



PUBLIC DISCLOSURE

August 7, 2023

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Equity Bank
RSSD# 139656

345 North Andover Road
Andover, Kansas 67002

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

NOTE: This document is an evaluation of this bank's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. 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 following table indicates the performance level of Equity Bank (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 | |
| Low Satisfactory | X | | X |
| Needs to Improve | | | |
| Substantial Noncompliance | | | |
| * The lending test is weighted more heavily than the investment and service tests in determining the overall rating. | | | |

Major factors supporting the rating include:

Lending Test

- Lending levels reflect adequate responsiveness to assessment area (AA) credit needs, and the bank makes 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 AAs.
- The bank’s distribution of loans by income level of geography (geographic distribution) is adequate.
- 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 an adequate level of community development (CD) loans.

Investment Test

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

Service Test

- The bank’s delivery systems are accessible to geographies and/or individuals of different income levels in its AAs.
- The bank’s record of opening and closing branches has 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 AAs, particularly LMI geographies and/or LMI individuals.
 - The bank provides an adequate level of CD services and is responsive to the available service opportunities.

INSTITUTION

DESCRIPTION OF INSTITUTION

The bank is an interstate financial institution headquartered in Andover, Kansas. The bank's characteristics include:

- The bank is a wholly owned subsidiary of Equity Bancshares, Inc., Wichita, Kansas.
- The bank has total assets of \$5.2 billion as of March 31, 2023.
- The bank operates 63 full-service banking facilities and four limited-service branches among 18 AAs in its four-state geographic footprint that includes 8 branches in the Kansas City Missouri-Kansas Multistate Metropolitan Statistical Area (MSA), 35 branches in Kansas, 10 branches in Missouri, 5 branches in Arkansas, and 9 branches in Oklahoma.
- The bank's network of 62 automated teller machines (ATMs) includes 48 units at its branch locations as well as 14 stand-alone ATMs throughout its AAs' geographic footprint.
- As shown in Table 1, the bank's primary business focus is commercial lending, which comprises 64.5 percent of its lending portfolio by dollar.
- Several changes in the bank's branching have occurred due to merger and acquisition activity since the prior evaluation. Equity Bank acquired American State Bank & Trust Company (ASBTC), Wichita, Kansas in October 2021, which expanded the bank's footprint to central Kansas and added 15 new full-service branches. The bank also completed a purchase and assumption agreement with Security Bank, Kansas City, Missouri in December 2021. This agreement expanded the bank's footprint further to include three full-service branches in St. Joseph, Missouri. Lastly, the bank sold three branches acquired from the ASBTC merger to United Bank & Trust Company, Marysville, Kansas on June 27, 2022, and one branch in New Cordell, Oklahoma in November 2022.

Table 1

| Composition of Loan Portfolio as of March 31, 2023 | | |
|---|------------------|--------------|
| Loan Type | \$(000) | % |
| Construction and Land Development | 386,395 | 11.6 |
| Farmland | 216,052 | 6.5 |
| 1-4 Family Residential Real Estate | 767,155 | 23.0 |
| Multifamily Residential Real Estate | 91,305 | 2.7 |
| Non-Farm Non-Residential Real Estate | 1,066,587 | 32.0 |
| Agricultural | 89,453 | 2.7 |
| Commercial and Industrial | 604,690 | 18.2 |
| Consumer | 76,150 | 2.3 |
| Other | 33,480 | 1.0 |
| Gross Loans | 3,331,267 | 100.0 |
| <i>Note: Percentages may not total 100.0 percent due to rounding.</i> | | |

The bank was rated Satisfactory under the Community Reinvestment Act (CRA) at its April 19, 2021 performance evaluation. There are no known legal, financial, or other factors impeding the bank’s ability to help meet the credit needs in its communities.

SCOPE OF EXAMINATION

Examiners utilized the Federal Financial Institutions Examination Council’s (FFIEC’s) *Interagency Examination Procedures for Large Institutions* to evaluate the bank’s CRA performance. The evaluation considered CRA performance context, including the bank’s asset size, financial condition, business strategy, and market competition, as well as AA demographic and economic characteristics, and credit needs. Performance was assessed within the bank’s 18 AAs. The Kansas City Metropolitan, Wichita Metropolitan, Northwest Kansas, Southwest Kansas, Western Missouri, Ozark Mountain, and Northern Oklahoma AAs were each assessed using a full-scope review. Topeka Metropolitan, Southeast Kansas, Garden City, Great Bend, Salina, North Central Kansas, St. Joseph Metropolitan, Benton County Metropolitan, Washita County, Texas County, and Tulsa Metropolitan AAs were each assessed using a limited-scope review. Examiners reviewed the following data:

- The bank’s home purchase, home refinance, home improvement, and multifamily loans reported on the bank’s 2020, 2021, and 2022 Home Mortgage Disclosure Act (HMDA) Loan/Application Registers (LARs);
- The bank’s small business and small farm loans reported on the bank’s 2020, 2021, and 2022 CRA LARs;
- CD loans originated from January 1, 2021 to December 31, 2022;
- Qualified investments that were made from January 1, 2021 to December 31, 2022; qualified investments made prior to but still outstanding during this

- period, and qualified grants, donations, or in-kind contributions of property made during this period; and,
- Retail banking services and CD services from January 1, 2021 to December 31, 2022.

Table 2 below illustrates the bank's presence in each AA by number of branches, the percentage of lending and deposits compared to the bank-wide and the state level totals, and the bank's June 30, 2022 deposit market share as a percentage of all Federal Deposit Insurance Corporation (FDIC)-insured financial institutions.

When determining the overall institutional rating, more weight was placed on the Kansas state rating based on higher lending and deposit volumes as well as the number of branches, followed by equal weighting of the states of Missouri, Oklahoma, and Arkansas, and the Kansas City Missouri-Kansas Multistate MSA. With respect to the lending analysis, more emphasis was generally placed on small business loans due to the bank's strategic focus on commercial lending. More consideration was also given to the number volume of originations rather than the dollar volume, as this represents the number of individuals or entities served. Additional emphasis was placed on the bank's performance in comparison to aggregate lending data, rather than in comparison to relative demographic figures, as aggregate lending data is considered representative of credit demand. Specifically, aggregate lending data is expected to describe many factors impacting lenders within an AA. Aggregate lending datasets are updated annually and are, therefore, expected to provide more relevant comparisons.

While included in the lending tables and totals throughout this report, home mortgage loans reported on the bank's HMDA LAR with a purpose of "Other" or "Not Applicable" were not evaluated individually in the geographic and borrower analyses. Furthermore, in the AAs subject to full-scope reviews, lending levels were frequently too low to render meaningful analyses for one or more loan products. These instances typically included home improvement and multifamily loans.

Table 2

| Review Type and Market Share by AA | | | | | | | | |
|------------------------------------|-------------|-----------|--|--------------|---|--------------|-----------------------------|--------------------------------|
| Assessment Area | Review Type | Br. # | Percent of Bank's Lending by \$ ¹ | | Percent of Bank's Deposits by \$ ² | | Deposit Market Share | |
| | | | Bank | State | Bank | State | % Market Share ² | Market Share Rank ³ |
| Kansas City Metropolitan | Full | 8 | 21.5 | 100.0 | 11.7 | 100.0 | 0.6 | 26 of 120 |
| State of Kansas | | 35 | 37.5 | 100.0 | 55.3 | 100.0 | 2.4 | 7 of 258 |
| Wichita Metropolitan | Full | 7 | 10.0 | 16.5 | 19.2 | 34.8 | 4.0 | 7 of 46 |
| Topeka Metropolitan | Limited | 3 | 1.5 | 4.2 | 2.6 | 4.7 | 1.8 | 13 of 32 |
| Northwest Kansas | Full | 7 | 14.1 | 41.3 | 7.1 | 12.9 | 10.6 | 2 of 24 |
| Southwest Kansas | Full | 5 | 5.5 | 22.5 | 8.7 | 15.8 | 30.8 | 1 of 12 |
| Southeast Kansas | Limited | 4 | 4.1 | 11.1 | 2.8 | 5.1 | 4.7 | 9 of 20 |
| Garden City | Limited | 2 | 0.9 | 1.9 | 2.3 | 4.1 | 5.1 | 9 of 17 |
| Great Bend | Limited | 5 | 0.6 | 1.0 | 4.5 | 8.1 | 7.9 | 5 of 20 |
| Salina | Limited | 2 | 0.2 | 0.4 | 2.5 | 4.6 | 5.3 | 7 of 12 |
| North Central Kansas | Limited | 0 | 0.8 | 1.2 | 0.0 | 0.0 | - | - |
| State of Missouri | | 10 | 11.6 | 100.0 | 22.1 | 100.0 | 0.40 | 37 of 275 |
| Western Missouri | Full | 7 | 11.2 | 98.2 | 14.2 | 64.0 | 15.2 | 2 of 23 |
| St. Joseph Metropolitan | Limited | 3 | .4 | 1.8 | 1.8 | 8.1 | 2.8 | 10 of 19 |
| State of Arkansas | | 5 | 14.4 | 100.0 | 8.8 | 100.0 | 0.4 | 43 of 114 |
| Ozark Mountain | Full | 4 | 12.2 | 87.9 | 8.0 | 90.1 | 16.9 | 4 of 10 |
| Benton County Metropolitan | Limited | 1 | 2.2 | 12.1 | 0.9 | 9.9 | 0.4 | 20 of 27 |
| State of Oklahoma | | 9 | 15.1 | 100.0 | 13.7 | 100.0 | 0.5 | 35 of 204 |
| Northern Oklahoma | Full | 5 | 6.5 | 52.6 | 6.0 | 43.5 | 19.0 | 3 of 8 |
| Washita County | Limited | 0 | 0.2 | 2.3 | 0.5 | 3.4 | 7.4 | 8 of 9 |
| Texas County | Limited | 3 | 3.5 | 33.2 | 3.7 | 26.9 | 25.1 | 3 of 4 |
| Tulsa Metropolitan | Limited | 1 | 4.9 | 11.9 | 3.6 | 26.1 | 0.4 | 34 of 57 |

¹ Based on the bank's HMDA, small business, and small farm lending used in the analysis.
² Based on the June 30, 2022 FDIC's Deposit Market Share Report.
³ Based on the bank's ranking among FDIC-insured financial institutions in each AA.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

This performance evaluation first discusses the bank's overall performance, followed by an in-depth analysis of the bank's overall record of lending, investment, and service activities in each state and specific full-scope AAs. Lending data for the AAs that received a limited-scope review are located in Appendix F.

While conclusions with respect to the lending test were evaluated for three years, only 2021 and 2020 lending tables for the AAs are reflected in the body of this report. The bank's 2022 lending data can be found in Appendix E of this report.

LENDING TEST

The bank's overall lending test performance is low satisfactory. The conclusion was derived from low satisfactory lending test performance in the states of Kansas, Arkansas, and the Kansas City Missouri-Kansas Multistate MSA. A high satisfactory lending test performance was concluded in the states of Missouri and Oklahoma.

Lending Activity

This performance criterion evaluates the bank's lending volume considering the bank's resources and business strategy and other information from the performance context. The bank's overall lending activities reflect adequate responsiveness to AA credit needs.

Table 3 provides a detailed summary of the loan products and volumes evaluated during the review period. The bank's overall loan distribution for small business lending has increased significantly since the previous evaluation, driven primarily by the bank's participation in the U.S. Small Business Administration's (SBA) Paycheck Protection Program (PPP) in responses to the Coronavirus Disease 2019 pandemic (pandemic).

Table 3

| Summary of Lending Activity Reviewed | | | | |
|--|---------------|------------------|--------------|--------------|
| Loan Type | 2020 – 2022 | | | |
| | # | \$(000) | #% | \$% |
| Home Purchase - Conventional | 1,415 | 341,128 | 7.4 | 15.4 |
| Home Purchase - FHA | 135 | 17,496 | 0.7 | 0.8 |
| Home Improvement | 274 | 20,209 | 1.4 | 0.9 |
| Multi-Family Housing | 248 | 136,970 | 1.3 | 6.2 |
| Loan Purpose Not Applicable | 363 | 39,779 | 1.9 | 1.8 |
| Other Purpose Closed-End | 28 | 5,396 | 0.1 | 0.2 |
| Other Purpose LOC | 122 | 10,111 | 0.6 | 0.5 |
| Refinancing | 1,741 | 397,567 | 9.1 | 18.0 |
| Home Purchase - VA | 14 | 2,694 | 0.1 | 0.1 |
| Total HMDA related | 4,340 | 971,350 | 100.0 | 100.0 |
| Total Small Business related | 10,476 | 908,764 | 54.8 | 41.2 |
| Total Small Farm related | 4,310 | 327,863 | 22.5 | 14.8 |
| TOTAL LOANS | 19,126 | 2,207,977 | 100.0 | 100.0 |
| <i>Note: Percentages may not total 100.0 percent due to rounding. Affiliate loans not included</i> | | | | |

The bank makes use of innovative and/or flexible lending programs to serve AA credit needs, including LMI borrowers. For this evaluation, the bank did not provide any lending programs that were considered particularly innovative; however, the bank participated in several industry-recognized government-guaranteed lending programs, displaying flexibility in the way the bank serves its communities. The bank offers flexible programs throughout its AAs, including government-guaranteed small business loans. The majority of the loan programs are designed to assist small businesses with access to capital and LMI borrowers to obtain a home mortgage loan.

The bank provides support for small business borrowers by participating with the SBA and its 504 and 7(a) loan programs. The 504 loan program provides long-term, fixed-rate financing for major fixed assets that promote business growth and job creation. The SBA 7(a) Loan Program is SBA's primary program designed for start-up and existing small businesses to help satisfy capital needs. This program provides small businesses with access to capital with more flexible terms than conventional commercial financing. The loan proceeds can be used for business acquisition and expansion, equipment and commercial real estate purchases, working capital, or to refinance debt. During the evaluation period, the bank originated 13 SBA 504 loans totaling \$16.8 million (MM) and 104 SBA 7(a) loans totaling \$70.4MM.

Federal programs offered in all markets for residential real estate lending include Federal Housing Administration (FHA) purchase and refinance loans (108 loans originated during the evaluation period totaling \$16.9MM); Veterans Administration (VA) purchase and refinance loans (44 loans originated totaling \$9.0MM); and U.S. Department of Agriculture (USDA) Rural Development purchase loans (140 loans originated totaling \$16.2MM).

Equity Bank also offers an Affordable Housing Loan Program for first-time homebuyers where the qualifying income of the borrower must not exceed the greater of \$50,000 or the U.S. Department of Housing and Urban Development's (HUD) median family income limits. During the evaluation period, the bank originated 38 loans for a total of \$3.6MM.

At the onset of the pandemic in 2020, the regulatory agencies called upon financial institutions to provide flexibility to their customers and borrowers given the significance of the financial burden related to the health emergency placed on consumers, small businesses, and small farms in an effort to avoid a national and international recession. Equity Bank enacted several critical loan-related initiatives in response to the nationwide public health emergency. One initiative was participation in the SBA's PPP. Equity Bank made relief available to all existing borrowers that would enable them to conserve financial resources. The bank originated 3,522 PPP loans totaling \$402.9MM in 2020, and 4,682 PPP loans totaling \$288.7MM in 2021. Additionally, the bank implemented multiple flexible payment options for both commercial and consumer loan customers by granting principal and/or interest deferrals to provide debt relief without negatively impacting the borrower's credit.

The bank also participated in the Federal Reserve’s Main Street Lending Program, another emergency lending program established in 2020 in response to the pandemic. The program was designed to help credit flow to small and medium-sized businesses and non-profit organizations that were in sound financial condition before the onset of the pandemic but needed loans to help maintain their operations until they recovered from, or adapted to, the impacts of the pandemic. Loans originated under the program had several features to help borrowers facing challenges. The program offered five-year loans, with floating rates, and principal and interest payment deferrals to assist those experiencing temporary cash flow interruptions. During the evaluation period, the bank originated 18 loans through this program totaling \$281.9MM, both inside the bank’s markets and more broadly.

Assessment Area Concentration

This performance criterion evaluates the percentage of lending extended inside and outside of the bank’s AAs. The bank originated a high percentage of loans, by number and dollar, inside its AAs.

Table 4

| Lending Inside and Outside the Assessment Areas | | | | | | | | |
|---|---------------|-------------|-----------------|-------------|--------------|-------------|----------------|-------------|
| Loan Type | Inside | | | | Outside | | | |
| | # | #% | \$(000) | % | # | #% | \$(000) | % |
| Home Purchase Conventional | 1,043 | 73.7 | 164,161 | 48.1 | 372 | 26.3 | 176,967 | 51.2 |
| Home Purchase - FHA | 117 | 86.7 | 15,374 | 87.9 | 18 | 13.3 | 2,122 | 12.1 |
| Home Improvement | 222 | 81.0 | 15,708 | 77.7 | 52 | 19.0 | 4,501 | 22.3 |
| Multi-Family Housing | 199 | 80.2 | 101,623 | 74.2 | 49 | 19.8 | 35,347 | 25.8 |
| Loan Purpose Not Applicable | 0 | 0.0 | 0 | 0.0 | 363 | 100.0 | 39,779 | 100.0 |
| Other Purpose Closed-End | 22 | 78.6 | 3,238 | 60.0 | 6 | 21.4 | 2,158 | 40.0 |
| Other Purpose LOC | 105 | 86.1 | 8,728 | 86.3 | 17 | 13.9 | 1,383 | 13.7 |
| Refinancing | 1,130 | 64.9 | 156,155 | 39.3 | 611 | 35.1 | 241,412 | 60.7 |
| Home Purchase - VA | 10 | 71.4 | 2,130 | 79.1 | 4 | 28.6 | 564 | 20.1 |
| Total HMDA related | 2,848 | 65.6 | 467,117 | 48.1 | 1,492 | 34.4 | 504,233 | 51.9 |
| Total Small Bus. related | 7,921 | 75.6 | 598,630 | 65.9 | 2,555 | 24.4 | 310,134 | 34.1 |
| Total Small Farm related | 3,559 | 82.6 | 279,104 | 85.1 | 751 | 17.4 | 48,759 | 14.9 |
| TOTAL LOANS | 14,328 | 74.9 | 1,344,85 | 60.9 | 4,798 | 25.1 | 863,126 | 39.1 |

Note: Percentages may not total 100.0 percent due to rounding. Affiliate loans not included.

The remaining loan distribution analyses discussed in this performance evaluation considered only those loans originated within the bank’s AAs.

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 adequate

distribution among the different census tracts and dispersion throughout the AAs. The conclusion is derived from adequate penetration levels noted among all performance ratings, with the exception of Missouri, which reflected a good distribution rating.

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

This performance criterion evaluates the bank’s lending to borrowers of different income levels and businesses and farms of different revenue sizes. The bank’s lending has an overall good penetration among individuals of different income levels and businesses and farms of different sizes. The conclusion is derived from good distributions noted in the more heavily weighted state of Kansas as well as in the state of Missouri. Adequate distribution was noted in the states of Arkansas, Oklahoma, and the Kansas City Missouri-Kansas Multistate MSA.

Community Development Lending

This performance criterion evaluates the bank’s level of CD lending. The bank makes an adequate level of CD loans. This overall conclusion is consistent among all states and the Kansas City Missouri-Kansas Multistate MSA, with the exception of Oklahoma, in which the bank is a leader in CD lending.

Table 5 illustrates the volume of CD loans by number and dollar based on the loans’ CD purpose. The bank has been responsive in providing financing that addresses needs across all CD categories, particularly in the economic development category. Additional details of specific CD performance results are further discussed in the analysis of each multistate, state, and AA evaluation.

Examples of responsive CD lending activities include:

- Four loans totaling \$18.5MM were originated to a manufacturer that predominantly employs LMI individuals, supporting the ongoing economic development needs of an eligible small business per SBA standards.
- Three loans totaling \$3.3MM were originated to rehabilitate buildings as part of a local government’s revitalization plan.

Table 5

| Community Development Loans – All | | |
|--|-----------|----------------|
| Community Development Purpose | # | \$(000) |
| Affordable Housing | 14 | 12,647 |
| Community Services | 10 | 3,807 |
| Economic Development | 18 | 50,503 |
| Revitalization and Stabilization | 15 | 25,317 |
| Outside Activities | 12 | 31,339 |
| Total Loans | 69 | 123,613 |

INVESTMENT TEST

This performance criterion evaluates the bank’s level of qualified grants, donations, or in-kind contributions of property made since the last evaluation that have a primary purpose of community development.

The bank’s overall performance under the investment test is high satisfactory. The bank has a significant level of qualified CD investments and grants but is rarely in a leadership position. The bank makes rare use of innovative and/or complex investments and exhibits good responsiveness to the credit and CD needs of its AAs. The rating is derived from a high satisfactory rating in the state of Kansas, the state with the most weight assigned, an outstanding rating in the Kansas City Missouri-Kansas Multistate MSA, and low satisfactory ratings in the remaining states of Arkansas, Missouri, and Oklahoma. Table 6 illustrates the total volumes 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 made during the current evaluation period. Investment vehicles generally consisted of a variety of school bonds; pools of mortgages to LMI borrowers, and investments in affordable housing equity funds. Many investments, particularly the pools of mortgages and affordable housing equity funds, had funds allocated across multiple bank AAs. In these instances, the investment was qualified under the AA that had the highest pro-rata share of the investment dollars, with the dollars assigned to each AA on a pro-rata basis.

Examples of qualified CD investments include:

- Nine school bonds totaling \$5.8MM issued to schools that are Title I status and/or providing educational facilities located in an underserved area.
- Seven investments in housing equity funds totaling \$11.0MM. The funds have investments in all states and the multistate MSA in which the bank operates.

Table 6

| Investments, Grants, and Donations – All | | | | | | | | |
|--|---------------------------------------|---------|----------------------------------|---------|-----------|---------|-------|---------|
| Community Development Purpose | Prior Period Investments ¹ | | Current Investments ² | | Donations | | Total | |
| | # | \$(000) | # | \$(000) | # | \$(000) | # | \$(000) |
| Affordable Housing | 8 | 5,949 | 8 | 16,832 | 6 | 14 | 22 | 22,796 |
| Community Services | 5 | 2,530 | 2 | 2,389 | 206 | 412 | 213 | 5,331 |
| Economic Development | 1 | 400 | 0 | 0 | 17 | 98 | 18 | 498 |
| Revitalization and Stabilization | 2 | 425 | 2 | 873 | 7 | 19 | 11 | 1,317 |
| Outside Activities | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total | 16 | 9,304 | 12 | 20,094 | 236 | 544 | 264 | 29,942 |

¹ Book Value of Investment
² Original Market Value of Investment

In addition to its qualified CD investments, the bank also makes a considerable volume of donations. As illustrated in Table 6, the bank's donation activity was particularly responsive to organizations that provide community services targeted to LMI individuals and families, including financial assistance, shelter, food, medical access, and educational resources.

Examples of the bank's responsive philanthropic activities include:

- The bank made 16 donations totaling \$15 thousand (M) for the provision of financial literacy software at schools where the majority of the students are from LMI families.
- The bank made five donations totaling \$114M to local chapters of a nationwide community service organization that provides services to LMI individuals with children who are hospitalized.

SERVICE TEST

The bank's overall performance under the service test is low satisfactory. The conclusion was derived from low satisfactory service test ratings in all review areas, with the exception of Arkansas, which received an outstanding rating.

Retail Banking Services

This performance criterion evaluates the bank's level of service delivery systems provided in each geographic classification. Table 7 illustrates the distribution of bank offices and full-service ATMs by income level of geographies, as well as the number of branch openings/closings, and the volume of CD services provided during the evaluation period.

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 each AA. Of the 67 total branch offices subject to this evaluation, 12 offices were located in moderate-, 42 in middle-, and 13 were in upper-income tracts. The bank also maintains ATMs at 48 branch offices, plus 14 stand-alone ATMs. Bank office and ATM locations generally align with the total percentage of census tracts by income level throughout the bank's AAs.

The bank's record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in LMI areas or to LMI individuals. Since the prior evaluation, the bank opened 15 offices and closed 4 bank offices. Of the 15 branch offices that were opened, 2 were located in moderate-, 12 in middle-, and 1 in upper-income census tracts. All four closed branches were located in middle-income tracts.

The bank’s products, services, and business hours do not vary in a way that inconveniences its AAs, particularly LMI geographies and/or LMI individuals. The bank’s branches generally operate under the same hours of operation in its various markets. Lobby hours at most branches are from 9:00 am until 5:00 pm Monday through Friday. Drive through services are Monday through Friday with hours ranging from 7:30 am to 6:00 pm and on Saturdays from 8:00 am to noon at 46 of the 67 locations.

Table 7

| Retail Banking and Community Development Services – All | | | | | | | | | | | | |
|---|-----------------------------------|--------------------|----------------------|------------------------------------|-------|----------------|--|------|-------|------|-------|--------|
| Branch Accessibility | Location of Branches by Tract (%) | | | | | | Percent of Tracts ¹ (%) | | | | | |
| | Low | Mod | Mid | Upp | Unk | Total | Low | Mod | Mid | Upp | Unk | Total |
| | 0.0 | 17.9 | 62.7 | 19.4 | 0.0 | 100.0 | 6.8 | 24.3 | 39.4 | 27.3 | 2.2 | 100.00 |
| | Location of ATMs by Tract (%) | | | | | | Percent of Households by Tracts ¹ (%) | | | | | |
| Low | Mod | Mid | Upp | Unk | Total | Low | Mod | Mid | Upp | Unk | Total | |
| 0.0 | 19.4 | 59.7 | 21.0 | 0.0 | 100.0 | 5.3 | 23.2 | 41.3 | 29.7 | 0.5 | 100.0 | |
| Changes in Branch Location | Number of Branches (#) | | | Net Change in Branch Locations (#) | | | | | | | | |
| | Total Branches | Openings (#) | Closings (#) | Low | Mod | Mid | Upp | Unk | Total | | | |
| | 67 | 15 | 4 | 0 | 2 | 8 | 1 | 0 | 11 | | | |
| Community Development Services | Affordable Housing | Community Services | Economic Development | Revitalization & Stabilization | | Total Services | Total Organizations | | | | | |
| | 6 | 124 | 25 | 1 | | 156 | 131 | | | | | |

¹ Based on 2022 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 an adequate level of CD services. Bank staff performed 156 services to 131 organizations during the evaluation period. As illustrated in Table 7, the overwhelming majority of services were provided to organizations that provide community services to LMI individuals and families.

Examples of the types of CD service activities performed include:

- Four bank employees served on the boards of directors (board) for five organizations whose mission is to provide affordable housing to LMI individuals.
- One employee served on the board of a library, providing revitalizing and stabilizing activity in an underserved area.
- Twenty employees provided financial literacy education to LMI individuals at local schools and/or institutionalized housing facilities where a majority of the students and residents are LMI.

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 METROPOLITAN ASSESSMENT AREA¹

CRA rating for Kansas City Metropolitan AA:

Satisfactory

The Lending Test is rated:

Low Satisfactory

The Investment Test is rated:

Outstanding

The Service Test is rated:

Low Satisfactory

Major factors supporting the rating include:

Lending Test

- Lending levels reflect adequate responsiveness to AA credit needs, and the bank makes use of innovative and/or flexible lending practices in serving AA credit needs.
- The bank's distribution of loans by income level of geography is adequate.
- 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 is adequate.
- The bank makes an adequate level of CD loans within its AA.

Investment Test

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

Service Test

- The bank's delivery systems are accessible to geographies and/or individuals of different income levels throughout its AA.
- The bank's record of opening and closing branches has 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 an adequate level of CD services within its AA and is responsive to the available service opportunities.

