PUBLIC DISCLOSURE

August 3, 2026

COMMUNITY REINVESTMENT ACT
PERFORMANCE EVALUATION

OMB Bank
RSSD# 2785646

3570 South National Avenue
Springfield, Missouri 65807

Federal Reserve Bank of St. Louis

P.O. Box 442
St. Louis, Missouri 63166-0442

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

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INSTITUTION'S COMMUNITY REINVESTMENT ACT RATING

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

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

- The bank's loan-to-deposit (LTD) ratio is reasonable given the bank's size, financial condition, and assessment area (AA) credit needs.
- A majority of the bank's loans are originated inside the 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 St. Louis (Reserve Bank) received any Community Reinvestment Act (CRA)-related complaints since the previous evaluation; therefore, this criterion did not affect the Lending Test rating.
- Community development (CD) activity reflects excellent responsiveness to the CD needs of the bank's AAs.

SCOPE OF EXAMINATION

Examiners utilized the Federal Financial Institutions Examination Council's (FFIEC's) *Interagency Examination Procedures for Intermediate Small Institutions* to evaluate the bank's CRA performance. The evaluation considered performance context, including the bank's asset size, financial condition, business strategy, and market competition, as well as AA demographic and economic characteristics, aggregate lending data, and credit needs. Lending and CD performance was assessed within the bank's four AAs in two rated areas. Overall bank conclusions were driven by the bank's performance in the state of Missouri, which has three AAs, one of which was evaluated using full-scope review procedures. Bank performance was also rated in the Partial Kansas City, Missouri-Kansas MSA (Kansas City MSA), where the bank has one AA. The following table details the number of branch offices, breakdown of deposits, and the CRA review procedures applicable to each of the bank's rated areas. Deposit information in the following table, as well as deposit information throughout this evaluation, is taken from the Federal Deposit Insurance Corporation (FDIC) Deposit Market Share Report data as of June 30, 2025.

Distribution of Bank Branches / Deposits							
Rated Area	Branches		Deposits		Assessment Area Reviews		
	#	%	$000s	%	Full-Scope	Limited-Scope	TOTAL
Partial Kansas City MSA	1	11.1	22,520	1.3	1	0	1
Missouri	8	88.9	1,705,035	98.7	1	2	3
TOTAL	**9**	**100**	**1,727,555**	**100**	**2**	**2**	**4**

In the evaluation of the bank's geographic distribution of loans, the demographic figure refers to the percentage of owner-occupied housing units by census tract income level for home mortgage lending, the percentage of businesses by census tract income level for small business lending, and the percentage of farms by census tract income level for small farm lending. In the evaluation of the bank's distribution of loans to borrowers of different income levels and businesses and farms of different revenue sizes, the demographic figure refers to the percentage of families by income level for home mortgage lending, the percentage of businesses in the AA with revenues of $1 million or less for small business lending, and the percentage of farms in the AA with revenues of $1 million or less for small farm lending. The following information includes important dataset characteristics and related scoping details that are applicable to this evaluation.

Loan Product	Time Period	Loans	Sampled?[1]
Home Mortgage	January 1, 2024 – December 31, 2024	435	No
Small Business		118	Yes
Small Farm		97	Yes

- The bank's LTD ratio analysis was based on a 13-quarter average.
- Based on the number of loans originated during the review period, and the dollar amount of loans reviewed during this examination, home mortgage lending carried the most weight toward the bank's overall performance conclusions. For similar reasons, small business lending carried more weight than small farm lending.
- Considering branch structure, loan and deposit activity, and the bank's strategic goals, primary emphasis was placed on the bank's performance in the state of Missouri. Within the state, the greatest weight was given to the bank's performance in its Springfield MSA AA.
- In evaluating the institution's performance under the Community Development Test, a review was performed of the bank's CD loans, investments, donations, and services from March 6, 2023, to August 2, 2026.

[1] Based on the availability of reported loan data and the volume of the bank's lending activity, a statistical sample of the bank's loan activity is included in the evaluation in accordance with CA Letter 02-03.

DESCRIPTION OF INSTITUTION

The bank is a community bank headquartered in Springfield, Missouri. The bank's characteristics include the following:

- The bank is a wholly owned subsidiary of Jamesmark Bancshares, Inc.
- The bank recently launched its insurance affiliate, OMB Insurance, LLC. The affiliate is the result of Jamesmark Bancshares, Inc.'s acquisition of American Eagle Insurance Agency, and will provide customers with home, auto, and commercial insurance services.
- The bank has total assets of $2.21 billion as of March 31, 2026.
- The bank's service network currently includes nine branches. Six branches, including the bank's main office, are located in the Springfield MSA. The institution's Southwest Missouri AA and Jasper County AA each contain a branch. During the review period, the bank opened two branches in the Partial Kansas City MSA. The bank subsequently closed one of these branches on July 29, 2026.
- Since the previous examination, the bank opened its second loan production office (LPO) in the Springfield MSA.
- Automated teller machines (ATMs) are available at all Missouri-based branches. The Kansas branch does not currently offer ATM services.
- As shown in the following table, the bank's primary business focuses are nonfarm nonresidential real estate loans, residential real estate loans, farmland loans, and commercial and industrial loans.

Composition of Loan Portfolio as of March 31, 2026		
Loan Type	**$(000)**	**%**
Construction and Land Development	271,760	14.0
Farmland	295,502	15.2
1- to 4-Family Residential Real Estate	305,974	15.7
Multifamily Residential Real Estate	140,820	7.2
Nonfarm Nonresidential Real Estate	497,917	25.6
Agricultural	103,876	5.3
Commercial and Industrial	282,612	14.5
Consumer	44,436	2.3
Other	5,022	0.3
Gross Loans	**1,947,919**	**100**
Note: Percentages may not total 100 percent due to rounding.		

The bank was rated Satisfactory under the CRA at its March 6, 2023 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 TESTS

This performance evaluation first discusses the bank's overall performance, followed by an in-depth evaluation of performance in the Partial Kansas City MSA AA and the state of Missouri.

LENDING TEST

The bank's overall Lending Test performance is Satisfactory. This institutional rating was driven by the bank's performance under the geographic and borrower distribution portions of the test. Furthermore, primary consideration was given to performance in the state of Missouri when determining overall conclusions. The bank's Lending Test performance is Satisfactory in both the state of Missouri and the Kansas City MSA.

Loan-to-Deposit Ratio

This performance criterion evaluates the bank's average LTD 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 total asset size, deposits market share, and branches in the AAs. The bank's LTD ratio is reasonable.

- Based on data in the following table, the bank's level of lending is in line with that of similarly situated banks.
- During the review period, the bank's quarterly LTD ratio ranged from 98.4 percent to 110.6 percent, with a 13-quarter average of 101.6 percent.
- In comparison, the average LTD ratios for similar banks ranged from 97.3 percent to 100.5 percent.
- The bank's LTD ratio has seen a slight decrease since the previous examination but has stayed overall consistent during the review period apart from a couple quarters of outlier data.

