.8	28.0	34.2	59.5	36.7	15.9
Kansas	75.7	29.8	38.2	58.1	26.8	15.3
Missouri	74.0	30.3	39.6	58.6	26.5	16.1
Cost Burden is housing cost that equals 30 percent or more of household income						
Source: U.S. Department of Housing and Urban Development 2017-2021, Comprehensive Housing Affordability Strategy						

- The median housing value in the AA of \$121,196 is below the Kansas statewide figure of \$157,600 and the Missouri statewide figure of \$163,600.
- The AA's housing affordability ratio³ of 40.8 percent is comparable to the Kansas statewide ratio of 38.8 percent, and slightly higher than the Missouri statewide ratio of 35.0 percent.

³ The housing affordability ratio is calculated by dividing the median household income by the median housing value. A lower ratio reflects less affordable housing.

- Approximately 39.2 percent of renters in the AA had rent costs greater than 30 percent of their income, which is comparable to both the Kansas and Missouri statewide figures.

Table 7

Unemployment Rates					
Assessment Area: Joplin MSA					
Area	2020	2021	2022	2023	2024
Joplin MO MSA	5.6	3.5	2.4	3.0	3.6
Cherokee County, KS	5.6	3.3	2.8	3.1	3.6
Jasper County, MO	5.5	3.5	2.3	3.0	3.5
Newton County, MO	5.9	3.7	2.5	3.1	3.7
Kansas	5.8	3.4	2.7	2.9	3.6
Missouri	6.1	4.2	2.6	3.1	3.7
<i>Source: Bureau of Labor Statistics: Local Area Unemployment Statistics</i>					

- Major employers in the AA include the Americold Logistics, Butterball, Cardinal Scale, CFI, Dyno Noble, Inc, EaglePicher Technologies, EFCO Corp, and General Mills.
- The community member stated that the major industries in the area are manufacturing, health care and social assistance, and retail trade.

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA IN THE JOPLIN MSA AA

The bank's performance under the lending test in the multistate MSA is rated Satisfactory with reasonable performance noted for the Joplin MSA AA. This is based on excellent HMDA, poor small business, and reasonable small farm loan penetration among geographies of different income levels, as well as reasonable levels of lending to borrowers of different income levels, and to businesses and farms of different revenue sizes.

Regarding the bank's evaluation of HMDA lending, all products were analyzed at the total home mortgage lending level. In addition, the bank's home purchase loans were also evaluated at the sub-product level based on origination volume. Home refinance, home improvement, and multi-family loans were not evaluated individually, as origination volume was too low to conduct a meaningful analysis.

Geographic Distribution of Loans

The bank's geographic distribution of loans reflects reasonable distribution among the different census tracts and dispersion throughout the AA. The geographic distribution of home mortgage lending was excellent, while the geographic distribution of small business lending was poor, and small farm lending was reasonable.

Home Mortgage Lending

The geographic distribution of home mortgage lending is excellent. The distribution of home mortgage loans originated in moderate-income census tracts, at 20.7 percent, was above the demographic figure (percentage of owner-occupied units) of 11.3 percent and aggregate lending figure by dollar volume at 11.8 percent. Lending was also comparable to the aggregate lending figure by number volume at 14.5 percent.

An evaluation of the dispersion of home mortgage loans revealed no significant lending gaps or lapses throughout the AA.

Home Purchase Lending

The geographic distribution of home purchase lending is excellent. The distribution of home purchase loans originated in moderate-income census tracts, at 24.0 percent, was above the demographic figure and aggregate lending figures by both number and dollar volume.

Table 8

Distribution of 2024 Home Mortgage Lending By Income Level of Geography							
Assessment Area: Joplin MO MSA							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	
Home Purchase Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	11	23.9	15.1	1,859	24.7	12.1	11.3
Middle	30	65.2	68.3	4,613	61.4	67.8	70.5
Upper	5	10.9	16.6	1,046	13.9	20.2	18.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	46	100.0	100.0	7,518	100.0	100.0	100.0
Refinance Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	2	12.5	11.9	277	14.5	8.6	11.3
Middle	9	56.3	70.0	899	47.1	71.0	70.5
Upper	5	31.3	18.1	733	38.4	20.4	18.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	16	100.0	100.0	1,909	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	2	16.7	16.4	81	12.6	14.2	11.3
Middle	8	66.7	65.9	343	53.2	66.8	70.5
Upper	2	16.7	17.7	221	34.3	19.0	18.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	12	100.0	100.0	645	100.0	100.0	100.0
Multifamily Loans							Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	33.3	28.8	191	12.0	23.2	31.0
Middle	2	66.7	57.7	1,398	88.0	69.3	61.5
Upper	0	0.0	13.5	0	0.0	7.5	7.6
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	3	100.0	100.0	1,589	100.0	100.0	100.0
Total Home Mortgage Loans							Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	19	20.7	14.5	2,552	19.8	11.8	11.3
Middle	58	63.0	68.6	8,051	62.6	68.4	70.5
Upper	15	16.3	16.9	2,263	17.6	19.9	18.1
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	92	100.0	100.0	12,866	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.							
Note: 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 poor. The bank's small business lending in moderate-income tracts, at 8.7 percent, was below the demographic figure (percentage of small businesses operating in moderate-income census tracts) of 19.0 percent. Additionally, three-year average CRA aggregate data, as reported by originating financial institutions in the AA, was reviewed to ascertain local demand for credit. According to the data, 16.7 percent of loans over the three-year period were originated in moderate-income tracts, indicating a level of credit demand in the area that the bank is not meeting.