¹ This rating reflects performance within the multistate metropolitan area. The statewide evaluations are adjusted and do not reflect performance in the parts of those states contained within the multistate metropolitan area.

SCOPE OF EXAMINATION

The scope of the review for the Kansas City Metropolitan AA was consistent with the overall scope for the institution. The lending analysis considered 1,428 small business, 480 home mortgage, and 201 small farm loans originated between January 1, 2020 and December 31, 2022. More weight was placed on small business loans, followed by relatively equal weighting of home mortgage and small farm loans.

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE KANSAS CITY METROPOLITAN AA

The bank's Kansas City Metropolitan AA consists of the entirety of Johnson and Wyandotte Counties in Kansas and the entirety of Jackson, Clay, Platte and Lafayette Counties in Missouri. These 6 counties are part of the 14 counties that comprise the Kansas City Missouri-Kansas MSA. Refer to Appendix C for a map of the AA and Appendix D for additional demographic data.

- The composition of the 2020 and 2021 AA consisted of 470 census tracts, including 78 low-, 105 moderate-, 140 middle-, 128 upper-, and 19 unknown-income tracts. The 2022 AA remains unchanged from the 2020 and 2021 AA, although it is currently comprised of 535 census tracts, including 56 low-, 135 moderate-, 177 middle-, 143 upper-, and 24 unknown-income census tracts based on the most recent 2016-2020 American Community Survey (ACS) data.
- The bank operates eight banking offices in the AA. Three banking offices are located in moderate-income tracts, three in middle-, and two in upper-income tracts.
- As of June 30, 2022, the bank held a 0.6 percent market share of deposits in the AA, ranking 26th out of 120 FDIC-insured financial institutions with 670 banking offices operating in the AA.
- To further augment the evaluation, eight community member interviews recently conducted as part of the CRA evaluations of other financial institutions with offices in the AA were reviewed to ascertain the credit needs of area communities, the responsiveness of area banks in meeting those credit needs, and for perspectives on local economic conditions. These individuals consisted of representatives of a neighborhood task force, community development corporations, local housing authority, extension office focused on research and community service programs, community development financial institution, and economic development organizations.

Table 8

| Population Change | | | |
|---|-----------------|-----------------|----------------|
| Assessment Area: Kansas City Metropolitan | | | |
| Area | 2015 Population | 2020 Population | Percent Change |
| Kansas City Metropolitan | 1,765,196 | 1,889,349 | 7.0 |
| Johnson County, KS | 566,814 | 609,863 | 7.6 |
| Wyandotte County, KS | 160,806 | 169,245 | 5.2 |
| Clay County, MO | 230,361 | 253,335 | 10.0 |
| Jackson County, MO | 680,905 | 717,204 | 5.3 |
| Lafayette County, MO | 32,916 | 32,984 | 0.2 |
| Platte County, MO | 93,394 | 106,718 | 14.3 |
| Kansas City, MO-KS MSA | 2,055,675 | 2,192,035 | 6.6 |
| Kansas | 2,892,987 | 2,937,880 | 1.6 |
| Missouri | 6,045,448 | 6,154,913 | 1.8 |

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

- According to 2020 US Census Bureau data and the 2015 ACS five-year average, the AA’s population of residents accounts for 86.2 percent of the Kansas City Missouri-Kansas MSA, 64.3 percent of the Kansas statewide population, and 30.7 percent of the Missouri statewide population.
- The AA’s population growth between 2015 and 2020 was above that of the Kansas City Missouri-Kansas MSA, Kansas statewide population, and Missouri statewide population. Platte and Clay counties displayed the highest growth rates in the bank’s AA.
- A community member indicated that the AA continues to attract and retain younger individuals due to better career opportunities, reasonable cost of living and higher wages.
- A community member stated that pockets of the Wyandotte County community include immigrants who are unbanked and do not have checking accounts or loan needs. The people in these areas tend to make purchases with cash because they typically live paycheck to paycheck.
- Generally, the population characteristics did not identify any significant constraints that would impact the bank’s ability to provide credit or banking services.

Table 9

| Median Family Income Change | | | |
|--|----------------------------------|----------------------------------|-----------------------|
| Assessment Area: Kansas City Metropolitan | | | |
| Area | 2015 Median Family Income | 2020 Median Family Income | Percent Change |
| Kansas City Metropolitan | 79,804 | 86,552 | 8.5 |
| Johnson County, KS | 103,631 | 111,766 | 7.9 |
| Wyandotte County, KS | 51,479 | 57,396 | 11.5 |
| Clay County, MO | 82,057 | 85,961 | 4.8 |
| Jackson County, MO | 66,730 | 74,470 | 11.6 |
| Lafayette County, MO | 70,449 | 76,250 | 8.2 |
| Platte County, MO | 92,114 | 100,420 | 9.0 |
| Kansas City, MO-KS MSA | 79,346 | 86,562 | 9.1 |
| Kansas | 72,535 | 77,620 | 7.0 |
| Missouri | 66,438 | 72,834 | 9.6 |
| <i>Source: 2011 – 2015 U.S. Census Bureau: American Community Survey 2016 – 2020 U.S. Census Bureau: American Community Survey</i> | | | |
| <i>Note: Median family incomes have been inflation-adjusted and are expressed in 2020 dollars.</i> | | | |

- As table 9 illustrates, the increase in median family income (MFI) in the AA was below the MSA and state of Missouri, but above the state of Kansas.
- The highest increases in AA MFI occurred in Jackson and Wyandotte counties, which also have the highest rates of families below poverty in the AA at 9.8 percent and 14.8 percent, respectively.
- A community member noted that while economic conditions are generally stable, the Kansas City Metropolitan areas/neighborhoods has low-income concentrations. The counties with the heaviest concentrations included Jackson and Wyandotte.
- A community member stated that Wyandotte County is diverse and includes working class, primarily low-income, and a large immigrant population. The area in general does not include a number of higher income jobs and unemployment increased substantially during the pandemic as many individuals work and struggle with housing and utility bills without the impact of the pandemic.

Table 10

| Housing Cost Burden Assessment Area: Kansas City Metropolitan | | | | | | |
|--|-----------------------|-----------------|-------------|----------------------|-----------------|------------|
| Area | Cost Burden – Renters | | | Cost Burden – Owners | | |
| | Low Income | Moderate Income | All Renters | Low Income | Moderate Income | All Owners |
| Kansas City Metropolitan | 73.9 | 28.3 | 39.4 | 59.5 | 27.0 | 16.4 |
| Johnson County, KS | 81.7 | 37.3 | 36.1 | 69.5 | 36.5 | 14.7 |
| Wyandotte County, KS | 67.5 | 18.1 | 42.4 | 56.4 | 19.2 | 21.5 |
| Clay County, MO | 77.6 | 29.0 | 39.3 | 61.9 | 24.9 | 14.7 |
| Jackson County, MO | 72.3 | 25.5 | 41.6 | 55.2 | 24.2 | 17.6 |
| Lafayette County, MO | 52.5 | 6.1 | 29.9 | 51.7 | 12.3 | 14.3 |
| Platte County, MO | 77.4 | 29.9 | 34.2 | 69.6 | 34.4 | 16.1 |
| Kansas City, MO-KS MSA | 73.2 | 27.8 | 39.0 | 59.0 | 26.4 | 16.4 |
| Kansas | 73.0 | 26.6 | 38.4 | 57.7 | 24.8 | 15.6 |
| Missouri | 72.8 | 26.6 | 39.7 | 56.8 | 25.6 | 16.5 |

Source: U.S. Department of Housing and Urban Development (HUD), 2015-2019 Comprehensive Housing Affordability Strategy
Note: Cost Burden is housing cost that equals 30 percent or more of household income.

- The cost burden for low- and moderate-income renters in the AA is comparable to the MSA, Missouri statewide, and Kansas statewide figures.
- Low- and moderate-income renters utilize a higher percentage of their incomes for housing in Johnson County. The cost burden percentage is higher than the AA, the MSA, and both statewide figures.
- Low- and moderate-income homeowners utilize a higher percentage of their incomes for housing in Johnson and Platte counties. In these counties, the cost burden percentage is higher than the AA, MSA, and both statewide figures.
- According to the 2020 ACS five-year average, the median housing value in the AA, at \$198,813, is above the MSA figure of \$195,993, Missouri statewide figure of \$163,600, and Kansas statewide figure of \$157,600. Johnson County has a median housing value of \$277,500, significantly higher than all other counties in the AA.
- The median ages of housing stock in Wyandotte and Jackson Counties were 59 years and 51 years, respectively, indicating a higher concentration of homes potentially in need of repair or replacement when compared to the average figure of the remaining four counties, at 37 years.
- A community member in Wyandotte County stated that the homes in the western part of the county were built within the past 10 years or so, while the homes in the eastern part of the county, particularly in northeastern Kansas City, are about 100 years old.
- The median gross rent in the AA, at \$997, is comparable to the MSA at \$988, but above the state of Kansas and Missouri figures of \$863 and \$843, respectively. Median rent was highest in Johnson and Platte counties at \$1,147 and \$1,073, respectively.

- A community member in Wyandotte County indicated that the area was in need of solutions for affordable housing. Although there is a number of affordable housing units in the area, the issue is that potential borrowers cannot afford the habitable properties. Affordable housing available to potential borrowers is often blighted or inhabitable and not affordable when the cost of repairs to bring residences up to code is considered.
- A community member in Johnson County indicated that there are not enough affordable housing units and that builders prefer to build more expensive homes. Also, the community member indicated that numerous multi-family facilities are being constructed, but the rent is \$2,500 per month, which is not affordable for LMI individuals or families. The community member also stated that LMI individuals cannot afford to buy a home in Johnson County.
- A community member stated there is a significant demand for housing in the Kansas City metro area, and that there is a lack of housing of any kind, including in Wyandotte County.
- A community member stated that there have been few if any multi-family or single-family housing developments that would be affordable to LMI borrowers. The contact noted that the primary barrier to home ownership for LMI residents is an inability to fund a down payment because they have been unable to save.

Table 11

| Unemployment Rates | | | | | |
|--|-------------|-------------|-------------|-------------|-------------|
| Assessment Area: Kansas City Metropolitan | | | | | |
| Area | 2017 | 2018 | 2019 | 2020 | 2021 |
| Kansas City Metropolitan | 3.8 | 3.3 | 3.1 | 6.1 | 4.3 |
| Johnson County, KS | 3.0 | 2.8 | 2.7 | 4.9 | 2.7 |
| Wyandotte County, KS | 5.2 | 4.7 | 4.3 | 7.7 | 4.7 |
| Clay County, MO | 3.6 | 2.9 | 2.7 | 6.0 | 4.9 |
| Jackson County, MO | 4.4 | 3.7 | 3.5 | 7.2 | 5.5 |
| Lafayette County, MO | 3.8 | 3.2 | 2.9 | 5.2 | 4.3 |
| Platte County, MO | 3.2 | 2.5 | 2.5 | 5.4 | 4.0 |
| Kansas City, MO-KS MSA | 3.8 | 3.3 | 3.1 | 6.1 | 4.2 |
| Kansas | 3.6 | 3.3 | 3.1 | 5.7 | 3.2 |
| Missouri | 3.7 | 3.2 | 3.1 | 6.1 | 4.4 |

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- The largest industries in the AA are healthcare, government, retail trade, professional and technical services, and accommodation and food services.
- The AA's largest employers include federal government (government), Children's Mercy Hospital (health services), Cerner Corporation (healthcare information systems), Honeywell (electronic and weapon components), Saint Luke's Health System (healthcare), Internal Revenue Service (government), Burns & McDonnell (architecture/engineering), and University of Missouri-Kansas City (education).

- AA unemployment rates held steady from 2017 to 2019, before experiencing an increase in 2020 throughout the AA due to the pandemic. Unemployment rates decreased throughout the AA in 2021, with Johnson and Wyandotte counties returning to pre-pandemic levels.
- A community member indicated the main drivers of the Kansas City economy include its healthcare and social assistance, manufacturing (with a strong engineering sector), retail trade, education, and warehousing and logistics industries. The largest employers in the MSA include Cerner Corporation, T-Mobile, Honeywell, the federal government and H&R Block.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE KANSAS CITY METROPOLITAN AA

LENDING TEST

The bank's performance under the lending test in the Kansas City Metropolitan AA is low satisfactory.

Lending Activity

The bank's lending activities reflect adequate responsiveness to AA credit needs. The bank makes use of innovative and/or flexible lending programs to serve AA credit needs, including LMI borrowers. A description of innovative and flexible lending programs is discussed in the overall Institution description.

Geographic Distribution of Loans

The bank's geographic distribution of loans reflects adequate distribution among the different census tracts and dispersion throughout the AA. The distribution of home mortgage and small farm loans reflects excellent penetration, while the distribution of small business loans reflects adequate penetration. Home improvement and multifamily loans were not evaluated at the product level in 2020 and 2021 based on lending levels too low to conduct meaningful analyses.

Home Mortgage Lending

The geographic distribution of home mortgage lending is excellent. As illustrated in Table 12, the distribution of 2021 home mortgage loans among low-income tracts was significantly above the aggregate lending data by number and dollar volume and comparable to the demographic figure, which represents the percentage of owner-occupied housing units in each census tract income level. Lending levels in moderate-income tracts was significantly above the aggregate lending data by number and dollar volume and above the demographic figure.

The geographic distribution of home mortgage lending in 2020 reflected performance consistent with the 2021 penetration levels. The bank's home mortgage lending in 2022 reflected penetration levels below 2020 and 2021 lending patterns.

An evaluation of the dispersion of home mortgage loans identified gaps and lapses that included LMI census tracts, although the overall conclusion was not impacted. A review of the bank's lending patterns over the three-year evaluation period revealed concentrations of lending in and around areas where the bank's branches are located, with gaps often noted in areas extending beyond where the bank could reasonably be expected to serve. Additionally, the AA contains a high number of census tracts relative to the number of bank branches within the AA.

Home Purchase Loans

The geographic distribution of home purchase lending is good. The bank's 2021 home purchase lending in low-income census tracts was comparable to the aggregate lending data by number and dollar volume, and below the demographic figure. Lending in moderate-income census tracts was comparable to the aggregate lending data by number and dollar volume, as well as the demographic figure.

The geographic distribution of home purchase lending in 2020 reflected penetration levels above 2021 lending patterns. The distribution in 2022 reflected penetration levels above 2021 lending patterns and below 2020 lending patterns.

Home Refinance Loans

The geographic distribution of home refinance lending is excellent. The bank's 2021 home refinance lending in low-income census tracts was significantly above the aggregate lending data by number and dollar volume, and comparable to the demographic figure. Lending in moderate-income census tracts was above the aggregate lending by number, significantly above by dollar volume, and comparable to the demographic figure.

The geographic distribution of home refinance lending in 2020 and 2022 was consistent with the 2021 lending patterns.

Home Improvement Loans

The geographic distribution of home improvement lending is adequate. The bank's 2022 home improvement lending in low-income census tracts was significantly below the demographic figure. However, lending in moderate-income census tracts was comparable to the demographic figure. Lending in 2020 and 2021 was not evaluated based on lending levels too low to conduct meaningful analyses.

Multifamily Loans

The geographic distribution of multifamily lending is adequate. The bank's 2022 multifamily lending in low-income census tracts was comparable to the demographic figure, which represents the percentage of multifamily units in each census tract income level. Lending in moderate-income census tracts was also comparable to the demographic figure. Lending in 2020 and 2021 was not evaluated based on lending levels too low to conduct meaningful analyses.

Table 12

| Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography Assessment Area: Kansas City Metropolitan | | | | | | | | | | | | | |
|---|----------------------------------|--------------|--------------|---------------|--------------|--------------|------------|--------------|--------------|---------------|--------------|--------------|---------------------------|
| Geographic Income Level | Bank And Aggregate Loans By Year | | | | | | | | | | | | Owner Occupied Units % |
| | 2020 | | | | | | 2021 | | | | | | |
| | Bank | | Agg | | Bank | | Agg | | Bank | | Agg | | |
| | # | % | % | \$ (000) | \$ % | \$ % | # | % | % | \$ (000) | \$ % | \$ % | |
| Home Purchase Loans | | | | | | | | | | | | | |
| Low | 5 | 10.2 | 4.1 | 486 | 6.2 | 2.0 | 2 | 3.9 | 4.8 | 316 | 2.5 | 2.5 | 6.4 |
| Moderate | 11 | 22.4 | 16.7 | 1,485 | 19.0 | 10.4 | 10 | 19.6 | 18.1 | 1,660 | 13.0 | 11.5 | 18.1 |
| Middle | 21 | 42.9 | 36.2 | 3,268 | 41.8 | 31.2 | 19 | 37.3 | 35.8 | 4,505 | 35.1 | 31.1 | 36.5 |
| Upper | 12 | 24.5 | 42.8 | 2,575 | 33.0 | 56.1 | 20 | 39.2 | 41.1 | 6,337 | 49.4 | 54.7 | 38.8 |
| Unknown | 0 | 0.0 | 0.2 | 0 | 0.0 | 0.2 | 0 | 0.0 | 0.2 | 0 | 0.0 | 0.2 | 0.2 |
| Tract-Unk | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| Total | 49 | 100.0 | 100.0 | 7,814 | 100.0 | 100.0 | 51 | 100.0 | 100.0 | 12,818 | 100.0 | 100.0 | 100.0 |
| Refinance Loans | | | | | | | | | | | | | |
| Low | 5 | 6.0 | 1.3 | 700 | 4.6 | 0.8 | 5 | 6.3 | 2.1 | 545 | 3.8 | 1.2 | 6.4 |
| Moderate | 16 | 19.3 | 9.2 | 1,918 | 12.6 | 5.6 | 14 | 17.7 | 12.6 | 1,810 | 12.6 | 7.8 | 18.1 |
| Middle | 31 | 37.3 | 32.2 | 4,929 | 32.4 | 26.4 | 30 | 38.0 | 35.1 | 4,503 | 31.4 | 29.3 | 36.5 |
| Upper | 30 | 36.1 | 57.1 | 7,568 | 49.7 | 67.2 | 30 | 38.0 | 50.1 | 7,487 | 52.2 | 61.5 | 38.8 |
| Unknown | 1 | 1.2 | 0.1 | 107 | 0.7 | 0.2 | 0 | 0.0 | 0.2 | 0 | 0.0 | 0.2 | 0.2 |
| Tract-Unk | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| Total | 83 | 100.0 | 100.0 | 15,222 | 100.0 | 100.0 | 79 | 100.0 | 100.0 | 14,345 | 100.0 | 100.0 | 100.0 |
| Home Improvement Loans | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 2.7 | 0 | 0.0 | 1.6 | 0 | 0.0 | 3.7 | 0 | 0.0 | 2.5 | 6.4 |
| Moderate | 0 | 0.0 | 9.5 | 0 | 0.0 | 6.3 | 0 | 0.0 | 11.2 | 0 | 0.0 | 8.0 | 18.1 |
| Middle | 0 | 0.0 | 31.0 | 0 | 0.0 | 27.1 | 1 | 100.0 | 30.4 | 109 | 100.0 | 27.1 | 36.5 |
| Upper | 1 | 100.0 | 56.7 | 187 | 100.0 | 64.9 | 0 | 0.0 | 54.5 | 0 | 0.0 | 62.0 | 38.8 |
| Unknown | 0 | 0.0 | 0.1 | 0 | 0.0 | 0.1 | 0 | 0.0 | 0.3 | 0 | 0.0 | 0.3 | 0.2 |
| Tract-Unk | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| Total | 1 | 100.0 | 100.0 | 187 | 100.0 | 100.0 | 1 | 100.0 | 100.0 | 109 | 100.0 | 100.0 | 100.0 |
| Multifamily Loans | | | | | | | | | | | | | |
| Low | 1 | 12.5 | 16.7 | 614 | 13.7 | 14.7 | 1 | 6.7 | 18.9 | 1,105 | 14.9 | 8.9 | 14.7 |
| Moderate | 5 | 62.5 | 31.6 | 828 | 18.5 | 14.8 | 10 | 66.7 | 35.3 | 5,160 | 69.4 | 21.7 | 25.9 |
| Middle | 0 | 0.0 | 33.1 | 0 | 0.0 | 49.5 | 4 | 26.7 | 34.5 | 1,168 | 15.7 | 28.3 | 37.1 |
| Upper | 2 | 25.0 | 18.2 | 3,039 | 67.8 | 21.0 | 0 | 0.0 | 9.2 | 0 | 0.0 | 36.1 | 20.7 |
| Unknown | 0 | 0.0 | 0.3 | 0 | 0.0 | 0.1 | 0 | 0.0 | 2.1 | 0 | 0.0 | 5.0 | 1.6 |
| Tract-Unk | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| Total | 8 | 100.0 | 100.0 | 4,481 | 100.0 | 100.0 | 15 | 100.0 | 100.0 | 7,433 | 100.0 | 100.0 | 100.0 |
| Total Home Mortgage Loans | | | | | | | | | | | | | |
| Low | 11 | 7.7 | 2.5 | 1,800 | 6.4 | 1.9 | 8 | 5.4 | 3.3 | 1,966 | 5.6 | 2.2 | 6.4 |
| Moderate | 32 | 22.5 | 12.4 | 4,231 | 15.1 | 7.9 | 34 | 23.1 | 14.9 | 8,630 | 24.7 | 10.1 | 18.1 |
| Middle | 52 | 36.6 | 33.8 | 8,197 | 29.2 | 29.4 | 54 | 36.7 | 35.2 | 10,285 | 29.4 | 30.0 | 36.5 |
| Upper | 46 | 32.4 | 51.1 | 13,761 | 49.0 | 60.6 | 51 | 34.7 | 46.5 | 14,072 | 40.3 | 57.3 | 38.8 |
| Unknown | 1 | 0.7 | 0.1 | 107 | 0.4 | 0.2 | 0 | 0.0 | 0.2 | 0 | 0.0 | 0.4 | 0.2 |
| Tract-Unk | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| Total | 142 | 100.0 | 100.0 | 28,096 | 100.0 | 100.0 | 147 | 100.0 | 100.0 | 34,953 | 100.0 | 100.0 | 100.0 |

Source: 2021 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.

Small Business Lending

The geographic distribution of small business lending is adequate. The distribution of loans in 2021 among low-income census tracts was comparable to the aggregate lending data by number and dollar volume, and below the demographic figure, which represents the percentage of businesses in each census tract income level. Bank lending in moderate-income census tracts was comparable to the aggregate lending data by number, dollar volume, and comparable to the demographic figure.

The geographic distribution of small business lending in 2020 reflected penetration levels consistent with 2021 lending patterns. The distribution of small business lending in 2022 reflected penetration levels above 2021 and 2020 lending patterns.

An evaluation of the dispersion of small business loans identified gaps and lapses that included LMI census tracts, although the overall conclusion was not impacted. A review of the bank’s lending patterns over the three-year evaluation period revealed concentrations of lending with gaps often noted in areas extending beyond where the bank’s branches are located and where it could reasonably be expected to serve. Additionally, the AA contains a high number of census tracts relative to the number of bank branches within the AA.

Table 13

| Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography | | | | | | | | | | | | | |
|---|----------------------------------|-------|-------|---------|-------|-------|------|-------|-------|---------|-------|-------|--------------------------|
| Assessment Area: Kansas City Metropolitan | | | | | | | | | | | | | |
| Geographic Income Level | Bank And Aggregate Loans By Year | | | | | | | | | | | | Total Businesses % |
| | 2020 | | | | | | 2021 | | | | | | |
| | Bank | | Agg | Bank | | Agg | Bank | | Agg | Bank | | Agg | |
| | # | % | % | \$(000) | % | % | # | % | % | \$(000) | % | % | |
| Low | 43 | 6.1 | 6.9 | 5,809 | 8.9 | 8.8 | 30 | 5.1 | 7.2 | 4,198 | 7.7 | 9.1 | 7.8 |
| Moderate | 161 | 22.8 | 18.2 | 17,657 | 27.1 | 19.1 | 117 | 20.0 | 18.4 | 12,279 | 22.7 | 19.1 | 19.8 |
| Middle | 247 | 35.0 | 30.1 | 22,478 | 34.5 | 28.4 | 199 | 34.0 | 30.5 | 17,026 | 31.4 | 27.7 | 33.1 |
| Upper | 241 | 34.1 | 41.8 | 16,460 | 25.3 | 37.4 | 231 | 39.4 | 41.4 | 18,356 | 33.9 | 38.6 | 37.3 |
| Unknown | 14 | 2.0 | 2.7 | 2,747 | 4.2 | 6.0 | 9 | 1.5 | 2.2 | 2,336 | 4.3 | 5.4 | 2.0 |
| Tract-Unk | 0 | 0.0 | 0.3 | 0 | 0.0 | 0.2 | 0 | 0.0 | 0.3 | 0 | 0.0 | 0.1 | |
| Total | 706 | 100.0 | 100.0 | 65,151 | 100.0 | 100.0 | 586 | 100.0 | 100.0 | 54,195 | 100.0 | 100.0 | 100.0 |

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Small Farm Lending

The geographic distribution of small farm lending is excellent. The distribution of loans in 2021 among low-income census tracts was significantly above the aggregate lending data

by number and dollar, and comparable to the demographic figure, which represents the percentage of small farms in each census tract income level. Bank lending in moderate-income census tracts was significantly above the aggregate lending data by number and dollar volume, and significantly above the demographic figure.

The bank’s geographic distribution of small farm loans in 2020 and 2022 reflected penetration levels consistent with 2021 lending patterns.

An evaluation of the dispersion of small farm loans identified gaps and lapses that included LMI census tracts, although the overall conclusion was not impacted. A review of the bank’s lending patterns over the three-year evaluation period revealed concentrations of lending in and around areas where the bank’s branches are located, with gaps often noted in areas extending beyond where the bank could reasonably be expected to serve. The majority of LMI tracts where gaps exist are in areas with few, if any, farms. Additionally, the AA contains a high number of census tracts relative to the number of bank branches within the AA.

Table 14

| Distribution of 2020 and 2021 Small Farm Lending By Income Level of Geography | | | | | | | | | | | | | |
|---|----------------------------------|-------|-------|---------|-------|-------|------|-------|-------|---------|-------|-------|------------------|
| Assessment Area: Kansas City Metropolitan | | | | | | | | | | | | | |
| Geographic Income Level | Bank And Aggregate Loans By Year | | | | | | | | | | | | Total Farms % |
| | 2020 | | | | | | 2021 | | | | | | |
| | Bank | | Agg | | Bank | | Agg | | Bank | | Agg | | |
| | # | % | % | \$(000) | % | % | # | % | % | \$(000) | % | % | |
| Low | 1 | 1.5 | 1.5 | 165 | 2.4 | 0.8 | 2 | 2.4 | 1.1 | 59 | 0.9 | 0.4 | 2.1 |
| Moderate | 27 | 40.3 | 13.5 | 2,821 | 40.6 | 12.4 | 20 | 24.4 | 12.5 | 2,204 | 33.3 | 13.6 | 13.0 |
| Middle | 36 | 53.7 | 50.5 | 3,715 | 53.4 | 44.1 | 42 | 51.2 | 60.8 | 3,799 | 57.5 | 54.5 | 47.9 |
| Upper | 3 | 4.5 | 34.6 | 250 | 3.6 | 42.7 | 18 | 22.0 | 25.2 | 550 | 8.3 | 31.5 | 36.8 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.2 |
| Tract-Unk | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.4 | 0 | 0.0 | 0.1 | |
| Total | 67 | 100.0 | 100.0 | 6,951 | 100.0 | 100.0 | 82 | 100.0 | 100.0 | 6,612 | 100.0 | 100.0 | 100.0 |

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

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

The bank’s lending has an adequate distribution among individuals of different income levels and businesses and farms of different sizes. The distribution of small business and home mortgage lending reflects adequate performance, while the distribution of small farm lending reflects excellent performance. Despite excellent performance in small farm lending, the lower number of loan originations supported the overall adequate rating.