Comparative LTD Ratios March 31, 2023 – March 31, 2026			
Institution	**Location**	**Asset Size $(000)**	**LTD Ratio (%) 13-Quarter Average**
OMB Bank	Springfield, Missouri	2,205,885	101.6
Similarly Situated Institutions			
Guaranty Bank	Springfield, Missouri	2,423,392	100.5
OakStar Bank	Springfield, Missouri	3,135,122	97.3
Legacy Bank & Trust	Mountain Grove, Missouri	1,827,411	97.6

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 AA. As shown in the following table, 77.8 percent of the loans reviewed were made inside the bank's AAs, accounting for 75.4 percent of the dollar volume of total loans.

Lending Inside and Outside the Assessment Areas								
Loan Type	**Inside**				**Outside**			
	#	**#%**	**$(000)**	**$%**	**#**	**#%**	**$(000)**	**$%**
Home Mortgage	347	79.8	90,396	76.1	88	20.2	28,374	23.9
Small Business	85	72.0	13,743	76.7	33	28.0	4,177	23.3
Small Farm	74	76.3	9,762	67.5	23	23.7	4,701	32.5
Total Loans	**506**	**77.8**	**113,902**	**75.4**	**144**	**22.2**	**37,252**	**24.6**
Note: Percentages may not total 100 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.

Borrower Distribution of Loans

This performance criterion evaluates the bank's lending to borrowers of different income levels and businesses and farms of different sizes. The bank's lending has an overall reasonable distribution among individuals of different income levels and businesses and farms of different sizes.

COMMUNITY DEVELOPMENT TEST

The Community Development Test evaluates the bank's responsiveness to the CD needs of its AAs through CD loans, investments, donations, and services, considering the bank's capacity and the need and availability of such opportunities in the bank's AAs.

The bank's overall Community Development Test performance is Outstanding and demonstrates excellent responsiveness. The bank's Community Development Test performance is outstanding in both the Partial Kansas City MSA AA and the state of Missouri.

Community Development Activity							
Area	CD Loans		CD Investments				CD Services
			Investments		Donations		
	#	$million	#	$million	#	$(000)	hours
Partial Kansas City MSA AA	19	53.1	0	0	3	8.6	150
Missouri	150	276.3	2	0.8	164	193.3	2,036
Broader Statewide/ Regional Area	19	58.9	0	0	0	0	0
Totals	**188**	**388.3**	**2**	**0.8**	**167**	**202.0**	**2,186**

Note: Dollar amounts may not total due to rounding.
Activities included in this table have a purpose, mandate, or function, or are to an organization with a purpose, mandate, or function of serving one or more of the bank's assessment areas. [This includes activities or organizations with a nationwide reach that have a purpose, mandate, or function of serving one or more of the bank's assessment areas.]

- In addition to the above totals, the bank made 16 CD loans totaling approximately $15.6 million to areas of Missouri and Kansas outside of the bank's AAs. These loans were predominately for the development of multifamily properties in LMI and distressed and underserved middle-income census tracts and to support economic development.
- The bank also made 21 donations totaling $11,650 in portions of Kansas and Missouri outside of the bank's AAs. These donations were largely given to a rural school in a moderate-income census tract where a majority of students qualify for free or reduced-price lunch.
- The bank made nine loans to states outside of its immediate AAs, including Arkansas, Texas, and North Carolina. Each of these loans was made to support multifamily Low-Income Housing Tax Credit projects. In addition to this, the bank made two investments totaling $490,000 in a minority depository institution and a community development financial institution.

FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

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

KANSAS CITY, MISSOURI-KANSAS METROPOLITAN STATISTICAL AREA

The Kansas City MSA is rated:	Satisfactory
The Lending Test is rated:	Satisfactory
The Community Development Test is rated:	Outstanding

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 LMI, and businesses of different sizes.
- CD activity reflects excellent responsiveness to the CD needs of the AA.

SCOPE OF EXAMINATION

The scope of the review for the Partial Kansas City MSA AA was consistent with the overall scope for the institution. See the *Lending Test* section of this AA for further details.

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE PARTIAL KANSAS CITY MSA AA

The bank delineates one of its four AAs and operates one of its nine branches in the Kansas City, Missouri-Kansas MSA. The bank's Partial Kansas City MSA AA consists of Jackson County, Missouri, and Johnson County, Kansas—2 of the 14 counties in the two states that make up the Kansas City, Missouri-Kansas MSA (see Appendix B for additional demographic data).

- The bank operates one branch in the AA, which was opened in December 2023. Therefore, this is the first examination in which the bank's performance in the Partial Kansas City MSA AA is being evaluated.
- The AA includes a total of 381 census tracts. Of these tracts, 40 are designated as low-income census tracts, 85 are designated as moderate-income census tracts, 124 are designated as middle-income census tracts, and 117 are designated as upper-income census tracts. There are also 15 tracts that are of unknown status.
- According to the June 30, 2025 FDIC Deposit Market Share Report, the bank had a deposit market share of less than 0.1 percent, which ranked 70th out of 78 FDIC-insured depository institutions operating in the AA. Furthermore, based on 2024 home mortgage lending data reported under the Home Mortgage Disclosure Act (HMDA), the bank ranked 134th out of the 552 lenders that reported loan activity in the AA.
- To augment this evaluation, one community contact interview was utilized to ascertain specific credit needs, opportunities, and local market conditions in the

bank's AA. The interview was with an individual specializing in affordable housing in the Johnson County area. The contact indicated the area has an urgent need for affordable housing that includes multifamily units and single-family properties.

Population Change			
Area	**2015 Population**	**2020 Population**	**Percent Change**
Assessment Area	1,247,719	1,327,067	6.4%
Kansas City, MO-KS MSA	2,055,675	2,192,035	6.6%
Source: 2020 U.S. Census Bureau: Decennial Census *2011 – 2015 U.S. Census Bureau: American Community Survey*			

- While the bank's AA includes only 2 of the 14 counties in the entire MSA, as displayed in the previous table, the AA includes approximately 60.5 percent of the MSA's population.
- As indicated by the above data, from 2015 to 2020, the population in the AA increased at a similar rate compared to the population of the entire MSA.

Median Family Income Change			
Area	**2015 Median Family Income**	**2020 Median Family Income**	**Percent Change**
Assessment Area	$83,137	$90,680	9.1%
Kansas City, MO-KS MSA	$79,346	$86,562	9.1%
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.*			

- From 2015 to 2020, the median family income in the AA was slightly above the levels in the entire MSA.

Housing Cost Burden						
Area	**Cost Burden – Renters**			**Cost Burden – Owners**		
	Low-Income	**Moderate-Income**	**All Renters**	**Low-Income**	**Moderate-Income**	**All Owners**
Assessment Area	78.9%	39.3%	41.2%	62.7%	31.0%	16.5%
Kansas City, MO-KS MSA	77.1%	35.8%	40.2%	62.2%	28.6%	16.6%
Cost burden is housing cost that equals 30 percent or more of household income. *Source: U.S. Department of Housing and Urban Development (HUD), 2018 – 2022 Comprehensive Housing Affordability Strategy*						

- Housing cost burden in the AA is slightly greater than the housing burden facing consumers in the MSA more broadly. As shown in the preceding table, higher percentages of LMI renters in the AA are cost burdened than in the full MSA, particularly for moderate-income renters. While the overall rates of cost-burdened homeowners are similar, a higher percentage of moderate-income

homeowners are cost burdened in the AA. Based on this data, consumers may have more difficulty in obtaining affordable housing in the AA compared to the full MSA.