An evaluation of the dispersion of small business loans further revealed significant lending gaps or lapses in the moderate-income census tracts; gaps were located in the cities of Joplin and Carthage, where branches are located. After a comprehensive review of various performance context factors, no significant external barriers to lending were identified.

Table 9

Distribution of 2023 and 2024 Small Business Lending By Income Level of Geography Assessment Area: Joplin MO MSA									
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	2	6.5	407	7.5	19.0
Middle	8	88.9	1,462	97.6	24	77.4	4,072	75.1	66.8
Upper	1	11.1	36	2.4	5	16.1	941	17.4	14.2
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	9	100.0	1,498	100.0	31	100.0	5,420	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 distribution of small farm loans originated in the moderate-income census tract, at 4.0 percent, was comparable to the demographic figure (percent of small farms operating in moderate-income tracts) at 1.4 percent.

An evaluation of the dispersion of small farm loans did not reveal significant lending gaps or lapses to the moderate-income census tracts located in AA.

Table 10

Distribution of 2024 Small Farm Lending By Income Level of Geography					
Assessment Area: Joplin MO MSA					
Geographic Income Level	Bank Loans				Total Farms
	#	#%	\$(000)	\$%	%
Low	0	0.0	0	0.0	0.0
Moderate	1	4.0	9	0.4	1.4
Middle	23	92.0	2,246	98.0	88.3
Upper	1	4.0	38	1.7	10.3
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	25	100.0	2,293	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 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, at 7.9 percent, was below the demographic figure (percent of families in the AA by income level) of 18.7 percent, but comparable to aggregate lending by both number volume, at 6.5 percent, and dollar volume, at 3.4 percent. Lending to moderate-income borrowers, at 22.5 percent, was comparable to the demographic figure of 19.7 percent, and the aggregate lending figure by number volume, of 19.4 percent, but above the aggregate lending figure by dollar volume, of 14.4 percent.

Home Purchase Lending

The borrower distribution of home purchase lending is reasonable. The bank's home purchase lending to low-income borrowers, at 13.0 percent, was comparable to the demographic figure of 18.7 percent, above the aggregate lending figure by number volume at 6.1 percent. Lending was comparable to the aggregate lending figure by dollar volume at 3.3 percent. Lending to moderate-income borrowers, at 26.1 percent, was comparable to both the demographic figure of 19.7 percent, and the aggregate lending figure by number volume at 20.7 percent. Lending was above the aggregate lending figure by dollar volume at 15.4 percent.

Table 11

Distribution of 2024 Home Mortgage Lending By Borrower Income Level							
Assessment Area: Joplin MO MSA							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans							
Low	6	13.0	6.1	360	4.8	3.3	18.7
Moderate	12	26.1	20.7	2,090	27.8	15.4	19.7
Middle	11	23.9	19.3	1,852	24.6	18.6	21.6
Upper	15	32.6	27.0	2,884	38.4	36.2	40.0
Unknown	2	4.3	26.9	332	4.4	26.5	0.0
Total	46	100.0	100.0	7,518	100.0	100.0	100.0
Refinance Loans							
Low	1	6.3	8.0	26	1.4	3.5	18.7
Moderate	4	25.0	15.4	172	9.0	10.9	19.7
Middle	3	18.8	19.0	251	13.1	15.8	21.6
Upper	5	31.3	27.8	1,092	57.2	33.7	40.0
Unknown	3	18.8	29.9	368	19.3	36.0	0.0
Total	16	100.0	100.0	1,909	100.0	100.0	100.0
Home Improvement Loans							
Low	0	0.0	5.1	0	0.0	3.8	18.7
Moderate	1	8.3	18.8	21	3.3	14.1	19.7
Middle	3	25.0	24.5	113	17.5	19.6	21.6
Upper	8	66.7	44.6	511	79.2	51.0	40.0
Unknown	0	0.0	7.0	0	0.0	11.4	0.0
Total	12	100.0	100.0	645	100.0	100.0	100.0
Total Home Mortgage Loans							
Low	7	7.9	6.5	386	3.4	3.4	18.7
Moderate	20	22.5	19.4	2,480	22.0	14.4	19.7
Middle	19	21.3	19.8	2,297	20.4	18.1	21.6
Upper	38	42.7	29.3	5,414	48.0	36.5	40.0
Unknown	5	5.6	25.0	700	6.2	27.5	0.0
Total	89	100.0	100.0	11,277	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.							

Small Business Lending

The borrower distribution of small business lending is reasonable. The borrower distribution of small business loans made to businesses with revenues of \$1 million or less, at 82.6 percent, was comparable to the demographic figure (the percentage of small businesses operating in the AA) of 90.9 percent. Additionally, 60.9 percent of loans made to small businesses were in amounts of \$100,000 or less, which are amounts typically

associated with the credit demands of smaller business operations and further demonstrates the bank's willingness to meet AA credit needs.

