



## **PUBLIC DISCLOSURE**

November 02, 2020

### **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

**Central Bank Of The Midwest  
RSSD# 704559**

**609 North Highway 291  
Lee's Summit, Missouri 64086**

**Federal Reserve Bank of Kansas City  
1 Memorial Drive  
Kansas City, Missouri 64198**

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

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**INSTITUTION'S COMMUNITY REINVESTMENT ACT RATING**

This institution is rated: **SATISFACTORY**

The following table indicates the performance level of Central Bank of the Midwest (the bank) with respect to the lending, investment, and service tests.

PERFORMANCE LEVELS	PERFORMANCE TESTS		
	Lending Test*	Investment Test	Service Test
Outstanding			
High Satisfactory	X		X
Low Satisfactory		X	
Needs to Improve			
Substantial Noncompliance			

\* The lending test is weighted more heavily than the investment and service tests in determining the overall rating.

**SUMMARY OF THE MAJOR FACTORS SUPPORTING THE RATING**

**Lending Test**

- Lending levels reflect good responsiveness to assessment area (AA) credit needs, despite the bank making limited use of innovative and/or flexible lending practices in serving AA credit needs.
- A high percentage of the bank's loans are originated within its delineated AA.
- The bank's distribution of loans by income level of geography (geographic distribution) is good.
- The bank's distribution of loans among individuals of different income levels, including low- and moderate-income (LMI), and businesses and farms of different sizes (borrower distribution) is good.
- The bank makes a relatively high level of community development (CD) loans.

**Investment Test**

- The bank makes an adequate level of qualified CD investments and grants, although the bank is rarely in a leadership position. In addition, the bank exhibits adequate responsiveness to credit and CD needs, but makes rare use of innovative and/or complex investments to support CD initiatives.

### Service Test

- The bank's delivery systems are accessible to geographies and/or individuals of different income levels in its AA.
- The bank's record of opening and closing branches has generally not adversely affected the accessibility of its delivery systems, particularly to LMI geographies and/or LMI individuals.
- Products, services, and business hours do not vary in a way that inconveniences its AA, particularly LMI geographies and/or LMI individuals.
- The bank provides a relatively high level of CD services and is responsive to its available service opportunities.

### SCOPE OF EXAMINATION

The Federal Financial Institutions Examination Council's *Interagency Examination Procedures for Large Institutions* were utilized to evaluate the bank's Community Reinvestment Act (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. Additionally, the evaluation focused on the bank's performance within its Kansas City, Missouri/Kansas Metropolitan AA and Lawrence, Kansas Metropolitan Statistical Area (MSA) AA, which are both part of the larger Kansas City-Overland Park-Kansas City Combined Statistical Area (CSA). Therefore, for purposes of this evaluation, the bank's aggregate performance across both AAs was evaluated as a single, full-scope AA. The following data was reviewed:

- The bank's home purchase, home refinance, home improvement, and multifamily loans reported on the bank's 2017, 2018, and 2019 Home Mortgage Disclosure Act (HMDA) Loan Application Registers;
- The bank's small business and small farm loans reported on the bank's 2017, 2018, and 2019 CRA files;
- CD loans originated between September 26, 2017 through December 31, 2019;
- Qualified investments that were made between September 26, 2017, and December 31, 2019, qualified investments made prior to, but still outstanding, during this period, and qualifying grants, donations, or in-kind contributions of property made during this period; and,
- Retail banking services and CD services performed between September 26, 2017 and December 31, 2019.

For this evaluation, greater weight was placed on small business lending due to the bank's strategic focus on commercial lending. In addition, more consideration was given to the bank's performance in relation to aggregate lending data rather than in comparison to relevant demographic figures, as this provides a better indication of credit demand. Finally, while included in the tables and lending totals throughout this evaluation, multifamily housing loans were not evaluated based on lending volumes being too low to render a meaningful analysis.

**DESCRIPTION OF INSTITUTION**

The bank is an interstate financial institution headquartered in Lee's Summit, Missouri. Characteristics of the bank include:

- The bank is a wholly owned subsidiary of Central Bancompany, Inc., a multibank holding company headquartered in Jefferson City, Missouri. The bank is one of thirteen affiliate banks owned by Central Bancompany, Inc.
- The bank had total assets of \$3.6 billion as of June 30, 2020.
- The bank currently operates 32 full-service banking facilities located in Missouri and Kansas. Additionally, the bank operates one commercial loan production office (LPO) in Blue Springs, Missouri, as well as a home mortgage LPO inside a Habitat for Humanity building in Kansas City, Missouri.
- The bank's primary business focus is commercial lending, which comprises a significant majority of its loan portfolio.
- Home mortgage loans constitute the second largest lending product; however, the figure illustrated in Table 1 is understated based on a majority of home mortgage loans not being retained in the bank's loan portfolio, but sold on the secondary market.
- The bank acquired Bank Liberty on August 8, 2019, and Platte Valley Bank on December 2, 2019. The institutions were subsequently merged into the bank on December 7, 2019 and April 3, 2020, respectively. These two mergers expanded the bank's AA to include the Missouri counties of Clay, Platte, Clinton, and Ray. However, due to the timing of these mergers, the bank's expanded AA and corresponding lending activity was not considered in this performance evaluation.

<b>TABLE 1 COMPOSITION OF LOAN PORTFOLIO AS OF JUNE 30, 2020</b>		
<b>Loan Type</b>	<b>\$(000)</b>	<b>%</b>
Commercial	1,587,553	71.5
Residential Real Estate	236,688	10.7
Consumer	188,158	8.5
Other	127,134	5.7
Agricultural	80,706	3.6
<b>Gross Loans</b>	<b>2,220,239</b>	<b>100.0</b>
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>		

The bank was rated Satisfactory under the CRA at its September 25, 2017 performance evaluation. There are no known legal, financial, or other factors impeding the bank's ability to help meet the credit needs in its communities.

**DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE KANSAS CITY, MISSOURI/KANSAS – LAWRENCE, KANSAS COMBINED METROPOLITAN AA**

The AA consists of 4 of the 14 counties that comprise the Kansas City, Missouri/Kansas MSA, including the Missouri counties of Cass and Jackson and the Kansas counties of Johnson and Wyandotte, in their entireties. Directly to the west and contiguous to the Kansas City, Missouri/Kansas MSA, the combined AA also includes the entirety of Douglas County, which comprises the Lawrence, Kansas MSA. (Refer to Appendix B for a detailed map of the AA.)

- The bank's AA includes a total of 441 census tracts, including 80 low-, 98 moderate-, 129 middle-, 116 upper-, and 18 unknown-income census tracts. There have been no changes to the census tracts within the bank's AA since 2017.
- The bank operates 32 full-service banking locations and two LPOs. Automated teller machines (ATMs) are located at each branch, including the LPO in Blue Springs, Missouri. The bank maintains an additional 15 stand-alone ATMs throughout its AA. Since the prior evaluation, the bank closed one branch office that was located in an upper-income census tract and opened a new branch location in a moderate-income census tract.
- According to the June 30, 2020 Federal Deposit Insurance Corporation (FDIC) Deposit Market Share Report, the bank had a deposit market share of 2.9 percent, which ranked 8<sup>th</sup> out of 93 FDIC-insured institutions with offices operating in the AA.
- To further augment the evaluation, two community contacts that were recently interviewed as part of the public evaluations of other financial institutions in the area were reviewed to help ascertain the credit needs of the communities, the responsiveness of area banks in meeting those needs, and to obtain perspectives on local economic conditions. One community contact was an employee at a local real estate brokerage firm with substantial knowledge of the local real estate market. The other community contact was a representative from a local housing authority agency that specializes in providing residents in need with affordable housing options.

<b>TABLE 2 POPULATION CHANGE</b>			
<b>Area</b>	<b>2010 Population</b>	<b>2015 Population</b>	<b>Percent Change</b>
Lawrence, Kansas MSA	110,826	114,967	3.7
Johnson County, Kansas	544,179	566,814	4.2
Wyandotte County, Kansas	157,505	160,806	2.1
Cass County, Missouri	99,478	100,781	1.3
Jackson County, Missouri	674,158	680,905	1.0
Kansas City, Missouri/Kansas MSA	2,009,342	2,055,675	2.3
State of Kansas	2,853,118	2,892,987	1.4
State of Missouri	5,988,927	6,045,448	0.9

*Source: 2010 U.S. Census Bureau Decennial Census  
2011-2015 U.S. Census Bureau: American Community Survey*

- Based on 2015 American Community Survey (ACS) data, the AA included 74.8 percent of the total Kansas City-Overland Park-Kansas City CSA population.

- As the country's 36<sup>th</sup> largest city by population, the city of Kansas City accounts for approximately 27.2 percent of the AA's total population and is the primary driver behind the AA's population growth since the previous evaluation.
- A community member stated that Johnson County has grown noticeably and is considered a prime location for middle- and upper-income professionals with families.