- This data supports information provided by the community contact, who described that the AA has a lack of new affordable housing development, which has left many LMI residents unable to obtain affordable housing. According to the contact, greater affordable multifamily housing development and home improvement financing are the greatest credit needs with regard to affordable housing in the AA.

Unemployment Rates				
Area	**2021**	**2022**	**2023**	**2024**
Assessment Area	4.0%	2.7%	3.0%	3.6%
Kansas City, MO-KS MSA	4.1%	2.7%	3.0%	3.6%
Source: Bureau of Labor Statistics: Local Area Unemployment Statistics				

- Since 2022, the AA has seen a slight increase in unemployment year over year, which generally aligns with the unemployment numbers in the MSA.
- According to the U.S. Department of Labor, Bureau of Labor Statistics, there are 737,119 employees in the AA (including 90,826 governmental employees). By percentage of nongovernmental employees, the three largest job categories in the AA are healthcare and social assistance (16.9 percent), followed by professional and technical services (11.3 percent) and retail trade (11.0 percent).

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE PARTIAL KANSAS CITY MSA AA

LENDING TEST

The bank had an insubstantial volume of lending activity in this assessment area during the review period, which did not support detailed borrower and geographic distribution analyses. As previously mentioned, the bank did not operate a branch in this AA until December 2023, just prior to the start of the review period for retail lending activity. Nevertheless, based on the limited data available for review, the bank's distribution of loans reflects a reasonable distribution throughout the assessment area and dispersion among census tracts of different income levels. Similarly, the bank had a reasonable distribution among borrowers of different income levels and businesses of different sizes. Therefore, the bank's overall Lending Test performance in the Partial Kansas City MSA is Satisfactory.

COMMUNITY DEVELOPMENT TEST

The bank's overall Community Development Test performance in the Partial Kansas City MSA is Outstanding, and the bank's CD performance demonstrates excellent responsiveness.

Community Development Activity							
Area	CD Loans		CD Investments				CD Services
			Investments		Donations		
	#	$million	#	$million	#	$(000)	hours
Affordable Housing	4	2.0	0	0	0	0	0
Community Services	0	0.0	0	0	2	7.1	129
Economic Development	14	50.3	0	0	1	1.5	21
Revitalization and Stabilization	1	0.8	0	0	0	0	0
Totals	**19**	**53.1**	**0**	**0**	**3**	**8.6**	**150**

Note: Dollar amounts may not total due to rounding.
Activities included in this table have a purpose, mandate, or function, or are to an organization with a purpose, mandate, or function of serving one or more of the bank's assessment areas. [This includes activities or organizations with a nationwide reach that have a purpose, mandate, or function of serving one or more of the bank's assessment areas.]

- Despite the limited time period in which the bank has operated in this AA, the bank is substantially outperforming its peers in the market when considering its limited presence in the market and its overall asset size.

- The bank's CD lending practices indicate that it is responsive to the needs of the community. Amongst the loans qualified during this examination, the bank made a loan to renovate a vacant commercial structure into a business in a moderate-income census tract and a loan to support improvements to a child care center in a similar census tract.
- In addition to meeting the CD needs of its AA, the bank also made four loans totaling $3.6 million and a donation for $1,700 to the broader Kansas area. The loans were made to support multifamily housing units in LMI census tracts. The donation was made to a school located in a low-income census tract and predominately serves students who qualify for free or reduced-price lunch.

STATE OF MISSOURI

The State of Missouri is rated:	Satisfactory
The Lending Test is rated:	Satisfactory
The Community Development Test is rated:	Outstanding

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

- A reasonable distribution of loans occurs throughout the bank's Missouri 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.
- CD activity reflects excellent responsiveness to the CD needs of the Missouri AAs.

SCOPE OF EXAMINATION

The scope of the review for the state of Missouri was consistent with the overall scope for the institution. Full-scope review procedures were used to evaluate the bank's performance in its Springfield MSA AA. Considering relative loan and deposit activity, branch structure, and other factors such as CRA performance history, the bank's performance in the Springfield MSA carried the most weight in determining the rating for the state of Missouri. Limited-scope reviews were conducted for the Southwest Missouri AA and Jasper County AA to determine whether the institution's performance in these AAs was consistent with its performance in the full-scope AA.

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN MISSOURI

The bank delineates three of its four AAs and operates eight of its nine branches in the state of Missouri. Detailed descriptions of the bank's operations are provided in each AA analysis.

- Since the previous examination, the bank has made one notable change to its AA delineations. Namely, the bank now includes Cedar and Dade counties in its Southwest Missouri AA.
- To augment this evaluation, one community contact interview was utilized in the institution's full-scope AA. The individual contacted specialized in business development with a local nonprofit development organization.

Distribution of Bank Branches / Deposits					
Assessment Area	**Branches**		**Deposits (in $000)**		**Review Procedures**
Springfield MSA	6	75%	1,391,326	81.6%	Full Scope
Southwest Missouri	1	12.5%	188,888	11.1%	Limited Scope
Jasper County	1	12.5%	124,821	7.3%	Limited Scope
TOTAL	**8**	**100%**	**1,705,035**	**100%**	**1 – Full Scope 2 – Limited Scope**

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN MISSOURI

LENDING TEST

As driven by performance in the Springfield MSA, the bank's overall Lending Test performance in the state of Missouri is Satisfactory.

Geographic Distribution of Loans

The bank's overall geographic distribution of loans within Missouri reflects reasonable distribution among the different census tracts and dispersion throughout the AAs.

Full-Scope Assessment Areas	Geographic Distribution
Springfield MSA	Reasonable
OVERALL	**REASONABLE**

Limited-Scope Assessment Areas	Geographic Distribution
Southwest Missouri	Consistent
Jasper County	Consistent

Borrower Distribution of Loans

The bank's lending within Missouri has an overall reasonable distribution among individuals of different income levels and businesses and farms of different sizes.

Full-Scope Assessment Areas	Borrower Distribution
Springfield MSA	Reasonable
OVERALL	**REASONABLE**

Limited-Scope Assessment Areas	Borrower Distribution
Southwest Missouri	Consistent
Jasper County	Consistent

COMMUNITY DEVELOPMENT TEST

The bank's overall Community Development Test performance in Missouri is Outstanding and demonstrates excellent responsiveness.

Community Development Activity							
Area	CD Loans		CD Investments				CD Services
			Investments		Donations		
	#	$million	#	$million	#	$(000)	hours
Springfield MSA	87	174.2	1	0.3	88	129.9	1,620
Southwest Missouri	51	85.0	0	0	21	13.6	227
Jasper County	12	17.1	1	0.5	55	49.8	190
Broader Statewide Area	19	58.9	0	0	0	0	0
Totals	**169**	**335.2**	**2**	**0.8**	**164**	**193.3**	**2,036**

Note: Dollar amounts may not total due to rounding.
Activities included in this table have a purpose, mandate, or function, or are to an organization with a purpose, mandate, or function of serving one or more of the bank's assessment areas. [This includes activities or organizations with a nationwide reach that have a purpose, mandate, or function of serving one or more of the bank's assessment areas.]