Table 12

Distribution of 2023 and 2024 Small Business Lending By Revenue Size of Businesses									
Assessment Area: Joplin MO MSA									
	Bank Loans By Year								Total Businesses %
	2023				2024				
	#	#%	\$(000)	%	#	#%	\$(000)	%	
By Revenue									
\$1 Million or Less	8	88.9	1,439	96.1	25	80.6	3,013	55.6	90.9
Over \$1 Million	1	11.1	60	4.0	6	19.4	2,407	44.4	7.8
Revenue Unknown	0	0.0	0	0.0	0	0.0	0	0.0	1.3
Total	9	100.0	1,498	100.0	31	100.0	5,420	100.0	100.0
By Loan Size									
\$100,000 or Less	5	55.6	194	13.0	20	64.5	947	17.5	
\$100,001 - \$250,000	1	11.1	200	13.4	5	16.1	937	17.3	
\$250,001 - \$1 Million	3	33.3	1,105	73.8	6	19.4	3,537	65.3	
Total	9	100.0	1,498	100.0	31	100.0	5,420	100.0	
By Loan Size and Revenue \$1 Million or Less									
\$100,000 or Less	4	50.0	134	9.3	18	72.0	896	29.7	
\$100,001 - \$250,000	1	12.5	200	13.9	4	16.0	733	24.3	
\$250,001 - \$1 Million	3	37.5	1,105	76.8	3	12.0	1,384	45.9	
Total	8	100.0	1,439	100.0	25	100.0	3,013	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 borrower distribution of small farm loans made to farms with revenues of \$1 million or less, at 96.0 percent, was comparable to the demographic figure (percentage of small farms operating in the AA) of 99.3 percent. Additionally, 76.0 percent of loans originated to small farms were in amounts of \$100,000 or less, which are amounts typically associated with the credit demands of smaller farming operations and further demonstrates the bank's willingness to meet AA credit needs.

Table 13

Distribution of 2024 Small Farm Lending By Revenue Size of Farms					
Assessment Area: Joplin MO MSA					
	Bank Loans				Total Farms
	#	#%	\$(000)	\$%	%
By Revenue					
\$1 Million or Less	24	96.0	2,242	97.8	99.3
Over \$1 Million	1	4.0	50	2.2	0.7
Revenue Unknown	0	0.0	0	0.0	0.0
Total	25	100.0	2,293	100.0	100.0
By Loan Size					
\$100,000 or Less	19	76.0	856	37.3	
\$100,001 - \$250,000	4	16.0	645	28.1	
\$250,001 - \$500,000	2	8.0	791	34.5	
Total	25	100.0	2,293	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	18	75.0	806	36.0	
\$100,001 - \$250,000	4	16.7	645	28.8	
\$250,001 - \$500,000	2	8.3	791	35.3	
Total	24	100.0	2,242	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.					

STATE OF MISSOURI/MCDONALD COUNTY AA⁴

COMMUNITY INVESTMENT ACT RATING FOR MISSOURI: Satisfactory

This rating is based on the following conclusions with respect to the performance criteria:

- 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.

SCOPE OF EXAMINATION

The scope of the review for the state of Missouri was consistent with the overall scope for the institution. A full-scope review was conducted for the McDonald County AA. A universe of 8 HMDA loans originated between January 1, 2024 and December 31, 2024, 2 small business loans originated between May 3, 2022 and December 31, 2024, and 8 small farm loans originated between January 1, 2024 and December 31, 2024 were evaluated for the geographic and borrower distribution analyses.

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE STATE OF MISSOURI/MCDONALD COUNTY AA

The bank's McDonald County AA consists of McDonald County, MO in its entirety (see Appendix B for an AA map and Appendix C for additional demographic data).

- There have been no changes to the AA delineation since the prior examination.
- The AA is comprised of a total of six census tracts, including three moderate-, two middle-, and one upper-income tract. This represents a change from the previous examination where the AA was comprised of four middle-income census tracts.
- The bank operates one office within this AA and one cash-only ATM.
- According to the June 30, 2024 FDIC Market Share Report, the bank's AA market share of 6.2 percent ranks 4th of 4 FDIC-insured institutions operating from 9 offices within the AA.

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

Table 14

Population Change			
Assessment Area: McDonald County			
Area	2015 Population	2020 Population	Percent Change
McDonald County	22,763	23,303	2.4
NonMSA Missouri	1,550,288	1,505,909	(2.9)
Missouri	6,045,448	6,154,913	1.8
Source: 2011-2015 U.S. Census Bureau American Community Survey 2020 Census Bureau Decennial Census			

- The city of Anderson, MO, is the major population center in the AA with an approximate population of 2,415 and is the location of the bank's one branch in the AA.
- McDonald County remains predominantly rural and serves as a bedroom community for larger Arkansas towns included in the Fayetteville-Springdale-Rogers, Arkansas, Metropolitan Statistical Area.

Table 15

Median Family Income Change			
Assessment Area: McDonald County			
Area	2015 Median Family Income	2020 Median Family Income	Percent Change
McDonald County	48,066	47,032	(2.2)
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 median family income of \$47,032 is approximately 35.4 percent lower than the Missouri statewide figure of \$72,834.
- The percentage of AA families living at or below the poverty line, at 16.1 percent, is significantly higher than the Missouri statewide figure of 8.9 percent.

Table 16

Housing Cost Burden Assessment Area: McDonald County						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
McDonald County	61.7	25.2	28.8	49.1	39.1	20.7
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
<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 median housing value in the AA of \$102,200 is approximately 37.4 percent lower than the Missouri statewide figure of \$163,300.
- The AA's housing affordability ratio⁵ of approximately 42.0 percent is higher than the Missouri statewide ratio of 35.0 percent, indicating greater levels of affordability in the AA.
- Approximately 28.8 percent of renters in the AA had rent costs greater than 30 percent of their income, which is significantly lower than the Missouri statewide figure of 39.6 percent.