Home Mortgage Lending

The borrower distribution of home mortgage lending is adequate. The bank's home mortgage lending data includes a large volume of investment properties for home purchases and refinancings that resulted in a higher percentage of loans where the income level was unknown and significantly higher than the aggregate lending data. As such, the lending data was recalibrated to remove loans with unknown incomes for both the bank and aggregate lending data to derive a more appropriate comparison. Using the revised data revealed the 2021 penetration of loans to low-income borrowers was below the aggregate lending data by number and dollar volume, and significantly below the demographic figure, which represents the percentage of families by income level. Lending to moderate-income borrowers was comparable to aggregate lending data by number and dollar volume, and below the demographic figure.

The bank's borrower distribution of 2020 and 2022 home mortgage lending was consistent with 2021 levels.

Home Purchase Loans

The borrower distribution of home purchase lending is poor. The bank's performance was evaluated by factoring out the loans with unknown incomes from both bank lending and the aggregate data as stated above. The distribution of 2021 home purchase lending to low-income borrowers was below the aggregate lending data by number, significantly below by dollar volume, and significantly below the demographic figure. Lending to moderate-income borrowers was below the aggregate lending data by number and dollar volume and significantly below the demographic figure.

The borrower distribution of 2020 home purchase lending was above 2021 levels. The borrower distribution for 2022 lending was consistent with 2021 levels.

Home Refinance Loans

The borrower distribution of home refinance lending is adequate. The distribution of 2021 home refinance lending to low-income borrowers was below the aggregate lending data by number and dollar volume, and significantly below the demographic figure. However, lending to moderate-income borrowers was comparable to the aggregate lending data by number and dollar volume, and comparable to the demographic figure.

The borrower distribution of 2020 and 2022 home refinance lending was consistent with 2021 levels.

Home Improvement Loans

The borrower distribution of home improvement lending is adequate. The bank's 2022 home improvement lending to low-income borrowers was below the demographic figure.

Lending to moderate-income borrowers was comparable to the demographic figure. Lending in 2020 and 2021 was not evaluated based on lending levels too low to conduct meaningful analyses.

Table 15

| Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level | | | | | | | | | | | | | |
|--|----------------------------------|--------------|--------------|---------------|--------------|--------------|------------|--------------|--------------|---------------|--------------|--------------|-----------------------------|
| Assessment Area: Kansas City Metropolitan | | | | | | | | | | | | | |
| Borrower Income Level | Bank And Aggregate Loans By Year | | | | | | | | | | | | Families by Family Income % |
| | 2020 | | | | | | 2021 | | | | | | |
| | Bank | | Agg | Bank | | Agg | Bank | | Agg | Bank | | Agg | |
| | # | % | % | \$(000) | \$% | \$% | # | % | % | \$(000) | \$% | \$% | |
| Home Purchase Loans | | | | | | | | | | | | | |
| Low | 2 | 4.1 | 9.9 | 139 | 1.8 | 5.2 | 1 | 2.0 | 9.1 | 70 | 0.5 | 4.8 | 21.4 |
| Moderate | 8 | 16.3 | 22.8 | 1,093 | 14.0 | 17.0 | 3 | 5.9 | 20.1 | 746 | 5.8 | 14.8 | 17.3 |
| Middle | 10 | 20.4 | 22.2 | 2,325 | 29.8 | 21.6 | 6 | 11.8 | 20.1 | 1,199 | 9.4 | 19.1 | 20.1 |
| Upper | 9 | 18.4 | 32.8 | 1,887 | 24.1 | 44.8 | 13 | 25.5 | 32.2 | 4,573 | 35.7 | 43.9 | 41.2 |
| Unknown | 20 | 40.8 | 12.3 | 2,370 | 30.3 | 11.4 | 28 | 54.9 | 18.5 | 6,230 | 48.6 | 17.4 | 0.0 |
| Total | 49 | 100.0 | 100.0 | 7,814 | 100.0 | 100.0 | 51 | 100.0 | 100.0 | 12,818 | 100.0 | 100.0 | 100.0 |
| Refinance Loans | | | | | | | | | | | | | |
| Low | 4 | 4.8 | 4.3 | 407 | 2.7 | 2.1 | 2 | 2.5 | 6.6 | 234 | 1.6 | 3.5 | 21.4 |
| Moderate | 9 | 10.8 | 14.6 | 1,025 | 6.7 | 9.9 | 12 | 15.2 | 16.7 | 1,802 | 12.6 | 11.8 | 17.3 |
| Middle | 12 | 14.5 | 21.3 | 1,891 | 12.4 | 18.4 | 9 | 11.4 | 20.5 | 1,522 | 10.6 | 18.1 | 20.1 |
| Upper | 39 | 47.0 | 41.7 | 8,342 | 54.8 | 51.3 | 28 | 35.4 | 35.5 | 6,241 | 43.5 | 45.4 | 41.2 |
| Unknown | 19 | 22.9 | 18.1 | 3,557 | 23.4 | 18.3 | 28 | 35.4 | 20.7 | 4,546 | 31.7 | 21.2 | 0.0 |
| Total | 83 | 100.0 | 100.0 | 15,222 | 100.0 | 100.0 | 79 | 100.0 | 100.0 | 14,345 | 100.0 | 100.0 | 100.0 |
| Home Improvement Loans | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 5.8 | 0 | 0.0 | 3.6 | 0 | 0.0 | 6.0 | 0 | 0.0 | 3.2 | 21.4 |
| Moderate | 0 | 0.0 | 11.6 | 0 | 0.0 | 8.3 | 0 | 0.0 | 13.5 | 0 | 0.0 | 10.0 | 17.3 |
| Middle | 0 | 0.0 | 21.2 | 0 | 0.0 | 17.8 | 0 | 0.0 | 19.2 | 0 | 0.0 | 14.9 | 20.1 |
| Upper | 1 | 100.0 | 56.7 | 187 | 100.0 | 63.7 | 1 | 100.0 | 55.9 | 109 | 100.0 | 64.3 | 41.2 |
| Unknown | 0 | 0.0 | 4.7 | 0 | 0.0 | 6.7 | 0 | 0.0 | 5.4 | 0 | 0.0 | 7.7 | 0.0 |
| Total | 1 | 100.0 | 100.0 | 187 | 100.0 | 100.0 | 1 | 100.0 | 100.0 | 109 | 100.0 | 100.0 | 100.0 |
| Total Home Mortgage Loans | | | | | | | | | | | | | |
| Low | 6 | 4.5 | 6.3 | 546 | 2.3 | 3.3 | 3 | 2.3 | 7.5 | 304 | 1.1 | 4.1 | 21.4 |
| Moderate | 17 | 12.7 | 17.3 | 2,118 | 9.0 | 12.6 | 15 | 11.4 | 17.8 | 2,548 | 9.3 | 13.0 | 17.3 |
| Middle | 23 | 17.2 | 21.2 | 4,608 | 19.5 | 19.4 | 15 | 11.4 | 20.2 | 2,721 | 9.9 | 18.4 | 20.1 |
| Upper | 49 | 36.6 | 38.2 | 10,416 | 44.1 | 48.4 | 43 | 32.6 | 35.0 | 11,171 | 40.6 | 45.1 | 41.2 |
| Unknown | 39 | 29.1 | 17.0 | 5,927 | 25.1 | 16.3 | 56 | 42.4 | 19.5 | 10,776 | 39.2 | 19.4 | 0.0 |
| Total | 134 | 100.0 | 100.0 | 23,615 | 100.0 | 100.0 | 132 | 100.0 | 100.0 | 27,520 | 100.0 | 100.0 | 100.0 |
| Source: 2021 FFIEC Census Data | | | | | | | | | | | | | |
| 2011-2015 U.S. Census Bureau: American Community Survey | | | | | | | | | | | | | |
| Note: Percentages may not total 100.0 percent due to rounding. | | | | | | | | | | | | | |
| Multifamily loans are not included in the borrower distribution analysis. | | | | | | | | | | | | | |
| Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table. | | | | | | | | | | | | | |

Small Business Lending

The borrower distribution of small business lending is adequate. The distribution of loans originated in 2021 to businesses with annual gross revenues of \$1MM or less (small businesses) reflected performance above aggregate lending data by number and by dollar volume, and comparable to the demographic figure, which represents the percentage of businesses with annual gross revenues of \$1MM or less.

The distribution of loans originated in 2020 and 2022 to small businesses reflected performance below 2021 levels.

Table 16

| Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses | | | | | | | | | | | | | |
|--|---|----------|------------|----------------|------------|------------|-------------|----------|------------|----------------|------------|------------|-----------------------------------|
| Assessment Area: Kansas City Metropolitan | | | | | | | | | | | | | |
| | Bank And Aggregate Loans By Year | | | | | | | | | | | | Total Businesses % |
| | 2020 | | | | | | 2021 | | | | | | |
| | Bank | | Agg | Bank | | Agg | Bank | | Agg | Bank | | Agg | |
| | # | % | % | \$(000) | \$% | \$% | # | % | % | \$(000) | \$% | \$% | |
| By Revenue | | | | | | | | | | | | | |
| \$1 Million or Less | 230 | 32.6 | 36.8 | 13,439 | 20.6 | 20.9 | 378 | 64.5 | 47.0 | 20,995 | 38.7 | 27.8 | 90.4 |
| Over \$1 Million | 138 | 19.5 | | 30,445 | 46.7 | | 117 | 20.0 | | 27,942 | 51.6 | | 8.8 |
| Revenue Unknown | 338 | 47.9 | | 21,267 | 32.6 | | 91 | 15.5 | | 5,258 | 9.7 | | 0.8 |
| Total | 706 | 100.0 | | 65,151 | 100.0 | | 586 | 100.0 | | 54,195 | 100.0 | | 100.0 |
| By Loan Size | | | | | | | | | | | | | |
| \$100,000 or Less | 545 | 77.2 | 83.6 | 16,323 | 25.1 | 24.0 | 474 | 80.9 | 89.0 | 12,113 | 22.4 | 27.3 | |
| \$100,001 - \$250,000 | 75 | 10.6 | 8.5 | 12,289 | 18.9 | 19.0 | 48 | 8.2 | 5.5 | 8,208 | 15.1 | 17.0 | |
| \$250,001 - \$1 Million | 86 | 12.2 | 7.9 | 36,539 | 56.1 | 57.0 | 64 | 10.9 | 5.6 | 33,874 | 62.5 | 55.7 | |
| Total | 706 | 100.0 | 100.0 | 65,151 | 100.0 | 100.0 | 586 | 100.0 | 100.0 | 54,195 | 100.0 | 100.0 | |
| By Loan Size and Revenues \$1 Million or Less | | | | | | | | | | | | | |
| \$100,000 or Less | 204 | 88.7 | | 4,942 | 36.8 | | 343 | 90.7 | | 7,185 | 34.2 | | |
| \$100,001 - \$250,000 | 11 | 4.8 | | 1,729 | 12.9 | | 15 | 4.0 | | 2,531 | 12.1 | | |
| \$250,001 - \$1 Million | 15 | 6.5 | | 6,768 | 50.4 | | 20 | 5.3 | | 11,279 | 53.7 | | |
| Total | 230 | 100.0 | | 13,439 | 100.0 | | 378 | 100.0 | | 20,995 | 100.0 | | |
| <i>Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i> | | | | | | | | | | | | | |
| <i>Note: Percentages may not total 100.0 percent due to rounding.</i> | | | | | | | | | | | | | |

Small Farm Lending

The borrower distribution of small farm lending is excellent. The distribution of loans originated in 2021 to farms with annual gross revenues of \$1MM or less (small farms) reflected performance significantly above the aggregate lending data by number, above by dollar volume, and comparable to the demographic figure, which represents the percentage of total farms with annual gross revenues of \$1MM or less.

The distribution of loans originated in 2020 and 2022 to small farms reflected performance consistent with 2021 levels.

Table 17

| Distribution of 2020 and 2021 Small Farm Lending By Revenue Size of Farms | | | | | | | | | | | | | Total Farms % |
|---|----|-------|---------|-------|-------|-------|----|-------|---------|-------|-------|-------|---------------------|
| Assessment Area: Kansas City Metropolitan | | | | | | | | | | | | | |
| Bank And Aggregate Loans By Year | | | | | | | | | | | | | |
| 2020 | | | | | | 2021 | | | | | | | |
| Bank | | Agg | Bank | | Agg | Bank | | Agg | Bank | | Agg | | |
| # | #% | #% | \$(000) | \$% | \$% | # | #% | #% | \$(000) | \$% | \$% | | |
| By Revenue | | | | | | | | | | | | | |
| \$1 Million or Less | 62 | 92.5 | 52.2 | 5,873 | 84.5 | 66.8 | 80 | 97.6 | 51.3 | 5,962 | 90.2 | 70.3 | 97.4 |
| Over \$1 Million | 5 | 7.5 | | 1,078 | 15.5 | | 2 | 2.4 | | 650 | 9.8 | | 2.2 |
| Revenue Unknown | 0 | 0.0 | | 0 | 0.0 | | 0 | 0.0 | | 0 | 0.0 | | 0.4 |
| Total | 67 | 100.0 | | 6,951 | 100.0 | | 82 | 100.0 | | 6,612 | 100.0 | | 100.0 |
| By Loan Size | | | | | | | | | | | | | |
| \$100,000 or Less | 44 | 65.7 | 81.1 | 2,094 | 30.1 | 32.7 | 61 | 74.4 | 87.9 | 1,953 | 29.5 | 37.6 | |
| \$100,001 - \$250,000 | 18 | 26.9 | 13.2 | 3,147 | 45.3 | 36.1 | 14 | 17.1 | 7.6 | 2,387 | 36.1 | 28.1 | |
| \$250,001 - \$500,000 | 5 | 7.5 | 5.6 | 1,710 | 24.6 | 31.2 | 7 | 8.5 | 4.5 | 2,272 | 34.4 | 34.3 | |
| Total | 67 | 100.0 | 100.0 | 6,951 | 100.0 | 100.0 | 82 | 100.0 | 100.0 | 6,612 | 100.0 | 100.0 | |
| By Loan Size and Revenues \$1 Million or Less | | | | | | | | | | | | | |
| \$100,000 or Less | 41 | 66.1 | | 1,866 | 31.8 | | 61 | 76.3 | | 1,953 | 32.8 | | |
| \$100,001 - \$250,000 | 18 | 29.0 | | 3,147 | 53.6 | | 14 | 17.5 | | 2,387 | 40.0 | | |
| \$250,001 - \$500,000 | 3 | 4.8 | | 860 | 14.6 | | 5 | 6.3 | | 1,622 | 27.2 | | |
| Total | 62 | 100.0 | | 5,873 | 100.0 | | 80 | 100.0 | | 5,962 | 100.0 | | |
| Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey | | | | | | | | | | | | | |
| Note: Percentages may not total 100.0 percent due to rounding. | | | | | | | | | | | | | |

Community Development Lending

The bank provides an adequate level of CD loans. The bank originated 12 CD loans totaling \$11.3MM in this AA. As illustrated in Table 18, the bank originates a mixture of loans that are considered responsive to area CD needs.

Examples of CD loans include:

- A total of \$2.0MM in financing supported the purchase and rehabilitation of facilities used by an organization that provides community services, including mentorship, transportation, lodging, and academic assistance to LMI individuals.
- A total of \$3.7MM in financing supported the purchase and renovation of real estate for the development of restaurants that serve and employ LMI individuals.

Table 18

| Community Development Loans – Kansas City Metropolitan AA | | |
|--|-----------|----------------|
| Community Development Purpose | # | \$(000) |
| Affordable Housing | 7 | 3,195 |
| Community Services | 1 | 1,973 |
| Economic Development | 3 | 6,094 |
| Revitalization and Stabilization | 1 | 74 |
| Total Loans | 12 | 11,336 |

INVESTMENT TEST

The bank’s performance under the investment test in the Kansas City Metropolitan AA is outstanding. The bank has an excellent level of qualified CD investments and grants but is rarely in a leadership position. The bank makes rare use of innovative and/or complex investments but exhibits excellent responsiveness to the credit and CD needs of its AA. Table 19 illustrates the breakdown of the bank’s investments, grants, and donation activities that met CD purposes.

The following are examples of AA investment activities:

- The bank provided financial investments totaling \$3.3MM for the development of a multi-building apartment complex where units are income-restricted to individuals making at or below 60 percent of the MFI.
- The bank provided financial investments totaling \$500M in a pool of mortgages to LMI borrowers.
- A total of \$86M in donations made to the local chapter of a nationwide community service organization that provides services to LMI individuals with children who are hospitalized.
- A total of \$15M in donations made to an organization that provides financial, coaching, and professional services to female LMI individuals.

Table 19

| Investments, Grants, and Donations – Kansas City Metropolitan AA | | | | | | | | |
|--|---------------------------------------|---------|----------------------------------|---------|-----------|---------|-------|---------|
| Community Development Purpose | Prior Period Investments ¹ | | Current Investments ² | | Donations | | Total | |
| | # | \$(000) | # | \$(000) | # | \$(000) | # | \$(000) |
| Affordable Housing | 3 | 2,362 | 2 | 4,535 | 1 | 1 | 6 | 6,899 |
| Community Services | 0 | 0 | 1 | 1,906 | 14 | 121 | 15 | 2,027 |
| Economic Development | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Revitalization and Stabilization | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total | 3 | 2,362 | 3 | 6,441 | 15 | 123 | 21 | 8,926 |
| ¹ Book Value of Investment | | | | | | | | |
| ² Original Market Value of Investment | | | | | | | | |

SERVICE TEST

The bank’s performance under the service test in the Kansas City Metropolitan AA is low satisfactory.

Retail Banking Services

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. Three of the bank’s eight branches and three of six ATMs in the AA are in moderate-income census tracts. The distribution of branches and ATMs throughout the AA compares similarly to the concentration of LMI tracts within the AA.

The bank’s record of opening and closing branches has 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 ATM located in an upper-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. The bank’s operations and product offerings in the AA generally mirror that of the overall institution, which are described in the overall Institution Service Test - Retail Banking Services section of this report.

Table 20

| Retail Banking and Community Development Services – Kansas City Metropolitan AA | | | | | | | | | | | | |
|---|-----------------------------------|-----------------------|-------------------------|-----------------------------------|-------------------|------------------------------------|--|------|------|------|-------|-------|
| Branch Accessibility | Location of Branches by Tract (%) | | | | | | Percent of Tracts ¹ (%) | | | | | |
| | Low | Mod | Mid | Upp | Unk | Total | Low | Mod | Mid | Upp | Unk | Total |
| | 0.0 | 37.5 | 37.5 | 25.0 | 0.0 | 100.0 | 10.5 | 25.2 | 33.1 | 26.7 | 4.5 | 100.0 |
| | Location of ATMs by Tract (%) | | | | | | Percent of Households by Tracts ¹ (%) | | | | | |
| | Low | Mod | Mid | Upp | Unk | Total | Low | Mod | Mid | Upp | Unk | Total |
| 0.0 | 50.0 | 33.3 | 16.7 | 0.0 | 100.0 | 7.8 | 25.0 | 36.9 | 29.5 | 0.8 | 100.0 | |
| Changes in Branch Location | Number of Branches (#) | | | | | Net Change in Branch Locations (#) | | | | | | |
| | Total Branches | Openings (#) | | Closings (#) | | Low | Mod | Mid | Upp | Unk | Total | |
| | 8 | 0 | | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | |
| Community Development Services | Affordable Housing | Community Services | Economic Development | Revitalization & Stabilization | Total Services | Total Organizations | | | | | | |
| | 0 | 8 | 2 | 0 | 10 | 8 | | | | | | |

¹ Based on 2022 FFIEC census tract definitions.
 Note: Total percentages may vary by 0.1 percent due to automated rounding differences.

Community Development Services

The bank provides an adequate level of CD services. As illustrated in Table 20, bank employees supported eight organizations throughout the AA, providing ten total services.

Examples of such services provided by bank employees include:

- Two bank employees served on the board for a local economic development council which seeks to attract, retain, and develop area businesses.
- One employee served on the board for an organization that aims to help transition individuals from homelessness to self-sufficiency by offering transitional housing and case management.

STATE OF KANSAS²

| | |
|-------------------------------|--------------------------|
| CRA rating for Kansas: | Satisfactory |
| The Lending Test is rated: | Low Satisfactory |
| The Investment Test is rated: | High Satisfactory |
| The Service Test is rated: | Low Satisfactory |

Major factors supporting the rating include:

Lending Test

- Lending levels reflect adequate responsiveness to AA credit needs, and the bank makes use of innovative and/or flexible lending practices in serving AA credit needs.
- The bank's distribution of loans by income level of geography is adequate.
- 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 is good.
- The bank makes an adequate level of CD loans within its AAs.

Investment Test

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

Service Test

- The bank's delivery systems are accessible to geographies and/or individuals of different income levels throughout its AAs.
- The bank's record of opening and closing branches has 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 AAs, particularly LMI geographies and/or individuals.
- The bank provides an adequate level of CD services within its Kansas AAs and is responsive to the available service opportunities.

² For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation is adjusted and does not reflect performance in the parts of those states contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

SCOPE OF EXAMINATION

The scope of the review for the state of Kansas was consistent with the overall scope for the institution. Full-scope reviews were conducted for the Wichita Metropolitan, Northwest Kansas, and Southwest Kansas AAs. The overall state rating was predominantly based on the bank's performance in these three AAs, with the most weight attributed to the Northwest Kansas AA, followed by the Southwest Kansas AA, and the least weight attributed to the Wichita Metropolitan AA, based on lending and deposit volume.

Limited-scope reviews were conducted for the Topeka Metropolitan, Southeast Kansas, Garden City, Great Bend, Salina, and North Central Kansas AAs to ascertain if the bank's performance in those areas was generally consistent with its performance in the overall state evaluation.

A total of 5,391 loans were reviewed in the state of Kansas, including 770 home mortgage, 2,874 small business, and 1,747 small farm loans. The bank's small business lending carried the greatest weight in the analysis, while home mortgage and small farm lending carried less weight.

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN KANSAS

The bank's statewide operations in Kansas rank first in terms of branch, loan, and deposit concentrations. The bank delineates 9 of its 18 AAs and operates 35 of its 67 branches in the state of Kansas. Loan and deposit products and services offered in the state mirror those discussed in the overall Institution section of this report, with a primary emphasis on small business lending, followed by small farm and home mortgage lending. Detailed descriptions of the bank's operations in each AA are provided in each AA analysis.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN KANSAS

LENDING TEST

The bank's performance under the lending test in the state of Kansas is low satisfactory. Bank performance under the lending test in the Northwest Kansas and Southwest Kansas AAs is considered adequate, and performance in the Wichita Metropolitan AA is considered good. Moreover, the bank was a leader in originating CD loans in the Wichita Metropolitan AA, which bolstered the lending test rating, and originated an adequate level of CD loans in the Northwest Kansas and Southwest Kansas AAs.

Lending Activity

The bank's overall lending activities in the state of Kansas reflect adequate responsiveness to AA credit needs. The bank makes use of innovative and/or flexible lending programs to serve AA credit needs, including LMI borrowers. The lending programs offered in the state generally mirror those outlined in the overall lending activity section of this report.

The bank offers other flexible, more localized lending programs targeted at supporting homeownership for LMI borrowers in its Kansas markets specifically. For example, the bank offers loans through the Homeownership Set-Aside Program via the Federal Home Loan Bank of Topeka, Topeka, Kansas (FHLB). The Homeownership Set-Aside Program provides down payment, closing cost, and rehabilitation assistance to first-time homebuyers earning at, or below, 80.0 percent of the average median income (AMI) for households purchasing or constructing homes in Kansas. Additionally, the bank offers longer-term, fixed-rate Farmer Mac loans to its agricultural borrowers in all its markets.

Geographic Distribution of Loans

The bank's overall geographic distribution of lending within Kansas reflects adequate distribution among the different census tracts and dispersion throughout the AAs. The distribution of loans across geographies of different income levels is adequate in all three Kansas AAs.

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

The bank's lending within Kansas has an overall good performance among individuals of different income levels and businesses and farms of different sizes. The borrower distribution of loans is good in the Northwest Kansas and Southwest Kansas AAs and adequate in the Wichita Metropolitan AA.

Community Development Lending

The bank provides an adequate level of CD loans within the state of Kansas. The bank originated 18 CD loans totaling \$33.8MM in AAs within the state. The CD loans originated in Kansas include seven in the Wichita Metropolitan AA, two in the Northwest Kansas AA, and one in the Southwest Kansas AA. The remaining eight CD loans were disbursed among two of the bank's AAs subject to limited-scope reviews, as well as in the broader statewide area, outside of the bank's AAs.

Table 21

| Community Development Loans – State of Kansas | | |
|--|-----------|----------------|
| Community Development Purpose | # | \$(000) |
| Affordable Housing | 2 | 3,406 |
| Community Services | 0 | 0 |
| Economic Development | 7 | 20,771 |
| Revitalization and Stabilization | 6 | 5,161 |
| Outside Activities | 3 | 4,421 |
| Total Loans | 18 | 33,759 |

INVESTMENT TEST

The bank’s overall performance under the investment test in the state of Kansas is high satisfactory. Bank performance under the investment test is excellent in the Wichita Metropolitan AA, good in the Northwest Kansas AA, and poor in the Southwest Kansas AA.

The bank has a significant level of qualified CD investments and grants within Kansas but is rarely in a leadership position. The bank makes rare use of innovative and/or complex investments but exhibits good responsiveness to the credit and CD needs of its AAs.

The bank’s level of investments among the three full-scope AAs was significant overall and further bolstered by investment dollars in statewide areas outside of its delineated AAs. These activities were predominately comprised of investments in affordable housing bond and equity programs.

To further demonstrate the bank’s commitment to meeting critical AA needs, donations totaling \$169M to various community service organizations were made during the evaluation period. The bank’s donations to all qualifying organizations across Kansas totaled \$270M.

Table 22

| Investments, Grants, and Donations – State of Kansas | | | | | | | | |
|--|---------------------------------------|---------|----------------------------------|---------|-----------|---------|-------|---------|
| Community Development Purpose | Prior Period Investments ¹ | | Current Investments ² | | Donations | | Total | |
| | # | \$(000) | # | \$(000) | # | \$(000) | # | \$(000) |
| Affordable Housing | 4 | 2,718 | 2 | 5,353 | 1 | 0 | 7 | 8,071 |
| Community Services | 1 | 991 | 0 | 0 | 103 | 169 | 104 | 1,160 |
| Economic Development | 1 | 400 | 0 | 0 | 11 | 82 | 12 | 482 |
| Revitalization and Stabilization | 0 | 0 | 2 | 873 | 7 | 19 | 9 | 892 |
| Outside Activities | 2 | 1,453 | 1 | 831 | 0 | 0 | 3 | 2,284 |
| Total | 8 | 5,562 | 5 | 7,057 | 122 | 270 | 135 | 12,899 |
| ¹ Book Value of Investment | | | | | | | | |
| ² Original Market Value of Investment | | | | | | | | |

SERVICE TEST

The bank’s overall performance under the service test in the state of Kansas is low satisfactory. Bank performance under the service test was adequate in the Wichita Metropolitan and Northwest Kansas AAs and excellent in the Southwest Kansas AA.