- In addition to the above-listed activities, the bank originated 12 CD loans for $11.9 million in the Missouri state area outside of its AAs.
- Likewise, the bank made 20 donations totaling $9,950 outside of its AAs but within the state of Missouri.

SPRINGFIELD, MISSOURI METROPOLITAN STATISTICAL AREA
(Full-Scope Review)

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE SPRINGFIELD MSA ASSESSMENT AREA

The bank's Springfield MSA AA consists of Christian, Dallas, Greene, Polk, and Webster counties, which are located in the southwest portion of Missouri and comprise the entire Springfield MSA (see Appendix B for additional demographic data).

- The bank operates six branches in the AA and did not open or close any branches during the review period. In addition to these branch locations, the bank also operates two LPOs in the AA, one of which was opened in August 2024.
- The AA includes a total of 117 census tracts, including 6 low-income census tracts, 26 moderate-income census tracts, 54 middle-income census tracts, 29 upper-income census tracts, and 2 census tracts with an unknown-income status.
- According to the June 30, 2025 FDIC Deposit Market Share Report, the bank had a deposit market share of 8.1 percent, which ranked 4th out of 40 FDIC-insured depository institutions operating in the AA. Furthermore, based on 2024 home mortgage lending data reported under the HMDA, the bank ranked 22nd out of the 342 lenders that reported loan activity in the AA.
- A conversation was had with a local business development specialist to ascertain specific credit needs, opportunities, and local market conditions in the Springfield MSA. The contact stated the Springfield area is currently experiencing a labor shortage and that businesses would benefit from an increase in the local workforce. The individual indicated a multitude of factors were to blame for the labor shortage, including a lack of affordable housing, limited childcare options, and a perception amongst job candidates that jobs in the MSA offer lower wages than what could be earned in other parts of the country.

Population Change			
Area	**2015 Population**	**2020 Population**	**Percent Change**
Springfield MSA	448,471	475,432	6.0%
Missouri	6,045,448	6,154,913	1.8%

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

- As displayed in the above table, the population in the Springfield MSA increased at a significantly higher rate than population growth at the state level. According to the community contact, population growth in the AA has placed greater demand on the need for affordable housing.

Median Family Income Change			
Area	**2015 Median Family Income**	**2020 Median Family Income**	**Percent Change**
Springfield MSA	$60,035	$64,545	7.5%
Missouri	$66,438	$72,834	9.6%

Source: 2011 – 2015 U.S. Census Bureau: American Community Survey
2016 – 2020 U.S. Census Bureau: American Community Survey
Median family incomes have been inflation-adjusted and are expressed in 2020 dollars.

- As reflected in the table above, the AA median family income increased at a lower rate than the state of Missouri. This supports the community contact's assertion that wage growth in the MSA has been weaker relative to other areas in the state, which has contributed to workforce retention issues.

Housing Cost Burden						
Area	**Cost Burden – Renters**			**Cost Burden – Owners**		
	Low-Income	**Moderate-Income**	**All Renters**	**Low-Income**	**Moderate-Income**	**All Owners**
Springfield MSA	78.7%	38.3%	41.8%	60.1%	25.5%	15.3%
Missouri	74.0%	30.9%	39.9%	59.0%	26.1%	16.2%

Cost burden is housing cost that equals 30 percent or more of household income.
Source: U.S. Department of Housing and Urban Development (HUD), 2018–2022 Comprehensive Housing Affordability Strategy

- When comparing the MSA to the broader state, it is apparent that the burden of renting is greater for LMI households in the MSA than it is in the state. While the cost burden of homeownership is greater for low-income households in the MSA than the state, the data shows the cost burden of homeownership for moderate-income households is lower than the state generally. As such, attaining affordable rental housing is likely a challenge for many LMI residents in the AA, and the development of affordable housing for LMI residents represents an opportunity for community development for local financial

institutions. According to the community contact, much of the new housing stock being built in the AA is not affordable for LMI residents.

Unemployment Rates				
Area	**2021**	**2022**	**2023**	**2024**
Springfield MSA	3.3%	2.3%	2.8%	3.3%
Missouri	4.2%	2.6%	3.1%	3.7%
Source: Bureau of Labor Statistics: Local Area Unemployment Statistics				

- Unemployment in the AA has remained consistently below the unemployment rate for the state broadly.
- According to the Bureau of Labor Statistics, there are 219,690 employees in the AA (including 29,708 governmental employees). By percentage of nongovernmental employees, the three largest job categories in the AA are healthcare and social assistance (23.1 percent), followed by retail trade (14.2 percent) and accommodation and food services (10.2 percent).

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE SPRINGFIELD MSA ASSESSMENT AREA

LENDING TEST

Geographic Distribution of Loans

The bank's geographic distribution of loans reflects reasonable distribution among the different census tracts and dispersion throughout the AA. Based on the institution's lending volume by number of loans, and the dollar amount of loans included in the lending test review, home mortgage lending was given the most weight in determining an overall geographic distribution conclusion, followed by small business and small farm lending.

Home Mortgage Lending

The geographic distribution of home mortgage lending is excellent. The distribution of home mortgage lending in low-income census tracts was above aggregate lending data and above the demographic figure. The distribution of home mortgage lending in moderate-income tracts was comparable to aggregate lending data and above the demographic figure.

Distribution of Home Mortgage Lending by Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Owner-Occupied Units %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**#%**	**#%**	**$(000)**	**$%**	**$%**	
Low	12	5.6	2.8	1,924	3.0	2.0	2.2
Moderate	43	20.0	17.9	15,611	24.2	14.3	14.7
Middle	94	43.7	50.2	23,579	36.5	49.1	51.7
Upper	66	30.7	29.1	23,518	36.4	34.5	31.4
Unknown	0	0.0	0.0	0	0.0	0.1	0.0
Total	**215**	**100.0**	**100.0**	**64,632**	**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 percent due to rounding.*							

Small Business Lending

The geographic distribution of small business lending is reasonable. The distribution of small business lending in low-income census tracts was above aggregate lending data and comparable to the demographic figure. The distribution of small business lending in moderate-income tracts was below aggregate lending data and below the demographic figure.

Distribution of Small Business Lending by Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Total Businesses %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**#%**	**#%**	**$(000)**	**$%**	**$%**	
Low	2	3.0	1.9	898	8.2	2.0	2.9
Moderate	10	14.9	18.6	2,797	25.6	27.1	22.1
Middle	25	37.3	49.7	3,047	27.9	44.9	50.4
Upper	30	44.8	28.0	4,193	38.3	23.5	22.9
Unknown	0	0.0	1.8	0	0.0	2.6	1.7
Total	**67**	**100.0**	**100.0**	**10,935**	**100.0**	**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 percent due to rounding.*							

Small Farm Lending

The geographic distribution of small farm lending is reasonable. The distribution of small farm lending in low-income census tracts was above aggregate lending data and above the demographic figure. The distribution of small farm lending in moderate-income tracts was below aggregate lending data and below the demographic figure.