<b>TABLE 3 MEDIAN FAMILY INCOME CHANGE</b>			
<b>Area</b>	<b>2010 Median Family Income</b>	<b>2015 Median Family Income</b>	<b>Percent Change</b>
Lawrence, Kansas MSA	68,282	72,755	6.6
Johnson County, Kansas	90,380	94,850	4.9
Wyandotte County, Kansas	47,653	47,117	(1.1)
Cass County, Missouri	67,426	71,696	6.3
Jackson County, Missouri	58,831	61,076	3.8
Kansas City, Missouri/Kansas MSA	68,846	72,623	5.5
State of Kansas	62,424	66,389	6.4
State of Missouri	57,661	60,809	5.5

*Source: 2006-2010 U.S. Census Bureau: American Community Survey  
2011-2015 U.S. Census Bureau: American Community Survey*

- According to 2015 ACS data, 39.4 percent of AA families were designated as LMI, which was comparable to the Kansas City and Lawrence MSAs of 38.9 percent and 38.7 percent, respectively.
- Wyandotte and Jackson Counties reported higher levels of families living below poverty at 19.1 percent and 13.5 percent, respectively, as compared to 9.7 percent of families in the AA.
- A community member discussed how income growth in the area has primarily benefited middle- and upper-income individuals, while low-income residents have experienced minimal income growth due to increasing housing prices. Specifically, the Johnson County area is viewed as a highly attractive location due to the high quality of its public school systems when compared to schools in other parts of the region. Unfortunately, due to the rising cost of living, less affluent families are only able to remain in the area if they can find more affordable rental housing.

<b>TABLE 4 HOUSING COSTS CHANGE</b>						
<b>Area</b>	<b>Median Housing Value</b>		<b>Percent Change</b>	<b>Median Gross Rent</b>		<b>Percent Change</b>
	<b>2010</b>	<b>2015</b>		<b>2010</b>	<b>2015</b>	
Lawrence, Kansas MSA	176,492	179,820	1.9	778	858	10.3
Johnson County, Kansas	209,900	215,600	2.7	857	947	10.5
Wyandotte County, Kansas	97,600	89,200	(8.6)	698	777	11.3
Cass County, Missouri	152,900	159,600	4.4	863	910	5.4
Jackson County, Missouri	129,900	125,500	(3.4)	723	807	11.6
Kansas City, Missouri/Kansas MSA	158,603	159,473	0.5	760	844	11.1
State of Kansas	122,600	132,000	7.7	671	757	12.8
State of Missouri	137,700	138,400	0.5	667	746	11.8

*Source: 2006-2010 U.S. Census Bureau: American Community Survey  
2011-2015 U.S. Census Bureau: American Community Survey*

- The Johnson County housing market presents many challenges to potential home buyers. Over the last year, the county experienced an increase of nearly 12.0 percent in the average sales prices of new and existing homes, with the price points approaching approximately \$400,000.<sup>1</sup> This sales price is more than double the average cost of homes in Wyandotte County at approximately \$192,000, and well above Jackson County’s average sales price of approximately \$239,000.
- The percentage of rental units was higher in the AA’s LMI census tracts, comprising 48.0 percent and 43.5 percent of all housing units, respectively. In comparison, the AA’s middle-income census tracts had 31.6 percent of housing devoted to rental units, while upper-income census tracts only reported 20.1 percent.
- The average affordability ratio<sup>2</sup> for the AA was 36.9 percent, with Wyandotte County as the most significant outlier of the AA’s five counties at 45.0 percent.

<b>TABLE 5 UNEMPLOYMENT RATES</b>					
<b>Region</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>
Lawrence, Kansas MSA	3.7	3.5	3.2	3.0	2.9
Johnson County, Kansas	3.4	3.3	3.0	2.8	2.8
Wyandotte County, Kansas	6.0	5.6	5.2	4.8	4.3
Cass County, Missouri	4.8	4.2	3.5	3.0	3.0
Jackson County, Missouri	5.9	5.1	4.4	3.7	3.7
Kansas City, Missouri/Kansas MSA	4.8	4.3	3.8	3.3	3.3
State of Kansas	4.2	4.0	3.6	3.3	3.2
State of Missouri	5.0	4.6	3.7	3.2	3.3

*Source: Bureau of Labor Statistics: Local Area Unemployment Statistics*

<sup>1</sup> Per the Kansas City Regional Association of Realtors.

<sup>2</sup> The housing affordability ratio is calculated by dividing the median family income by the median housing value. A lower ratio generally reflects less affordable housing.



- Major industries in the AA include government, health care, retail trade, higher education, and public school districts. Some of the primary employers in the AA include Children's Mercy Hospitals & Clinics, Cerner, the Federal Government, and the Internal Revenue Service.
- A community member indicated that overall economic conditions are generally favorable; however, with a majority of employment opportunities located in the Kansas City metro area, most residents have to commute to their jobs.

## **CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS**

While conclusions with respect to lending performance were evaluated for all three years, only 2019 lending tables are reflected in the body of this report. The bank's 2017 and 2018 lending data can be found in Appendix C of this report. The performance evaluation first discusses the bank's overall performance, followed by an in-depth analysis of the bank's record of lending, investment, and service activities within its AA.

### **LENDING TEST**

The bank's performance under the lending test is high satisfactory.

#### **Lending Activity**

This performance criterion evaluates the bank's lending volume considering the bank's resources and business strategy and other performance context information. The bank's lending activities reflect good responsiveness to AA credit needs. Table 6 illustrates the bank's lending activity considered in this performance evaluation. Additionally, for purposes of this evaluation, the bank's 2017 HMDA data was segregated from its 2018 and 2019 HMDA data based on significant changes in reporting requirements for home mortgage lending that became effective on January 1, 2018.

**TABLE 6  
SUMMARY OF LENDING ACTIVITY REVIEWED**

Loan Type	#	\$(000)	#%	\$%
	<b>2017 HMDA Loans</b>			
Home Purchase	192	35,135	5.8	5.8
Home Refinance	121	21,765	3.7	3.6
Home Improvement	48	1,147	1.5	0.2
Multifamily	4	13,450	0.1	2.2
<b>2017 Total HMDA Loans</b>	<b>365</b>	<b>71,497</b>	<b>11.1</b>	<b>11.8</b>
<b>2018-2019 HMDA Loans</b>				
Home Purchase	452	82,833	13.7	13.8
Home Refinance	242	43,800	7.3	7.3
Home Improvement	28	2,651	0.8	0.4
Multifamily	17	43,543	0.5	7.2
<b>2018-2019 Total HMDA Loans</b>	<b>739</b>	<b>172,827</b>	<b>22.4</b>	<b>28.8</b>
Small Business Loans*	2,108	347,233	63.9	57.8
Small Farm Loans*	85	9,083	2.6	1.5
<b>TOTAL LOANS</b>	<b>3,297</b>	<b>600,640</b>	<b>100.0</b>	<b>100.0</b>

Note: Percentages may not add to 100.0 percent due to rounding.  
\*Small Business and Small Farm Loans include all originations from 2017 through 2019.

The bank makes limited use of innovative and flexible lending programs in serving AA credit needs. The bank offers traditional, industry-recognized guaranteed loan programs, including Small Business Administration (SBA) 504 loans for its commercial portfolio. For this evaluation period, the bank originated 92 loans totaling \$13.9 million (MM) through the Federal Housing Administration (74 of these loans for \$11.2MM were inside the AA), 8 loans totaling \$2.4MM through the Veterans Administration (6 of these loans for \$1.5MM were inside the AA), and 6 loans totaling \$10.6MM through the SBA 504 program (all of which were inside the AA).

In addition, the bank also originated 32 loans within the AA under its Home Turf Program. This program is designed for the purpose of providing affordable housing to LMI borrowers. The program allows for a minimum down payment of 3.0 percent from either the borrower's own funds, government assistance programs, or a gift from a relative. Additionally, of those 32 loans, the bank covered approximately \$84,000 in borrower closing costs, averaging approximately \$2,632 per loan.

**Assessment Area Concentration**

This performance criterion evaluates the percentage of lending extended inside and outside of the bank's AA. Overall, a high percentage of the bank's loans, by number and dollar, are originated inside the AA. As previously noted, the bank's 2017 HMDA data was segregated from its 2018 and 2019 HMDA data based on significant changes in reporting requirements for home mortgage lending beginning in 2018.

**TABLE 7  
LENDING INSIDE AND OUTSIDE THE AA**

Loan Type	Inside				Outside			
	#	\$(000)	#%	\$%	#	\$(000)	#%	\$%
<b>2017 HMDA Loans</b>								
Home Purchase	150	27,483	78.1	78.2	42	7,652	21.9	21.8
Home Refinance	107	18,900	88.4	86.8	14	2,865	11.6	13.2
Home Improvement	44	1,089	91.7	94.9	4	58	8.3	5.1
Multifamily	3	2,450	75.0	18.2	1	11,000	25.0	81.8
<b>2017 Total HMDA Loans</b>	<b>304</b>	<b>49,922</b>	<b>83.3</b>	<b>69.8</b>	<b>61</b>	<b>21,575</b>	<b>16.7</b>	<b>30.2</b>
<b>2018-2019 HMDA Loans</b>								
Home Purchase	386	69,652	85.4	84.1	66	13,181	14.6	15.9
Home Refinance	217	39,670	89.7	90.6	25	4,130	10.3	9.4
Home Improvement	26	2,451	92.9	92.5	2	200	7.1	7.5
Multifamily	14	27,700	82.4	63.6	3	15,843	17.6	36.4
<b>2018-2019 Total HMDA Loans</b>	<b>643</b>	<b>139,473</b>	<b>87.0</b>	<b>80.7</b>	<b>96</b>	<b>33,354</b>	<b>13.0</b>	<b>19.3</b>
<b>Small Business Loans*</b>	<b>1,829</b>	<b>302,366</b>	<b>86.8</b>	<b>87.1</b>	<b>279</b>	<b>444,867</b>	<b>13.2</b>	<b>12.9</b>
<b>Small Farm Loans*</b>	<b>56</b>	<b>5,804</b>	<b>65.9</b>	<b>63.9</b>	<b>29</b>	<b>3,279</b>	<b>34.1</b>	<b>36.1</b>
<b>Total Loans</b>	<b>2,832</b>	<b>497,565</b>	<b>85.9</b>	<b>82.8</b>	<b>465</b>	<b>503,075</b>	<b>14.1</b>	<b>17.2</b>

Note: Percentages may not add to 100.0 percent due to rounding.  
\*Small Business and Small Farm Loans include all originations from 2017 through 2019.