Retail Banking Services

Branch locations and alternative delivery systems, such as drive-through facilities and online and mobile banking within Kansas are accessible to the bank’s various geographies and to individuals of different income levels in each AA.

The bank’s record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in LMI areas or to LMI individuals. In the Wichita Metropolitan AA, the bank opened one new branch with an ATM in a moderate-income census tract, one limited-service branch with an ATM in a middle-income census tract, and a branch without an ATM in an upper-income census tract since the previous evaluation.

The bank’s products, services, and business hours do not vary in a way that inconveniences its AAs, particularly LMI geographies and/or LMI individuals. Lobby and drive-through hours are generally consistent across AAs, with all locations offering similar products and services.

Table 23

| Retail Banking and Community Development Services – State of Kansas | | | | | | | | | | | | |
|--|-----------------------------------|------|-----------------------|------|-------------------------|-------|--|------|-------------------|------|------------------------|-------|
| Branch Accessibility | Location of Branches by Tract (%) | | | | | | Percent of Tracts ¹ (%) | | | | | |
| | Low | Mod | Mid | Upp | Unk | Total | Low | Mod | Mid | Upp | Unk | Total |
| | 0.0 | 22.9 | 54.3 | 22.9 | 0.0 | 100.0 | 4.1 | 24.1 | 49.1 | 22.2 | 0.6 | 100.0 |
| | Location of ATMs by Tract (%) | | | | | | Percent of Households by Tracts ¹ (%) | | | | | |
| | Low | Mod | Mid | Upp | Unk | Total | Low | Mod | Mid | Upp | Unk | Total |
| 0.0 | 22.2 | 51.9 | 25.9 | 0.0 | 100.0 | 3.1 | 22.8 | 48.8 | 24.8 | 0.4 | 100.0 | |
| Changes in Branch Location | Number of Branches (#) | | | | | | Net Change in Branch Locations (#) | | | | | |
| | Total Branches | | Openings (#) | | Closings (#) | | Low | Mod | Mid | Upp | Unk | Total |
| | 35 | | 12 | | 3 | | 0 | 2 | 6 | 1 | 0 | 9 |
| Community Development Services | Affordable Housing | | Community Services | | Economic Development | | Revitalization & Stabilization | | Total Services | | Total Organizations | |
| | 6 | | 61 | | 12 | | 1 | | 80 | | 62 | |
| ¹ Based on 2022 FFIEC census tract definitions. Note: Total percentages may vary by 0.1 percent due to automated rounding differences. | | | | | | | | | | | | |

Community Development Services

The bank provides an adequate level of CD services within the state of Kansas. Bank officers and staff provided 80 CD services to 62 organizations throughout the Kansas AAs. Many of these activities included board service on affordable housing, community service, and economic development organizations.

**WICHITA METROPOLITAN ASSESSMENT AREA
METROPOLITAN AREA
(Full-Scope Review)**

**DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE WICHITA
METROPOLITAN AA**

The bank's Wichita Metropolitan AA consists of Butler and Sedgwick Counties in their entirety, which comprise two of the four counties that make up the Wichita, Kansas MSA. Refer to Appendix C for a map of the AA and Appendix D for additional demographic data.

- The composition of the 2020 and 2021 AA consisted of 137 census tracts, including 15 low-, 38 moderate-, 41 middle-, and 43 upper-income tracts.
- The 2022 AA remains unchanged from the 2020 and 2021 AA, although it is currently comprised of 154 census tracts, including 8 low-, 44 moderate-, 59 middle-, 41 upper-, and 2 unknown-income census tracts based on the most recent 2016-2020 ACS data.
- The bank operates seven banking offices in the AA. Two banking offices are located in moderate-, two in middle-, and three in upper-income tracts. Additionally, the bank operates six ATMs in the AA.
- As of June 30, 2022, the bank held a 4.0 percent market share of deposits in the AA, ranking 7th out of 46 FDIC-insured financial institutions with 221 banking offices operating in the AA.
- To further augment the evaluation, three community member interviews recently conducted as part of the CRA evaluations of other financial institutions with offices in the AA were reviewed to ascertain the credit needs of area communities, the responsiveness of area banks in meeting those credit needs, and for perspectives on local economic conditions. These individuals consisted of representatives of economic development organizations and the director of a real estate agency.

Table 24

| Population Change | | | |
|---|------------------------|------------------------|-----------------------|
| Assessment Area: Wichita Metropolitan | | | |
| Area | 2015 Population | 2020 Population | Percent Change |
| Wichita Metropolitan | 572,621 | 591,204 | 3.2 |
| Butler County, KS | 66,092 | 67,380 | 1.9 |
| Sedgwick County, KS | 506,529 | 523,824 | 3.4 |
| Wichita, KS MSA | 631,094 | 647,610 | 2.6 |
| Kansas | 2,892,987 | 2,937,880 | 1.6 |
| <i>Source: 2020 U.S. Census Bureau Decennial Census 2011 – 2015 U.S. Census Bureau: American Community Survey</i> | | | |

- According to 2020 US Census Bureau data, the AA’s population of residents accounts for 91.3 percent of the Wichita MSA and 20.1 percent of the Kansas statewide population.
- The AA’s population growth between 2015 and 2020 was double that of the state of Kansas. The highest growth was in Sedgwick County, which contains 80.9 percent of the Wichita MSA population.
- Generally, the population characteristics did not identify any significant constraints that would impact the bank’s ability to provide credit or banking services.

Table 25

| Median Family Income Change | | | |
|--|----------------------------------|----------------------------------|-----------------------|
| Assessment Area: Wichita Metropolitan | | | |
| Area | 2015 Median Family Income | 2020 Median Family Income | Percent Change |
| Wichita Metropolitan | 70,422 | 74,738 | 6.1 |
| Butler County, KS | 79,511 | 83,602 | 5.1 |
| Sedgwick County, KS | 69,683 | 73,508 | 5.5 |
| Wichita, KS MSA | 70,287 | 74,120 | 5.5 |
| Kansas | 72,535 | 77,620 | 7.0 |

*Source: 2011 – 2015 U.S. Census Bureau: American Community Survey
2016 – 2020 U.S. Census Bureau: American Community Survey*

Note: Median family incomes have been inflation-adjusted and are expressed in 2020 dollars.

- As Table 25 illustrates, the increase in MFI in the AA was above the MSA, but below the state of Kansas.
- The increase in AA MFI was greater than the increase in both Butler and Sedgwick counties individually. Higher growth was seen in Sedgwick County, which also has a higher rate of families below poverty in the AA at 9.2 percent, compared to 6.6 percent in Butler County.

Table 26

| Housing Cost Burden | | | | | | |
|--|------------------------------|------------------------|--------------------|-----------------------------|------------------------|-------------------|
| Assessment Area: Wichita Metropolitan | | | | | | |
| Area | Cost Burden – Renters | | | Cost Burden – Owners | | |
| | Low Income | Moderate Income | All Renters | Low Income | Moderate Income | All Owners |
| Wichita Metropolitan | 74.9 | 24.5 | 41.1 | 57.3 | 25.3 | 15.6 |
| Butler County, KS | 71.4 | 21.6 | 40.3 | 57.4 | 27.1 | 15.2 |
| Sedgwick County, KS | 75.1 | 24.8 | 41.2 | 57.3 | 25.0 | 15.6 |
| Wichita, KS MSA | 74.1 | 24.0 | 40.7 | 57.3 | 24.7 | 15.5 |
| Kansas | 73.0 | 26.6 | 38.4 | 57.7 | 24.8 | 15.6 |

Source: U.S. Department of Housing and Urban Development (HUD), 2015-2019 Comprehensive Housing Affordability Strategy

Note: Cost Burden is housing cost that equals 30 percent or more of household income.

- The cost burden for low-income renters is higher in the AA than the Kansas statewide figure, but lower for moderate-income renters.
- Low- and moderate-income renters utilize a higher percentage of their income for housing in Sedgwick County than in Butler County.
- Low-income homeowners utilize approximately the same percentage of their income for housing in the AA in Butler and Sedgwick counties as in the MSA and state of Kansas. Moderate-income homeowners in Butler County face the greatest cost burden compared to other homeowners of the same income level in the AA, Sedgwick County, the MSA, and the state of Kansas.
- According to the 2020 ACS five-year average, the median housing value in the AA at \$146,820 is above the MSA figure, but below the Kansas statewide figure of \$144,240 and \$157,600, respectively. Butler County had the highest median home value at \$150,300, which also has the highest percentage of owner-occupied housing units at 68.7 percent, compared to 56.3 percent in Sedgwick County.
- The AA has a greater number of rental units, at 32.8 percent, compared to the Kansas statewide figure of 30.1 percent. A higher concentration of rental units is in Sedgwick County, at 34.0 percent, compared to 23.0 percent in Butler County. The median gross rent in the AA, at \$837, is comparable to Butler and Sedgwick counties at \$831 and \$837, respectively, and slightly below the Kansas statewide figure of \$863.

Table 27

| Unemployment Rates | | | | | |
|---------------------------------------|------|------|------|------|------|
| Assessment Area: Wichita Metropolitan | | | | | |
| Area | 2017 | 2018 | 2019 | 2020 | 2021 |
| Wichita Metropolitan | 4.2 | 3.6 | 3.4 | 8.3 | 4.5 |
| Butler County, KS | 3.7 | 3.4 | 3.2 | 6.4 | 3.5 |
| Sedgwick County, KS | 4.2 | 3.7 | 3.4 | 8.5 | 4.6 |
| Wichita, KS MSA | 4.1 | 3.6 | 3.4 | 8.1 | 4.4 |
| Kansas | 3.6 | 3.3 | 3.1 | 5.7 | 3.2 |

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- The largest industries in the AA are manufacturing, government, healthcare, retail trade, and accommodation and food services.
- The AA's largest employers include Spirit AeroSystems, Inc. (aircraft assemblies), Textron Aviation (aircraft manufacturer), McConnell Air Force Base (U.S. military), Wichita Public Schools, and Ascension Via Christi Health, Inc. (health care).
- AA unemployment rates held steady from 2017 to 2019, before experiencing an increase in 2020 throughout the AA due to the pandemic. Unemployment rates decreased throughout the AA in 2021, with Butler County returning to pre-pandemic levels.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE WICHITA METROPOLITAN AA

LENDING TEST

The bank's performance under the lending test in the Wichita Metropolitan AA is good. The bank's level of CD lending had a favorable impact in the analysis, bolstering the lending test rating in this AA.

The lending performance of small business loans was weighted more heavily in the analysis due to the larger volume of lending when compared to home mortgage lending.

Lending Activity

The bank's lending activities reflect adequate responsiveness to AA credit needs. The evaluation of loans in the AA included 603 small business and 264 home mortgage loans originated between January 1, 2020 and December 31, 2022. Small farm, along with home improvement and multifamily loans at the product level, were not evaluated based on lending levels too low to conduct a meaningful analysis.

The bank makes use of innovative and/or flexible lending programs to serve AA credit needs, including to LMI borrowers. A description of innovative and flexible lending programs is discussed in the overall Institution Lending Activity section of this report, as well as in the State of Kansas Lending Activity section.

Geographic Distribution of Loans

The bank's geographic distribution of loans reflects adequate distribution among the different census tracts and dispersion throughout the AA. The distribution of small business and home mortgage loans both reflects adequate penetration.

Home Mortgage Lending

The geographic distribution of home mortgage lending is adequate. As illustrated in Table 28, the distribution of 2021 home mortgage loans among low-income tracts was below the aggregate lending data by number, significantly below by dollar volume, and significantly below the demographic figure. However, the lending levels in moderate-income tracts was comparable to the aggregate lending data by number, below by dollar volume, and below the demographic figure.

The geographic distribution of home mortgage lending in 2020 and 2022 reflected performance consistent with 2021 lending patterns.

An evaluation of the dispersion of home mortgage loans identified gaps and lapses that included LMI census tracts, although the overall conclusion was not impacted. A review of the bank's lending patterns over the three-year evaluation period revealed concentrations of lending in and around areas where the bank's branches are located, with gaps often noted in areas extending beyond where the bank could reasonably be expected to serve. Additionally, the AA contains a high number of census tracts relative to the number of bank branches within the AA.

Home Purchase Loans

The geographic distribution of home purchase lending is adequate. The bank's 2021 home purchase lending in low-income census tracts was comparable to the aggregate lending data by number, below by dollar volume, and below the demographic figure. Lending in moderate-income census tracts was comparable to the aggregate lending data by number and dollar volume, and comparable to the demographic figure.

The geographic distribution of home purchase lending in 2020 reflected penetration levels above 2021 lending patterns. The distribution in 2022 home purchase lending reflected penetration levels consistent with 2021 lending patterns and below 2020 lending patterns.

Home Refinance Loans

The geographic distribution of home refinance lending is adequate. The bank's 2021 home refinance lending had no loans in low-income census tracts. However, the lending in moderate-income census tracts was comparable to the aggregate lending data by number and dollar volume, and below the demographic figure.

The geographic distribution of home refinance lending in 2020 reflected penetration levels consistent with 2021 lending patterns. The distribution of 2022 home refinance lending reflected penetration levels above 2021 and 2020 lending patterns.

Table 28

| Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography Assessment Area: Wichita Metropolitan | | | | | | | | | | | | | |
|---|----------------------------------|-------|-------|---------|-------|-------|------|-------|-------|---------|-------|-------|---------------------------|
| Geographic Income Level | Bank And Aggregate Loans By Year | | | | | | | | | | | | Owner Occupied Units % |
| | 2020 | | | | | | 2021 | | | | | | |
| | Bank | | Agg | | Bank | | Agg | | Bank | | Agg | | |
| | # | % | % | \$(000) | \$ % | \$ % | # | % | % | \$(000) | \$ % | \$ % | |
| Home Purchase Loans | | | | | | | | | | | | | |
| Lo w | 1 | 3.0 | 2.5 | 21 | 0.4 | 12 | 1 | 2.5 | 3.5 | 49 | 0.6 | 17 | 5.1 |
| Mo d e r a t e | 8 | 24.2 | 16.9 | 676 | 12.5 | 9.1 | 5 | 12.5 | 16.4 | 567 | 6.8 | 9.5 | 17.9 |
| M i d d l e | 6 | 18.2 | 30.3 | 1,180 | 21.8 | 24.7 | 14 | 35.0 | 31.1 | 2,587 | 30.8 | 26.2 | 32.4 |
| U p p e r | 18 | 54.5 | 50.3 | 3,527 | 65.3 | 65.0 | 20 | 50.0 | 49.0 | 5,189 | 61.8 | 62.6 | 44.6 |
| U n k n o w n | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| T r a c t - U n k | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| T o t a l | 33 | 100.0 | 100.0 | 5,404 | 100.0 | 100.0 | 40 | 100.0 | 100.0 | 8,392 | 100.0 | 100.0 | 100.0 |
| Refinance Loans | | | | | | | | | | | | | |
| Lo w | 1 | 2.1 | 1.1 | 75 | 0.8 | 0.5 | 0 | 0.0 | 1.7 | 0 | 0.0 | 1.0 | 5.1 |
| Mo d e r a t e | 3 | 6.3 | 7.8 | 216 | 2.3 | 4.4 | 4 | 11.4 | 10.2 | 377 | 6.7 | 5.8 | 17.9 |
| M i d d l e | 12 | 25.0 | 26.2 | 1,606 | 17.3 | 21.2 | 11 | 31.4 | 30.3 | 1,521 | 26.9 | 24.9 | 32.4 |
| U p p e r | 32 | 66.7 | 64.9 | 7,375 | 79.5 | 73.9 | 20 | 57.1 | 57.8 | 3,757 | 66.4 | 68.3 | 44.6 |
| U n k n o w n | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| T r a c t - U n k | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| T o t a l | 48 | 100.0 | 100.0 | 9,272 | 100.0 | 100.0 | 35 | 100.0 | 100.0 | 5,655 | 100.0 | 100.0 | 100.0 |
| Home Improvement Loans | | | | | | | | | | | | | |
| Lo w | 0 | 0.0 | 2.5 | 0 | 0.0 | 12 | 0 | 0.0 | 3.0 | 0 | 0.0 | 1.3 | 5.1 |
| Mo d e r a t e | 0 | 0.0 | 8.5 | 0 | 0.0 | 5.4 | 0 | 0.0 | 10.7 | 0 | 0.0 | 6.8 | 17.9 |
| M i d d l e | 0 | 0.0 | 26.8 | 0 | 0.0 | 19.0 | 0 | 0.0 | 28.7 | 0 | 0.0 | 24.0 | 32.4 |
| U p p e r | 0 | 0.0 | 62.2 | 0 | 0.0 | 74.3 | 0 | 0.0 | 57.5 | 0 | 0.0 | 67.9 | 44.6 |
| U n k n o w n | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| T r a c t - U n k | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| T o t a l | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 100.0 |
| Multifamily Loans | | | | | | | | | | | | | |
| Lo w | 1 | 100.0 | 12.1 | 822 | 100.0 | 6.8 | 0 | 0.0 | 15.5 | 0 | 0.0 | 13.5 | 9.4 |
| Mo d e r a t e | 0 | 0.0 | 35.1 | 0 | 0.0 | 38.6 | 0 | 0.0 | 37.0 | 0 | 0.0 | 32.1 | 34.0 |
| M i d d l e | 0 | 0.0 | 31.2 | 0 | 0.0 | 26.0 | 1 | 50.0 | 26.4 | 259 | 57.0 | 16.4 | 38.7 |
| U p p e r | 0 | 0.0 | 21.6 | 0 | 0.0 | 28.6 | 1 | 50.0 | 21.1 | 195 | 43.0 | 38.0 | 17.9 |
| U n k n o w n | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| T r a c t - U n k | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| T o t a l | 1 | 100.0 | 100.0 | 822 | 100.0 | 100.0 | 2 | 100.0 | 100.0 | 454 | 100.0 | 100.0 | 100.0 |
| Total Home Mortgage Loans | | | | | | | | | | | | | |
| Lo w | 3 | 3.6 | 2.1 | 918 | 5.9 | 1.3 | 1 | 1.3 | 2.7 | 49 | 0.3 | 2.4 | 5.1 |
| Mo d e r a t e | 11 | 13.3 | 12.8 | 892 | 5.7 | 8.9 | 9 | 11.5 | 13.6 | 944 | 6.4 | 10.1 | 17.9 |
| M i d d l e | 19 | 22.9 | 28.3 | 2,811 | 18.1 | 23.1 | 26 | 33.3 | 30.7 | 4,367 | 29.8 | 24.8 | 32.4 |
| U p p e r | 50 | 60.2 | 56.9 | 10,902 | 70.2 | 66.7 | 42 | 53.8 | 53.0 | 9,285 | 63.4 | 62.7 | 44.6 |
| U n k n o w n | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| T r a c t - U n k | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| T o t a l | 83 | 100.0 | 100.0 | 15,523 | 100.0 | 100.0 | 78 | 100.0 | 100.0 | 14,645 | 100.0 | 100.0 | 100.0 |

Source: 2021 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.

Small Business Lending

The geographic distribution of small business lending is adequate. The distribution of loans in 2021 among low-income census tracts was significantly below the aggregate lending data by number and dollar volume, and significantly below the demographic figure. Bank lending in moderate-income census tracts was comparable to the aggregate lending data by number, dollar volume, and comparable to the demographic figure.

The geographic distribution of small business lending in 2020 reflected penetration levels above 2021 lending patterns. The distribution of small business lending in 2022 reflected penetration levels below 2021 and 2020 lending patterns. When considering the bank’s geographic distribution of lending in LMI tracts across the three years, performance is considered adequate after also considering the distance from the LMI tracts of most of the bank’s branches and the level of competition in the AA.

An evaluation of the dispersion of home mortgage loans identified gaps and lapses that included LMI census tracts, although the overall conclusion was not impacted. A review of the bank’s lending patterns over the three-year evaluation period revealed concentrations of lending in and around areas where the bank’s branches are located, with gaps often noted in areas extending beyond where the bank could reasonably be expected to serve. Additionally, the AA contains a high number of census tracts relative to the number of bank branches within the AA.

Table 29

| Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography | | | | | | | | | | | | | |
|---|----------------------------------|-------|-------|---------|-------|-------|------|-------|-------|---------|-------|-------|--------------------------|
| Assessment Area: Wichita Metropolitan | | | | | | | | | | | | | |
| Geographic Income Level | Bank And Aggregate Loans By Year | | | | | | | | | | | | Total Businesses % |
| | 2020 | | | | | | 2021 | | | | | | |
| | Bank | | Agg | | Bank | | Agg | | Bank | | Agg | | |
| | # | % | % | \$(000) | % | % | # | % | % | \$(000) | % | % | |
| Low | 14 | 4.7 | 5.7 | 1,363 | 4.0 | 6.7 | 4 | 1.7 | 5.3 | 68 | 0.2 | 5.5 | 5.8 |
| Moderate | 75 | 25.1 | 26.8 | 11,119 | 32.5 | 33.5 | 49 | 21.0 | 25.3 | 7,178 | 22.9 | 32.8 | 27.8 |
| Middle | 61 | 20.4 | 27.0 | 5,417 | 15.8 | 26.3 | 56 | 24.0 | 27.8 | 5,674 | 18.1 | 24.2 | 28.9 |
| Upper | 149 | 49.8 | 40.3 | 16,299 | 47.7 | 33.5 | 124 | 53.2 | 41.2 | 18,458 | 58.8 | 37.6 | 37.4 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0.2 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.4 | 0 | 0.0 | 0.0 | |
| Total | 299 | 100.0 | 100.0 | 34,198 | 100.0 | 100.0 | 233 | 100.0 | 100.0 | 31,378 | 100.0 | 100.0 | 100.0 |

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

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

The bank's lending has an adequate distribution among individuals of different income levels and businesses and farms of different sizes. The distribution of small business and home mortgage lending reflects adequate performance.

Home Mortgage Lending

The borrower distribution of home mortgage lending is adequate. The distribution of 2021 home mortgage loans to low-income borrowers was significantly above the aggregate lending data by number and dollar volume, but below the demographic figure. Lending to moderate-income borrowers was comparable to the aggregate lending data by number and dollar volume, and comparable to the demographic figure.

The borrower distribution of home mortgage lending in 2020 and 2022 was consistent with 2021 levels.

Home Purchase Loans

The borrower distribution of home purchase lending is adequate. The distribution of 2021 home purchase loans to low-income borrowers was significantly below the aggregate lending data by number and dollar, and significantly below the demographic figure. Lending to moderate-income borrowers was above the aggregate lending data by number and dollar volume, and significantly above the demographic figure.

The borrower distribution of home purchase lending in 2020 reflected performance above 2021 levels, while the distribution in 2022 was consistent with 2021 levels.

Home Refinance Loans

The borrower distribution of home refinance lending is adequate. The distribution of 2021 home refinance loans to low-income borrowers was significantly above the aggregate lending data by number and dollar volume, and below the demographic figure. Lending to moderate-income borrowers was above the aggregate lending data by number, significantly above by dollar volume, and comparable to the demographic figure.

The borrower distribution of home refinance lending in 2020 and 2022 reflected performance below 2021 levels, primarily attributed to weaker penetration to low- and moderate-income borrowers. However, the bank's distribution overall is considered adequate as the 2020 and 2022 performance was generally comparable to the aggregate data.

Table 30

| Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level | | | | | | | | | | | | | |
|---|---|----------|------------|-----------------|-------------|-------------|-------------|----------|-------------|-----------------|-------------|-------------|------------------------------------|
| Assessment Area: Wichita Metropolitan | | | | | | | | | | | | | |
| Borrower Income Level | Bank And Aggregate Loans By Year | | | | | | | | | | | | Families by Family Income % |
| | 2020 | | | | | | 2021 | | | | | | |
| | Bank | | Agg | | Bank | | Agg | | Bank | | Agg | | |
| | # | % | % | \$ (000) | \$ % | \$ % | # | % | % | \$ (000) | \$ % | \$ % | |
| Home Purchase Loans | | | | | | | | | | | | | |
| Low | 6 | 18.2 | 8.7 | 459 | 8.5 | 4.6 | 4 | 10.0 | 8.5 | 533 | 6.4 | 4.5 | 20.5 |
| Moderate | 8 | 24.2 | 22.4 | 1,177 | 21.8 | 17.2 | 6 | 15.0 | 19.4 | 1,005 | 12.0 | 14.9 | 17.5 |
| Middle | 8 | 24.2 | 21.4 | 1,163 | 21.5 | 21.3 | 5 | 12.5 | 20.3 | 994 | 11.8 | 19.9 | 21.1 |
| Upper | 8 | 24.2 | 29.2 | 2,345 | 43.4 | 42.0 | 19 | 47.5 | 28.0 | 5,018 | 59.8 | 39.0 | 40.9 |
| Unknown | 3 | 9.1 | 18.3 | 260 | 4.8 | 14.8 | 6 | 15.0 | 23.7 | 842 | 10.0 | 21.8 | 0.0 |
| Total | 33 | 100.0 | 100.0 | 5,404 | 100.0 | 100.0 | 40 | 100.0 | 100.0 | 8,392 | 100.0 | 100.0 | 100.0 |
| Refinance Loans | | | | | | | | | | | | | |
| Low | 1 | 2.1 | 3.4 | 57 | 0.6 | 1.6 | 4 | 11.4 | 5.1 | 291 | 5.1 | 2.6 | 20.5 |
| Moderate | 6 | 12.5 | 13.1 | 618 | 6.7 | 8.5 | 7 | 20.0 | 15.0 | 933 | 16.5 | 10.4 | 17.5 |
| Middle | 4 | 8.3 | 19.6 | 525 | 5.7 | 15.8 | 6 | 17.1 | 19.4 | 828 | 14.6 | 16.8 | 21.1 |
| Upper | 24 | 50.0 | 41.1 | 6,219 | 67.1 | 51.0 | 15 | 42.9 | 33.5 | 3,130 | 55.3 | 42.9 | 40.9 |
| Unknown | 13 | 27.1 | 22.7 | 1,853 | 20.0 | 23.0 | 3 | 8.6 | 27.1 | 473 | 8.4 | 27.3 | 0.0 |
| Total | 48 | 100.0 | 100.0 | 9,272 | 100.0 | 100.0 | 35 | 100.0 | 100.0 | 5,655 | 100.0 | 100.0 | 100.0 |
| Home Improvement Loans | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 4.9 | 0 | 0.0 | 3.0 | 0 | 0.0 | 7.3 | 0 | 0.0 | 3.7 | 20.5 |
| Moderate | 0 | 0.0 | 16.2 | 0 | 0.0 | 10.3 | 0 | 0.0 | 13.2 | 0 | 0.0 | 8.4 | 17.5 |
| Middle | 0 | 0.0 | 19.2 | 0 | 0.0 | 15.3 | 0 | 0.0 | 20.0 | 0 | 0.0 | 17.0 | 21.1 |
| Upper | 0 | 0.0 | 54.6 | 0 | 0.0 | 65.6 | 0 | 0.0 | 47.0 | 0 | 0.0 | 54.0 | 40.9 |
| Unknown | 0 | 0.0 | 5.1 | 0 | 0.0 | 5.8 | 0 | 0.0 | 12.5 | 0 | 0.0 | 17.0 | 0.0 |
| Total | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 100.0 |
| Total Home Mortgage Loans | | | | | | | | | | | | | |
| Low | 7 | 8.5 | 5.9 | 516 | 3.5 | 3.1 | 8 | 10.5 | 6.8 | 824 | 5.8 | 3.6 | 20.5 |
| Moderate | 15 | 18.3 | 17.0 | 1,820 | 12.4 | 12.5 | 13 | 17.1 | 16.9 | 1,938 | 13.7 | 12.7 | 17.5 |
| Middle | 12 | 14.6 | 20.0 | 1,688 | 11.5 | 18.3 | 11 | 14.5 | 19.6 | 1,822 | 12.8 | 18.3 | 21.1 |
| Upper | 32 | 39.0 | 35.0 | 8,564 | 58.3 | 46.3 | 35 | 46.1 | 30.8 | 8,292 | 58.4 | 40.7 | 40.9 |
| Unknown | 16 | 19.5 | 22.1 | 2,113 | 14.4 | 19.9 | 9 | 11.8 | 25.9 | 1,315 | 9.3 | 24.7 | 0.0 |
| Total | 82 | 100.0 | 100.0 | 14,701 | 100.0 | 100.0 | 76 | 100.0 | 100.0 | 14,191 | 100.0 | 100.0 | 100.0 |

Source: 2021 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.
Multifamily loans are not included in the borrower distribution analysis.
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.