Distribution of Small Farm Lending by Income Level of Geography							
Geographic Income Level	**Bank and Aggregate Loans**						**Total Farms %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**#%**	**#%**	**$(000)**	**$%**	**$%**	
Low	4	11.4	4.0	619	10.8	4.9	5.1
Moderate	1	2.9	14.2	50	0.9	13.3	11.5
Middle	26	74.3	73.0	4,263	74.2	74.6	60.6
Upper	4	11.4	8.8	811	14.1	7.2	22.2
Unknown	0	0.0	0.1	0	0.0	0.0	0.7
Total	**35**	**100.0**	**100.0**	**5,743**	**100.0**	**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 percent due to rounding.

Borrower Distribution of Loans

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 distribution of home mortgage lending to low-income borrowers is below aggregate lending data and below the demographic figure. Similarly, the distribution of home mortgage lending to moderate-income borrowers is comparable to aggregate lending data and below the demographic figure.

Distribution of Home Mortgage Lending by Borrower Income Level							
Borrower Income Level	**Bank and Aggregate Loans**						**Families by Family Income %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**#%**	**#%**	**$(000)**	**$%**	**$%**	
Low	6	2.9	6.1	668	1.3	2.9	19.3
Moderate	32	15.6	17.8	5,589	10.7	12.2	18.8
Middle	45	22.0	20.6	10,069	19.3	17.7	21.5
Upper	61	29.8	31.6	23,058	44.2	40.4	40.4
Unknown	61	29.8	23.9	12,811	24.5	26.8	0.0
Total	**205**	**100.0**	**100.0**	**52,195**	**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 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 excellent. The distribution of small business lending to businesses with annual revenues of $1 million or less was above aggregate lending data and below the demographic figure.

Distribution of Small Business Lending by Revenue Size of Businesses							
	Bank and Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
By Revenue							
$1 Million or Less	57	85.1	53.8	7,946	72.7	35.8	91.7
Over $1 Million/Unknown	10	14.9	46.2	2,989	27.3	64.2	8.3
Total	**67**	**100.0**	**100.0**	**10,935**	**100.0**	**100.0**	**100.0**
By Loan Size							
$100,000 or Less	40	59.7	89.5	1,854	17.0	28.1	
$100,001 – $250,000	16	23.9	5.2	2,544	23.3	17.5	
$250,001 – $1 Million	11	16.4	5.3	6,537	59.8	54.5	
Over $1 Million	0	0.0	0.0	0	0.0	0.0	
Total	**67**	**100.0**	**100.0**	**10,935**	**100.0**	**100.0**	
By Loan Size and Revenue $1 Million or Less							
$100,000 or Less	35	61.4		1,598	20.1		
$100,001 – $250,000	14	24.6		2,144	27.0		
$250,001 – $1 Million	8	14.0		4,204	52.9		
Total	**57**	**100.0**		**7,946**	**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 percent due to rounding.

Small Farm Lending

The borrower distribution of small farm lending is reasonable. The distribution of small farm lending to farms with annual revenues of $1 million or less was comparable to aggregate lending data and below the demographic figure.

Distribution of Small Farm Lending by Revenue Size of Farms							
	Bank and Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
By Revenue							
$1 Million or Less	30	85.7	82.8	4,626	80.5	84.6	99.1
Over $1 Million/Unknown	5	14.3	17.2	1,118	19.5	15.4	0.9
Total	**35**	**100.0**	**100.0**	**5,744**	**100.0**	**100.0**	**100.0**
By Loan Size							
$100,000 or Less	19	54.3	80.3	1,206	21.0	38.4	
$100,001 – $250,000	8	22.9	14.8	1,373	23.9	36.9	
$250,001 – $500,000	8	22.9	4.9	3,165	55.1	24.7	
Over $500,000	0	0.0	0.0	0	0.0	0.0	
Total	**35**	**100.0**	**100.0**	**5,744**	**100.0**	**100.0**	
By Loan Size and Revenue $1 Million or Less							
$100,000 or Less	17	56.7		1,122	24.3		
$100,001 – $250,000	7	23.3		1,123	24.3		
$250,001 – $500,000	6	20.0		2,381	51.5		
Total	**30**	**100.0**		**4,626**	**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 percent due to rounding.

COMMUNITY DEVELOPMENT TEST

The bank's CD performance demonstrates excellent responsiveness.

Community Development Activity							
Area	CD Loans		CD Investments				CD Services
			Investments		Donations		
	#	$million	#	$(000)	#	$(000)	(# of hours)
Affordable Housing	19	15.5	0	0	8	9.7	433
Community Services	7	9.2	1	300	67	61.5	1,038
Economic Development	15	35.8	0	0	3	5.2	7
Revitalization and Stabilization	46	113.6	0	0	10	53.5	142
Totals	**87**	**174.2**	**1**	**300**	**88**	**129.9**	**1,620**

Note: Dollar amounts may not total due to rounding.
Activities included in this table have a purpose, mandate, or function, or are to an organization with a purpose, mandate, or function of serving one or more of the bank's assessment areas. [This includes activities or organizations with a nationwide reach that have a purpose, mandate, or function of serving one or more of the bank's assessment areas.]

- The bank's CD lending level increased significantly from the previous examination. The majority of the bank's CD loans in the AA were made to small businesses that supported economic development and helped revitalize and stabilize LMI geographies.
- The bank's lending practices are responsive to the needs of the MSA. Amongst the loans made by the bank are numerous loans to support a nonprofit healthcare facility that provides essential medical services in a moderate-income census tract.
- The bank also performed a large number of CD services during the review period. Services performed involved 25 bank employees providing services to 26 distinct organizations.

SOUTHWEST MISSOURI NONMETROPOLITAN ASSESSMENT AREA
(Limited-Scope Review)

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

The bank's Southwest Missouri AA consists of Cedar, Dade, and Lawrence counties.

- Since the previous examination, the bank has added Cedar and Dade counties to the AA.
- The bank operates one office in this AA, which includes one full-service ATM, and has not opened or closed any branches during the review period.
- According to the June 30, 2025 FDIC Deposit Market Share Report, the bank had a deposit market share of 14.3 percent, which ranked 3rd out of 12 FDIC-insured depository institutions operating in the AA. Furthermore, based on 2024 home mortgage lending data reported under the HMDA, the bank ranked 7th out of the 160 lenders that reported loan activity in the AA.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE SOUTHWEST MISSOURI AA

Conclusions regarding performance in the limited-scope review AA are included in the following table. For each test, the conclusion conveys whether performance in the AA was generally below, consistent with, or exceeded the institution's overall performance in the state. See Appendix C for additional performance and demographic information.

Assessment Area	Lending Test	Community Development Test
Southwest Missouri	Consistent	Consistent

JOPLIN, MISSOURI-KANSAS METROPOLITAN STATISTICAL ASSESSMENT AREA

(Limited-Scope Review)

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

The bank's Jasper County AA consists solely of Jasper County, which is directly west of the bank's Southwest Missouri AA. The AA contains one of the three counties in the Joplin, Missouri-Kansas MSA. See Appendix C for additional demographic data.