### Geographic Distribution of Loans

This performance criterion evaluates the bank’s distribution of lending within its AA by income level of census tract. The bank’s overall geographic distribution of lending reflects good penetration throughout the AA.

#### Home Mortgage Lending

The geographic distribution of home mortgage lending is good. As illustrated in Table 8, the bank’s loan originations in low-income census tracts was comparable to aggregate lending data by number, but below by dollar volume, and was also below the demographic figure. In comparison, the bank’s lending in moderate-income census tracts was above aggregate lending data by number and dollar volume, as well as above the demographic figure by number. Furthermore, the bank’s loan dispersion among geographies of different income levels did not reveal any significant gaps within the AA.

The bank’s home mortgage lending performance in 2018 was comparable to 2019 performance; however, the bank’s 2017 home mortgage lending fell below its 2019 performance.

#### Home Purchase Loans

The geographic distribution of home purchase lending is excellent. The bank’s lending in low-income census tracts was comparable to aggregate lending data by number and dollar volume, but below the demographic figure. Home purchase lending in moderate-income census tracts was above aggregate lending data by number and dollar volume, and was also above the

demographic figure. Furthermore, the bank's loan dispersion among geographies of different income levels did not reveal any significant gaps or lapses within the AA.

The bank's home purchase lending performance in 2018 was comparable to 2019 performance; however, the bank's 2017 home purchase lending fell below its 2019 performance.

#### Home Refinance Loans

The geographic distribution of home refinance lending is adequate. The bank's lending in low-income census tracts was comparable to aggregate lending data by number and dollar volume, but was below the demographic figure. Home refinance lending in moderate-income census tracts was comparable to aggregate lending data by number, but above by dollar volume. Additionally, the concentration of home refinance loans in moderate-income census tracts was below the demographic figure. Furthermore, the bank's loan dispersion among geographies of different income levels did not reveal any significant gaps or lapses within the AA.

The bank's home refinance lending performance in 2017 was comparable to 2019 performance; however, the bank's 2018 home refinance lending fell below its 2019 performance.

#### Home Improvement Loans

The geographic distribution of home improvement lending is excellent. The bank originated no home improvement loans in the AA's low-income census tracts in 2019. However, the bank's performance in moderate-income census tracts was above aggregate lending data by number and dollar volume, as well as the demographic figure by number, bolstering the overall performance rating for this product. Given the absence of loan originations within the AA's low-income census tracts, gaps in the bank's dispersion of loans among geographies of different income levels were noted. Gaps were particularly evident among the LMI tracts in the western portion of Jackson County, Missouri, and the eastern portion of Wyandotte County, Kansas. The lending gaps are attributed to the significant number of FDIC-insured financial institutions operating within the AA, presenting strong competition for originations. In addition, overall home improvement lending volumes are low, contributing to more evident gaps in the bank's large AA.

The bank's home improvement lending performance in 2018 was comparable to 2019 performance; however, the bank's 2017 home improvement lending fell below its 2019 performance.

**TABLE 8**  
**DISTRIBUTION OF 2019 HOME MORTGAGE LENDING**  
**BY INCOME LEVEL OF GEOGRAPHY**  
**KANSAS CITY, MISSOURI/KANSAS – LAWRENCE, KANSAS**  
**COMBINED METROPOLITAN ASSESSMENT AREA**

Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
<b>Total Home Mortgage Loans</b>							
Low	9	833	2.7	1.2	3.5	2.5	7.2
Moderate	77	11,884	23.5	17.5	15.0	10.1	18.2
Middle	135	23,091	41.2	33.9	36.3	32.0	36.0
Upper	107	32,218	32.6	47.4	45.0	55.3	38.4
Unknown	0	0	0.0	0.0	0.2	0.2	0.2
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
<b>Home Purchase Loans</b>							
Low	7	658	3.7	1.9	4.3	2.1	7.2
Moderate	57	8,145	30.3	23.5	17.6	10.6	18.2
Middle	73	13,109	38.8	37.7	37.5	32.7	36.0
Upper	51	12,818	27.1	36.9	40.4	54.5	38.4
Unknown	0	0	0.0	0.0	0.2	0.2	0.2
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
<b>Home Refinance Loans</b>							
Low	2	175	1.6	0.7	2.2	1.2	7.2
Moderate	15	2,317	12.2	9.6	11.6	6.9	18.2
Middle	58	9,575	47.2	39.7	35.5	29.6	36.0
Upper	48	12,059	39.0	50.0	50.5	62.0	38.4
Unknown	0	0	0.0	0.0	0.2	0.2	0.2
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
<b>Home Improvement Loans</b>							
Low	0	0	0.0	0.0	3.4	2.3	7.2
Moderate	3	173	23.1	12.2	10.5	7.3	18.2
Middle	4	407	30.8	28.6	32.0	27.2	36.0
Upper	6	843	46.2	59.2	53.9	63.0	38.4
Unknown	0	0	0.0	0.0	0.2	0.1	0.2
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
<b>Multifamily Loans</b>							<b>% of Multifamily Units</b>
Low	0	0	0.0	0.0	19.1	9.9	17.2
Moderate	2	1,249	50.0	16.1	34.8	20.9	25.4
Middle	0	0	0.0	0.0	30.8	39.3	33.1
Upper	2	6,498	50.0	83.9	14.2	29.7	22.5
Unknown	0	0	0.0	0.0	1.2	0.2	1.8
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0

Source: 2019 FFIEC Census Data  
2011-2015 U.S. Census Bureau: American Community Survey  
NOTE: Percentages may not add up to 100.0 percent due to rounding.

### Small Business Lending

The geographic distribution of small business lending is good. The bank's lending in low-income census tracts was comparable to aggregate lending data by number and dollar volume, as well as the demographic figure. In comparison, the bank's lending performance in moderate-income census tracts was above aggregate lending data by number and dollar volume, as well as the demographic figure. Furthermore, the bank's loan dispersion among geographies of different income levels did not reveal any significant gaps or lapses within the AA.

The bank's small business lending performance in 2017 and 2018 fell below its 2019 performance.

### Small Farm Lending

The geographic distribution of small farm lending is poor. The bank originated no small farm loans in the AA's low- or moderate-income census tracts in 2019. When loan dispersion within the AA was evaluated, significant gaps and lapses in lending were identified. However, this is attributed to the low lending volume of small farm loans when compared to the bank's other loan products.

The bank's small farm lending performance in 2017 and 2018 was comparable to its 2019 performance.

**TABLE 9  
DISTRIBUTION OF 2019 SMALL BUSINESS AND SMALL FARM LENDING  
BY INCOME LEVEL OF GEOGRAPHY  
KANSAS CITY, MISSOURI/KANSAS – LAWRENCE, KANSAS  
COMBINED METROPOLITAN ASSESSMENT AREA**

Census Tract Income Level	Small Business Loans				Aggregate CRA Data		% of Businesses
	#	\$(000)	#%	\$%	#%	\$%	
Low	51	11,487	8.0	11.5	7.8	9.9	8.4
Moderate	192	31,634	30.2	31.8	16.5	16.4	18.6
Middle	216	27,808	34.0	27.9	30.1	27.6	33.2
Upper	162	25,243	25.5	25.3	41.9	39.1	37.7
Unknown	15	3,420	2.4	3.4	2.6	6.5	2.1
Not Reported	0	0	0.0	0.0	1.2	0.4	0.0
Census Tract Income Level	Small Farm Loans				Aggregate CRA Data		% of Farms
	#	\$(000)	#%	\$%	#%	\$%	
Low	0	0	0.0	0.0	2.1	0.4	2.4
Moderate	0	0	0.0	0.0	6.7	5.0	9.5
Middle	13	1,305	65.0	64.8	58.9	57.8	50.3
Upper	7	710	35.0	35.2	31.2	36.5	37.8
Unknown	0	0	0.0	0.0	0.0	0.0	0.1
Not Reported	0	0	0.0	0.0	1.2	0.2	0.0

Source: 2019 FFIEC Census Data  
2019 Dun & Bradstreet Data  
2011-2015 U.S. Census Bureau: American Community Survey  
NOTE: Percentages may not add up to 100.0 percent due to rounding.

### 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 to businesses and farms of different sizes. The bank's lending reflects good penetration among individuals of different income levels and businesses and farms of different sizes.