Small Business Lending

The borrower distribution of small business lending is adequate. The distribution of loans originated in 2021 to small businesses with gross annual revenues of \$1MM or less reflected performance comparable to aggregate lending data by number, below by dollar volume, and below the demographic figure.

The distribution of loans originated in 2020 to small businesses reflected performance consistent with 2021 levels. The distribution of loans originated in 2022 to small businesses reflected performance levels below 2021 and 2020 levels and was attributed to weaker performance among small businesses.

Table 31

| Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses | | | | | | | | | | | | | |
|---|---|----------|------------|----------------|------------|------------|-------------|----------|------------|----------------|------------|------------|-----------------------------------|
| Assessment Area: Wichita Metropolitan | | | | | | | | | | | | | |
| | Bank And Aggregate Loans By Year | | | | | | | | | | | | Total Businesses % |
| | 2020 | | | | | | 2021 | | | | | | |
| | Bank | | Agg | Bank | | Agg | Bank | | Agg | Bank | | Agg | |
| | # | % | % | \$(000) | \$% | \$% | # | % | % | \$(000) | \$% | \$% | |
| By Revenue | | | | | | | | | | | | | |
| \$1 Million or Less | 90 | 30.1 | 41.0 | 3,072 | 9.0 | 26.4 | 135 | 57.9 | 52.3 | 4,654 | 14.8 | 31.7 | 89.3 |
| Over \$1 Million | 65 | 21.7 | | 18,861 | 55.2 | | 63 | 27.0 | | 23,128 | 73.7 | | 10.0 |
| Revenue Unknown | 144 | 48.2 | | 12,265 | 35.9 | | 35 | 15.0 | | 3,596 | 11.5 | | 0.7 |
| Total | 299 | 100.0 | | 34,198 | 100.0 | | 233 | 100.0 | | 31,378 | 100.0 | | 100.0 |
| By Loan Size | | | | | | | | | | | | | |
| \$100,000 or Less | 214 | 71.6 | 82.2 | 5,631 | 16.5 | 23.0 | 160 | 68.7 | 86.9 | 3,633 | 11.6 | 23.5 | |
| \$100,001 - \$250,000 | 46 | 15.4 | 9.1 | 7,733 | 22.6 | 19.3 | 31 | 13.3 | 6.2 | 5,248 | 16.7 | 17.1 | |
| \$250,001 - \$1 Million | 39 | 13.0 | 8.7 | 20,834 | 60.9 | 57.7 | 42 | 18.0 | 6.9 | 22,497 | 71.7 | 59.4 | |
| Total | 299 | 100.0 | 100.0 | 34,198 | 100.0 | 100.0 | 233 | 100.0 | 100.0 | 31,378 | 100.0 | 100.0 | |
| By Loan Size and Revenues \$1 Million or Less | | | | | | | | | | | | | |
| \$100,000 or Less | 84 | 93.3 | | 1,304 | 42.4 | | 123 | 91.1 | | 2,247 | 48.3 | | |
| \$100,001 - \$250,000 | 5 | 5.6 | | 880 | 28.6 | | 10 | 7.4 | | 1,582 | 34.0 | | |
| \$250,001 - \$1 Million | 1 | 1.1 | | 888 | 28.9 | | 2 | 1.5 | | 825 | 17.7 | | |
| Total | 90 | 100.0 | | 3,072 | 100.0 | | 135 | 100.0 | | 4,654 | 100.0 | | |
| <i>Source: 2021 FFIEC Census Data</i> | | | | | | | | | | | | | |
| <i>2021 Dun & Bradstreet Data</i> | | | | | | | | | | | | | |
| <i>2011-2015 U.S. Census Bureau: American Community Survey</i> | | | | | | | | | | | | | |
| <i>Note: Percentages may not total 100.0 percent due to rounding.</i> | | | | | | | | | | | | | |

Community Development Lending

The bank is a leader in providing CD loans. The bank originated seven CD loans totaling \$21.8MM in this AA, which were mixed in responsiveness between addressing economic development needs throughout the AA, as well as supporting affordable housing.

Examples of CD lending activities include:

- A \$10MM loan was originated to an area manufacturing business supporting economic development needs.
- A \$1.9MM loan originated for the construction of affordable housing under a low-income housing tax credit program.

Table 32

| Community Development Loans – Wichita Metropolitan AA | | |
|--|----------|----------------|
| Community Development Purpose | # | \$(000) |
| Affordable Housing | 1 | 1,880 |
| Community Services | 0 | 0 |
| Economic Development | 6 | 19,898 |
| Revitalization and Stabilization | 0 | 0 |
| Total Loans | 7 | 21,778 |

INVESTMENT TEST

The bank’s performance under the investment test in the Wichita Metropolitan AA is excellent. The bank has an excellent level of qualified CD investments and grants but is rarely in a leadership position. The bank makes rare use of innovative and/or complex investments but exhibits excellent responsiveness to the credit and CD needs of its AA.

The following are examples of AA investment activities:

- A prior period investment of \$991M in a school bond for the financing of construction by a school district in which all district schools are Title 1.
- The bank provided financial investment totaling \$2.2MM in pools of mortgages to LMI borrowers.
- A total of \$23M in donations made to the local chapter of a nationwide community service organization that provides services to LMI individuals with children who are hospitalized.
- Four donations totaling \$13M to four organizations providing community services such as a health clinic, mental health services, and therapy for LMI individuals.

Table 33

| Investments, Grants, and Donations – Wichita Metropolitan AA | | | | | | | | |
|---|---|----------------|--|----------------|------------------|----------------|--------------|----------------|
| Community Development Purpose | Prior Period Investments¹ | | Current Investments² | | Donations | | Total | |
| | # | \$(000) | # | \$(000) | # | \$(000) | # | \$(000) |
| Affordable Housing | 1 | 1,146 | 1 | 2,413 | 0 | 0 | 2 | 3,558 |
| Community Services | 1 | 991 | 0 | 0 | 26 | 80 | 27 | 1,071 |
| Economic Development | 0 | 0 | 0 | 0 | 2 | 26 | 2 | 26 |
| Revitalization and Stabilization | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total | 2 | 2,137 | 1 | 2,413 | 28 | 106 | 31 | 4,656 |

¹ Book Value of Investment

² Original Market Value of Investment

SERVICE TEST

The bank’s performance under the service test in the Wichita Metropolitan AA is adequate.

Retail Banking Services

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. Two of the bank’s seven branches and one of three ATMs in the AA are in moderate-income census tracts. The distribution of branches and ATMs throughout the AA compares similarly to the concentration of LMI tracts within the AA.

The bank’s record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in LMI areas or to LMI individuals. Since the prior evaluation, the bank opened one branch in a moderate-income tract, one branch in a middle-income tract, and one branch in an upper-income tract, all with an ATM.

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. The bank’s operations and product offerings in the AA generally mirror that of the overall institution, which are described in the overall Institution Service Test - Retail Banking Services section of this report.

Table 34

| Retail Banking and Community Development Services – Wichita Metropolitan AA | | | | | | | | | | | | |
|--|--|---------------------------|-----------------------------|---|--------------|-----------------------|--|------------|------------|------------|--------------|--------------|
| Branch Accessibility | Location of Branches by Tract (%) | | | | | | Percent of Tracts¹ (%) | | | | | |
| | Low | Mod | Mid | Upp | Unk | Total | Low | Mod | Mid | Upp | Unk | Total |
| | 0.0 | 28.6 | 28.6 | 42.9 | 0.0 | 100.0 | 5.2 | 28.6 | 38.3 | 26.6 | 1.3 | 100.0 |
| | Location of ATMs by Tract (%) | | | | | | Percent of Households by Tracts¹ (%) | | | | | |
| Low | Mod | Mid | Upp | Unk | Total | Low | Mod | Mid | Upp | Unk | Total | |
| 0.0 | 33.3 | 33.3 | 33.3 | 0.0 | 100.0 | 3.7 | 27.2 | 39.3 | 29.0 | 0.9 | 100.0 | |
| Changes in Branch Location | Number of Branches (#) | | | | | | Net Change in Branch Locations (#) | | | | | |
| | Total Branches | | Openings (#) | Closings (#) | | | Low | Mod | Mid | Upp | Unk | Total |
| | 7 | | 3 | 0 | | | 0 | 1 | 1 | 1 | 0 | 3 |
| Community Development Services | Affordable Housing | Community Services | Economic Development | Revitalization & Stabilization | | Total Services | Total Organizations | | | | | |
| | 0 | 16 | 1 | 0 | | 17 | 12 | | | | | |

¹ Based on 2022 FFIEC census tract definitions.
 Note: Total percentages may vary by 0.1 percent due to automated rounding differences.

Community Development Services

The bank provides an adequate level of CD services. As illustrated in the Table 34, bank employees supported 12 organizations throughout the AA, providing 17 total services.

Examples of such services provided by bank employees include:

- One employee serves on the loan committee for an organization that provides SBA 504 loans and financial assistance to small businesses to promote economic development.
- One employee served on the finance committee of an organization that provides services to LMI individuals with children who are hospitalized.

**TOPEKA METROPOLITAN ASSESSMENT AREA
METROPOLITAN AREA
(Limited-Scope Review)**

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE TOPEKA METROPOLITAN AA

The bank's Topeka Metropolitan AA is comprised of Shawnee County in its entirety, which is one of the five counties comprising the Topeka, Kansas MSA. Refer to Appendix C for a map of the AA and Appendix D for additional demographic data.

- The composition of the 2020 and 2021 AA consisted of 43 total census tracts, including 5 low-, 10 moderate-, 17 middle-, and 11 upper-income census tracts.
- The 2022 AA remains unchanged from the 2020 and 2021 AA, although it is currently comprised of 4 low-, 11 moderate-, 22 middle-, and 9 upper-income census tracts based on the most recent 2016-2020 ACS data.
- According to 2020 ACS data, the AA population was 178,909, which represented a 0.1 percent increase from the 2015 figure.
- The AA's composition of families by income level includes 20.8 percent low-, 17.2 percent moderate-, 21.8 percent middle-, and 40.3 percent upper-income families.
- Three of the bank's branches are located in the AA. Two of the locations offer an on-site ATM.
- According to the June 30, 2022 FDIC Market Share Report, the bank had a 1.8 percent market share, ranking 13th out of 32 FDIC-insured depository institutions with 98 total banking offices operating in the AA.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE TOPEKA METROPOLITAN AA

The state of Kansas AA listed in Table 35 below was reviewed using limited-scope examination procedures. Conclusions regarding the institution's CRA performance are drawn from a review of available facts and data, including performance figures, aggregate lending comparisons, and demographic information. The conclusions regarding the bank's performance in this area does not change the rating for the state of Kansas.

Table 35

| Assessment Area | Lending Test | Investment Test | Service Test |
|------------------------|---------------------|------------------------|---------------------|
| Topeka Metropolitan | Exceeds | Consistent | Consistent |

**NORTHWEST KANSAS ASSESSMENT AREA
NONMETROPOLITAN AREA
(Full-Scope Review)**

**DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE NORTHWEST
KANSAS AA**

The bank's Northwest Kansas AA consists of Decatur, Ellis, Gove, Logan, Norton, Rawlins, Sheridan, Thomas, and Trego Counties in their entirety. Refer to Appendix C for a map of the AA and Appendix D for additional demographic data.

- The composition of the 2020 and 2021 AA consisted of 1 moderate-, 14 middle-, and 3 upper-income census tracts. Due to acquisition activity, Norton County was added to the AA in 2020.
- The 2022 AA remains unchanged from the 2020 and 2021 AA, although its tract composition currently consists of 17 census tracts, including 2 moderate-, 6 middle-, and 9 upper-income census tracts based on the most recent 2016-2020 ACS data.
- Decatur, Gove, and Rawlins Counties are considered distressed and underserved as designated by the FFIEC. Logan, Norton, Sheridan (2020 and 2021 only), and Trego (2020 and 2021 only) Counties and one tract in Thomas County are considered underserved.
- The bank operates seven banking offices in the AA, four in middle- and three in upper-income census tracts. Additionally, the bank operates one cash only ATM in the AA.
- As of June 30, 2022, the bank held a 10.6 percent market share of deposits in the AA, ranking 2nd out of 24 FDIC-insured financial institutions with a total of 53 banking offices operating in the AA.
- To further augment the evaluation, two interviews with community members recently conducted as part of the CRA evaluations of other financial institutions with offices in the AA were reviewed to ascertain the credit needs of area communities, the responsiveness of area banks in meeting those credit needs, and for perspectives on local economic conditions. These individuals consisted of a representative of a county municipality and a farm service agency.

Table 36

| Population Change | | | |
|--|------------------------|------------------------|-----------------------|
| Assessment Area: Northwest Kansas | | | |
| Area | 2015 Population | 2020 Population | Percent Change |
| Northwest Kansas | 58,968 | 58,383 | (1.0) |
| Decatur County, KS | 2,905 | 2,764 | (4.9) |
| Ellis County, KS | 28,993 | 28,934 | (0.2) |
| Gove County, KS | 2,735 | 2,718 | (0.6) |
| Logan County, KS | 2,793 | 2,762 | (1.1) |
| Norton County, KS | 5,590 | 5,459 | (2.3) |
| Rawlins County, KS | 2,545 | 2,561 | 0.6 |
| Sheridan County, KS | 2,531 | 2,447 | (3.3) |
| Thomas County, KS | 7,925 | 7,930 | 0.1 |
| Trego County, KS | 2,951 | 2,808 | (4.8) |
| NonMSA Kansas | 922,403 | 892,006 | (3.3) |
| Kansas | 2,892,987 | 2,937,880 | 1.6 |

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

- According to 2020 US Census Bureau data, the AA saw an overall decline in population, including in all counties except for Rawlins and Thomas. The overall AA decline was lower than the decline for the Kansas statewide nonmetropolitan figure.
- Ellis and Thomas Counties comprise 49.6 percent and 13.6 percent, respectively, of the total AA population. As illustrated in Table 36, the population growth in these two counties was relatively flat, with the declining population growth figures occurring in the lower populated counties in the AA.

Table 37

| Median Family Income Change | | | |
|--|----------------------------------|----------------------------------|-----------------------|
| Assessment Area: Northwest Kansas | | | |
| Area | 2015 Median Family Income | 2020 Median Family Income | Percent Change |
| Northwest Kansas - 2022 | 68,746 | 75,550 | 9.9 |
| Decatur County, KS | 59,557 | 61,058 | 2.5 |
| Ellis County, KS | 70,068 | 81,128 | 15.8 |
| Gove County, KS | 59,751 | 66,331 | 11.0 |
| Logan County, KS | 70,538 | 63,594 | (9.8) |
| Norton County, KS | 67,854 | 65,500 | (3.5) |
| Rawlins County, KS | 63,506 | 69,107 | 8.8 |
| Sheridan County, KS | 68,286 | 79,250 | 16.1 |
| Thomas County, KS | 74,767 | 80,455 | 7.6 |
| Trego County, KS | 70,471 | 79,073 | 12.2 |
| NonMSA Kansas | 62,527 | 65,467 | 4.7 |
| Kansas | 72,535 | 77,620 | 7.0 |
| <i>Source: 2011 – 2015 U.S. Census Bureau: American Community Survey 2016 – 2020 U.S. Census Bureau: American Community Survey</i> | | | |
| <i>Note: Median family incomes have been inflation-adjusted and are expressed in 2020 dollars.</i> | | | |

- As Table 37 illustrates, the increase in MFI in the AA was more than double that of the Kansas statewide nonmetropolitan figure and above the state of Kansas figure.
- The MFI increased in all counties in the AA except for Logan and Norton Counties, with double-digit growth in Ellis, Gove, Sheridan, and Trego Counties. Decatur County has the highest percentage of families below poverty, at 13.9 percent, followed by Ellis County at 9.0 percent. Both figures are above the percentage of families below poverty in the AA at 7.9 percent.

Table 38

| Housing Cost Burden Assessment Area: Northwest Kansas | | | | | | |
|--|-----------------------|-----------------|-------------|----------------------|-----------------|------------|
| Area | Cost Burden – Renters | | | Cost Burden – Owners | | |
| | Low Income | Moderate Income | All Renters | Low Income | Moderate Income | All Owners |
| Northwest Kansas | 64.4 | 20.1 | 34.7 | 57.7 | 18.1 | 15.4 |
| Decatur County, KS | 56.7 | 41.2 | 28.2 | 65.9 | 4.8 | 15.6 |
| Ellis County, KS | 74.0 | 19.9 | 41.3 | 52.7 | 20.1 | 14.6 |
| Gove County, KS | 50.7 | 15.0 | 19.3 | 63.2 | 10.3 | 16.0 |
| Logan County, KS | 43.5 | 16.6 | 20.8 | 46.2 | 19.2 | 11.0 |
| Norton County, KS | 44.1 | 4.7 | 18.6 | 72.7 | 28.3 | 20.7 |
| Rawlins County, KS | 44.4 | 0.0 | 19.7 | 54.8 | 14.1 | 18.7 |
| Sheridan County, KS | 42.1 | 0.0 | 15.1 | 47.1 | 26.0 | 15.7 |
| Thomas County, KS | 53.6 | 28.6 | 32.0 | 71.8 | 13.1 | 15.9 |
| Trego County, KS | 52.8 | 50.0 | 37.7 | 45.4 | 16.0 | 12.4 |
| NonMSA Kansas | 66.6 | 19.8 | 34.1 | 51.6 | 19.9 | 14.9 |
| Kansas | 73.0 | 26.6 | 38.4 | 57.7 | 24.8 | 15.6 |

Source: U.S. Department of Housing and Urban Development (HUD), 2015-2019 Comprehensive Housing Affordability Strategy
Note: Cost Burden is housing cost that equals 30 percent or more of household income.

- The cost burden for low-income renters in the AA is below the state of Kansas and slightly below the statewide nonmetropolitan figures. The cost burden for moderate-income renters is below the state of Kansas and slightly above the statewide nonmetropolitan figures.
- Low- and moderate-income renters utilize a higher percentage of their incomes for housing in Ellis County.
- Low-income homeowners utilize the same percentage of their incomes for housing in the AA as in the state of Kansas, but a higher percentage than in statewide nonmetropolitan areas. Overall, low- and moderate-income homeowners utilize approximately the same percentage of their incomes on housing as in the state of Kansas and statewide nonmetropolitan areas.
- According to the 2020 ACS five-year average, the median housing value in the AA at \$134,194 is below the Kansas statewide figure of \$157,600, but above the statewide nonmetropolitan figure of \$103,478. Median home values in the AA vary greatly with a low in Decatur County of \$68,400 to a high in Ellis County at \$172,700.
- The percentage of owner-occupied housing units in the AA, at 58.5 percent, is below the Kansas statewide and statewide nonmetropolitan figures of 59.1 percent and 58.8 percent, respectively. Ellis County has the highest volume of owner-occupied housing units, accounting for 44.1 percent of total units in the AA.
- The AA has a greater number of rental units, at 26.8 percent, compared to the statewide nonmetropolitan figure of 25.6 percent, but lower than the Kansas

statewide figure of 30.1 percent. A higher concentration of rental units are in Ellis County, at 32.8 percent, and represents 57.1 percent of total rental units in the AA. The median gross rent in the AA, at \$699, is comparable to the statewide nonmetropolitan rent of \$695, but well below the Kansas statewide rent of \$863.

- A community member noted that mortgage activity in Thomas County showed an uptick in home-related mortgages, as people were refinancing due to the low interest rates in 2020 and early 2021, and most mortgage activity was within farm ground and residential properties.

Table 39

| Unemployment Rates | | | | | |
|--|-------------|-------------|-------------|-------------|-------------|
| Assessment Area: Northwest Kansas | | | | | |
| Area | 2017 | 2018 | 2019 | 2020 | 2021 |
| Northwest Kansas | 2.5 | 2.3 | 2.3 | 3.0 | 1.9 |
| Decatur County, KS | 3.1 | 2.9 | 3.0 | 3.4 | 2.6 |
| Ellis County, KS | 2.5 | 2.3 | 2.2 | 3.3 | 1.9 |
| Gove County, KS | 2.3 | 2.1 | 2.1 | 2.5 | 1.9 |
| Logan County, KS | 2.1 | 2.1 | 2.0 | 2.3 | 1.6 |
| Norton County, KS | 2.2 | 2.1 | 2.1 | 2.5 | 1.8 |
| Rawlins County, KS | 2.3 | 2.0 | 2.2 | 2.5 | 1.6 |
| Sheridan County, KS | 2.2 | 2.2 | 2.2 | 2.3 | 1.8 |
| Thomas County, KS | 2.6 | 2.5 | 2.2 | 2.6 | 1.8 |
| Trego County, KS | 3.3 | 3.0 | 2.8 | 3.3 | 2.1 |
| NonMSA Kansas | 3.5 | 3.1 | 3.0 | 4.4 | 2.7 |
| Kansas | 3.6 | 3.3 | 3.1 | 5.7 | 3.2 |

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- The largest industries in the AA are agriculture, government, healthcare, and accommodation and food services.
- Within Ellis County, the largest employers include the City of Hays, Dillons (grocery), Hess Services (metal fabrication and oil field supplies), Midwest Energy (utilities), and Fort Hays State University.
- AA unemployment rates held steady from 2017 to 2019, before experiencing a slight increase in 2020 throughout the AA due to the pandemic. Unemployment rates decreased throughout the AA in 2021, with all counties having rates below pre-pandemic levels.
- A community member noted that the area economy has been relatively stable. Although the economy is reliant on agriculture, there are also several nonfarm businesses operating in the area.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE NORTHWEST KANSAS AA

LENDING TEST

The bank's performance under the lending test in the Northwest Kansas AA is adequate.

Lending Activity

The bank's lending activities reflect adequate responsiveness to AA credit needs. The evaluation of loans in the AA included 771 small business, 1,344 small farm, and 113 home mortgage loans originated between January 1, 2020 and December 31, 2022. Home mortgage lending was not evaluated at the individual product level based on lending levels too low to conduct meaningful analyses. The lending performance of small farm loans was weighted more heavily in the analysis due to the larger volume of lending, followed by small business lending, with home mortgage lending receiving the least weight.

The bank makes use of innovative and/or flexible lending programs to serve AA credit needs, including LMI borrowers. A description of innovative and flexible lending programs is discussed in the overall Institution Lending Activity section of this report.

Geographic Distribution of Loans

The bank's geographic distribution of loans reflects adequate distribution among the different census tracts and dispersion throughout the AA. The distribution of small farm and home mortgage loans reflect adequate penetration, while the distribution of small business loans reflects poor penetration.

Home Mortgage Lending

The geographic distribution of home mortgage lending is adequate. The distribution of 2021 loans in the moderate-income tract was comparable to the aggregate lending data by number, dollar volume, and comparable to the demographic figure.

The geographic distribution of home mortgage lending in 2020 and 2022 reflected penetration consistent with 2021 lending patterns. An analysis of the dispersion of loans was conducted and revealed no notable gaps or lapses that impacted the conclusion.

Table 40

| Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography | | | | | | | | | | | | | |
|--|----------------------------------|-------|-------|---------|-------|-------|------|-------|-------|---------|-------|-------|-----------------------------------|
| Assessment Area: Northwest Kansas | | | | | | | | | | | | | |
| Geographic Income Level | Bank And Aggregate Loans By Year | | | | | | | | | | | | Owner Occupied Units % |
| | 2020 | | | | | | 2021 | | | | | | |
| | Bank | | Agg | | Bank | | Agg | | Bank | | Agg | | |
| | # | % | % | \$(000) | \$% | \$% | # | % | % | \$(000) | \$% | \$% | |
| Home Purchase Loans | | | | | | | | | | | | | |
| Lo w | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Mo d e r a t e | 3 | 21.4 | 11.1 | 273 | 15.7 | 8.9 | 1 | 4.8 | 9.5 | 138 | 5.0 | 8.0 | 5.3 |
| M i d d l e | 8 | 57.1 | 45.6 | 1,191 | 68.6 | 42.0 | 13 | 61.9 | 54.0 | 1,488 | 54.2 | 48.5 | 67.1 |
| U p p e r | 3 | 21.4 | 43.3 | 271 | 15.6 | 49.1 | 7 | 33.3 | 36.5 | 1,117 | 40.7 | 43.4 | 27.6 |
| U n k n o w n | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| T r a c t - U n k | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| T o t a l | 14 | 100.0 | 100.0 | 1,735 | 100.0 | 100.0 | 21 | 100.0 | 100.0 | 2,743 | 100.0 | 100.0 | 100.0 |
| Refinance Loans | | | | | | | | | | | | | |
| Lo w | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Mo d e r a t e | 0 | 0.0 | 6.6 | 0 | 0.0 | 4.6 | 1 | 9.1 | 3.0 | 99 | 5.8 | 2.2 | 5.3 |
| M i d d l e | 11 | 73.3 | 52.5 | 1,589 | 67.8 | 49.3 | 7 | 63.6 | 52.9 | 1,109 | 65.5 | 49.2 | 67.1 |
| U p p e r | 4 | 26.7 | 40.9 | 754 | 32.2 | 46.1 | 3 | 27.3 | 44.1 | 486 | 28.7 | 48.6 | 27.6 |
| U n k n o w n | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| T r a c t - U n k | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| T o t a l | 15 | 100.0 | 100.0 | 2,343 | 100.0 | 100.0 | 11 | 100.0 | 100.0 | 1,694 | 100.0 | 100.0 | 100.0 |
| Home Improvement Loans | | | | | | | | | | | | | |
| Lo w | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Mo d e r a t e | 0 | 0.0 | 18.2 | 0 | 0.0 | 13.5 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 5.3 |
| M i d d l e | 1 | 100.0 | 27.3 | 9 | 100.0 | 46.3 | 1 | 100.0 | 76.0 | 20 | 100.0 | 76.3 | 67.1 |
| U p p e r | 0 | 0.0 | 54.5 | 0 | 0.0 | 40.0 | 0 | 0.0 | 24.0 | 0 | 0.0 | 23.7 | 27.6 |
| U n k n o w n | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| T r a c t - U n k | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| T o t a l | 1 | 100.0 | 100.0 | 9 | 100.0 | 100.0 | 1 | 100.0 | 100.0 | 20 | 100.0 | 100.0 | 100.0 |
| Multifamily Loans | | | | | | | | | | | | | Multi-family Units % |
| Lo w | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Mo d e r a t e | 0 | 0.0 | 23.1 | 0 | 0.0 | 14.8 | 0 | 0.0 | 22.7 | 0 | 0.0 | 25.7 | 22.3 |
| M i d d l e | 4 | 100.0 | 46.2 | 615 | 100.0 | 28.8 | 1 | 100.0 | 22.7 | 79 | 100.0 | 9.3 | 45.5 |
| U p p e r | 0 | 0.0 | 30.8 | 0 | 0.0 | 56.4 | 0 | 0.0 | 54.5 | 0 | 0.0 | 65.0 | 32.1 |
| U n k n o w n | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| T r a c t - U n k | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| T o t a l | 4 | 100.0 | 100.0 | 615 | 100.0 | 100.0 | 1 | 100.0 | 100.0 | 79 | 100.0 | 100.0 | 100.0 |
| Total Home Mortgage Loans | | | | | | | | | | | | | Owner Occupied Units % |
| Lo w | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Mo d e r a t e | 3 | 8.8 | 8.7 | 273 | 5.8 | 6.5 | 2 | 5.7 | 7.3 | 237 | 5.0 | 6.6 | 5.3 |
| M i d d l e | 24 | 70.6 | 49.1 | 3,404 | 72.4 | 45.8 | 22 | 62.9 | 53.4 | 2,696 | 57.3 | 47.5 | 67.1 |
| U p p e r | 7 | 20.6 | 42.1 | 1,025 | 21.8 | 47.7 | 11 | 31.4 | 39.4 | 1,771 | 37.6 | 45.9 | 27.6 |
| U n k n o w n | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| T r a c t - U n k | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| T o t a l | 34 | 100.0 | 100.0 | 4,702 | 100.0 | 100.0 | 35 | 100.0 | 100.0 | 4,704 | 100.0 | 100.0 | 100.0 |

Source: 2021 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.