- There have been no changes to the bank's CRA AA since the previous examination.
- The bank operates one office in this AA, which offers a full-service ATM, and has not opened or closed any branches during the review period.
- According to the June 30, 2025 FDIC Deposit Market Share Report, the bank had a deposit market share of 4.5 percent, which ranked 8th out of 16 FDIC-insured depository institutions operating in the AA. Furthermore, based on 2024 home mortgage lending data reported under the HMDA, the bank ranked 10th out of the 197 lenders that reported loan activity in the AA.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE JASPER COUNTY AA

Conclusions regarding performance in the limited-scope review AA are included in the following table. For each test, the conclusion conveys whether performance in the AA was generally below, consistent with, or exceeded the institution's overall performance in the state. See Appendix C for additional performance and demographic information.

Assessment Area	Lending Test	Community Development Test
Jasper County	Consistent	Consistent

APPENDIX A – SCOPE OF EXAMINATION TABLES

SCOPE OF EXAMINATION	
FINANCIAL INSTITUTION **OMB Bank** **Springfield, Missouri**	**PRODUCTS/SERVICES REVIEWED** • Home Mortgage Loans • Small Business Loans • Small Farm Loans
TIME PERIODS REVIEWED	
Home Mortgage Loans	January 1, 2024 – December 31, 2024
Small Business Loans	January 1, 2024 – December 31, 2024
Small Farm Loans	January 1, 2024 – December 31, 2024

LIST OF AFFILIATES CONSIDERED IN THIS EVALUATION		
AFFILIATES	**AFFILIATE RELATIONSHIP**	**PRODUCTS REVIEWED**
N/A	N/A	N/A

Examination Scope Details				
Assessment Area	**Rated Area**	**# of Offices**	**Branches Visited[2]**	**CRA Review Procedures**
Partial Kansas City MSA	Kansas City MSA	1	0	Full-Scope
Springfield MSA	Missouri	6	0	Full-Scope
Southwest Missouri	Missouri	1	0	Limited-Scope
Jasper County	Missouri	1	0	Limited-Scope
OVERALL		**9**	**0**	**2 Full-Scope**

[2] "Branches Visited" indicates where technical compliance with the CRA (signs, public file, etc.) was confirmed. The evaluation of the institution's CRA performance takes into consideration activity from all branch locations, as described in the "Scope of Examination."

APPENDIX B – ADDITIONAL FULL-SCOPE REVIEW ASSESSMENT AREA TABLES

PARTIAL KANSAS CITY MSA ASSESSMENT AREA

Demographics								
Income Categories	**Tract Distribution**		**Families by Tract Income**		**Families < Poverty Level as % of Families by Tract**		**Families by Family Income**	
	#	**%**	**#**	**%**	**#**	**%**	**#**	**%**
Low	40	10.5	20,409	6.3	5,618	27.5	62,109	19.1
Moderate	85	22.3	65,157	20.0	8,409	12.9	53,950	16.6
Middle	124	32.5	115,977	35.6	4,994	4.3	68,128	20.9
Upper	117	30.7	122,076	37.5	1,986	1.6	141,341	43.4
Unknown	15	3.9	1,909	0.6	481	25.2	0	0.0
Total AA	**381**	**100.0**	**325,528**	**100.0**	**21,488**	**6.6**	**325,528**	**100.0**
	Housing Units by Tract	**Housing Type by Tract**						
		Owner-occupied			**Rental**		**Vacant**	
		#	**% by tract**	**% by unit**	**#**	**% by unit**	**#**	**% by unit**
Low	48,620	14,681	4.4	30.2	25,644	52.7	8,295	17.1
Moderate	131,813	60,376	18.2	45.8	56,386	42.8	15,051	11.4
Middle	202,585	121,950	36.8	60.2	68,557	33.8	12,078	6.0
Upper	180,869	132,689	40.0	73.4	39,563	21.9	8,617	4.8
Unknown	6,668	1,811	0.5	27.2	3,474	52.1	1,383	20.7
Total AA	**570,555**	**331,507**	**100.0**	**58.1**	**193,624**	**33.9**	**45,424**	**8.0**
	Total Businesses by Tract		**Businesses by Tract & Revenue Size**					
			Less Than or = $1 Million		**Over $1 Million**		**Revenue Not Reported**	
	#	**%**	**#**	**%**	**#**	**%**	**#**	**%**
Low	3,484	5.9	3,096	5.8	368	7.3	20	4.0
Moderate	10,854	18.5	9,981	18.8	816	16.2	57	11.4
Middle	19,218	32.8	17,809	33.6	1,275	25.3	134	26.7
Upper	23,357	39.8	20,952	39.5	2,140	42.4	265	52.8
Unknown	1,703	2.9	1,234	2.3	443	8.8	26	5.2
Total AA	**58,616**	**100.0**	**53,072**	**100.0**	**5,042**	**100.0**	**502**	**100.0**
Percentage of Total Businesses:				**90.5**		**8.6**		**0.9**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	13	2.5	12	2.4	1	7.7	0	0.0
Moderate	49	9.6	48	9.7	1	7.7	0	0.0
Middle	217	42.5	212	42.7	4	30.8	1	50.0
Upper	231	45.2	223	45.0	7	53.8	1	50.0
Unknown	1	0.2	1	0.2	0	0.0	0	0.0
Total AA	**511**	**100.0**	**496**	**100.0**	**13**	**100.0**	**2**	**100.0**
Percentage of Total Farms:				**97.1**		**2.5**		**0.4**

Source: 2024 FFIEC Census Data
2024 Dun & Bradstreet Data
2016 – 2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100 percent due to rounding.

SPRINGFIELD MSA ASSESSMENT AREA

Demographics								
Income Categories	**Tract Distribution**		**Families by Tract Income**		**Families < Poverty Level as % of Families by Tract**		**Families by Family Income**	
	#	**%**	**#**	**%**	**#**	**%**	**#**	**%**
Low	6	5.1	4,174	3.5	1,062	25.4	23,277	19.3
Moderate	26	22.2	20,774	17.2	3,540	17.0	22,602	18.8
Middle	54	46.2	60,967	50.6	5,196	8.5	25,920	21.5
Upper	29	24.8	34,381	28.5	1,135	3.3	48,633	40.4
Unknown	2	1.7	136	0.1	35	25.7	0	0.0
Total AA	**117**	**100.0**	**120,432**	**100.0**	**10,968**	**9.1**	**120,432**	**100.0**
	Housing Units by Tract	**Housing Type by Tract**						
		Owner-occupied			**Rental**		**Vacant**	
		#	**% by tract**	**% by unit**	**#**	**% by unit**	**#**	**% by unit**
Low	10,713	2,641	2.2	24.7	6,910	64.5	1,162	10.8
Moderate	41,576	17,575	14.7	42.3	20,675	49.7	3,326	8.0
Middle	102,377	61,897	51.7	60.5	33,583	32.8	6,897	6.7
Upper	49,279	37,585	31.4	76.3	9,795	19.9	1,899	3.9
Unknown	1,425	27	0.0	1.9	1,273	89.3	125	8.8
Total AA	**205,370**	**119,725**	**100.0**	**58.3**	**72,236**	**35.2**	**13,409**	**6.5**
	Total Businesses by Tract		**Businesses by Tract & Revenue Size**					
			Less Than or = $1 Million		**Over $1 Million**		**Revenue Not Reported**	
	#	**%**	**#**	**%**	**#**	**%**	**#**	**%**
Low	534	2.9	496	2.9	32	2.3	6	3.8
Moderate	4,116	22.1	3,560	20.8	536	38.8	20	12.5
Middle	9,400	50.4	8,740	51.1	565	40.9	95	59.4
Upper	4,275	22.9	4,017	23.5	220	15.9	38	23.8
Unknown	322	1.7	291	1.7	30	2.2	1	0.6
Total AA	**18,647**	**100.0**	**17,104**	**100.0**	**1,383**	**100.0**	**160**	**100.0**
Percentage of Total Businesses:				**91.7**		**7.4**		**0.9**