Table 17

Unemployment Rates Assessment Area: McDonald County					
Area	2020	2021	2022	2023	2024
McDonald County	5.4	4.0	2.8	4.0	5.3
NonMSA Missouri	6.2	4.2	2.9	3.5	4.2
Missouri	6.1	4.2	2.6	3.1	3.7
<i>Source: Bureau of Labor Statistics: Local Area Unemployment Statistics</i>					

- Top industries in the AA include manufacturing, retail trade, accommodations and food service, construction, health care and social assistance.

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA IN THE MCDONALD COUNTY AA

The bank's performance under the lending test in the State of Missouri/McDonald County AA is satisfactory. The rating is based on reasonable home mortgage and small farm penetration, and poor small business penetration among geographies of different income levels, as well as reasonable levels of lending to borrowers of different income levels, and to farms businesses of different revenue sizes.

⁵ The housing affordability ratio is calculated by dividing the median household income by the median housing value. A lower ratio reflects less affordable housing.

Regarding the bank's evaluation of HMDA lending, all products were analyzed at the total home mortgage lending level, as the origination volume for HMDA sub-products (home purchase, home refinance, home improvement, and multi-family loans) was too low to conduct a meaningful analysis.

Geographic Distribution of Loans

The bank's geographic distribution of loans reflects reasonable distribution among the different census tracts and dispersion throughout the AA. The geographic distribution of home mortgage lending and small farms lending was reasonable, while the geographic distribution of small business lending was poor.

Home Mortgage Lending

The geographic distribution of home mortgage lending is reasonable. The distribution of home mortgage loans originated in moderate-income census tracts, at 12.5 percent, was below the demographic figure (percentage of owner-occupied units) of 55.2 percent, as well as aggregate lending figures by both number and dollar volume at 49.1 percent and 47.4 percent respectively.

While the bank's performance was below both the demographic and aggregate figures, consideration was given to the fact that the bank maintains only one branch within the AA, located in a middle-income census tract in McDonald County. The county includes three moderate-income tracts; however, the bank does not have a physical presence in any of these areas, while two other community banks operate a total of five branches within those moderate-income tracts, increasing competitive pressure. Additionally, the Anderson branch lacks an on-site mortgage loan officer, with most credit activity being referred to the main office in Neosho, Missouri. This structural limitation constrains the bank's capacity to actively generate loan activity throughout the AA, and low volumes reflect limited demand rather than a failure to serve certain geographies. Moreover, McDonald County continues to experience in-migration from the nearby Fayetteville-Springdale-Rogers, Arkansas MSA in search of more affordable housing. However, many of these new residents continue to maintain existing banking relationships with Arkansas-based institutions, further reducing the opportunity for market penetration.

An evaluation of the dispersion of home mortgage loans revealed significant lending gaps or lapses to the moderate-income census tracts located in AA; however, these gaps did not impact the overall conclusion based on the bank's small branching footprint and performance context noted above.

Table 18

Distribution of 2024 Home Mortgage Lending By Income Level of Geography Assessment Area: McDonald County							
Geographic Income Level	Bank And Aggregate Loans						Owner Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Total Home Mortgage Loans							Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	12.5	49.1	60	5.6	47.4	55.2
Middle	3	37.5	36.4	354	33.0	36.7	31.5
Upper	4	50.0	14.5	658	61.4	15.8	13.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	
Total	8	100.0	100.0	1,072	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 poor. While the same geographic limitations considered under Home Mortgage lending apply—including the bank’s single branch located in a middle-income tract and the absence of a loan officer at the Anderson location—the bank has not established meaningful penetration in the AA. The bank only originated one loan in the four year-review period and also did not originate any loans to small businesses in moderate-income tracts, which was significantly below the demographic figure (percentage of small businesses operating in moderate-income census tracts) of 54.8 percent. Additionally, three-year average CRA aggregate loan data, as submitted by CRA reporters in the bank’s AA, was reviewed to ascertain local demand for credit. According to the data, 37.0 percent of loans over the three-year period were originated in moderate-income tracts, which further demonstrates a demand for small business credit in the market.

An evaluation of the dispersion of small business loans revealed significant lending gaps or lapses to all three moderate-income census tracts located in the AA, reflecting poor geographic distribution.

Table 19

Distribution of 2023 and 2024 Small Business Lending By Income Level of Geography									
Assessment Area: McDonald County									
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	54.8
Middle	0	0.0	0	0.0	1	100.0	60	100.0	33.5
Upper	0	0.0	0	0.0	0	0.0	0	0.0	11.6
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	0	0.0	0	0.0	1	100.0	60	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 distribution of small farm loans originated in moderate-income census tracts, at 50.0 percent, was comparable to the demographic figure (percent of small farms operating in moderate-income tracts) of 65.5 percent.

An evaluation of the dispersion of small farm loans did not reveal significant lending gaps or lapses to the moderate-income census tracts located in the AA.