Small Business Lending

The geographic distribution of small business lending is poor. The distribution of 2021 loans in the moderate-income tract was below the aggregate lending data by number, dollar volume, and below the demographic figure.

The geographic distribution of small business lending in 2020 and 2022 reflected penetration consistent with 2021 lending patterns. An analysis of the dispersion of loans was conducted and revealed no notable gaps or lapses that impacted the conclusion.

Table 41

| Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography | | | | | | | | | | | | | |
|---|----------------------------------|-------|-------|---------|-------|-------|------|-------|-------|---------|-------|-------|--------------------------|
| Assessment Area: Northwest Kansas | | | | | | | | | | | | | |
| Geographic Income Level | Bank And Aggregate Loans By Year | | | | | | | | | | | | Total Businesses % |
| | 2020 | | | | | | 2021 | | | | | | |
| | Bank | | Agg | Bank | | Agg | Bank | | Agg | Bank | | Agg | |
| | # | #% | #% | \$(000) | \$% | \$% | # | #% | #% | \$(000) | \$% | \$% | |
| Low | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Moderate | 14 | 4.8 | 13.7 | 908 | 4.9 | 17.9 | 19 | 5.4 | 11.4 | 2,361 | 11.8 | 19.8 | 10.3 |
| Middle | 245 | 83.3 | 58.6 | 14,551 | 78.4 | 57.0 | 307 | 86.5 | 64.9 | 15,864 | 79.1 | 64.1 | 63.8 |
| Upper | 35 | 11.9 | 27.1 | 3,099 | 16.7 | 24.7 | 29 | 8.2 | 22.4 | 1,829 | 9.1 | 15.8 | 25.9 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0.6 | 0 | 0.0 | 0.4 | 0 | 0.0 | 1.4 | 0 | 0.0 | 0.3 | |
| Total | 294 | 100.0 | 100.0 | 18,558 | 100.0 | 100.0 | 355 | 100.0 | 100.0 | 20,054 | 100.0 | 100.0 | 100.0 |

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Small Farm Lending

The geographic distribution of small farm lending is adequate. The bank's 2021 small farm lending had no loans in the moderate-income census tract. Only 0.1 percent of total farms are located in the moderate-income tract. Moreover, aggregate lending data indicates 0.6 percent of originations occur within the tract, indicating a lack of lending opportunities.

The geographic distribution of small farm lending in 2020 and 2022 reflected penetration consistent with 2021 lending patterns. An analysis of the dispersion of loans was conducted and revealed no notable gaps or lapses that impacted the conclusion.

Table 42

| Distribution of 2020 and 2021 Small Farm Lending By Income Level of Geography | | | | | | | | | | | | | |
|---|----------------------------------|-------|-------|---------|-------|-------|------|-------|-------|---------|-------|-------|------------------|
| Assessment Area: Northwest Kansas | | | | | | | | | | | | | |
| Geographic Income Level | Bank And Aggregate Loans By Year | | | | | | | | | | | | Total Farms % |
| | 2020 | | | | | | 2021 | | | | | | |
| | Bank | | Agg | Bank | | Agg | Bank | | Agg | Bank | | Agg | |
| | # | #% | #% | \$(000) | \$% | \$% | # | #% | #% | \$(000) | \$% | \$% | |
| Low | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Moderate | 2 | 0.5 | 0.9 | 430 | 1.0 | 1.3 | 0 | 0.0 | 0.6 | 0 | 0.0 | 0.4 | 0.1 |
| Middle | 394 | 97.3 | 90.6 | 39,566 | 95.9 | 91.1 | 614 | 97.3 | 91.8 | 44,043 | 97.3 | 92.2 | 84.8 |
| Upper | 9 | 2.2 | 8.6 | 1,268 | 3.1 | 7.6 | 17 | 2.7 | 7.3 | 1,219 | 2.7 | 7.4 | 15.0 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.3 | 0 | 0.0 | 0.0 | |
| Total | 405 | 100.0 | 100.0 | 41,264 | 100.0 | 100.0 | 631 | 100.0 | 100.0 | 45,262 | 100.0 | 100.0 | 100.0 |

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

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

The bank’s lending has a good distribution among individuals of different income levels and businesses and farms of different sizes. The distribution of small farm loans reflects good performance, while the distribution of small business and home mortgage lending reflects adequate performance, with less weight placed on these products based on lending volume.

Home Mortgage Lending

The borrower distribution of home mortgage lending is adequate. The distribution of 2021 home mortgage loans to low-income borrowers was comparable to the aggregate lending data by number, significantly above by dollar volume, and below the demographic figure. Lending to moderate-income borrowers was comparable to the aggregate lending data by number and dollar volume, and comparable to the demographic figure.

The borrower distribution of home mortgage lending in 2020 and 2022 was consistent with 2021 levels.

Table 43

| Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level | | | | | | | | | | | | | |
|---|---|------------|------------|-----------------|-------------|-------------|-------------|------------|-------------|-----------------|-------------|-------------|------------------------------------|
| Assessment Area: Northwest Kansas | | | | | | | | | | | | | |
| Borrower Income Level | Bank And Aggregate Loans By Year | | | | | | | | | | | | Families by Family Income % |
| | 2020 | | | | | | 2021 | | | | | | |
| | Bank | | Agg | | Bank | | Agg | | Bank | | Agg | | |
| | # | # % | # % | \$ (000) | \$ % | \$ % | # | # % | # % | \$ (000) | \$ % | \$ % | |
| Home Purchase Loans | | | | | | | | | | | | | |
| Low | 2 | 14.3 | 8.7 | 152 | 8.8 | 4.8 | 3 | 14.3 | 6.6 | 414 | 15.1 | 3.7 | 16.3 |
| Moderate | 2 | 14.3 | 26.0 | 143 | 8.2 | 20.0 | 3 | 14.3 | 21.4 | 351 | 12.8 | 16.7 | 16.3 |
| Middle | 4 | 28.6 | 25.6 | 411 | 23.7 | 24.2 | 5 | 23.8 | 25.2 | 598 | 21.8 | 24.1 | 22.3 |
| Upper | 5 | 35.7 | 28.6 | 910 | 52.4 | 40.1 | 6 | 28.6 | 33.5 | 972 | 35.4 | 43.7 | 45.2 |
| Unknown | 1 | 7.1 | 11.1 | 119 | 6.9 | 10.8 | 4 | 19.0 | 13.2 | 408 | 14.9 | 11.9 | 0.0 |
| Total | 14 | 100.0 | 100.0 | 1,735 | 100.0 | 100.0 | 21 | 100.0 | 100.0 | 2,743 | 100.0 | 100.0 | 100.0 |
| Refinance Loans | | | | | | | | | | | | | |
| Low | 1 | 6.7 | 3.5 | 175 | 7.5 | 1.6 | 0 | 0.0 | 7.1 | 0 | 0.0 | 3.4 | 16.3 |
| Moderate | 3 | 20.0 | 16.3 | 435 | 18.6 | 11.9 | 2 | 18.2 | 13.6 | 203 | 12.0 | 9.6 | 16.3 |
| Middle | 4 | 26.7 | 20.0 | 618 | 26.4 | 16.8 | 4 | 36.4 | 16.6 | 675 | 39.8 | 15.6 | 22.3 |
| Upper | 5 | 33.3 | 43.3 | 1,077 | 46.0 | 51.3 | 5 | 45.5 | 41.8 | 816 | 48.2 | 50.7 | 45.2 |
| Unknown | 2 | 13.3 | 16.9 | 38 | 1.6 | 18.4 | 0 | 0.0 | 20.9 | 0 | 0.0 | 20.7 | 0.0 |
| Total | 15 | 100.0 | 100.0 | 2,343 | 100.0 | 100.0 | 11 | 100.0 | 100.0 | 1,694 | 100.0 | 100.0 | 100.0 |
| Home Improvement Loans | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 18.2 | 0 | 0.0 | 12.2 | 0 | 0.0 | 52.0 | 0 | 0.0 | 35.0 | 16.3 |
| Moderate | 0 | 0.0 | 18.2 | 0 | 0.0 | 10.8 | 0 | 0.0 | 12.0 | 0 | 0.0 | 10.5 | 16.3 |
| Middle | 0 | 0.0 | 27.3 | 0 | 0.0 | 16.2 | 0 | 0.0 | 8.0 | 0 | 0.0 | 10.5 | 22.3 |
| Upper | 0 | 0.0 | 27.3 | 0 | 0.0 | 58.4 | 0 | 0.0 | 24.0 | 0 | 0.0 | 42.5 | 45.2 |
| Unknown | 1 | 100.0 | 9.1 | 9 | 100.0 | 2.4 | 1 | 100.0 | 4.0 | 20 | 100.0 | 1.4 | 0.0 |
| Total | 1 | 100.0 | 100.0 | 9 | 100.0 | 100.0 | 1 | 100.0 | 100.0 | 20 | 100.0 | 100.0 | 100.0 |
| Total Home Mortgage Loans | | | | | | | | | | | | | |
| Low | 3 | 10.0 | 5.9 | 327 | 8.0 | 2.9 | 3 | 8.8 | 8.5 | 414 | 9.0 | 4.1 | 16.3 |
| Moderate | 5 | 16.7 | 20.2 | 578 | 14.1 | 15.1 | 5 | 14.7 | 18.1 | 554 | 12.0 | 13.9 | 16.3 |
| Middle | 8 | 26.7 | 22.0 | 1,029 | 25.2 | 19.7 | 10 | 29.4 | 21.4 | 1,441 | 31.2 | 20.8 | 22.3 |
| Upper | 10 | 33.3 | 36.6 | 1,987 | 48.6 | 46.6 | 11 | 32.4 | 36.0 | 1,788 | 38.7 | 46.1 | 45.2 |
| Unknown | 4 | 13.3 | 15.2 | 166 | 4.1 | 15.7 | 5 | 14.7 | 15.9 | 428 | 9.3 | 15.1 | 0.0 |
| Total | 30 | 100.0 | 100.0 | 4,087 | 100.0 | 100.0 | 34 | 100.0 | 100.0 | 4,625 | 100.0 | 100.0 | 100.0 |

Source: 2021 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.
Multifamily loans are not included in the borrower distribution analysis.
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.

Small Business Lending

The borrower distribution of small business lending is adequate. The distribution of 2021 loans to small businesses with gross annual revenues of \$1MM or less was above the aggregate lending data by number, comparable by dollar volume, and comparable to the demographic figure.

The distribution of loans originated in 2020 and 2022 reflected performance below 2021 levels and supported the overall rating.

Table 44

| Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses | | | | | | | | | | | | | |
|--|---|----------|------------|----------------|-------------|------------|-------------|----------|-------------|----------------|------------|------------|-----------------------------------|
| Assessment Area: Northwest Kansas | | | | | | | | | | | | | |
| | Bank And Aggregate Loans By Year | | | | | | | | | | | | Total Businesses % |
| | 2020 | | | | | | 2021 | | | | | | |
| | Bank | | Agg | | Bank | | Agg | | Bank | | Agg | | |
| | # | % | #% | \$(000) | % | \$% | # | % | #% | \$(000) | % | \$% | |
| By Revenue | | | | | | | | | | | | | |
| \$1 Million or Less | 137 | 46.6 | 48.8 | 5,898 | 31.8 | 34.8 | 282 | 79.4 | 57.4 | 9,365 | 46.7 | 41.1 | 90.6 |
| Over \$1 Million | 63 | 21.4 | | 8,725 | 47.0 | | 52 | 14.6 | | 10,362 | 51.7 | | 7.5 |
| Revenue Unknown | 94 | 32.0 | | 3,935 | 21.2 | | 21 | 5.9 | | 327 | 1.6 | | 1.9 |
| Total | 294 | 100.0 | | 18,558 | 100.0 | | 355 | 100.0 | | 20,054 | 100.0 | | 100.0 |
| By Loan Size | | | | | | | | | | | | | |
| \$100,000 or Less | 247 | 84.0 | 88.0 | 6,524 | 35.2 | 33.4 | 311 | 87.6 | 91.3 | 7,507 | 37.4 | 37.6 | |
| \$100,001 - \$250,000 | 33 | 11.2 | 7.3 | 4,933 | 26.6 | 21.6 | 29 | 8.2 | 5.5 | 4,635 | 23.1 | 21.8 | |
| \$250,001 - \$1 Million | 14 | 4.8 | 4.7 | 7,101 | 38.3 | 45.0 | 15 | 4.2 | 3.2 | 7,912 | 39.5 | 40.6 | |
| Total | 294 | 100.0 | 100.0 | 18,558 | 100.0 | 100.0 | 355 | 100.0 | 100.0 | 20,054 | 100.0 | 100.0 | |
| By Loan Size and Revenues \$1 Million or Less | | | | | | | | | | | | | |
| \$100,000 or Less | 123 | 89.8 | | 2,982 | 50.6 | | 264 | 93.6 | | 5,722 | 61.1 | | |
| \$100,001 - \$250,000 | 10 | 7.3 | | 1,512 | 25.6 | | 16 | 5.7 | | 2,538 | 27.1 | | |
| \$250,001 - \$1 Million | 4 | 2.9 | | 1,404 | 23.8 | | 2 | 0.7 | | 1,105 | 11.8 | | |
| Total | 137 | 100.0 | | 5,898 | 100.0 | | 282 | 100.0 | | 9,365 | 100.0 | | |
| <i>Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i> | | | | | | | | | | | | | |
| <i>Note: Percentages may not total 100.0 percent due to rounding.</i> | | | | | | | | | | | | | |

Small Farm Lending

The borrower distribution of small farm lending is good. The distribution of loans originated in 2021 to small farms with gross annual revenues of \$1MM or less reflected performance above aggregate lending data by number, comparable by dollar volume, and comparable to the demographic figure.

The distribution of loans originated in 2020 to small farms reflected performance consistent with 2021 levels. The distribution of loans originated in 2022 to small farms reflected performance above 2021 and 2020 levels, although the higher number of loan originations in 2020 and 2021 supported the overall rating.

Table 45

| Distribution of 2020 and 2021 Small Farm Lending By Revenue Size of Farms | | | | | | | | | | | | | |
|--|---|----------|------------|----------------|-------------|----------|-------------|----------|-------------|----------------|------------|----------|----------------------|
| Assessment Area: Northwest Kansas | | | | | | | | | | | | | |
| | Bank And Aggregate Loans By Year | | | | | | | | | | | | Total Farms % |
| | 2020 | | | | | | 2021 | | | | | | |
| | Bank | | Agg | | Bank | | Agg | | Bank | | Agg | | |
| | # | % | % | \$(000) | % | % | # | % | % | \$(000) | % | % | |
| By Revenue | | | | | | | | | | | | | |
| \$1 Million or Less | 327 | 80.7 | 62.7 | 31,613 | 76.6 | 73.4 | 542 | 85.9 | 68.4 | 33,185 | 73.3 | 69.2 | 98.6 |
| Over \$1 Million | 70 | 17.3 | | 9,181 | 22.2 | | 83 | 13.2 | | 11,885 | 26.3 | | 1.4 |
| Revenue Unknown | 8 | 2.0 | | 470 | 1.1 | | 6 | 1.0 | | 192 | 0.4 | | 0.0 |
| Total | 405 | 100.0 | | 41,264 | 100.0 | | 631 | 100.0 | | 45,262 | 100.0 | | 100.0 |
| By Loan Size | | | | | | | | | | | | | |
| \$100,000 or Less | 277 | 68.4 | 75.0 | 10,692 | 25.9 | 27.1 | 502 | 79.6 | 82.6 | 14,388 | 31.8 | 31.9 | |
| \$100,001 - \$250,000 | 85 | 21.0 | 16.0 | 14,356 | 34.8 | 32.7 | 87 | 13.8 | 10.9 | 15,427 | 34.1 | 29.8 | |
| \$250,001 - \$500,000 | 43 | 10.6 | 9.0 | 16,216 | 39.3 | 40.2 | 42 | 6.7 | 6.5 | 15,447 | 34.1 | 38.3 | |
| Total | 405 | 100.0 | 100.0 | 41,264 | 100.0 | 100.0 | 631 | 100.0 | 100.0 | 45,262 | 100.0 | 100.0 | |
| By Loan Size and Revenues \$1 Million or Less | | | | | | | | | | | | | |
| \$100,000 or Less | 227 | 69.4 | | 8,458 | 26.8 | | 452 | 83.4 | | 12,396 | 37.4 | | |
| \$100,001 - \$250,000 | 67 | 20.5 | | 10,737 | 34.0 | | 61 | 11.3 | | 10,313 | 31.1 | | |
| \$250,001 - \$500,000 | 33 | 10.1 | | 12,418 | 39.3 | | 29 | 5.4 | | 10,476 | 31.6 | | |
| Total | 327 | 100.0 | | 31,613 | 100.0 | | 542 | 100.0 | | 33,185 | 100.0 | | |
| <i>Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i> | | | | | | | | | | | | | |
| <i>Note: Percentages may not total 100.0 percent due to rounding.</i> | | | | | | | | | | | | | |

Community Development Lending

The bank provides an adequate level of CD loans. The bank originated two CD loans totaling \$2.4MM in this AA.

The CD lending activities consisted of:

- An \$873M loan for the purchase of land for farming operations for the purposes of economic development.
- A \$1.5MM loan to provide operating capital and retain LMI employees for a farming operation in a distressed tract.

Table 46

| Community Development Loans – Northwest Kansas AA | | |
|--|----------|----------------|
| Community Development Purpose | # | \$(000) |
| Affordable Housing | 0 | 0 |
| Community Services | 0 | 0 |
| Economic Development | 1 | 873 |
| Revitalization and Stabilization | 1 | 1,500 |
| Total Loans | 2 | 2,373 |

INVESTMENT TEST

The bank’s performance under the investment test in the Northwest Kansas AA is good. The bank has a significant level of qualified CD investments and grants but is rarely in a leadership position. The bank makes rare use of innovative and/or complex investments but exhibits good responsiveness to the credit and CD needs of its AA. Dollar figures for the affordable housing investments below do not show a volume of investments in this category as dollars for investments are divided proportionally among AAs they impact, while the investment itself is credited to the AA in which it had the largest percentage of investment. The following are examples of AA investment activities:

- The bank provided financial investment of \$873M in school district bonds, supporting education in a distressed and underserved county.
- The bank provided financial investment totaling \$358M in pools of mortgages to LMI borrowers.
- Six donations totaling \$18M to five organizations to support healthcare, critical infrastructure, and community projects aimed at attracting and retaining residents in a distressed and underserved county.

Table 47

| Investments, Grants, and Donations – Northwest Kansas AA | | | | | | | | |
|---|---|----------------|--|----------------|------------------|----------------|--------------|----------------|
| Community Development Purpose | Prior Period Investments¹ | | Current Investments² | | Donations | | Total | |
| | # | \$(000) | # | \$(000) | # | \$(000) | # | \$(000) |
| Affordable Housing | 1 | 1,154 | 0 | 358 | 0 | 0 | 1 | 1,512 |
| Community Services | 0 | 0 | 0 | 0 | 9 | 9 | 9 | 9 |
| Economic Development | 0 | 0 | 0 | 0 | 5 | 23 | 5 | 23 |
| Revitalization and Stabilization | 0 | 0 | 2 | 873 | 6 | 18 | 8 | 891 |
| Total | 1 | 1,154 | 2 | 1,231 | 20 | 50 | 23 | 2,435 |

¹ Book Value of Investment
² Original Market Value of Investment

SERVICE TEST

The bank’s performance under the service test in the Northwest Kansas AA is adequate.

Retail Banking Services

Branch locations and alternative delivery systems, such as drive-through facilities and online and mobile banking, are reasonably accessible to the bank’s various geographies and to individuals of different income levels in the AA. Within the AA, the bank maintains seven branches and one ATM. Four branches are located in middle-income census tracts, while three branches and one ATM are located in upper-income census tracts.

The bank’s record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in LMI areas or to LMI individuals. The bank did not open or close any branches or ATMs during the evaluation period.

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. The bank’s operations and product offerings in the AA generally mirror that of the overall institution, which are described in the overall Institution Service Test - Retail Delivery Services section of this report.

Table 48

| Retail Banking and Community Development Services – Northwest Kansas AA | | | | | | | | | | | | |
|--|--|---------------------------|-----------------------------|---|--------------|-----------------------|--|------------|------------|------------|--------------|--------------|
| Branch Accessibility | Location of Branches by Tract (%) | | | | | | Percent of Tracts¹ (%) | | | | | |
| | Low | Mod | Mid | Upp | Unk | Total | Low | Mod | Mid | Upp | Unk | Total |
| | 0.0 | 0.0 | 57.1 | 42.9 | 0.0 | 100.0 | 0.0 | 11.8 | 35.3 | 52.9 | 0.0 | 100.0 |
| | Location of ATMs by Tract (%) | | | | | | Percent of Households by Tracts¹ (%) | | | | | |
| Low | Mod | Mid | Upp | Unk | Total | Low | Mod | Mid | Upp | Unk | Total | |
| 0.0 | 0.0 | 0.0 | 100.0 | 0.0 | 100.0 | 0.0 | 9.9 | 38.7 | 51.4 | 0.0 | 100.0 | |
| Changes in Branch Location | Number of Branches (#) | | | | | | Net Change in Branch Locations (#) | | | | | |
| | Total Branches | | Openings (#) | Closings (#) | | | Low | Mod | Mid | Upp | Unk | Total |
| | 7 | | 0 | 0 | | | 0 | 0 | 0 | 0 | 0 | 0 |
| Community Development Services | Affordable Housing | Community Services | Economic Development | Revitalization & Stabilization | | Total Services | Total Organizations | | | | | |
| | 4 | 7 | 4 | 0 | | 15 | 13 | | | | | |
| ¹ Based on 2022 FFIEC census tract definitions. Note: Total percentages may vary by 0.1 percent due to automated rounding differences. | | | | | | | | | | | | |

Community Development Services

The bank provides an adequate level of CD services. As illustrated in Table 48, bank employees supported 13 organizations throughout the AA, providing 15 total services. Examples of such services provided by bank employees include:

- One employee served on the board for a housing authority which has a focus on providing affordable housing for LMI individuals.
- One employee served on the board for an organization that provides educational programs serving LMI individuals.

**SOUTHWEST KANSAS ASSESSMENT AREA
NONMETROPOLITAN AREA
(Full-Scope Review)**

**DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE SOUTHWEST
KANSAS AA**

The bank's Southwest Kansas AA consists of Meade, Morton, Seward, Stanton, and Stevens Counties in their entireties. Refer to Appendix C for a map of the AA and Appendix D for additional demographic data.

- The composition of the 2020 and 2021 AA includes a total of 11 census tracts, including 2 moderate-, 8 middle-, and 1 upper-income census tract(s). The AA remains unchanged since the last evaluation. Meade, Morton, and Stanton Counties are considered underserved as designated by the FFIEC.
- The 2022 AA remains unchanged from the 2020 and 2021 AA, although it is currently comprised of 11 census tracts, including 1 moderate-, 8 middle-, and 2 upper-income census tracts based on the most recent 2016-2020 ACS data.
- The bank operates five banking offices in the AA. One banking office is located in a moderate-, two in middle-, and two in an upper-income tract(s). Additionally, the bank operates two full-service and seven cash-only ATMs in the AA.
- As of June 30, 2022, the bank held a 30.8 percent market share of deposits in the AA, ranking 1st of 12 FDIC-insured financial institutions with a total of 19 banking offices operating in the AA.
- To further augment the evaluation, one interview recently conducted as part of the CRA evaluation of another financial institution with offices in the AA was reviewed to ascertain the credit needs of area communities, the responsiveness of area banks in meeting those credit needs, and for perspectives on local economic conditions. The individual was a representative of a local economic development organization.

Table 49

| Population Change | | | |
|--|------------------------|------------------------|-----------------------|
| Assessment Area: Southwest Kansas | | | |
| Area | 2015 Population | 2020 Population | Percent Change |
| Southwest Kansas | 38,684 | 36,054 | (6.8) |
| Meade County, KS | 4,383 | 4,055 | (7.5) |
| Morton County, KS | 3,106 | 2,701 | (13.0) |
| Seward County, KS | 23,274 | 21,964 | (5.6) |
| Stanton County, KS | 2,149 | 2,084 | (3.0) |
| Stevens County, KS | 5,772 | 5,250 | (9.0) |
| NonMSA Kansas | 922,403 | 892,006 | (3.3) |
| Kansas | 2,892,987 | 2,937,880 | 1.6 |

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

- According to 2020 US Census Bureau data, the AA and all counties within the AA have experienced an overall decline in population. The decline in population for the AA was more than twice that of the statewide nonmetropolitan area figure.
- Seward County comprises 60.9 percent of the total AA population, with the remaining AA counties each comprising 14.6 percent (Stevens County) or less. Liberal, located in Seward County, has a population of 19,825, comprising 55.0 percent of the AA's total population.

Table 50

| Median Family Income Change | | | |
|--|----------------------------------|----------------------------------|-----------------------|
| Assessment Area: Southwest Kansas | | | |
| Area | 2015 Median Family Income | 2020 Median Family Income | Percent Change |
| Southwest Kansas | 60,401 | 59,577 | (1.4) |
| Meade County, KS | 65,182 | 67,670 | 3.8 |
| Morton County, KS | 59,799 | 52,471 | (12.3) |
| Seward County, KS | 54,884 | 54,301 | (1.1) |
| Stanton County, KS | 59,384 | 70,087 | 18.0 |
| Stevens County, KS | 69,111 | 61,767 | (10.6) |
| NonMSA Kansas | 62,527 | 65,467 | 4.7 |
| Kansas | 72,535 | 77,620 | 7.0 |

*Source: 2011 – 2015 U.S. Census Bureau: American Community Survey
2016 – 2020 U.S. Census Bureau: American Community Survey*

Note: Median family incomes have been inflation-adjusted and are expressed in 2020 dollars.

- As Table 50 illustrates, the MFI in the AA declined slightly while the statewide nonmetropolitan figure and state of Kansas experienced growth.

- MFI growth varied among the counties within the AA, with three counties experiencing a decline and two experiencing growth in MFI. Stanton County has the highest percentage of families below poverty at 16.9 percent, which represents 9.3 percent of all families below poverty in the AA.