#### Home Mortgage Lending

The borrower distribution of home mortgage lending is good. The bank's lending to low-income borrowers was above aggregate lending data by number and dollar volume, and was comparable to the percentage of low-income families in the AA (the demographic figure) by number. Home mortgage lending to moderate-income borrowers also was above aggregate lending data by number and dollar volume, as well as the demographic figure by number.

The bank's home mortgage lending performance in 2017 and 2018 was comparable to its 2019 performance.

### Home Purchase Loans

The borrower distribution of home purchase lending is good. The bank's lending to low-income borrowers was above aggregate lending data by number and dollar volume, but was comparable to the demographic figure by number. Home purchase lending to moderate-income borrowers was comparable to aggregate lending data by number, and above by dollar volume. Similarly, the bank's home purchase lending to moderate-income borrowers was above the demographic figure.

The bank's home purchase lending performance in 2018 was above its 2019 performance; however, the bank's 2017 home purchase lending was comparable to its 2019 performance.

### Home Refinance Loans

The borrower distribution of home refinance lending is good. The bank's lending to low-income borrowers was above aggregate lending data by number and dollar volume, but below the demographic figure. Home refinance lending to moderate-income borrowers was comparable to aggregate lending data by number, but above by dollar volume, and was also comparable to the demographic figure.

The bank's home refinance lending performance in 2017 was comparable to 2019; however, the bank's 2018 home refinance lending was below its 2019 performance.

### Home Improvement Loans

The borrower distribution of home improvement lending is adequate. The bank originated no home improvement loans to low-income borrowers in 2019. However, the bank's lending to moderate-income borrowers was above aggregate lending data by number and dollar volume, as well as the demographic figure. Regardless, the overall volume of home improvement lending was low.

The bank's home improvement lending performance in 2018 was below its 2019 performance; however, the bank's 2017 home improvement lending was above its 2019 performance.



**TABLE 10  
DISTRIBUTION OF 2019 HOME MORTGAGE LENDING  
BY BORROWER INCOME LEVELS  
KANSAS CITY, MISSOURI/KANSAS – LAWRENCE, KANSAS  
COMBINED METROPOLITAN ASSESSMENT AREA**

Borrower Income Level	Bank Loans				Aggregate HMDA Data		% of Families
	#	\$(000)	#%	\$%	#%	\$%	
<b>Total Home Mortgage Loans</b>							
Low	55	6,259	16.8	9.2	8.1	3.9	21.9
Moderate	72	10,986	22.0	16.1	18.0	12.0	17.5
Middle	63	11,693	19.2	17.2	21.5	17.8	19.9
Upper	100	24,644	30.5	36.2	37.9	45.3	40.8
Unknown	38	14,444	11.6	21.2	14.5	20.9	0.0
<b>Home Purchase Loans</b>							
Low	37	4,279	19.7	12.3	9.7	4.9	21.9
Moderate	48	7,301	25.5	21.0	21.4	15.6	17.5
Middle	36	7,402	19.1	21.3	22.6	21.1	19.9
Upper	45	11,659	23.9	33.6	34.9	47.7	40.8
Unknown	22	4,089	11.7	11.8	11.4	10.6	0.0
<b>Home Refinance Loans</b>							
Low	18	1,980	14.6	8.2	6.8	3.4	21.9
Moderate	21	3,395	17.1	14.1	15.3	10.2	17.5
Middle	27	4,291	22.0	17.8	20.9	17.9	19.9
Upper	46	11,922	37.4	49.4	39.8	51.4	40.8
Unknown	11	2,538	8.9	10.5	17.3	17.1	0.0
<b>Home Improvement Loans</b>							
Low	0	0	0.0	0.0	5.9	3.8	21.9
Moderate	3	290	23.1	20.4	12.8	9.8	17.5
Middle	0	0	0.0	0.0	21.2	17.9	19.9
Upper	9	1,063	69.2	74.7	54.5	60.4	40.8
Unknown	1	70	7.7	4.9	5.5	8.0	0.0
<b>Multifamily Loans</b>							
Low	0	0	0.0	0.0	0.0	0.0	21.9
Moderate	0	0	0.0	0.0	0.6	0.0	17.5
Middle	0	0	0.0	0.0	0.6	0.0	19.9
Upper	0	0	0.0	0.0	3.1	1.0	40.8
Unknown	4	7,747	100.0	100.0	95.7	98.9	0.0

Source: 2019 FFIEC Census Data  
2011-2015 U.S. Census Bureau: American Community Survey  
NOTE: Percentages may not add up to 100.0 percent due to rounding.

Small Business Lending

The borrower distribution of small business lending is good. The bank's lending to businesses with gross revenues of \$1MM or less was above aggregate lending data by number and comparable by dollar volume. The bank's concentration of loans to small businesses was below the percentage of small businesses in the AA.

The bank's small business lending performance in 2018 was above its 2019 performance, while the bank's small business lending in 2017 was comparable to 2019 performance.

Small Farm Lending

The borrower distribution of small farm lending is adequate. The bank's lending to farms with gross revenues of \$1MM or less was comparable to aggregate lending data by number and dollar volume. In comparison, the bank's concentration of loans to small farms was below the percentage of small farms in the AA.

The bank's small farm lending performance in 2017 was above its 2019 performance, while the bank's small farm lending in 2018 was comparable to 2019 performance.

<b>TABLE 11 DISTRIBUTION OF 2019 SMALL BUSINESS AND SMALL FARM LENDING BY REVENUE SIZE OF BUSINESSES AND FARMS KANSAS CITY, MISSOURI/KANSAS – LAWRENCE, KANSAS COMBINED METROPOLITAN ASSESSMENT AREA</b>							
Business Revenue By Size	Small Business Loans				Aggregate CRA Data		% of Businesses by Revenue
	#	\$(000)	#%	\$%	#%	\$%	
<b>\$1MM or less</b>	343	31,355	53.9	31.5	46.2	31.8	89.9
<b>Over \$1MM</b>	261	66,360	41.0	66.6	Not Reported		9.3
<b>Unknown</b>	32	1,877	5.0	1.9	Not Reported		0.8
Farm Revenue By Size	Small Farm Loans				Aggregate CRA Data		% of Farms by Revenue
	#	\$(000)	#%	\$%	#%	\$%	
<b>\$1MM or less</b>	14	1,465	70.0	72.7	64.7	77.5	97.2
<b>Over \$1MM</b>	4	465	20.0	23.1	Not Reported		2.5
<b>Unknown</b>	2	85	10.0	4.2	Not Reported		0.3
<i>Source: 2019 FFIEC Census Data 2019 Dun &amp; Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey NOTE: Percentages may not add up to 100.0 percent due to rounding.</i>							

**Community Development Lending**

This performance criterion evaluates the bank's level of CD lending. Overall, the bank makes a relatively high level of CD loans when considering its capacity and the need and availability of such opportunities, which supported the overall lending test rating. Since the previous evaluation, the bank originated 42 loans totaling \$93.1MM. By dollar amount, over one-third of those loans (\$36.0MM) were originated in local Opportunity or Enhancement Zones. This performance aligns with the Kansas City area, which is comprised of 57 designated Opportunity Zones throughout Cass, Clay, Jackson, Platte, and Ray Counties in Missouri, and Johnson, Leavenworth, and Wyandotte Counties in Kansas. The following are specific examples of CD loans that were responsive to AA needs:

- The bank originated 21 loans totaling \$25.9MM that supported affordable housing initiatives within the AA, which is considered a critical need for LMI individuals.
- A \$13.6MM loan was extended in an enhanced enterprise zone that helped revitalize and stabilize a moderate-income census tract with the construction of a 256-unit multifamily apartment building.
- Three \$5.0MM loans were made for providing working capital to a company in a low-income census tract in Kansas City's Enhanced Enterprise zone to help revitalize and stabilize the area.

<b>TABLE 12 COMMUNITY DEVELOPMENT LOANS KANSAS CITY, MISSOURI/KANSAS – LAWRENCE, KANSAS COMBINED METROPOLITAN ASSESSMENT AREA</b>		
<b>Community Development Purpose</b>	<b>#</b>	<b>\$(000's)</b>
Affordable Housing	21	25,903
Community Services	6	7,079
Economic Development	6	10,559
Revitalization and Stabilization	9	49,613
<b>TOTAL LOANS</b>	<b>42</b>	<b>93,154</b>

## **INVESTMENT TEST**

The bank's performance under the investment test is low satisfactory.

This performance criterion evaluates the bank's level of qualifying grants, donations, or in-kind contributions of property made since the last examination that have a primary purpose of community development. The bank has an adequate level of qualified CD investments and grants, but is rarely in a leadership position. In addition, the bank exhibits adequate responsiveness to credit and CD needs of its AA, but makes rare use of innovative and/or complex investments to support CD initiatives.

Table 13 illustrates the total number of investment and donation activities by CD purpose, including an itemization of investments that remain on the bank's balance sheet (prior-period) and new investments purchased during the current evaluation period. For this evaluation period, the bank made 18 qualified CD investments totaling \$9.0MM. Of those investments, approximately 30.0 percent were current investments totaling \$3.5MM, while the remaining 70.0 percent were prior-period investments. Examples of the bank's responsive CD investments include:

- Investments in five mortgage-backed securities for \$2.7MM that supported mortgages for LMI individuals and families.
- One investment totaling \$2.3MM financed a high-impact development project for distressed communities within the AA.