	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = $1 Million		Over $1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	23	5.1	23	5.1	0	0.0	0	0.0
Moderate	52	11.5	51	11.3	1	25.0	0	0.0
Middle	275	60.6	272	60.4	3	75.0	0	0.0
Upper	101	22.2	101	22.4	0	0.0	0	0.0
Unknown	3	0.7	3	0.7	0	0.0	0	0.0
Total AA	**454**	**100.0**	**450**	**100.0**	**4**	**100.0**	**0**	**0.0**
Percentage of Total Farms:				**99.1**		**0.9**		**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 percent due to rounding.

APPENDIX C – LIMITED-SCOPE REVIEW ASSESSMENT AREA TABLES

SOUTHWEST MISSOURI ASSESSMENT AREA

Demographics								
Income Categories	**Tract Distribution**		**Families by Tract Income**		**Families < Poverty Level as % of Families by Tract**		**Families by Family Income**	
	#	**%**	**#**	**%**	**#**	**%**	**#**	**%**
Low	0	0.0	0	0.0	0	0.0	3,556	22.4
Moderate	4	25.0	4,320	27.2	473	10.9	3,347	21.1
Middle	11	68.8	10,481	65.9	1,460	13.9	3,251	20.5
Upper	1	6.3	1,093	6.9	37	3.4	5,740	36.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**16**	**100.0**	**15,894**	**100.0**	**1,970**	**12.4**	**15,894**	**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	7,782	4,448	26.6	57.2	2,525	32.4	809	10.4
Middle	18,564	10,966	65.6	59.1	3,983	21.5	3,615	19.5
Upper	1,582	1,310	7.8	82.8	218	13.8	54	3.4
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	**27,928**	**16,724**	**100.0**	**59.9**	**6,726**	**24.1**	**4,478**	**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	545	28.4	502	28.2	35	34.7	8	21.1
Middle	1,253	65.2	1,163	65.3	61	60.4	29	76.3
Upper	123	6.4	117	6.6	5	5.0	1	2.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**1,921**	**100.0**	**1,782**	**100.0**	**101**	**100.0**	**38**	**100.0**
Percentage of Total Businesses:				**92.8**		**5.3**		**2.0**

	Total Farms by Tract		**Farms by Tract & Revenue Size**					
			Less Than or = $1 Million		**Over $1 Million**		**Revenue Not Reported**	
	#	**%**	**#**	**%**	**#**	**%**	**#**	**%**
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	7	3.5	7	3.5	0	0.0	0	0.0
Middle	182	90.1	180	90.0	2	100.0	0	0.0
Upper	13	6.4	13	6.5	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**202**	**100.0**	**200**	**100.0**	**2**	**100.0**	**0**	**0.0**
Percentage of Total Farms:				**99.0**		**1.0**		**0.0**

Source: 2024 FFIEC Census Data
2024 Dun & Bradstreet Data
2016 – 2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100 percent due to rounding.

Home Mortgage Lending by Income Level of Geography							
Geographic Income Level	Bank and Aggregate Loans						Owner-Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	12	19.7	29.4	1,745	15.7	24.1	26.6
Middle	35	57.4	63.2	6,053	54.5	65.9	65.6
Upper	14	23.0	7.4	3,310	29.8	10.0	7.8
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	**61**	**100.0**	**100.0**	**11,108**	**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 percent due to rounding.

Distribution of Small Business Lending by Income Level of Geography							
Geographic Income Level	Bank and Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	11.1	22.1	271	31.0	13.1	28.4
Middle	8	88.9	65.6	602	69.0	75.3	65.2
Upper	0	0.0	11.5	0	0.0	11.3	6.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.8	0	0.0	0.2	
Total	**9**	**100.0**	**100.0**	**873**	**100.0**	**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 percent due to rounding.

Distribution of Small Farm Lending by Income Level of Geography							
Geographic Income Level	Bank and Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	2.8	0	0.0	1.5	3.5
Middle	34	97.1	92.6	3,654	96.7	93.3	90.1
Upper	1	2.9	4.4	125	3.3	5.2	6.4
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.2	0	0.0	0.0	
Total	**35**	**100.0**	**100.0**	**3,779**	**100.0**	**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 percent due to rounding.

Distribution of Home Mortgage Lending by Borrower Income Level							
Borrower Income Level	**Bank and Aggregate Loans**						**Families by Family Income %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**#%**	**#%**	**$(000)**	**$%**	**$%**	
Low	3	4.9	6.5	160	1.4	3.1	22.4
Moderate	13	21.3	18.6	1,639	14.8	13.3	21.1
Middle	11	18.0	20.1	1,347	12.1	18.1	20.5
Upper	28	45.9	28.6	6,976	62.8	36.8	36.1
Unknown	6	9.8	26.2	986	8.9	28.7	0.0
Total	**61**	**100.0**	**100.0**	**11,108**	**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 percent due to rounding.
Multifamily loans are not included in the borrower distribution analysis.

Distribution of Small Business Lending by Revenue Size of Businesses							
	Bank and Aggregate Loans						**Total Businesses %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**#%**	**#%**	**$(000)**	**$%**	**$%**	
By Revenue							
$1 Million or Less	6	66.7	52.1	234	26.8	53.8	92.8
Over $1 Million/Unknown	3	33.3	47.9	639	73.2	46.2	7.2
Total	**9**	**100.0**	**100.0**	**873**	**100.0**	**100.0**	**100.0**
By Loan Size							
$100,000 or Less	7	77.8	93.6	262	30.0	42.8	
$100,001 – $250,000	0	0.0	4.3	0	0.0	23.0	
$250,001 – $1 Million	2	22.2	2.1	611	70.0	34.1	
Total	**9**	**100.0**	**100.0**	**873**	**100.0**	**100.0**	
By Loan Size and Revenue $1 Million or Less							
$100,000 or Less	6	100.0		234	100.0		
$100,001 – $250,000	0	0.0		0	0.0		
$250,001 – $1 Million	0	0.0		0	0.0		
Total	**6**	**100.0**		**234**	**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 percent due to rounding.