Table 51

| Housing Cost Burden | | | | | | |
|--|------------------------------|------------------------|--------------------|-----------------------------|------------------------|-------------------|
| Assessment Area: Southwest Kansas | | | | | | |
| Area | Cost Burden – Renters | | | Cost Burden – Owners | | |
| | Low Income | Moderate Income | All Renters | Low Income | Moderate Income | All Owners |
| Southwest Kansas | 66.8 | 18.2 | 28.7 | 53.8 | 33.5 | 19.1 |
| Meade County, KS | 46.7 | 0.0 | 16.2 | 53.7 | 23.3 | 13.1 |
| Morton County, KS | 60.0 | 13.3 | 32.5 | 30.9 | 36.7 | 15.7 |
| Seward County, KS | 80.7 | 19.1 | 32.2 | 53.2 | 40.4 | 21.7 |
| Stanton County, KS | 28.8 | 85.7 | 28.0 | 38.3 | 4.7 | 9.5 |
| Stevens County, KS | 50.0 | 14.8 | 22.9 | 74.0 | 25.0 | 20.2 |
| NonMSA Kansas | 66.6 | 19.8 | 34.1 | 51.6 | 19.9 | 14.9 |
| Kansas | 73.0 | 26.6 | 38.4 | 57.7 | 24.8 | 15.6 |

Source: U.S. Department of Housing and Urban Development (HUD), 2015-2019 Comprehensive Housing Affordability Strategy
Note: Cost Burden is housing cost that equals 30 percent or more of household income.

- The cost burden for low-income renters in the AA is comparable to the statewide nonmetropolitan figure and below the state of Kansas. The cost burden for moderate-income renters is below the statewide nonmetropolitan and state of Kansas figures.
- Low-income renters utilize a higher percentage of their incomes for housing in Seward County. Moderate-income renters utilize a higher percentage of their incomes for housing in Stanton County, which has the fewest number of rental units in the AA, comprising 4.5 percent of total units in the AA.
- Low-income homeowners utilize a slightly higher percentage of their incomes for housing in the AA in comparison to the statewide nonmetropolitan figure, but lower than the state of Kansas figure. Moderate-income homeowners utilize a higher percentage of their incomes on housing than in the state of Kansas and statewide nonmetropolitan areas.
- The percentage of owner-occupied housing units in the AA, at 53.9 percent, is below the Kansas statewide and statewide nonmetropolitan figures of 59.1 percent and 58.8 percent, respectively. Within the AA, 55.0 percent of total owner-occupied housing units and 61.3 percent of total rental units are located in Seward County. The median gross rent in the AA, at \$732, is below the Kansas statewide figure of \$863, but above the statewide nonmetropolitan gross rent of \$695. Seward County has the highest median gross rent in the AA at \$769.

Table 52

| Unemployment Rates | | | | | |
|--|-------------|-------------|-------------|-------------|-------------|
| Assessment Area: Southwest Kansas | | | | | |
| Area | 2017 | 2018 | 2019 | 2020 | 2021 |
| Southwest Kansas | 3.3 | 2.9 | 2.8 | 3.5 | 2.5 |
| Meade County, KS | 2.4 | 2.0 | 2.3 | 2.7 | 2.2 |
| Morton County, KS | 3.7 | 3.2 | 2.9 | 2.9 | 2.6 |
| Seward County, KS | 3.5 | 3.2 | 3.0 | 4.1 | 2.8 |
| Stanton County, KS | 2.8 | 2.5 | 2.5 | 2.1 | 1.9 |
| Stevens County, KS | 3.2 | 2.8 | 2.6 | 2.6 | 2.1 |
| NonMSA Kansas | 3.5 | 3.1 | 3.0 | 4.4 | 2.7 |
| Kansas | 3.6 | 3.3 | 3.1 | 5.7 | 3.2 |

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- The largest industries in the AA are agriculture, government, retail trade, and accommodation and food services.
- Within Seward County, the largest employers include Tenneco Inc., Concordia University Nebraska, Hughes Brothers, Southeast Community College, Milford, and Memorial Health Care Systems.
- A community member within Seward County indicated that the AA population primarily consisted of blue-collar workers and laborers that also make up the majority of the workforce.
- The community member also stated the largest employers were National Beef Packing Co. employing at least 3,500 people, Seward County United School District employing at least 850 people, and Seward County Community College employing at least 460 individuals.
- A community member noted that during the pandemic, National Beef Packing Co. was the only industry in the county running at full employment.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE SOUTHWEST KANSAS AA

LENDING TEST

The bank’s performance under the lending test in the Southwest Kansas AA is adequate.

Lending Activity

The bank’s lending activities reflect adequate responsiveness to AA credit needs. The evaluation of loans in the AA included 905 small business, 210 small farm, and 97 home mortgage loans originated between January 1, 2020 and December 31, 2022. Home mortgage lending at the individual product level, as well as small farm lending in 2022,

were not evaluated based on lending levels too low to conduct meaningful analyses. The lending performance of small business loans was weighted more heavily in the analysis due to the larger volume of lending, followed by small farm lending, with home mortgage lending receiving the least weight.

The bank makes use of innovative and/or flexible lending programs to serve AA credit needs, including LMI borrowers. A description of innovative and flexible lending programs is discussed in the overall Institution Lending Activity section of this report.

Geographic Distribution of Loans

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

Home Mortgage Lending

The geographic distribution of home mortgage lending is excellent. The distribution of 2021 loans in moderate-income tracts was significantly above the aggregate lending data by number, dollar volume, and the demographic figure.

The geographic distribution of home mortgage lending in 2020 and 2022 reflected penetration consistent with 2021 lending patterns. An analysis of the dispersion of loans was conducted and revealed no notable gaps or lapses that impacted the conclusion.

Table 53

| Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography Assessment Area: Southwest Kansas | | | | | | | | | | | | | |
|---|----------------------------------|-------|-------|---------|-------|-------|------|-------|-------|---------|-------|-------|-----------------------------------|
| Geographic Income Level | Bank And Aggregate Loans By Year | | | | | | | | | | | | Owner Occupied Units % |
| | 2020 | | | | | | 2021 | | | | | | |
| | Bank | | Agg | | Bank | | Agg | | Bank | | Agg | | |
| | # | % | % | \$(000) | \$% | \$% | # | % | % | \$(000) | \$% | \$% | |
| Home Purchase Loans | | | | | | | | | | | | | |
| Lo w | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Mo d e r a t e | 4 | 40.0 | 22.0 | 244 | 45.7 | 18.8 | 7 | 31.8 | 21.0 | 606 | 34.9 | 16.9 | 19.6 |
| M i d d l e | 6 | 60.0 | 56.3 | 290 | 54.3 | 53.0 | 13 | 59.1 | 50.5 | 836 | 48.1 | 44.5 | 66.8 |
| U p p e r | 0 | 0.0 | 21.6 | 0 | 0.0 | 28.2 | 2 | 9.1 | 28.5 | 296 | 17.0 | 38.6 | 13.6 |
| U n k n o w n | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| T r a c t - U n k | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| T o t a l | 10 | 100.0 | 100.0 | 534 | 100.0 | 100.0 | 22 | 100.0 | 100.0 | 1,738 | 100.0 | 100.0 | 100.0 |
| Refinance Loans | | | | | | | | | | | | | |
| Lo w | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Mo d e r a t e | 5 | 35.7 | 15.6 | 219 | 23.5 | 12.1 | 3 | 42.9 | 13.7 | 157 | 24.5 | 10.0 | 19.6 |
| M i d d l e | 5 | 35.7 | 55.3 | 334 | 35.9 | 53.4 | 2 | 28.6 | 53.8 | 272 | 42.4 | 55.3 | 66.8 |
| U p p e r | 4 | 28.6 | 29.1 | 378 | 40.6 | 34.5 | 2 | 28.6 | 32.4 | 213 | 33.2 | 34.7 | 13.6 |
| U n k n o w n | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| T r a c t - U n k | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| T o t a l | 14 | 100.0 | 100.0 | 931 | 100.0 | 100.0 | 7 | 100.0 | 100.0 | 642 | 100.0 | 100.0 | 100.0 |
| Home Improvement Loans | | | | | | | | | | | | | |
| Lo w | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Mo d e r a t e | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 42.9 | 0 | 0.0 | 45.2 | 19.6 |
| M i d d l e | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 0 | 0.0 | 38.1 | 0 | 0.0 | 37.3 | 66.8 |
| U p p e r | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 19.0 | 0 | 0.0 | 17.5 | 13.6 |
| U n k n o w n | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| T r a c t - U n k | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| T o t a l | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 100.0 |
| Multifamily Loans | | | | | | | | | | | | | Multi-family Units % |
| Lo w | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Mo d e r a t e | 1 | 33.3 | 20.0 | 3,971 | 86.3 | 40.3 | 2 | 66.7 | 85.7 | 206 | 42.4 | 84.3 | 12.0 |
| M i d d l e | 2 | 66.7 | 40.0 | 632 | 13.7 | 6.4 | 1 | 33.3 | 14.3 | 280 | 57.6 | 15.7 | 49.6 |
| U p p e r | 0 | 0.0 | 40.0 | 0 | 0.0 | 53.3 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 38.4 |
| U n k n o w n | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| T r a c t - U n k | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| T o t a l | 3 | 100.0 | 100.0 | 4,603 | 100.0 | 100.0 | 3 | 100.0 | 100.0 | 486 | 100.0 | 100.0 | 100.0 |
| Total Home Mortgage Loans | | | | | | | | | | | | | Owner Occupied Units % |
| Lo w | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Mo d e r a t e | 10 | 35.7 | 20.2 | 4,434 | 71.5 | 19.5 | 12 | 37.5 | 19.7 | 969 | 33.8 | 16.2 | 19.6 |
| M i d d l e | 14 | 50.0 | 55.7 | 1,386 | 22.4 | 47.5 | 16 | 50.0 | 51.2 | 1,388 | 48.4 | 47.9 | 66.8 |
| U p p e r | 4 | 14.3 | 24.1 | 378 | 6.1 | 33.0 | 4 | 12.5 | 29.1 | 509 | 17.8 | 35.9 | 13.6 |
| U n k n o w n | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| T r a c t - U n k | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| T o t a l | 28 | 100.0 | 100.0 | 6,198 | 100.0 | 100.0 | 32 | 100.0 | 100.0 | 2,866 | 100.0 | 100.0 | 100.0 |

Source: 2021 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.

Small Business Lending

The geographic distribution of small business lending is adequate. The distribution of 2021 loans in moderate-income tracts was above the aggregate lending data by number, dollar volume, and the demographic figure.

The geographic distribution of small business lending in 2020 and 2022 reflected penetration below 2021 levels, supporting the overall rating. An analysis of the dispersion of loans was conducted and revealed no notable gaps or lapses that impacted the conclusion.

Table 54

| Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography | | | | | | | | | | | | | |
|---|----------------------------------|-------|-------|---------|-------|-------|------|-------|-------|---------|-------|-------|--------------------------|
| Assessment Area: Southwest Kansas | | | | | | | | | | | | | |
| Geographic Income Level | Bank And Aggregate Loans By Year | | | | | | | | | | | | Total Businesses % |
| | 2020 | | | | | | 2021 | | | | | | |
| | Bank | | Agg | | Bank | | Agg | | Bank | | Agg | | |
| | # | % | #% | \$(000) | % | % | # | % | #% | \$(000) | % | % | |
| Low | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Moderate | 105 | 32.3 | 26.7 | 5,766 | 33.3 | 28.2 | 156 | 34.0 | 27.2 | 6,211 | 38.1 | 27.2 | 23.3 |
| Middle | 174 | 53.5 | 58.8 | 9,143 | 52.7 | 57.0 | 223 | 48.6 | 56.8 | 7,480 | 45.9 | 56.2 | 63.0 |
| Upper | 46 | 14.2 | 12.6 | 2,425 | 14.0 | 13.8 | 80 | 17.4 | 15.0 | 2,618 | 16.1 | 16.2 | 13.7 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 1.9 | 0 | 0.0 | 1.0 | 0 | 0.0 | 1.0 | 0 | 0.0 | 0.3 | |
| Total | 325 | 100.0 | 100.0 | 17,334 | 100.0 | 100.0 | 459 | 100.0 | 100.0 | 16,309 | 100.0 | 100.0 | 100.0 |

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Small Farm Lending

The geographic distribution of small farm lending is good. The bank originated two loans in moderate-income census tracts in 2021, which was above the aggregate lending data by number and dollar volume, and comparable to the demographic figure. Only 0.7 percent of total farms are located in moderate-income tracts. Moreover, aggregate lending data indicates 0.3 percent of originations occur within the tract, indicating a lack of lending opportunities.

The geographic distribution of small farm lending in 2020 reflected penetration consistent with 2021 levels. An analysis of the dispersion of loans was conducted and revealed no notable gaps or lapses that impacted the conclusion.

Table 55

| Distribution of 2020 and 2021 Small Farm Lending By Income Level of Geography | | | | | | | | | | | | | |
|---|----------------------------------|-------|-------|---------|-------|-------|------|-------|-------|---------|-------|-------|------------------|
| Assessment Area: Southwest Kansas | | | | | | | | | | | | | |
| Geographic Income Level | Bank And Aggregate Loans By Year | | | | | | | | | | | | Total Farms % |
| | 2020 | | | | | | 2021 | | | | | | |
| | Bank | | Agg | Bank | | Agg | Bank | | Agg | Bank | | Agg | |
| | # | % | % | \$(000) | % | % | # | % | % | \$(000) | % | % | |
| Low | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Moderate | 2 | 3.2 | 1.2 | 15 | 0.2 | 0.1 | 1 | 0.8 | 0.3 | 21 | 0.2 | 0.1 | 0.7 |
| Middle | 60 | 96.8 | 96.5 | 7,923 | 99.8 | 99.4 | 129 | 98.5 | 97.7 | 8,734 | 99.3 | 99.3 | 95.7 |
| Upper | 0 | 0.0 | 1.8 | 0 | 0.0 | 0.4 | 1 | 0.8 | 1.3 | 43 | 0.5 | 0.5 | 3.6 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0.6 | 0 | 0.0 | 0.1 | 0 | 0.0 | 0.7 | 0 | 0.0 | 0.1 | |
| Total | 62 | 100.0 | 100.0 | 7,938 | 100.0 | 100.0 | 131 | 100.0 | 100.0 | 8,798 | 100.0 | 100.0 | 100.0 |

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

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

The bank’s lending has a good distribution among individuals of different income levels and businesses and farms of different sizes. The distribution of small business loans reflects good performance, while the distribution of small farm and home mortgage lending reflects excellent and adequate performance, respectively. Greater weight was placed on small business lending due to higher lending volume, supporting the overall rating.

Home Mortgage Lending

The borrower distribution of home mortgage lending is adequate. The distribution of 2021 home mortgage loans to low-income borrowers was comparable to the aggregate lending data by number and dollar volume, and significantly below the demographic figure. Lending to moderate-income borrowers was below the aggregate lending data by number, comparable by dollar, and below the demographic figure.

The borrower distribution of home mortgage lending in 2020 was consistent with 2021 levels, while the distribution in 2022 was above 2021 levels and attributable to better performance, particularly to low-income borrowers.

Table 56

| Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level | | | | | | | | | | | | | |
|---|---|------------|------------|-----------------|-------------|-------------|-------------|------------|-------------|-----------------|-------------|-------------|------------------------------------|
| Assessment Area: Southwest Kansas | | | | | | | | | | | | | |
| Borrower Income Level | Bank And Aggregate Loans By Year | | | | | | | | | | | | Families by Family Income % |
| | 2020 | | | | | | 2021 | | | | | | |
| | Bank | | Agg | | Bank | | Agg | | Bank | | Agg | | |
| | # | # % | # % | \$ (000) | \$ % | \$ % | # | # % | # % | \$ (000) | \$ % | \$ % | |
| Home Purchase Loans | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 8.2 | 0 | 0.0 | 5.6 | 1 | 4.5 | 7.6 | 71 | 4.1 | 4.1 | 20.6 |
| Moderate | 1 | 10.0 | 31.7 | 43 | 8.1 | 28.1 | 3 | 13.6 | 22.7 | 337 | 19.4 | 18.7 | 19.7 |
| Middle | 5 | 50.0 | 33.2 | 286 | 53.6 | 34.7 | 9 | 40.9 | 27.5 | 661 | 38.0 | 27.5 | 20.8 |
| Upper | 1 | 10.0 | 20.5 | 44 | 8.2 | 25.7 | 4 | 18.2 | 23.5 | 362 | 20.8 | 29.9 | 38.9 |
| Unknown | 3 | 30.0 | 6.3 | 161 | 30.1 | 5.9 | 5 | 22.7 | 18.7 | 307 | 17.7 | 19.8 | 0.0 |
| Total | 10 | 100.0 | 100.0 | 534 | 100.0 | 100.0 | 22 | 100.0 | 100.0 | 1,738 | 100.0 | 100.0 | 100.0 |
| Refinance Loans | | | | | | | | | | | | | |
| Low | 2 | 14.3 | 3.7 | 124 | 13.3 | 2.1 | 1 | 14.3 | 3.8 | 18 | 2.8 | 2.2 | 20.6 |
| Moderate | 2 | 14.3 | 11.5 | 169 | 18.2 | 7.8 | 0 | 0.0 | 14.9 | 0 | 0.0 | 10.6 | 19.7 |
| Middle | 5 | 35.7 | 22.1 | 200 | 21.5 | 17.4 | 5 | 71.4 | 20.2 | 571 | 88.9 | 18.0 | 20.8 |
| Upper | 1 | 7.1 | 43.0 | 86 | 9.2 | 53.6 | 1 | 14.3 | 30.5 | 53 | 8.3 | 33.7 | 38.9 |
| Unknown | 4 | 28.6 | 19.7 | 352 | 37.8 | 19.1 | 0 | 0.0 | 30.5 | 0 | 0.0 | 35.6 | 0.0 |
| Total | 14 | 100.0 | 100.0 | 931 | 100.0 | 100.0 | 7 | 100.0 | 100.0 | 642 | 100.0 | 100.0 | 100.0 |
| Home Improvement Loans | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 33.3 | 0 | 0.0 | 57.0 | 0 | 0.0 | 14.3 | 0 | 0.0 | 9.1 | 20.6 |
| Moderate | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 9.5 | 0 | 0.0 | 6.7 | 19.7 |
| Middle | 0 | 0.0 | 33.3 | 0 | 0.0 | 8.8 | 0 | 0.0 | 33.3 | 0 | 0.0 | 38.4 | 20.8 |
| Upper | 0 | 0.0 | 33.3 | 0 | 0.0 | 34.2 | 0 | 0.0 | 42.9 | 0 | 0.0 | 45.8 | 38.9 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Total | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 100.0 |
| Total Home Mortgage Loans | | | | | | | | | | | | | |
| Low | 2 | 8.0 | 5.7 | 124 | 7.8 | 3.8 | 2 | 6.9 | 6.2 | 89 | 3.7 | 3.4 | 20.6 |
| Moderate | 3 | 12.0 | 20.0 | 212 | 13.3 | 17.2 | 3 | 10.3 | 18.5 | 337 | 14.2 | 15.1 | 19.7 |
| Middle | 10 | 40.0 | 25.5 | 486 | 30.5 | 24.7 | 14 | 48.3 | 23.9 | 1,232 | 51.8 | 23.4 | 20.8 |
| Upper | 3 | 12.0 | 28.7 | 260 | 16.3 | 37.0 | 5 | 17.2 | 25.9 | 415 | 17.4 | 30.8 | 38.9 |
| Unknown | 7 | 28.0 | 20.0 | 513 | 32.2 | 17.4 | 5 | 17.2 | 25.5 | 307 | 12.9 | 27.3 | 0.0 |
| Total | 25 | 100.0 | 100.0 | 1,595 | 100.0 | 100.0 | 29 | 100.0 | 100.0 | 2,380 | 100.0 | 100.0 | 100.0 |

Source: 2021 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.
Multifamily loans are not included in the borrower distribution analysis.
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.

Small Business Lending

The borrower distribution of small business lending is good. The distribution of 2021 loans to small businesses with gross annual revenue of \$1MM or less was above the aggregate lending data by number and dollar volume, and comparable to the demographic figure.

The distribution of loans originated in 2020 reflected performance below 2021 levels, while the distribution in 2022 reflected performance above 2021 levels.

Table 57

| Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses | | | | | | | | | | | | | |
|--|---|----------|------------|----------|-----------------|----------|-------------|----------|-----------------|----------|------------|----------|-----------------------------------|
| Assessment Area: Southwest Kansas | | | | | | | | | | | | | |
| | Bank And Aggregate Loans By Year | | | | | | | | | | | | Total Businesses % |
| | 2020 | | | | | | 2021 | | | | | | |
| | Bank | | Agg | | Bank | | Agg | | Bank | | Agg | | |
| | # | % | # | % | \$ (000) | % | # | % | \$ (000) | % | # | % | |
| By Revenue | | | | | | | | | | | | | |
| \$1 Million or Less | 187 | 57.5 | 45.1 | 7,065 | 40.8 | 35.9 | 401 | 87.4 | 65.7 | 10,865 | 66.6 | 52.9 | 87.7 |
| Over \$1 Million | 42 | 12.9 | | 5,448 | 31.4 | | 37 | 8.1 | | 4,050 | 24.8 | | 10.5 |
| Revenue Unknown | 96 | 29.5 | | 4,821 | 27.8 | | 21 | 4.6 | | 1,394 | 8.5 | | 1.8 |
| Total | 325 | 100.0 | | 17,334 | 100.0 | | 459 | 100.0 | | 16,309 | 100.0 | | 100.0 |
| By Loan Size | | | | | | | | | | | | | |
| \$100,000 or Less | 281 | 86.5 | 89.9 | 8,101 | 46.7 | 44.3 | 427 | 93.0 | 94.5 | 10,151 | 62.2 | 54.7 | |
| \$100,001 - \$250,000 | 35 | 10.8 | 7.2 | 4,873 | 28.1 | 24.2 | 27 | 5.9 | 3.9 | 3,828 | 23.5 | 19.0 | |
| \$250,001 - \$1 Million | 9 | 2.8 | 2.9 | 4,360 | 25.2 | 31.5 | 5 | 1.1 | 1.6 | 2,330 | 14.3 | 26.2 | |
| Total | 325 | 100.0 | 100.0 | 17,334 | 100.0 | 100.0 | 459 | 100.0 | 100.0 | 16,309 | 100.0 | 100.0 | |
| By Loan Size and Revenues \$1 Million or Less | | | | | | | | | | | | | |
| \$100,000 or Less | 172 | 92.0 | | 4,571 | 64.7 | | 386 | 96.3 | | 8,492 | 78.2 | | |
| \$100,001 - \$250,000 | 13 | 7.0 | | 1,857 | 26.3 | | 14 | 3.5 | | 2,023 | 18.6 | | |
| \$250,001 - \$1 Million | 2 | 1.1 | | 637 | 9.0 | | 1 | 0.2 | | 350 | 3.2 | | |
| Total | 187 | 100.0 | | 7,065 | 100.0 | | 401 | 100.0 | | 10,865 | 100.0 | | |
| <i>Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i> | | | | | | | | | | | | | |
| <i>Note: Percentages may not total 100.0 percent due to rounding.</i> | | | | | | | | | | | | | |

Small Farm Lending

The borrower distribution of small farm lending is excellent. The distribution of loans originated in 2021 to small farms with gross annual revenue of \$1MM or less reflected performance significantly above aggregate lending data by number, comparable by dollar volume, and comparable to the demographic figure.

The distribution of loans originated in 2020 to small farms reflected performance consistent with 2021 levels.

Table 58

| Distribution of 2020 and 2021 Small Farm Lending By Revenue Size of Farms | | | | | | | | | | | | | |
|---|----------------------------------|-------|-------|---------|-------|-------|------|-------|-------|---------|-------|-------|---------------|
| Assessment Area: Southwest Kansas | | | | | | | | | | | | | |
| | Bank And Aggregate Loans By Year | | | | | | | | | | | | Total Farms % |
| | 2020 | | | | | | 2021 | | | | | | |
| | Bank | | Agg | | Bank | | Agg | | Bank | | Agg | | |
| | # | % | % | \$(000) | % | % | # | % | % | \$(000) | % | % | |
| By Revenue | | | | | | | | | | | | | |
| \$1 Million or Less | 49 | 79.0 | 46.2 | 6,341 | 79.9 | 64.3 | 97 | 74.0 | 44.7 | 5,723 | 65.0 | 52.7 | 94.6 |
| Over \$1 Million | 9 | 14.5 | | 1,538 | 19.4 | | 30 | 22.9 | | 2,971 | 33.8 | | 5.4 |
| Revenue Unknown | 4 | 6.5 | | 59 | 0.7 | | 4 | 3.1 | | 104 | 1.2 | | 0.0 |
| Total | 62 | 100.0 | | 7,938 | 100.0 | | 131 | 100.0 | | 8,798 | 100.0 | | 100.0 |
| By Loan Size | | | | | | | | | | | | | |
| \$100,000 or Less | 39 | 62.9 | 75.4 | 1,227 | 15.5 | 18.3 | 107 | 81.7 | 86.4 | 2,918 | 33.2 | 35.6 | |
| \$100,001 - \$250,000 | 12 | 19.4 | 10.5 | 2,301 | 29.0 | 22.2 | 17 | 13.0 | 7.9 | 2,983 | 33.9 | 25.1 | |
| \$250,001 - \$500,000 | 11 | 17.7 | 14.0 | 4,410 | 55.6 | 59.5 | 7 | 5.3 | 5.6 | 2,897 | 32.9 | 39.3 | |
| Total | 62 | 100.0 | 100.0 | 7,938 | 100.0 | 100.0 | 131 | 100.0 | 100.0 | 8,798 | 100.0 | 100.0 | |
| By Loan Size and Revenues \$1 Million or Less | | | | | | | | | | | | | |
| \$100,000 or Less | 30 | 61.2 | | 1,080 | 17.0 | | 79 | 81.4 | | 1,891 | 33.0 | | |
| \$100,001 - \$250,000 | 11 | 22.4 | | 2,151 | 33.9 | | 14 | 14.4 | | 2,385 | 41.7 | | |
| \$250,001 - \$500,000 | 8 | 16.3 | | 3,110 | 49.0 | | 4 | 4.1 | | 1,447 | 25.3 | | |
| Total | 49 | 100.0 | | 6,341 | 100.0 | | 97 | 100.0 | | 5,723 | 100.0 | | |

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Community Development Lending

The bank provides an adequate level of CD loans. The bank originated one CD loan totaling \$21M in this AA. The CD loan originated was to a nonprofit organization for the retention of employees and to maintain operations in an LMI area.

Table 59

| Community Development Loans – Southwest Kansas AA | | |
|---|----------|-----------|
| Community Development Purpose | # | \$(000) |
| Affordable Housing | 0 | 0 |
| Community Services | 0 | 0 |
| Economic Development | 0 | 0 |
| Revitalization and Stabilization | 1 | 21 |
| Total Loans | 1 | 21 |

INVESTMENT TEST

The bank’s performance under the investment test in the Southwest Kansas AA is poor. The bank has a poor level of qualified CD investments and grants and is rarely in a leadership position. The bank makes rare use of innovative and/or complex investments and exhibits poor responsiveness to the credit and CD needs of its AA. Given the bank’s branch presence in the AA and overall financial capacity, the bank has opportunities for higher levels of investments in this AA.