In addition to its qualified CD investments, the bank also made 51 donations totaling \$327,000 during the evaluation period. Examples of responsive donations include:

- A donation of \$10,000 to support an organization that is focused on providing employment, housing, and financial relief to LMI families to promote long-term economic stability in underserved communities.
- Donations totaling \$84,200 related to the bank's Home Turf Program that assisted LMI individuals with mortgage financing by paying all of the borrower's closing costs.

**TABLE 13  
INVESTMENTS, GRANTS, AND DONATIONS**

Community Development Purpose	Prior Period Investments <sup>1</sup>		Current Investments <sup>2</sup>		Donations		Total	
	#	\$(000s)	#	\$(000s)	#	\$(000s)	#	\$(000s)
Affordable Housing	5	2,743	4	1,212	14	189	23	4,144
Community Services	6	2,498	0	0	22	80	28	2,578
Economic Development	2	171	1	2,300	14	55	17	2,526
Revitalization and Stabilization	0	0	0	0	1	3	1	3
<b>TOTAL</b>	<b>13</b>	<b>5,412</b>	<b>5</b>	<b>3,512</b>	<b>51</b>	<b>327</b>	<b>69</b>	<b>9,251</b>

<sup>1</sup> Book Value of Investment  
<sup>2</sup> Original Market Value of Investment

**SERVICE TEST**

The bank's performance under the service test is high satisfactory.

**Retail Banking Services**

This performance criterion evaluates the bank's level of service-delivery systems provided in each geography classification. Branch locations and alternative delivery systems, such as drive-through facilities, and online and mobile banking, are accessible to the bank's various geographies and to individuals of different income levels in the AA. Of the bank's 32 branches, 10 are located in moderate-income census tracts, 15 are located in middle-income census tracts, and 7 are located in upper-income census tracts. The bank's branch locations generally align with the percentage distribution of tracts by income level in the AA. Additionally, each branch location, including the LPO in Blue Springs, Missouri, has an ATM. The bank also maintains an additional 15 stand-alone ATMs throughout its AA, further supporting the accessibility of the bank's branch and ATM network.

The bank's record of opening and closing branches has generally not adversely affected the accessibility of its delivery systems, particularly in LMI areas or to LMI individuals. Since the prior evaluation, the bank closed one full-service branch that was located in an upper-income census tract and opened another full-service branch in a moderate-income census tract.

The bank's products, services, and business hours do not vary in a way that inconveniences its AA, particularly LMI geographies and/or LMI individuals. Lobby hours and drive-through services vary among the bank's locations, although most branches have lobby hours from 9:00 a.m. to 5:00 p.m. Monday through Friday, with all but one of the branches offering drive-through services. Additionally, 25 of the bank's 32 branches offer reduced hours on Saturday.

**TABLE 14  
RETAIL BANKING AND COMMUNITY DEVELOPMENT SERVICES  
KANSAS CITY, MISSOURI/KANSAS – LAWRENCE, KANSAS  
COMBINED METROPOLITAN ASSESSMENT AREA**

Branch Accessibility	Location of Branches by Tract (%)						Percent of Tracts <sup>1</sup> (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	0.0	31.3	46.9	21.9	0.0	100.0	18.1	22.2	29.3	26.3	4.1	100.0
Branch Accessibility	Location of Full-Service ATMs by Tract (%)						Percent of Tracts <sup>1</sup> (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	3.5	31.0	41.4	24.1	0.0	100.0	18.1	22.2	29.3	26.3	4.1	100.0
Changes in Branch Location	Number of Branches (#)			Net Change in Branch Locations (#)								
	Total Branches	Openings (#)	Closings (#)	Low	Mod	Mid	Upp	Unk	Total			
	32	1	1	0	1	0	(1)	0	0			
Community Development Services	Affordable Housing	Community Services	Economic Development	Revitalization & Stabilization	Total Services	Total Organizations						
	13	10	35	4	62	33						

<sup>1</sup> Based on 2019 FFIEC census tract definitions.  
(NOTE: Total percentages may vary by 0.1 percent due to automated rounding differences.)

### Community Development Services

This performance criterion evaluates the bank's level of CD services. The bank provides a relatively high level of CD services. As illustrated in Table 14, bank representatives engaged in 62 total services to 33 different organizations. Provided services included serving on boards or committees offering technical assistance on financial matters such as budgeting, financial planning, and credit review; financial education literacy; and supporting the marketing and fundraising efforts of organizations. Examples of the bank's responsive CD service activities include:

- A bank representative serves on the board for an organization that focuses on stabilizing and revitalizing neighborhoods within the AA, as well as offering assistance toward home ownership for LMI individuals.
- A bank representative serves as president of the board for an organization that promotes housing stabilization. The organization also offers financial literacy training to support and enable LMI families and individuals to become homeowners.
- A bank representative serves on the board for an organization that focuses on promoting better access to financial services for diverse professionals in the financial services industry, specifically in LMI populations and communities.

**FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW**

An evaluation of the bank's fair lending activities was conducted during the examination to determine compliance with the substantive provisions of antidiscrimination laws and regulations, including the Equal Credit Opportunity Act and the Fair Housing Act. No evidence of discriminatory or other illegal credit practices inconsistent with helping to meet community credit needs was identified.

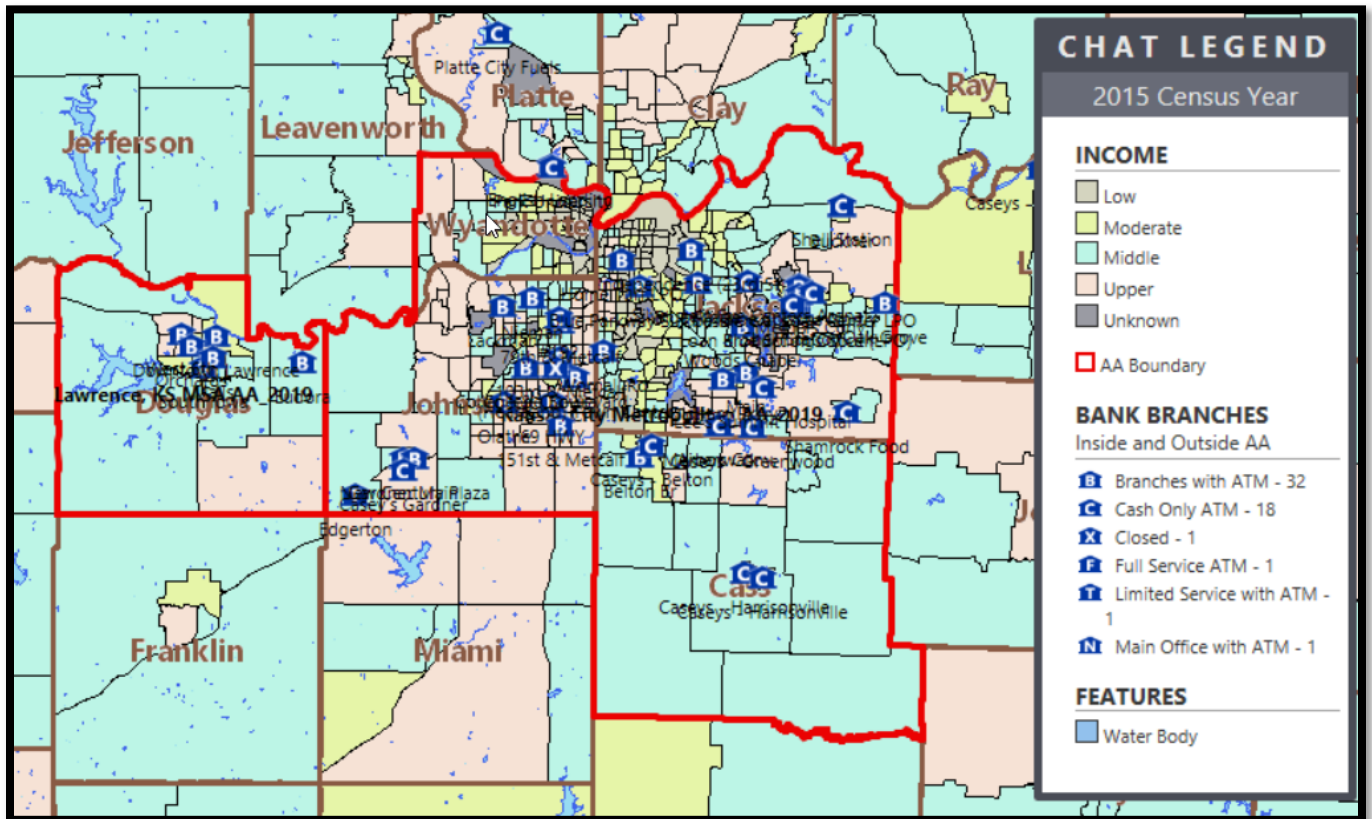
**APPENDIX A**

**SCOPE OF EXAMINATION TABLE**

<b>SCOPE OF EXAMINATION</b>			
<b><u>FINANCIAL INSTITUTION</u></b> Central Bank of the Midwest Lee's Summit, Missouri		<b><u>PRODUCTS/SERVICES REVIEWED</u></b> <ul style="list-style-type: none"> <li>• Home Purchase Loans</li> <li>• Home Refinance Loans</li> <li>• Home Improvement Loans</li> <li>• Multifamily Loans</li> <li>• Small Business Loans</li> <li>• Small Farm Loans</li> <li>• Community Development Loans</li> <li>• Qualified Investments and Donations</li> <li>• Community Development Services</li> </ul>	
<b><u>TIME PERIODS REVIEWED</u></b> <u>HMDA and Small Business and Small Farm Loans:</u> January 1, 2017 to December 31, 2019  <u>Community Development Activities:</u> September 26, 2017 to December 31, 2019			
<b>LIST OF AFFILIATES CONSIDERED IN THIS EVALUATION</b>			
AFFILIATES	AFFILIATE RELATIONSHIP	PRODUCTS REVIEWED	
None	N/A	N/A	
<b>LIST OF ASSESSMENT AREAS AND TYPE OF EXAMINATION</b>			
ASSESSMENT AREA	TYPE OF EXAM	BRANCHES VISITED	COMMUNITY CONTACTS
Kansas City, Missouri/Kansas – Lawrence, Kansas Combined Metropolitan Assessment Area	Full Review	None	2 prior