Table 20

Distribution of 2024 Small Farm Lending By Income Level of Geography					
Assessment Area: McDonald County					
Geographic Income Level	Bank Loans				Total Farms %
	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	0.0
Moderate	2	50.0	240	51.8	65.5
Middle	0	0.0	0	0.0	12.7
Upper	2	50.0	223	48.2	21.8
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	4	100.0	463	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 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, at 12.5 percent, was below the demographic figure (percent of families in the AA by income level) of 26.4 percent, but above aggregate lending figures by number and dollar volume at 2.6 percent and 7.6 percent respectively. Lending to moderate-income borrowers, at 25.0 percent, was comparable to the demographic figure of 22.3 percent, and the aggregate lending figures by both number and dollar volume at 17.5 percent and 11.6 percent, respectively.

Table 21

Distribution of 2024 Home Mortgage Lending By Borrower Income Level Assessment Area: McDonald County							
Borrower Income Level	Bank And Aggregate Loans						Families by Family Income %
	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	
Low	1	12.5	2.6	82	7.6	1.0	26.4
Moderate	2	25.0	17.5	185	17.3	11.6	22.3
Middle	3	37.5	22.7	277	25.8	20.1	20.8
Upper	2	25.0	39.2	528	49.3	46.2	30.5
Unknown	0	0.0	18.0	0	0.0	21.0	0.0
Total	8	100.0	100.0	1,072	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. Note: 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 borrower distribution of small business loans made to businesses with revenues of \$1 million or less, at 50 percent, was below the demographic figure (the percentage of small businesses operating in the AA) of 92.7 percent. However, three-year average CRA aggregate data, as submitted by CRA reporters in the AA, was reviewed to ascertain local demand for credit. According to the data, 54.2 percent of loans were made to businesses with revenues of \$1 million or less, which supports the bank's reasonable performance.

Table 22

Distribution of 2023 and 2024 Small Business Lending By Revenue Size of Businesses									
Assessment Area: McDonald County									
	Bank Loans By Year								Total Businesses %
	2023				2024				
	#	%	\$(000)	%	#	%	\$(000)	%	
By Revenue									
\$1 Million or Less	0	0.0	0	0.0	1	100.0	60	100.0	92.7
Over \$1 Million	0	0.0	0	0.0	0	0.0	0	0.0	4.3
Revenue Unknown	0	0.0	0	0.0	0	0.0	0	0.0	3.0
Total	0	0.0	0	0.0	1	100.0	60	100.0	100.0
By Loan Size									
\$100,000 or Less	0	0.0	0	0.0	1	100.0	60	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	0	0.0	0	0.0	1	100.0	60	100.0	
By Loan Size and Revenue \$1 Million or Less									
\$100,000 or Less	0	0.0	0	0.0	1	100.0	60	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	0	0.0	0	0.0	1	100.0	60	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 borrower distribution of small farm loans made to farms with revenues of \$1 million or less, at 100.0 percent, was comparable to the demographic figure (percentage of small farms operating in the AA) of 96.4 percent.

Table 23

Distribution of 2024 Small Farm Lending By Revenue Size of Farms					
Assessment Area: McDonald County					
	Bank Loans				Total Farms
	#	#%	\$(000)	%	%
By Revenue					
\$1 Million or Less	4	100.0	463	100.0	96.4
Over \$1 Million	0	0.0	0	0.0	3.6
Revenue Unknown	0	0.0	0	0.0	0.0
Total	4	100.0	463	100.0	100.0
By Loan Size					
\$100,000 or Less	2	50.0	110	23.8	
\$100,001 - \$250,000	2	50.0	353	76.2	
\$250,001 - \$500,000	0	0.0	0	0.0	
Total	4	100.0	463	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	2	50.0	110	23.8	
\$100,001 - \$250,000	2	50.0	353	76.2	
\$250,001 - \$500,000	0	0.0	0	0.0	
Total	4	100.0	463	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.					

APPENDIX A – SCOPE OF EXAMINATION TABLE

Table A-1

SCOPE OF EXAMINATION			
<u>FINANCIAL INSTITUTION</u> Community Bank & Trust Neosho, Missouri		<u>PRODUCTS/SERVICES REVIEWED</u> <ul style="list-style-type: none">• HMDA• Commercial• Agricultural	
<u>TIME PERIODS REVIEWED</u> <div><div><u>HMDA:</u></div><div>January 1, 2024 – December 31, 2024</div><div><u>Commercial:</u></div><div>May 3, 2022 – December 31, 2024</div><div><u>Agricultural:</u></div><div>January 1, 2024 – December 31, 2024</div></div>			
LIST OF AFFILIATES CONSIDERED IN THIS EVALUATION			
AFFILIATES	AFFILIATE RELATIONSHIP	PRODUCTS REVIEWED	
Not Applicable	Not Applicable	Not Applicable	
LIST OF ASSESSMENT AREAS AND TYPE OF EXAMINATION			
ASSESSMENT AREA	TYPE OF EXAM	BRANCHES VISITED	OTHER INFORMATION
<u>Joplin MO-KS MSA</u> Joplin MSA	Full Review	None	1 Community Contact
<u>MISSOURI</u> McDonald County	Full Review	None	Not Applicable