Distribution of Small Farm Lending by Revenue Size of Farms							
	Bank and Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
By Revenue							
$1 Million or Less	25	71.4	71.4	2,719	72.0	75.0	99.0
Over $1 Million/Unknown	10	28.6	28.6	1,059	28.0	25.0	1.0
Total	**35**	**100.0**	**100.0**	**3,778**	**100.0**	**100.0**	**100.0**
By Loan Size							
$100,000 or Less	21	60.0	77.2	789	20.9	32.6	
$100,001 – $250,000	10	28.6	14.7	1,689	44.7	30.9	
$250,001 – $500,000	4	11.4	8.1	1,300	34.4	36.4	
Total	**35**	**100.0**	**100.0**	**3,778**	**100.0**	**100.0**	
By Loan Size and Revenue $1 Million or Less							
$100,000 or Less	15	60.0		604	22.2		
$100,001 – $250,000	8	32.0		1,408	51.8		
$250,001 – $500,000	2	8.0		707	26.0		
Total	**25**	**100.0**		**2,719**	**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 percent due to rounding.

JASPER COUNTY ASSESSMENT AREA

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	6,014	20.1
Moderate	7	24.1	7,083	23.7	1,789	25.3	5,755	19.2
Middle	17	58.6	16,834	56.2	1,473	8.8	6,661	22.2
Upper	5	17.2	6,030	20.1	423	7.0	11,517	38.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**29**	**100.0**	**29,947**	**100.0**	**3,685**	**12.3**	**29,947**	**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	19.7	40.9	6,680	47.0	1,725	12.1
Middle	28,057	17,060	57.7	60.8	8,219	29.3	2,778	9.9
Upper	9,512	6,686	22.6	70.3	2,004	21.1	822	8.6
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	**51,786**	**29,558**	**100.0**	**57.1**	**16,903**	**32.6**	**5,325**	**10.3**
	Total Businesses by Tract		**Businesses by Tract & Revenue Size**					
			Less Than or = $1 Million		**Over $1 Million**		**Revenue Not Reported**	
	#	**%**	**#**	**%**	**#**	**%**	**#**	**%**
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	1,234	32.5	1,100	32.0	123	38.9	11	26.2
Middle	1,999	52.7	1,824	53.1	148	46.8	27	64.3
Upper	559	14.7	510	14.9	45	14.2	4	9.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**3,792**	**100.0**	**3,434**	**100.0**	**316**	**100.0**	**42**	**100.0**
Percentage of Total Businesses:				**90.6**		**8.3**		**1.1**
	Total Farms by Tract		**Farms by Tract & Revenue Size**					
			Less Than or = $1 Million		**Over $1 Million**		**Revenue Not Reported**	
	#	**%**	**#**	**%**	**#**	**%**	**#**	**%**
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	4	4.3	4	4.3	0	0.0	0	0.0
Middle	72	78.3	72	78.3	0	0.0	0	0.0
Upper	16	17.4	16	17.4	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	**92**	**100.0**	**92**	**100.0**	**0**	**0.0**	**0**	**0.0**
Percentage of Total Farms:				**100.0**		**0.0**		**0.0**

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

Home Mortgage Lending by Income Level of Geography							
Geographic Income Level	Bank and Aggregate Loans						Owner-Occupied Units %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	23	34.3	22.1	4,398	32.9	18.4	19.7
Middle	35	52.2	58.7	7,098	53.1	59.0	57.7
Upper	9	13.4	19.3	1,874	14.0	22.6	22.6
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	**67**	**100.0**	**100.0**	**13,370**	**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 percent due to rounding.

Distribution of Small Business Lending by Income Level of Geography							
Geographic Income Level	Bank and Aggregate Loans						Total Businesses %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	27.2	0	0.0	25.6	32.5
Middle	6	100.0	54.4	1,495	100.0	52.2	52.7
Upper	0	0.0	17.8	0	0.0	22.0	14.7
Unknown	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.7	0	0.0	0.2	
Total	**6**	**100.0**	**100.0**	**1,495**	**100.0**	**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 percent due to rounding.

Distribution of Small Farm Lending by Income Level of Geography							
Geographic Income Level	Bank and Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
Low	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	5.5	0	0.0	9.9	4.3
Middle	3	100.0	77.2	104	100.0	72.2	78.3
Upper	0	0.0	17.3	0	0.0	17.9	17.4
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	**3**	**100.0**	**100.0**	**104**	**100.0**	**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 percent due to rounding.

Distribution of Home Mortgage Lending by Borrower Income Level							
Borrower Income Level	**Bank and Aggregate Loans**						**Families by Family Income %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**#%**	**#%**	**$(000)**	**$%**	**$%**	
Low	2	3.4	7.2	181	2.0	4.0	20.1
Moderate	4	6.8	19.7	451	5.0	15.2	19.2
Middle	4	6.8	19.3	725	8.1	18.0	22.2
Upper	15	25.4	28.9	3,382	37.7	35.3	38.5
Unknown	34	57.6	25.0	4,229	47.2	27.6	0.0
Total	**59**	**100.0**	**100.0**	**8,968**	**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 percent due to rounding.
Multifamily loans are not included in the borrower distribution analysis.

Distribution of Small Business Lending by Revenue Size of Businesses							
	Bank and Aggregate Loans						**Total Businesses %**
	Bank		**Agg**	**Bank**		**Agg**	
	#	**#%**	**#%**	**$(000)**	**$%**	**$%**	
By Revenue							
$1 Million or Less	5	83.3	52.3	1,461	97.7	40.6	90.6
Over $1 Million/Unknown	1	16.7	47.7	34	2.3	59.4	9.4
Total	**6**	**100.0**	**100.0**	**1,495**	**100.0**	**100.0**	**100.0**
By Loan Size							
$100,000 or Less	2	33.3	92.6	69	4.6	35.0	
$100,001 – $250,000	2	33.3	3.7	271	18.1	15.7	
$250,001 – $1 Million	2	33.3	3.8	1,155	77.3	49.3	
Total	**6**	**100.0**	**100.0**	**1,495**	**100.0**	**100.0**	
By Loan Size and Revenue $1 Million or Less							
$100,000 or Less	1	20.0		35	2.4		
$100,001 – $250,000	2	40.0		271	18.5		
$250,001 – $1 Million	2	40.0		1,155	79.1		
Total	**5**	**100.0**		**1,461**	**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 percent due to rounding.

Distribution of Small Farm Lending by Revenue Size of Farms							
	Bank and Aggregate Loans						Total Farms %
	Bank		Agg	Bank		Agg	
	#	#%	#%	$(000)	$%	$%	
By Revenue							
$1 Million or Less	3	100.0	59.8	104	100.0	70.5	100.0
Over $1 Million/Unknown	0	0.0	40.2	0	0.0	29.5	0.0
Total	**3**	**100.0**	**100.0**	**104**	**100.0**	**100.0**	**100.0**
By Loan Size							
$100,000 or Less	3	100.0	78.7	104	100.0	33.7	
$100,001 – $250,000	0	0.0	15.7	0	0.0	38.2	
$250,001 – $500,000	0	0.0	5.5	0	0.0	28.0	
Total	**3**	**100.0**	**100.0**	**104**	**100.0**	**100.0**	
By Loan Size and Revenue $1 Million or Less							
$100,000 or Less	3	100.0		104	100.0		
$100,001 – $250,000	0	0.0		0	0.0		
$250,001 – $500,000	0	0.0		0	0.0		
Total	**3**	**100.0**		**104**	**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 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 statistical 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.