APPENDIX B

MAP OF THE ASSESSMENT AREA





**APPENDIX C**  
**DEMOGRAPHIC AND ANALYSIS TABLES FOR FULL-SCOPE AA**

A. Kansas City, Missouri/Kansas – Lawrence, Kansas Combined Metropolitan AA (Full-Scope Review) – 2017-2019 Demographic Tables and 2017-2018 Lending Tables

<b>TABLE C-1</b>								
<b>KANSAS CITY, MISSOURI/KANSAS – LAWRENCE, KANSAS</b>								
<b>COMBINED METROPOLITAN ASSESSMENT AREA</b>								
<b>2019 DEMOGRAPHICS</b>								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	80	18.1	39,251	9.8	13,732	35.0	87,926	21.9
Moderate	98	22.2	81,990	20.4	12,875	15.7	70,053	17.5
Middle	129	29.3	138,581	34.5	8,822	6.4	79,761	19.9
Upper	116	26.3	140,495	35.0	3,126	2.2	163,565	40.8
Unknown	18	4.1	988	0.2	451	45.6	0	0.0
<b>Total AA</b>	<b>441</b>	<b>100.0</b>	<b>401,305</b>	<b>100.0</b>	<b>39,006</b>	<b>9.7</b>	<b>401,305</b>	<b>100.0</b>
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	94,045	28,960	7.2	30.8	45,165	48.0	19,920	21.2
Moderate	162,532	72,933	18.2	44.9	70,631	43.5	18,968	11.7
Middle	235,818	144,612	36.0	61.3	74,547	31.6	16,659	7.1
Upper	203,964	154,185	38.4	75.6	41,088	20.1	8,691	4.3
Unknown	4,019	863	0.2	21.5	1,780	44.3	1,376	34.2
<b>Total AA</b>	<b>700,378</b>	<b>401,553</b>	<b>100.0</b>	<b>57.3</b>	<b>233,211</b>	<b>33.3</b>	<b>65,614</b>	<b>9.4</b>
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	6,614	8.4	5,703	8.1	871	11.9	40	6.7
Moderate	14,570	18.6	13,224	18.8	1,262	17.3	84	14.1
Middle	26,006	33.2	23,511	33.4	2,294	31.4	201	33.8
Upper	29,508	37.7	26,969	38.3	2,284	31.3	255	42.9
Unknown	1,642	2.1	1,038	1.5	589	8.1	15	2.5
<b>Total AA</b>	<b>78,340</b>	<b>100.0</b>	<b>70,445</b>	<b>100.0</b>	<b>7,300</b>	<b>100.0</b>	<b>595</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>			<b>89.9</b>		<b>9.3</b>		<b>0.8</b>	
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	22	2.4	20	2.2	1	4.3	1	33.3
Moderate	88	9.5	86	9.5	2	8.7	0	0.0
Middle	468	50.3	457	50.5	10	43.5	1	33.3
Upper	352	37.8	342	37.8	9	39.1	1	33.3
Unknown	1	0.1	0	0.0	1	4.3	0	0.0
<b>Total AA</b>	<b>931</b>	<b>100.0</b>	<b>905</b>	<b>100.0</b>	<b>23</b>	<b>100.0</b>	<b>3</b>	<b>100.0</b>
<b>Percentage of Total Farms:</b>			<b>97.2</b>		<b>2.5</b>		<b>0.3</b>	
Source: 2019 FFIEC Census Data 2019 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey								
NOTE: Percentages may not add up to 100.0 percent due to rounding.								

**TABLE C-2  
KANSAS CITY, MISSOURI/KANSAS – LAWRENCE, KANSAS  
COMBINED METROPOLITAN ASSESSMENT AREA  
2018 DEMOGRAPHICS**

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	80	18.1	39,251	9.8	13,732	35.0	87,926	21.9
Moderate	98	22.2	81,990	20.4	12,875	15.7	70,053	17.5
Middle	129	29.3	138,581	34.5	8,822	6.4	79,761	19.9
Upper	116	26.3	140,495	35.0	3,126	2.2	163,565	40.8
Unknown	18	4.1	988	0.2	451	45.6	0	0.0
<b>Total AA</b>	<b>441</b>	<b>100.0</b>	<b>401,305</b>	<b>100.0</b>	<b>39,006</b>	<b>9.7</b>	<b>401,305</b>	<b>100.0</b>
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	94,045	28,960	7.2	30.8	45,165	48.0	19,920	21.2
Moderate	162,532	72,933	18.2	44.9	70,631	43.5	18,968	11.7
Middle	235,818	144,612	36.0	61.3	74,547	31.6	16,659	7.1
Upper	203,964	154,185	38.4	75.6	41,088	20.1	8,691	4.3
Unknown	4,019	863	0.2	21.5	1,780	44.3	1,376	34.2
<b>Total AA</b>	<b>700,378</b>	<b>401,553</b>	<b>100.0</b>	<b>57.3</b>	<b>233,211</b>	<b>33.3</b>	<b>65,614</b>	<b>9.4</b>
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	6,424	8.2	5,483	7.8	894	11.9	47	6.8
Moderate	14,401	18.4	12,987	18.5	1,309	17.5	105	15.2
Middle	26,094	33.3	23,514	33.5	2,344	31.3	236	34.1
Upper	29,887	38.1	27,236	38.8	2,362	31.5	289	41.8
Unknown	1,629	2.1	1,023	1.5	591	7.9	15	2.2
<b>Total AA</b>	<b>78,435</b>	<b>100.0</b>	<b>70,243</b>	<b>100.0</b>	<b>7,500</b>	<b>100.0</b>	<b>692</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>89.6</b>		<b>9.6</b>		<b>0.9</b>
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	20	2.1	18	2.0	1	4.2	1	33.3
Moderate	84	8.9	83	9.1	1	4.2	0	0.0
Middle	471	50.1	459	50.3	11	45.8	1	33.3
Upper	363	38.6	353	38.7	9	37.5	1	33.3
Unknown	2	0.2	0	0.0	2	8.3	0	0.0
<b>Total AA</b>	<b>940</b>	<b>100.0</b>	<b>913</b>	<b>100.0</b>	<b>24</b>	<b>100.0</b>	<b>3</b>	<b>100.0</b>
<b>Percentage of Total Farms:</b>				<b>97.1</b>		<b>2.6</b>		<b>0.3</b>

Source: 2018 FFIEC Census Data  
2018 Dun & Bradstreet Data  
2011-2015 U.S. Census Bureau: American Community Survey  
NOTE: Percentages may not add up to 100.0 percent due to rounding.

**TABLE C-3  
KANSAS CITY, MISSOURI/KANSAS – LAWRENCE, KANSAS  
COMBINED METROPOLITAN ASSESSMENT AREA  
2017 DEMOGRAPHICS**