APPENDIX B – MAPS OF THE ASSESSMENT AREAS

Table B-1: Joplin MSA 2024

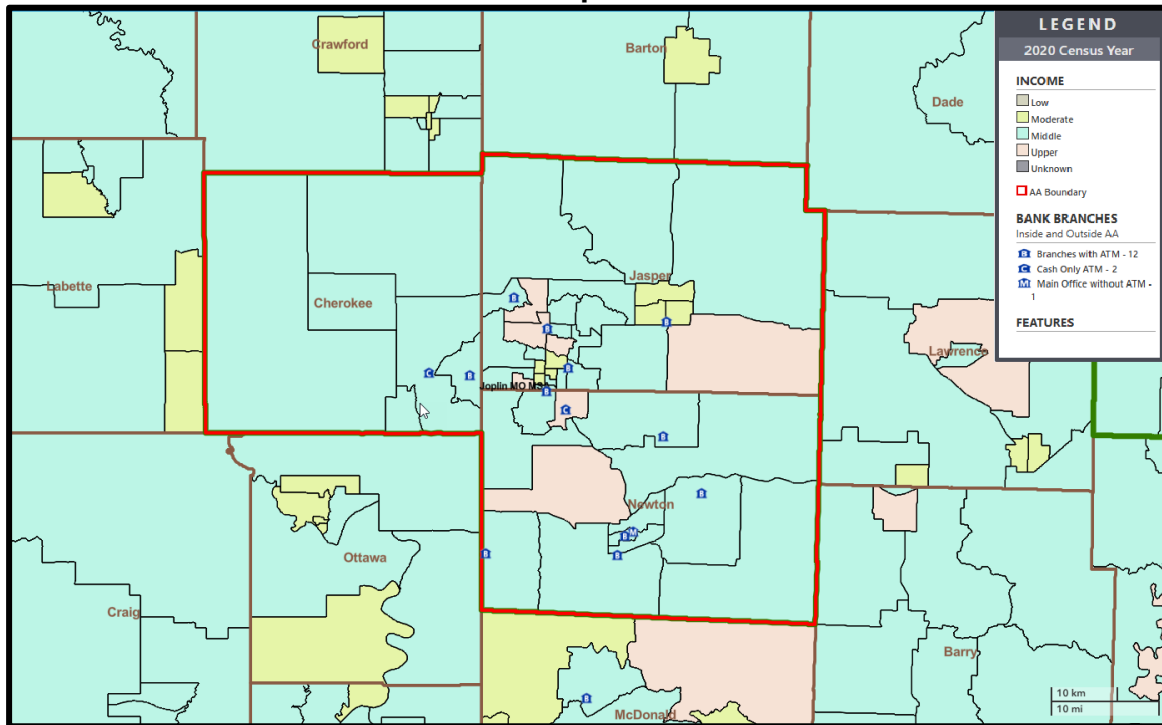
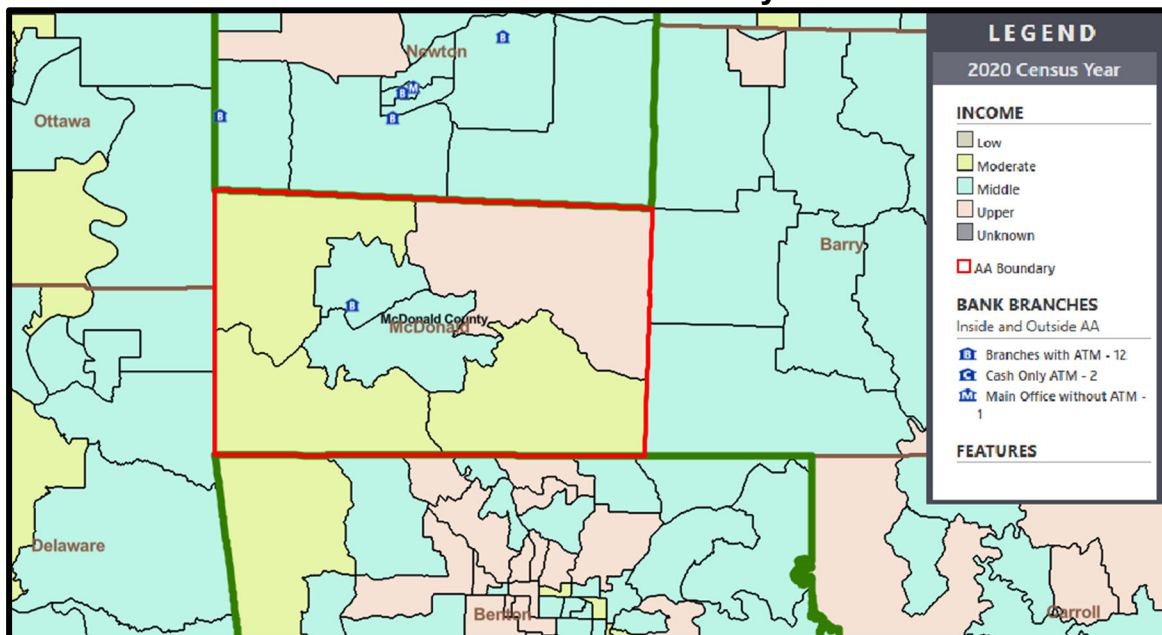