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	80	18.1	39,251	9.8	13,732	35.0	87,926	21.9
Moderate	98	22.2	81,990	20.4	12,875	15.7	70,053	17.5
Middle	129	29.3	138,581	34.5	8,822	6.4	79,761	19.9
Upper	116	26.3	140,495	35.0	3,126	2.2	163,565	40.8
Unknown	18	4.1	988	0.2	451	45.6	0	0.0
<b>Total AA</b>	<b>441</b>	<b>100.0</b>	<b>401,305</b>	<b>100.0</b>	<b>39,006</b>	<b>9.7</b>	<b>401,305</b>	<b>100.0</b>
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	94,045	28,960	7.2	30.8	45,165	48.0	19,920	21.2
Moderate	162,532	72,933	18.2	44.9	70,631	43.5	18,968	11.7
Middle	235,818	144,612	36.0	61.3	74,547	31.6	16,659	7.1
Upper	203,964	154,185	38.4	75.6	41,088	20.1	8,691	4.3
Unknown	4,019	863	0.2	21.5	1,780	44.3	1,376	34.2
<b>Total AA</b>	<b>700,378</b>	<b>401,553</b>	<b>100.0</b>	<b>57.3</b>	<b>233,211</b>	<b>33.3</b>	<b>65,614</b>	<b>9.4</b>
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low	5,216	8.1	4,306	7.6	879	11.9	31	8.2
Moderate	11,717	18.2	10,366	18.3	1,292	17.5	59	15.6
Middle	21,420	33.2	18,980	33.5	2,308	31.2	132	35.0
Upper	24,772	38.4	22,285	39.3	2,341	31.6	146	38.7
Unknown	1,315	2.0	729	1.3	577	7.8	9	2.4
<b>Total AA</b>	<b>64,440</b>	<b>100.0</b>	<b>56,666</b>	<b>100.0</b>	<b>7,397</b>	<b>100.0</b>	<b>377</b>	<b>100.0</b>
<b>Percentage of Total Businesses:</b>				<b>87.9</b>		<b>11.5</b>		<b>0.6</b>
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	#
Low	17	2.1	16	2.0	1	3.8	0	0.0
Moderate	72	8.8	69	8.8	3	11.5	0	0.0
Middle	419	51.5	408	51.8	11	42.3	0	0.0
Upper	303	37.2	294	37.3	9	34.6	0	0.0
Unknown	3	0.4	1	0.1	2	7.7	0	0.0
<b>Total AA</b>	<b>814</b>	<b>100.0</b>	<b>788</b>	<b>100.0</b>	<b>26</b>	<b>100.0</b>	<b>0</b>	<b>0.0</b>
<b>Percentage of Total Farms:</b>				<b>96.8</b>		<b>3.2</b>		<b>0.0</b>

Source: 2017 FFIEC Census Data  
2017 Dun & Bradstreet Data  
2011-2015 U.S. Census Bureau: American Community Survey  
NOTE: Percentages may not add up to 100.0 percent due to rounding.

**TABLE C-4  
DISTRIBUTION OF 2018 HOME MORTGAGE LENDING  
BY INCOME LEVEL OF GEOGRAPHY  
KANSAS CITY, MISSOURI/KANSAS – LAWRENCE, KANSAS  
COMBINED METROPOLITAN ASSESSMENT AREA**

Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
<b>Total Home Mortgage Loans</b>							
Low	20	3,781	6.3	5.3	3.7	2.8	7.2
Moderate	60	9,864	19.0	13.8	16.4	10.8	18.2
Middle	116	27,663	36.8	38.7	37.0	32.7	36.0
Upper	119	30,139	37.8	42.2	42.7	52.9	38.4
Unknown	0	0	0.0	0.0	0.2	0.7	0.2
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
<b>Home Purchase Loans</b>							
Low	17	1,500	8.6	4.3	3.8	1.8	7.2
Moderate	46	5,461	23.2	15.6	17.2	10.3	18.2
Middle	75	14,037	37.9	40.2	37.6	32.6	36.0
Upper	60	13,924	30.3	39.9	41.2	55.0	38.4
Unknown	0	0	0.0	0.0	0.1	0.2	0.2
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
<b>Home Refinance Loans</b>							
Low	0	0	0.0	0.0	3.4	2.0	7.2
Moderate	10	1,003	10.6	6.5	15.6	9.7	18.2
Middle	34	4,706	36.2	30.3	37.8	33.0	36.0
Upper	50	9,835	53.2	63.3	43.1	55.2	38.4
Unknown	0	0	0.0	0.0	0.2	0.2	0.2
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
<b>Home Improvement Loans</b>							
Low	1	71	7.7	6.9	3.2	2.8	7.2
Moderate	2	50	15.4	4.9	10.2	7.6	18.2
Middle	3	231	23.1	22.5	31.2	28.3	36.0
Upper	7	676	53.8	65.8	55.2	61.2	38.4
Unknown	0	0	0.0	0.0	0.2	0.2	0.2
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
<b>Multifamily Loans</b>							<b>% of Multifamily Units</b>
Low	2	2,210	20.0	11.1	24.3	11.1	17.2
Moderate	2	3,350	20.0	16.8	27.2	16.6	25.4
Middle	4	8,689	40.0	43.5	29.0	33.9	33.1
Upper	2	5,704	20.0	28.6	17.2	33.1	22.5
Unknown	0	0	0.0	0.0	2.4	5.3	1.8
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0

Source: 2018 FFIEC Census Data  
2011-2015 U.S. Census Bureau: American Community Survey  
NOTE: Percentages may not add up to 100.0 percent due to rounding.

**TABLE C-5  
DISTRIBUTION OF 2018 SMALL BUSINESS AND SMALL FARM LENDING  
BY INCOME LEVEL OF GEOGRAPHY  
KANSAS CITY, MISSOURI/KANSAS – LAWRENCE, KANSAS  
COMBINED METROPOLITAN ASSESSMENT AREA**

Census Tract Income Level	Small Business Loans				Aggregate CRA Data		% of Businesses
	#	\$(000)	#%	\$%	#%	\$%	
Low	43	10,492	7.1	10.1	7.7	9.7	8.2
Moderate	156	25,931	25.6	25.0	16.0	15.5	18.4
Middle	218	34,303	35.8	33.1	30.5	29.4	33.3
Upper	178	28,749	29.2	27.7	42.0	38.8	38.1
Unknown	14	4,297	2.3	4.1	2.8	6.4	2.1
Not Reported	0	0	0.0	0.0	1.0	0.2	0.0
Census Tract Income Level	Small Farm Loans				Aggregate CRA Data		% of Farms
	#	\$(000)	#%	\$%	#%	\$%	
Low	0	0	0.0	0.0	1.1	0.6	2.1
Moderate	0	0	0.0	0.0	6.1	2.9	8.9
Middle	10	993	62.5	69.7	60.5	71.7	50.1
Upper	6	432	37.5	30.3	30.5	24.6	38.6
Unknown	0	0	0.0	0.0	0.0	0.0	0.2
Not Reported	0	0	0.0	0.0	1.8	0.2	0.0

Source: 2018 FFIEC Census Data  
2018 Dun & Bradstreet Data  
2011-2015 U.S. Census Bureau: American Community Survey  
NOTE: Percentages may not add up to 100.0 percent due to rounding.

**TABLE C-6  
DISTRIBUTION OF 2018 HOME MORTGAGE LENDING  
BY BORROWER INCOME LEVELS  
KANSAS CITY, MISSOURI/KANSAS – LAWRENCE, KANSAS  
COMBINED METROPOLITAN ASSESSMENT AREA**

Borrower Income Level	Bank Loans				Aggregate HMDA Data		% of Families
	#	\$(000)	#%	%	#%	%	
<b>Total Home Mortgage Loans</b>							
Low	40	3,971	12.7	5.5	8.3	4.0	21.9
Moderate	84	11,503	26.7	16.1	19.4	13.1	17.5
Middle	67	11,777	21.3	16.5	21.5	18.1	19.9
Upper	89	20,040	28.3	28.0	35.5	41.9	40.8
Unknown	35	24,156	11.1	33.8	15.3	22.9	0.0
<b>Home Purchase Loans</b>							
Low	32	3,257	16.2	9.3	8.6	4.3	21.9
Moderate	64	9,605	32.3	27.5	21.3	15.3	17.5
Middle	38	7,467	19.2	21.4	22.2	20.6	19.9
Upper	46	11,755	23.2	33.7	34.1	46.6	40.8
Unknown	18	2,838	9.1	8.1	13.9	13.1	0.0
<b>Home Refinance Loans</b>							
Low	8	714	8.5	4.6	9.3	5.3	21.9
Moderate	20	1,898	21.3	12.2	19.4	14.3	17.5
Middle	26	4,217	27.7	27.1	22.3	20.4	19.9
Upper	35	7,557	37.2	48.6	35.3	46.8	40.8
Unknown	5	1,158	5.3	7.4	13.7	13.2	0.0
<b>Home Improvement Loans</b>							
Low	0	0	0.0	0.0	6.0	4.2	21.9
Moderate	0	0	0.0	0.0	12.7	8.8	17.5
Middle	3	93	23.1	9.0	21.0	18.1	19.9
Upper	8	728	61.5	70.8	53.4	58.0	40.8
Unknown	2	207	15.4	20.1	6.8	10.8	0.0
<b>Multifamily Loans</b>							
Low	0	0	0.0	0.0	0.0	0.0	21.9
Moderate	0	0	0.0	0.0	0.0	0.0	17.5
Middle	0	0	0.0	0.0	0.3	0.0	19.9
Upper	0	0	0.0	0.0	5.3	0.5	40.8
Unknown	10	19,953	100.0	100.0	94.4	99.4	0.0

Source: 2018 FFIEC Census Data  
2011-2015 U.S. Census Bureau: American Community Survey  
NOTE: Percentages may not add up to 100.0 percent due to rounding.

**TABLE C-7  
DISTRIBUTION OF 2018 SMALL BUSINESS AND SMALL FARM LENDING  
BY REVENUE SIZE OF BUSINESSES AND FARMS  
KANSAS CITY, MISSOURI/KANSAS – LAWRENCE, KANSAS  
COMBINED METROPOLITAN ASSESSMENT AREA**

Business Revenue By Size	Small Business Loans				Aggregate CRA Data		% of Businesses by Revenue
	#	\$(000)	#%	\$%	#%	\$%	
<b>\$1MM or less</b>	354	41,654	58.1	40.1	43.4	29.9	89.6
<b>Over \$1MM</b>	236	61,128	38.8	58.9	Not Reported		9.6
<b>Unknown</b>	19	990	3.1	1.0			0.9
Farm Revenue By Size	Small Farm Loans				Aggregate CRA Data		% of Farms by Revenue
	#	\$(000)	#%	\$%	#%	\$%	
<b>\$1MM or less</b>	8	678	50.0	47.6	55.5	64.2	97.1
<b>Over \$1MM</b>	4	530	25.0	37.2	Not Reported		2.6
<b>Unknown</b>	4	217	25.0	15.2			0.3

Source: 2018 FFIEC Census Data  
2018 Dun & Bradstreet Data  
2011-2015 U.S. Census Bureau: American Community Survey  
NOTE: Percentages may not add up to 100.0 percent due to rounding.

**TABLE C-8  
DISTRIBUTION OF 2017 HOME MORTGAGE LENDING  
BY INCOME LEVEL OF GEOGRAPHY  
KANSAS CITY, MISSOURI/KANSAS – LAWRENCE, KANSAS  
COMBINED METROPOLITAN ASSESSMENT AREA**

Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
<b>Total Home Mortgage Loans</b>							
Low	8	615	2.6	1.2	3.2	2.4	7.2
Moderate	45	4,590	14.8	9.2	15.7	9.8	18.2
Middle	122	17,763	40.1	35.6	38.3	32.6	36.0
Upper	129	26,954	42.4	54.0	42.6	54.8	38.4
Unknown	0	0	0.0	0.0	0.2	0.5	0.2
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
<b>Home Purchase Loans</b>							
Low	3	227	2.0	0.8	3.2	1.5	7.2
Moderate	23	2,535	15.3	9.2	16.3	9.5	18.2
Middle	57	8,499	38.0	30.9	30.9	33.3	36.0
Upper	67	16,222	44.7	59.0	41.9	55.4	38.4
Unknown	0	0	0.0	0.0	0.2	0.2	0.2
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
<b>Home Refinance Loans</b>							
Low	3	382	2.8	2.0	3.0	1.7	7.2
Moderate	16	1,744	15.0	9.2	14.6	9.0	18.2
Middle	41	6,642	38.3	35.1	38.3	32.5	36.0
Upper	47	10,132	43.9	53.6	43.9	56.5	38.4
Unknown	0	0	0.0	0.0	0.2	0.2	0.2
Not Reported	3	382	2.8	2.0	3.0	1.7	0.0
<b>Home Improvement Loans</b>							
Low	2	6	4.5	0.6	3.8	1.6	7.2
Moderate	4	101	9.1	9.3	13.8	7.0	18.2
Middle	23	382	52.3	35.1	37.3	29.9	36.0
Upper	15	600	34.1	55.1	44.9	61.0	38.4
Unknown	0	0	0.0	0.0	0.3	0.3	0.2
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0
<b>Multifamily Loans</b>							<b>% of Multifamily Units</b>
Low	0	0	0.0	0.0	23.0	9.9	17.2
Moderate	2	210	66.7	8.6	26.1	15.2	25.4
Middle	1	2,240	33.3	91.4	29.2	28.4	33.1
Upper	0	0	0.0	0.0	18.3	43.4	22.5
Unknown	0	0	0.0	0.0	3.5	3.2	1.8
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0

Source: 2017 FFIEC Census Data  
2011-2015 U.S. Census Bureau: American Community Survey  
NOTE: Percentages may not add up to 100.0 percent due to rounding.



**TABLE C-9  
DISTRIBUTION OF 2017 SMALL BUSINESS AND SMALL FARM LENDING  
BY INCOME LEVEL OF GEOGRAPHY  
KANSAS CITY, MISSOURI/KANSAS – LAWRENCE, KANSAS  
COMBINED METROPOLITAN ASSESSMENT AREA**

Census Tract Income Level	Small Business Loans				Aggregate CRA Data		% of Businesses
	#	\$(000)	#%	\$%	#%	\$%	
Low	40	7,768	6.8	7.8	8.4	10.7	8.1
Moderate	161	25,505	27.6	25.8	16.6	16.2	18.2
Middle	192	28,267	32.9	28.6	30.3	28.2	33.2
Upper	183	35,409	31.3	35.8	41.2	38.8	38.4
Unknown	8	2,053	1.4	2.1	2.7	5.8	2.0
Not Reported	0	0	0.0	0.0	0.8	0.2	0.0
Census Tract Income Level	Small Farm Loans				Aggregate CRA Data		% of Farms
	#	\$(000)	#%	\$%	#%	\$%	
Low	0	0	0.0	0.0	2.3	0.7	2.1
Moderate	0	0	0.0	0.0	4.3	3.0	8.8
Middle	12	1,674	60.0	70.8	62.7	65.6	51.5
Upper	8	690	40.0	29.2	30.0	30.6	37.2
Unknown	0	0	0.0	0.0	0.0	0.0	0.4
Not Reported	0	0	0.0	0.0	0.8	0.1	0.0

Source: 2017 FFIEC Census Data  
2017 Dun & Bradstreet Data  
2011-2015 U.S. Census Bureau: American Community Survey  
NOTE: Percentages may not add up to 100.0 percent due to rounding.

**TABLE C-10  
DISTRIBUTION OF 2017 HOME MORTGAGE LENDING  
BY BORROWER INCOME LEVELS  
KANSAS CITY, MISSOURI/KANSAS – LAWRENCE, KANSAS  
COMBINED METROPOLITAN ASSESSMENT AREA**

Borrower Income Level	Bank Loans				Aggregate HMDA Data		% of Families
	#	\$(000)	#%	\$%	#%	\$%	
<b>Total Home Mortgage Loans</b>							
Low	33	2,833	10.9	5.7	7.1	3.2	21.9
Moderate	64	6,647	21.1	13.3	17.2	11.2	17.5
Middle	78	10,818	25.7	21.7	20.8	16.9	19.9
Upper	115	22,410	37.8	44.9	36.7	44.5	40.8
Unknown	14	7,214	4.6	14.5	18.2	24.1	0.0
<b>Home Purchase Loans</b>							
Low	18	1,849	12.0	6.7	7.2	3.6	21.9
Moderate	31	3,946	20.7	14.4	18.5	13.1	17.5
Middle	35	6,071	23.3	22.1	20.7	18.7	19.9
Upper	58	12,495	38.7	45.5	36.6	49.2	40.8
Unknown	8	3,122	5.3	11.4	17.1	15.4	0.0
<b>Home Refinance Loans</b>							
Low	10	951	9.3	5.0	7.1	3.5	21.9
Moderate	20	2,228	18.7	11.8	15.0	10.5	17.5
Middle	28	4,305	26.2	22.8	21.0	18.3	19.9
Upper	47	9,845	43.9	52.1	36.1	47.4	40.8
Unknown	2	1,571	1.9	8.3	20.9	20.3	0.0
<b>Home Improvement Loans</b>							
Low	5	33	11.4	3.0	7.1	3.2	21.9
Moderate	13	473	29.5	43.4	15.5	10.6	17.5
Middle	15	442	34.1	40.6	23.0	18.9	19.9
Upper	10	70	22.7	6.4	45.3	58.9	40.8
Unknown	1	71	2.3	6.5	9.1	8.3	0.0
<b>Multifamily Loans</b>							
Low	0	0	0.0	0.0	0.0	0.0	21.9
Moderate	2	210	66.7	8.6	0.0	0.0	17.5
Middle	1	2,240	33.3	91.4	0.0	0.0	19.9
Upper	0	0	0.0	0.0	0.0	0.0	40.8
Unknown	0	0	0.0	0.0	100.0	100.0	0.0

Source: 2017 FFIEC Census Data  
2011-2015 U.S. Census Bureau: American Community Survey  
NOTE: Percentages may not add up to 100.0 percent due to rounding.

**TABLE C-11  
DISTRIBUTION OF 2017 SMALL BUSINESS AND SMALL FARM LENDING  
BY REVENUE SIZE OF BUSINESSES AND FARMS  
KANSAS CITY, MISSOURI/KANSAS – LAWRENCE, KANSAS  
COMBINED METROPOLITAN ASSESSMENT AREA**

Business Revenue By Size	Small Business Loans				Aggregate CRA Data		% of Businesses by Revenue
	#	\$(000)	#%	\$%	#%	\$%	
<b>\$1MM or less</b>	328	40,928	56.2	41.3	46.5	32.2	87.9
<b>Over \$1MM</b>	217	56,204	37.2	56.8	Not Reported		11.5
<b>Unknown</b>	39	1,870	6.7	1.9	Not Reported		0.6
Farm Revenue By Size	Small Farm Loans				Aggregate CRA Data		% of Farms by Revenue
	#	\$(000)	#%	\$%	#%	\$%	
<b>\$1MM or less</b>	15	1,554	75.0	65.7	56.3	71.5	96.8
<b>Over \$1MM</b>	4	785	20.0	33.2	Not Reported		3.2
<b>Unknown</b>	1	25	5.0	1.1	Not Reported		0.0

Source: 2017 FFIEC Census Data  
2017 Dun & Bradstreet Data  
2011-2015 U.S. Census Bureau: American Community Survey  
NOTE: Percentages may not add up to 100.0 percent due to rounding.

## APPENDIX D

### GLOSSARY

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

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

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

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

**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.

**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). 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 instructions for preparation of the Call Report. 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.