Table B-2: McDonald County AA



APPENDIX C – DEMOGRAPHIC INFORMATION

Table C-1

2024 McDonald County AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	1,654	26.4
Moderate	3	50.0	3,822	61.1	675	17.7	1,395	22.3
Middle	2	33.3	1,834	29.3	245	13.4	1,303	20.8
Upper	1	16.7	603	9.6	88	14.6	1,907	30.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	6	100.0	6,259	100.0	1,008	16.1	6,259	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	5,821	3,152	55.2	54.1	1,730	29.7	939	16.1
Middle	3,030	1,798	31.5	59.3	821	27.1	411	13.6
Upper	1,141	765	13.4	67.0	127	11.1	249	21.8
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	9,992	5,715	100.0	57.2	2,678	26.8	1,599	16.0
	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	306	54.8	285	55.1	12	50.0	9	52.9
Middle	187	33.5	169	32.7	11	45.8	7	41.2
Upper	65	11.6	63	12.2	1	4.2	1	5.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	558	100.0	517	100.0	24	100.0	17	100.0
Percentage of Total Businesses:				92.7		4.3		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	36	65.5	34	64.2	2	100.0	0	0.0
Middle	7	12.7	7	13.2	0	0.0	0	0.0
Upper	12	21.8	12	22.6	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	55	100.0	53	100.0	2	100.0	0	0.0
Percentage of Total Farms:				96.4		3.6		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 McDonald County AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	1,654	26.4
Moderate	3	50.0	3,822	61.1	675	17.7	1,395	22.3
Middle	2	33.3	1,834	29.3	245	13.4	1,303	20.8
Upper	1	16.7	603	9.6	88	14.6	1,907	30.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	6	100.0	6,259	100.0	1,008	16.1	6,259	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	5,821	3,152	55.2	54.1	1,730	29.7	939	16.1
Middle	3,030	1,798	31.5	59.3	821	27.1	411	13.6
Upper	1,141	765	13.4	67.0	127	11.1	249	21.8
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	9,992	5,715	100.0	57.2	2,678	26.8	1,599	16.0
	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	330	53.8	307	54.2	13	44.8	10	55.6
Middle	210	34.3	188	33.2	15	51.7	7	38.9
Upper	73	11.9	71	12.5	1	3.4	1	5.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	613	100.0	566	100.0	29	100.0	18	100.0
Percentage of Total Businesses:				92.3		4.7		2.9
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	36	64.3	34	63.0	2	100.0	0	0.0
Middle	6	10.7	6	11.1	0	0.0	0	0.0
Upper	14	25.0	14	25.9	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	56	100.0	54	100.0	2	100.0	0	0.0
Percentage of Total Farms:				96.4		3.6		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 C-3

2022 McDonald County AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	1,654	26.4
Moderate	3	50.0	3,822	61.1	675	17.7	1,395	22.3
Middle	2	33.3	1,834	29.3	245	13.4	1,303	20.8
Upper	1	16.7	603	9.6	88	14.6	1,907	30.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	6	100.0	6,259	100.0	1,008	16.1	6,259	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	5,821	3,152	55.2	54.1	1,730	29.7	939	16.1
Middle	3,030	1,798	31.5	59.3	821	27.1	411	13.6
Upper	1,141	765	13.4	67.0	127	11.1	249	21.8
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	9,992	5,715	100.0	57.2	2,678	26.8	1,599	16.0
	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	323	53.7	300	54.1	13	44.8	10	55.6
Middle	210	34.9	188	33.9	15	51.7	7	38.9
Upper	69	11.5	67	12.1	1	3.4	1	5.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	602	100.0	555	100.0	29	100.0	18	100.0
Percentage of Total Businesses:				92.2		4.8		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	37	64.9	35	63.6	2	100.0	0	0.0
Middle	6	10.5	6	10.9	0	0.0	0	0.0
Upper	14	24.6	14	25.5	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	57	100.0	55	100.0	2	100.0	0	0.0
Percentage of Total Farms:				96.5		3.5		0.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

Table C-4

2024 Joplin MO MSA AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	9,397	18.7
Moderate	7	14.6	7,083	14.1	1,789	25.3	9,893	19.7
Middle	34	70.8	34,731	69.1	3,276	9.4	10,875	21.6
Upper	7	14.6	8,462	16.8	595	7.0	20,111	40.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	48	100.0	50,276	100.0	5,660	11.3	50,276	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	14,217	5,812	11.3	40.9	6,680	47.0	1,725	12.1
Middle	58,753	36,127	70.5	61.5	15,721	26.8	6,905	11.8
Upper	13,494	9,283	18.1	68.8	2,915	21.6	1,296	9.6
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	86,464	51,222	100.0	59.2	25,316	29.3	9,926	11.5
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	1,234	19.0	1,100	18.6	123	24.3	11	12.8
Middle	4,347	66.8	3,963	67.0	317	62.5	67	77.9
Upper	923	14.2	848	14.3	67	13.2	8	9.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	6,504	100.0	5,911	100.0	507	100.0	86	100.0
Percentage of T total Businesses:				90.9		7.8		1.3
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	4	1.4	4	1.4	0	0.0	0	0.0
Middle	257	88.3	255	88.2	2	100.0	0	0.0
Upper	30	10.3	30	10.4	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	291	100.0	289	100.0	2	100.0	0	0.0
Percentage of Total Farms:				99.3		0.7		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-5

2023 Joplin MO MSA AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	9,648	19.2
Moderate	8	16.7	7,904	15.7	1,944	24.6	9,958	19.8
Middle	34	70.8	34,989	69.6	3,185	9.1	10,936	21.8
Upper	6	12.5	7,383	14.7	531	7.2	19,734	39.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	48	100.0	50,276	100.0	5,660	11.3	50,276	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	16,001	6,683	13.0	41.8	7,266	45.4	2,052	12.8
Middle	58,564	36,341	70.9	62.1	15,543	26.5	6,680	11.4
Upper	11,899	8,198	16.0	68.9	2,507	21.1	1,194	10.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	86,464	51,222	100.0	59.2	25,316	29.3	9,926	11.5
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	1,405	20.5	1,241	19.9	148	27.0	16	18.6
Middle	4,556	66.4	4,153	66.7	340	61.9	63	73.3
Upper	901	13.1	833	13.4	61	11.1	7	8.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	6,862	100.0	6,227	100.0	549	100.0	86	100.0
Percentage of Total Businesses:				90.7		8.0		1.3
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	6	2.0	6	2.1	0	0.0	0	0.0
Middle	257	87.7	255	87.6	2	100.0	0	0.0
Upper	30	10.2	30	10.3	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	293	100.0	291	100.0	2	100.0	0	0.0
Percentage of Total Farms:				99.3		0.7		0.0
Source: 2023 FFIEC Census Data 2023 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

Table C-6

2022 Joplin MO MSA AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	9,648	19.2
Moderate	8	16.7	7,904	15.7	1,944	24.6	9,958	19.8
Middle	34	70.8	34,989	69.6	3,185	9.1	10,936	21.8
Upper	6	12.5	7,383	14.7	531	7.2	19,734	39.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	48	100.0	50,276	100.0	5,660	11.3	50,276	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	16,001	6,683	13.0	41.8	7,266	45.4	2,052	12.8
Middle	58,564	36,341	70.9	62.1	15,543	26.5	6,680	11.4
Upper	11,899	8,198	16.0	68.9	2,507	21.1	1,194	10.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	86,464	51,222	100.0	59.2	25,316	29.3	9,926	11.5
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	1,396	20.5	1,236	20.0	144	26.2	16	19.0
Middle	4,533	66.5	4,128	66.8	344	62.7	61	72.6
Upper	888	13.0	820	13.3	61	11.1	7	8.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	6,817	100.0	6,184	100.0	549	100.0	84	100.0
Percentage of Total Businesses:				90.7		8.1		1.2
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	6	2.1	6	2.1	0	0.0	0	0.0
Middle	256	87.7	254	87.6	2	100.0	0	0.0
Upper	30	10.3	30	10.3	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	292	100.0	290	100.0	2	100.0	0	0.0
Percentage of Total Farms:				99.3		0.7		0.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

APPENDIX D – ADDITIONAL FULL-SCOPE LENDING TABLES

Table D-1

Distribution of 2022 Small Business Lending By Income Level of Geography					
Assessment Area: McDonald 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	53.7
Middle	1	100.0	130	100.0	34.9
Upper	0	0.0	0	0.0	11.5
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	1	100.0	130	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 D-2

Distribution of 2022 Small Business Lending By Income Level of Geography					
Assessment Area: Joplin MO MSA					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	0.0
Moderate	2	33.3	813	74.9	20.5
Middle	2	33.3	101	9.3	66.5
Upper	2	33.3	172	15.8	13.0
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	6	100.0	1,086	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 D-3

Distribution of 2022 Small Business Lending By Income Level of Geography					
Assessment Area: Joplin MO MSA					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	0.0
Moderate	2	33.3	813	74.9	20.5
Middle	2	33.3	101	9.3	66.5
Upper	2	33.3	172	15.8	13.0
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	6	100.0	1,086	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 D-4

Distribution of 2022 Small Business Lending By Revenue Size of Businesses					
Assessment Area: Joplin MO MSA					
	Bank Loans				Total Businesses
	#	#%	\$(000)	\$%	
By Revenue					
\$1 Million or Less	5	83.3	1,016	93.6	90.7
Over \$1 Million	1	16.7	70	6.4	8.1
Revenue Unknown	0	0.0	0	0.0	1.2
Total	6	100.0	1,086	100.0	100.0
By Loan Size					
\$100,000 or Less	3	50.0	128	11.8	
\$100,001 - \$250,000	2	33.3	273	25.1	
\$250,001 - \$1 Million	1	16.7	685	63.1	
Total	6	100.0	1,086	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	2	40.0	58	5.7	
\$100,001 - \$250,000	2	40.0	273	26.9	
\$250,001 - \$1 Million	1	20.0	685	67.4	
Total	5	100.0	1,016	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 D-5

Distribution of 2022 Small Business Lending By Revenue Size of Businesses					
Assessment Area: McDonald County					
	Bank Loans				Total Businesses
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	0	0.0	0	0.0	92.2
Over \$1 Million	1	100.0	130	100.0	4.8
Revenue Unknown	0	0.0	0	0.0	3.0
Total	1	100.0	130	100.0	100.0
By Loan Size					
\$100,000 or Less	0	0.0	0	0.0	
\$100,001 - \$250,000	1	100.0	130	100.0	
\$250,001 - \$1 Million	0	0.0	0	0.0	
Total	1	100.0	130	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	0	0.0	0	0.0	
\$100,001 - \$250,000	0	0.0	0	0.0	
\$250,001 - \$1 Million	0	0.0	0	0.0	
Total	0	0.0	0	0.0	
Source: 2022 FFIEC Census Data					
2022 Dun & Bradstreet Data					
2016-2020 U.S. Census Bureau: American Community Survey					
Note: Percentages may not total 100.0 percent due to rounding.					

APPENDIX E – GLOSSARY

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

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

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

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