The following are examples of AA investment activities:

- The bank provided a financial investment of \$146M across two separate housing equity funds that provide funding for affordable housing projects for LMI individuals.
- Six donations totaling \$3M were made to schools that are designated as Title 1 schools.
- One donation totaling \$3M was made to an organization that provides assistance to individuals undergoing treatment for catastrophic medical needs and require financial assistance.

Table 60

| Investments, Grants, and Donations – Southwest Kansas AA | | | | | | | | |
|--|---------------------------------------|---------|----------------------------------|---------|-----------|---------|-------|---------|
| Community Development Purpose | Prior Period Investments ¹ | | Current Investments ² | | Donations | | Total | |
| | # | \$(000) | # | \$(000) | # | \$(000) | # | \$(000) |
| Affordable Housing | 1 | 146 | 0 | 0 | 0 | 0 | 1 | 146 |
| Community Services | 0 | 0 | 0 | 0 | 8 | 9 | 8 | 9 |
| Economic Development | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Revitalization and Stabilization | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total | 1 | 146 | 0 | 0 | 8 | 9 | 9 | 155 |

¹ Book Value of Investment
² Original Market Value of Investment

SERVICE TEST

The bank’s performance under the service test in the Southwest Kansas AA is excellent.

Retail Banking Services

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. One of the bank’s five branches and one of nine ATMs in the AA are in moderate-income census tracts. The distribution of

branches and ATMs throughout the AA compares similarly to the concentration of LMI tracts within the AA.

The bank’s record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in LMI areas or to LMI individuals. The bank did not open or close a branch or ATM during the evaluation period.

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. The bank’s operations and product offerings in the AA generally mirror that of the overall institution, which are described in the overall Institution Service Test - Retail Delivery Services section of this report.

Table 61

| Retail Banking and Community Development Services – Southwest Kansas AA | | | | | | | | | | | | |
|---|-----------------------------------|------|-----------------------|------|-------------------------|-------|--|------|-------------------|------|------------------------|-------|
| Branch Accessibility | Location of Branches by Tract (%) | | | | | | Percent of Tracts ¹ (%) | | | | | |
| | Low | Mod | Mid | Upp | Unk | Total | Low | Mod | Mid | Upp | Unk | Total |
| | 0.0 | 20.0 | 40.0 | 40.0 | 0.0 | 100.0 | 0.0 | 9.1 | 72.7 | 18.2 | 0.0 | 100.0 |
| | Location of ATMs by Tract (%) | | | | | | Percent of Households by Tracts ¹ (%) | | | | | |
| | Low | Mod | Mid | Upp | Unk | Total | Low | Mod | Mid | Upp | Unk | Total |
| 0.0 | 11.1 | 33.3 | 55.6 | 0.0 | 100.0 | 0.0 | 11.6 | 72.6 | 15.8 | 0.0 | 100.0 | |
| Changes in Branch Location | Number of Branches (#) | | | | | | Net Change in Branch Locations (#) | | | | | |
| | Total Branches | | Openings (#) | | Closings (#) | | Low | Mod | Mid | Upp | Unk | Total |
| | 5 | | 0 | | 0 | | 0 | 0 | 0 | 0 | 0 | 0 |
| Community Development Services | Affordable Housing | | Community Services | | Economic Development | | Revitalization & Stabilization | | Total Services | | Total Organizations | |
| | 0 | | 17 | | 4 | | 0 | | 21 | | 16 | |

¹ Based on 2022 FFIEC census tract definitions.
 Note: Total percentages may vary by 0.1 percent due to automated rounding differences.

Community Development Services

The bank is a leader in providing CD services. As illustrated in Table 61, bank employees supported 16 organizations, providing 21 total services.

Examples of such services provided by bank employees include:

- One employee provided financial expertise and services to an organization that provides assistance to individuals undergoing treatment for catastrophic medical needs and requiring financial assistance.
- One employee served on the board of an organization that provides economic development services for entrepreneurs.

**OTHER KANSAS ASSESSMENT AREAS
NONMETROPOLITAN AREAS
(Limited-Scope Review)**

**DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE SOUTHEAST
KANSAS AA**

The bank's Southeast Kansas AA is comprised of Crawford, Montgomery, Neosho, and Wilson Counties in their entirety. Refer to Appendix C for a map of the AA and Appendix F for additional demographic information.

- The composition of the 2020 and 2021 AA consisted of 11 moderate-, 21 middle-, and 1 upper-income census tract(s). The 2022 AA is currently comprised of 1 low-, 10 moderate-, and 22 middle-income census tracts based on the most recent 2016-2020 ACS data. As of 2021, Wilson County contains underserved middle-income tracts as designated by the FFIEC.
- According to 2020 ACS data, the AA population was 94,986, which represented a 4.0 percent decrease from the 2015 figure.
- The AA's composition of families by income level includes 22.8 percent low-, 19.6 percent moderate-, 23.0 percent middle-, and 34.6 percent upper-income families.
- Four of the bank's branches are located in the AA, with each offering an ATM onsite.
- According to the June 30, 2022 FDIC Market Share Report, the bank had a 4.7 percent market share, ranking 9th out of 20 FDIC-insured depository institutions operating from 59 banking offices in the AA.

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE GARDEN CITY AA

The bank's Garden City AA is comprised of Finney, Gray, Haskell, Lane, and Scout Counties in their entirety. Refer to Appendix C for a map of the AA and Appendix F for additional demographic information.

- The composition of the 2021 AA consisted of 17 total census tracts, including 4 moderate-, 9 middle-, and 4 upper-income census tracts. As of 2021, Gray and Haskell Counties both contain underserved middle-income tracts and Lane County contains a distressed and underserved tract, as designated by the FFIEC. The AA is new since the previous evaluation and is the result of the purchase of another financial institution.
- The 2022 AA remains unchanged from the 2021 AA, although it is currently comprised of 3 moderate-, 9 middle-, and 5 upper-income census tracts based on the most recent 2016-2020 ACS data.

- According to 2020 ACS data, the AA population was 54,628, which represented a 1.3 percent increase from the 2015 figure.
- The AA's composition of families by income level includes 17.0 percent low-, 19.1 percent moderate-, 21.6 percent middle-, and 42.3 percent upper-income families.
- Two of the bank's branches are located in the AA, with one offering an ATM onsite.
- According to the June 30, 2022 FDIC Market Share Report, the bank had a 5.1 percent market share, ranking 9th out of 17 FDIC-insured depository institutions operating from 26 banking offices in the AA.

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE GREAT BEND AA

The bank's Great Bend AA is comprised of Barton, Edwards, Pawnee, Pratt, Rice, and Stafford Counties in their entireties. Refer to Appendix C for a map of the AA and Appendix F for additional demographic information.

- The composition of the 2021 AA consisted of 20 total census tracts, all of which are middle-income. As of 2021, Edwards County contained a distressed and underserved middle-income tract and Pratt and Stafford Counties contained underserved middle-income tracts as designated by the FFIEC. The AA is new since the previous evaluation and is the result of the purchase of another financial institution.
- The 2022 AA remains unchanged from the 2021 AA, although it is currently comprised of 1 moderate-, 17 middle-, and 2 upper-income census tracts based on the most recent 2016-2020 ACS data.
- According to 2020 ACS data, the AA population was 57,309, which represented a 6.6 percent decrease from the 2015 figure.
- The AA's composition of families by income level includes 18.6 percent low-, 18.6 percent moderate-, 20.5 percent middle-, and 42.3 percent upper-income families.
- Five of the bank's branches are located in the AA, all of which offer an ATM onsite.
- According to the June 30, 2022 FDIC Market Share Report, the bank had a 7.9 percent market share, ranking 5th out of 20 FDIC-insured depository institutions operating from 45 banking offices in the AA.

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE SALINA AA

The bank's Salina AA is comprised of Saline County in its entirety. Refer to Appendix C for a map of the AA and Appendix F for additional demographic information.

- The composition of the 2021 AA consisted of 12 total census tracts, including 4 moderate-, 3 middle-, and 5 upper-income census tracts. The AA is new since the previous evaluation and is the result of the purchase of another financial institution.
- The 2022 AA remains unchanged from the 2021 AA, although it is currently comprised of 5 moderate-, 5 middle-, and 3 upper-income census tracts based on the most recent 2016-2020 ACS data.
- According to 2020 ACS data, the AA population was 54,303, which represented a 2.6 percent decrease from the 2015 figure.
- The AA's composition of families by income level includes 19.1 percent low-, 16.8 percent moderate-, 21.9 percent middle-, and 42.2 percent upper-income families.
- Two of the bank's branches are located in the AA and each offers an ATM onsite.
- According to the June 30, 2022 FDIC Market Share Report, the bank had a 5.3 percent market share, ranking 7th out of 12 FDIC-insured depository institutions operating from 22 banking offices in the AA.

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE NORTH CENTRAL KANSAS AA

The bank's North Central AA is comprised of Cloud, Republic, and Washington Counties in their entirety. Refer to Appendix C for a map of the AA and Appendix F for additional demographic information.

- The composition of the 2021 AA consisted of 9 total census tracts, including 1 moderate- and 8 middle-income census tracts. In 2021, both Republic and Washington Counties contained distressed and underserved middle-income tracts as designated by the FFIEC. The AA is new since the previous evaluation and is the result of the purchase of another financial institution. The three branch locations were sold in June 2022, which removes the AA going forward.
- The 2022 AA remains unchanged from the 2021 AA, although it is currently comprised of 9 middle-income census tracts based on the most recent 2016-2020 ACS data.
- According to 2020 ACS data, the AA population was 19,236, which represented a 3.0 percent decrease from the 2015 figure.
- The AA's composition of families by income level includes 19.5 percent low-, 21.8 percent moderate-, 23.7 percent middle-, and 35.0 percent upper-income families.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE LIMITED-SCOPE OTHER KANSAS NONMETROPOLITAN AREAS

The state of Kansas AAs listed in Table 62 below were reviewed using limited-scope examination procedures. Conclusions regarding the institution's CRA performance are drawn from a review of available facts and data, including performance figures, aggregate lending comparisons, and demographic information. The conclusions regarding the bank's performance in these areas do not change the rating for the state of Kansas.

Table 62

| Assessment Area | Lending Test | Investment Test | Service Test |
|------------------------|---------------------|------------------------|---------------------|
| Southeast Kansas | Consistent | Below | Consistent |
| Garden City | Consistent | Consistent | Consistent |
| Great Bend | Consistent | Consistent | Consistent |
| Salina | Consistent | Consistent | Consistent |
| North Central Kansas | Consistent | Below | Below |

STATE OF MISSOURI³

| | |
|-------------------------------|--------------------------|
| CRA rating for Missouri: | Satisfactory |
| The Lending Test is rated: | High Satisfactory |
| The Investment Test is rated: | Low Satisfactory |
| The Service Test is rated: | Low Satisfactory |

Major factors supporting the rating include:

Lending Test

- Lending levels reflect good responsiveness to AA credit needs, and the bank makes use of innovative and/or flexible lending practices in serving AA credit needs.
- The bank's distribution of loans by income level of geography 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 is good.
- The bank makes an adequate level of CD loans within its AAs.

Investment Test

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

Service Test

- The bank's delivery systems are reasonably accessible to geographies and/or individuals of different income levels throughout its AAs.
- The bank's record of opening and closing branches has 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 AAs, particularly LMI geographies and/or individuals.
- The bank provides an adequate level of CD services within its Missouri AAs and is responsive to the available service opportunities.

³ For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation is adjusted and does not reflect performance in the parts of those states contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

SCOPE OF EXAMINATION

The scope of the review for the state of Missouri was consistent with the overall scope for the institution. A full-scope review was conducted for the Western Missouri AA and the overall state rating was based predominantly on the bank's performance in this AA based on lending and deposit volume. A limited-scope review was also conducted for the St. Joseph Metropolitan AA to ascertain if the bank's performance in this area was generally consistent with its performance in the overall state evaluation.

A total of 2,008 loans were reviewed in the state of Missouri, including 372 home mortgage, 1,082 small business, and 554 small farm loans. More weight was generally placed on the bank's small business lending performance, although home mortgage and small farm lending carried equal weight based on the individual characteristics and credit needs of the individual AAs.

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN MISSOURI

The bank delineates 2 of its 18 AAs and operates 10 of its 67 branches in the state of Missouri. Loan and deposit products and services offered in the state mirror those discussed in the overall Institution section of this report, with a primary emphasis on small business and small farm lending. Detailed descriptions of the bank's operations in each AA are provided in each AA analysis.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN MISSOURI

LENDING TEST

The bank's performance under the lending test in the state of Missouri is high satisfactory. Bank performance under the lending test in the Western Missouri AA is considered good, while the bank's lending performance in its limited-scope St. Joseph Metropolitan AA was below the performance in the Western Missouri AA.

Lending Activity

The bank's overall lending activities in the state of Missouri reflect good responsiveness to AA credit needs. The bank makes use of innovative and/or flexible lending programs to serve AA credit needs, including LMI borrowers. The lending programs offered in the state generally mirror those outlined in the overall Institution Lending Activity section of this report.

Geographic Distribution of Loans

The bank's overall geographic distribution of lending within Missouri reflects good distribution among the different census tracts and dispersion throughout the AAs. The distribution of loans across geographies of different income levels is also good in the Western Missouri AA.

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

The bank's lending within Missouri has an overall good penetration among individuals of different income levels and businesses and farms of different sizes. The borrower distribution of loans is also good in the Western Missouri AA.

Community Development Lending

The bank provides an adequate level of CD loans within the state of Missouri. The bank originated two CD loans totaling \$1.5MM in AAs within the state. Both of the CD loans were made within the Western Missouri AA.

Table 63

| Community Development Loans – State of Missouri | | |
|--|----------|----------------|
| Community Development Purpose | # | \$(000) |
| Affordable Housing | 1 | 1,545 |
| Community Services | 1 | 12 |
| Economic Development | 0 | 0 |
| Revitalization and Stabilization | 0 | 0 |
| Outside Activities | 0 | 0 |
| Total Loans | 2 | 1,557 |

INVESTMENT TEST

The bank's overall performance under the investment test in the state of Missouri is low satisfactory. Bank performance under the investment test is poor in the Western Missouri AA, while it was excellent in the limited-scope St. Joseph Metropolitan AA.

The bank has a significant level of qualified CD investments and grants within Missouri but is rarely in a leadership position. The bank makes rare use of innovative and/or complex investments but exhibits good responsiveness to the credit and CD needs of its AAs.

To further demonstrate the bank’s commitment to meeting critical AA needs, donations totaling \$23M to various community service organizations were made during the evaluation period. The bank’s donations to all qualifying organizations across Missouri totaled \$30M.

Table 64

| Investments, Grants, and Donations – State of Missouri | | | | | | | | |
|--|---------------------------------------|---------|----------------------------------|---------|-----------|---------|-------|---------|
| Community Development Purpose | Prior Period Investments ¹ | | Current Investments ² | | Donations | | Total | |
| | # | \$(000) | # | \$(000) | # | \$(000) | # | \$(000) |
| Affordable Housing | 0 | 0 | 1 | 671 | 0 | 0 | 1 | 671 |
| Community Services | 0 | 0 | 0 | 0 | 24 | 23 | 24 | 23 |
| Economic Development | 0 | 0 | 0 | 0 | 4 | 6 | 4 | 6 |
| Revitalization and Stabilization | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Outside Activities | 0 | 0 | 0 | 607 | 2 | 1 | 2 | 608 |
| Total | 0 | 0 | 1 | 1,277 | 30 | 30 | 31 | 1,307 |

¹ Book Value of Investment
² Original Market Value of Investment

SERVICE TEST

The bank’s overall performance under the service test in the state of Missouri is low satisfactory. Bank performance under the service test was excellent in the Western Missouri AA, while it was below the performance in the limited-scope St. Joseph Metropolitan AA.

Retail Banking Services

Branch locations and alternative delivery systems, such as drive-through facilities and online and mobile banking, within Missouri are reasonably accessible to the bank’s various geographies and to individuals of different income levels in each AA. Although the bank does not have any branches and/or ATMs in the LMI tracts, the majority of the tracts and households are located in middle-income tracts where the bank has a presence.

The bank’s record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in LMI areas or to LMI individuals. In the limited-scope St. Joseph Metropolitan AA, the bank opened three new branches along with three full-service ATMs in middle-income census tracts since the previous evaluation. The bank also has one stand-alone cash only ATM located in St. Joseph. No branches were closed in the state of Missouri since the previous evaluation.

The bank’s products, services, and business hours do not vary in a way that inconveniences its AAs, particularly LMI geographies and/or LMI individuals. Lobby and drive-through hours are generally consistent across AAs, with all locations offering similar products and services.

Table 65

| Retail Banking and Community Development Services – State of Missouri | | | | | | | | | | | | |
|---|--|---------------------------|-----------------------------|---|-----------------------|---|--|------------|------------|------------|--------------|--------------|
| Branch Accessibility | Location of Branches by Tract (%) | | | | | | Percent of Tracts¹ (%) | | | | | |
| | Low | Mod | Mid | Upp | Unk | Total | Low | Mod | Mid | Upp | Unk | Total |
| | 0.0 | 0.0 | 100.0 | 0.0 | 0.0 | 100.0 | 2.5 | 12.3 | 64.2 | 21.0 | 0.0 | 100.0 |
| | Location of ATMs by Tract (%) | | | | | | Percent of Households by Tracts¹ (%) | | | | | |
| | Low | Mod | Mid | Upp | Unk | Total | Low | Mod | Mid | Upp | Unk | Total |
| 0.0 | 0.0 | 100.0 | 0.0 | 0.0 | 100.0 | 2.0 | 9.5 | 65.6 | 22.9 | 0.0 | 100.0 | |
| Changes in Branch Location | Number of Branches (#) | | | | | Net Change in Branch Locations (#) | | | | | | |
| | Total Branches | | Openings (#) | Closings (#) | | Low | Mod | Mid | Upp | Unk | Total | |
| | 10 | | 3 | 0 | | 0 | 0 | 3 | 0 | 0 | 3 | |
| Community Development Services | Affordable Housing | Community Services | Economic Development | Revitalization & Stabilization | Total Services | Total Organizations | | | | | | |
| | 0 | 17 | 6 | 0 | 23 | 22 | | | | | | |
| <i>¹ Based on 2022 FFIEC census tract definitions.</i> | | | | | | | | | | | | |
| <i>Note: Total percentages may vary by 0.1 percent due to automated rounding differences.</i> | | | | | | | | | | | | |

Community Development Services

The bank provides an adequate level of CD services within the state of Missouri. Bank officers and staff provided 23 CD services to 22 organizations throughout the Missouri AAs. Many of these activities included board service on community service and economic development organizations as well as conducting financial literacy presentations to different groups consisting of LMI individuals.

**WESTERN MISSOURI ASSESSMENT AREA
NONMETROPOLITAN AREA
(Full-Scope Review)**

**DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE WESTERN MISSOURI
AA**

The bank's Western Missouri AA consists of Benton, Henry, Johnson, Pettis, and Saline Counties in their entirety. Refer to Appendix C for a map of the AA and Appendix D for additional demographic data.

- There have been no changes to the AA delineation since the prior CRA evaluation.
- The AA is comprised of 4 moderate-, 30 middle-, and 13 upper-income census tracts. This represents a change in tract designations since the prior evaluation where there was 1 low-, 4 moderate-, 29 middle-, and 6 upper-income census tracts. Additionally, 1 (Benton County) of the 5 counties that comprise the AA were designated by the FFIEC as distressed and/or underserved middle-income census tracts during the evaluation period.
- The bank operates seven of its 67 banking offices in this AA. Five of the 7 branches have an onsite ATM, and all branches offer drive-through services.
- According to the June 30, 2022 FDIC Summary of Deposits Market Share Report, the bank held a 15.2 percent market share of total deposits within the AA, ranking 2nd of 23 FDIC-insured depository institutions operating from 62 banking offices in the AA.
- To further augment the evaluation, one interview recently conducted as part of the CRA evaluation of another financial institution with offices in the AA was reviewed to ascertain the credit needs of area communities, the responsiveness of area banks in meeting those credit needs, and for perspectives on local economic conditions. The individual was a representative from an insurance company.

Table 66

| Population Change | | | |
|--|------------------------|------------------------|-----------------------|
| Assessment Area: Western Missouri | | | |
| Area | 2015 Population | 2020 Population | Percent Change |
| Western Missouri | 160,592 | 161,666 | 0.7 |
| Benton County, MO | 18,854 | 19,394 | 2.9 |
| Henry County, MO | 22,034 | 21,946 | (0.4) |
| Johnson County, MO | 54,155 | 54,013 | (0.3) |
| Pettis County, MO | 42,215 | 42,980 | 1.8 |
| Saline County, MO | 23,334 | 23,333 | 0.0 |
| NonMSA Missouri | 1,550,288 | 1,505,909 | (2.9) |
| 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 noted in Table 66, the Western Missouri AA population represents 10.7 percent of the nonmetropolitan statewide area and only 2.6 percent of the entire state population.
- Johnson County is the most populous county in the AA with 54,013 residents, or 33.4 percent of the AA population.
- A community member stated that the population has been mainly stable in the area.

Table 67

| Median Family Income Change | | | |
|--|----------------------------------|----------------------------------|-----------------------|
| Assessment Area: Western Missouri | | | |
| Area | 2015 Median Family Income | 2020 Median Family Income | Percent Change |
| Western Missouri | 57,059 | 62,270 | 9.1 |
| Benton County, MO | 45,376 | 53,943 | 18.9 |
| Henry County, MO | 57,702 | 57,725 | 0.0 |
| Johnson County, MO | 66,905 | 70,515 | 5.4 |
| Pettis County, MO | 54,829 | 58,460 | 6.6 |
| Saline County, MO | 53,294 | 63,713 | 19.6 |
| NonMSA Missouri | 52,816 | 56,957 | 7.8 |
| Missouri | 66,438 | 72,834 | 9.6 |

*Source: 2011 – 2015 U.S. Census Bureau: American Community Survey
2016 – 2020 U.S. Census Bureau: American Community Survey*

Note: Median family incomes have been inflation-adjusted and are expressed in 2020 dollars.

- The 2020 median family income for the Western Missouri AA was 9.3 percent higher than the nonmetropolitan statewide area but was 17.0 percent lower than the statewide figure.

- Median family incomes varied significantly among the five AA counties, ranging from \$53,943 to \$70,515, and increasing by as much as 19.6 percent and remaining stagnant from 2015 to 2020. These statistics suggest widely diverse and varying economic conditions across the AA.
- The percentage of families in the AA classified as LMI was 33.1 percent, which was lower than the nonmetropolitan statewide area at 38.9 percent and the statewide figure of 38.4 percent.
- The AA family poverty rate was 9.6 percent, compared to 12.1 percent at the nonmetropolitan statewide level and 8.9 percent at the statewide level. Benton and Henry Counties had the highest poverty rates in the AA, at 13.1 percent and 12.5 percent, respectively.

Table 68

| Housing Cost Burden Assessment Area: Western Missouri | | | | | | |
|--|-----------------------|-----------------|-------------|----------------------|-----------------|------------|
| Area | Cost Burden – Renters | | | Cost Burden – Owners | | |
| | Low Income | Moderate Income | All Renters | Low Income | Moderate Income | All Owners |
| Western Missouri | 74.6 | 35.5 | 40.6 | 53.0 | 27.2 | 15.1 |
| Benton County, MO | 69.6 | 34.9 | 38.1 | 44.3 | 26.9 | 18.6 |
| Henry County, MO | 67.1 | 18.6 | 37.0 | 51.6 | 19.2 | 14.5 |
| Johnson County, MO | 83.4 | 34.2 | 43.4 | 55.7 | 30.8 | 13.8 |
| Pettis County, MO | 73.2 | 45.4 | 40.1 | 55.7 | 28.5 | 14.6 |
| Saline County, MO | 64.3 | 35.3 | 37.5 | 58.4 | 29.2 | 15.8 |
| NonMSA Missouri | 66.4 | 26.6 | 35.9 | 52.7 | 23.9 | 16.6 |
| Missouri | 72.8 | 26.6 | 39.7 | 56.8 | 25.6 | 16.5 |

Source: U.S. Department of Housing and Urban Development (HUD), 2015-2019 Comprehensive Housing Affordability Strategy
Note: Cost Burden is housing cost that equals 30 percent or more of household income.

- Housing affordability for renters and homeowners is constrained throughout the five AA counties, with the greatest cost burden to low-income renters in Johnson and Pettis Counties and to low-income homeowners in Saline County.
- There are 76,018 total housing units in the Western Missouri AA, of which 56.3 percent are owner-occupied, 24.9 percent are rentals, and 18.8 percent are vacant.
- Benton County reports a significant level of vacant housing units at 43.5 percent, as compared to 18.8 percent for the AA.
- The overall housing affordability ratio within the AA is 36.7 percent. The lowest affordability ratio in the AA was in Benton County at 34.1 percent while more affordable housing was found in Henry and Saline Counties with affordability ratios of 41.1 percent and 41.5 percent, respectively.
- The median age of housing stock in the AA was 46 years of age. When broken down by the income level of census tract, the median age was 52 years in moderate-, 49 years in middle-, and 39 years in upper-income census tracts.

The older age of homes in LMI census tracts suggests more dilapidated homes in need of repair.

- While home prices appear to be more affordable, rent prices in the AA are costly, with 41.8 percent of renters having rents that exceed 30.0 percent of their monthly income.

Table 69

| Unemployment Rates Assessment Area: Western Missouri | | | | | |
|---|------|------|------|------|------|
| Area | 2017 | 2018 | 2019 | 2020 | 2021 |
| Western Missouri | 4.2 | 3.7 | 3.5 | 6.0 | 4.4 |
| Benton County, MO | 5.1 | 4.5 | 4.6 | 7.3 | 5.7 |
| Henry County, MO | 4.1 | 3.5 | 3.5 | 5.8 | 4.0 |
| Johnson County, MO | 4.4 | 3.6 | 3.5 | 5.6 | 4.4 |
| Pettis County, MO | 4.1 | 4.1 | 3.3 | 6.7 | 4.7 |
| Saline County, MO | 3.5 | 3.0 | 3.0 | 4.5 | 3.5 |
| NonMSA Missouri | 4.4 | 3.7 | 3.8 | 6.1 | 4.4 |
| Missouri | 3.7 | 3.2 | 3.1 | 6.1 | 4.4 |

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- During the evaluation period, unemployment rates in the AA counties began to stabilize in 2021 after the notable spikes during 2020 resulting from the pandemic.
- The Western Missouri AA had unemployment rates that mirrored the figure for the nonmetropolitan statewide area and the entire state. The sole outlier was Benton County, which reported the highest unemployment rates over the past five years.
- A community member stated that agriculture was still the primary credit need in the AA. During the pandemic, the contact indicated that the instability in the market as well as the trade wars with China created some uncertainty about future growth and the economic conditions for farmers and the agricultural industry had gotten worse.
- The leading industries in the AA include government, manufacturing, retail trade, accommodation and food services, and healthcare and social assistance.
- Some of the AA's largest employers include the Dollar Tree Distribution Center, Duke Manufacturing, EnerSys, Gardner Denver, Inter-State Studio, Maxion Wheels, Motus Integrated technologies, Nucor Steel, Stanley Black & Decker, Swisher, and Tyson.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE WESTERN MISSOURI AA

LENDING TEST

The bank's performance under the lending test in the Western Missouri AA is good.

Lending Activity

The bank's lending activities reflect good responsiveness to AA credit needs. The evaluation of lending in this AA included 356 home mortgage loans, 1,062 small business and 737 small farm loans originated between January 1, 2020 and December 31, 2022.

The bank makes use of innovative and/or flexible lending programs to serve AA credit needs, including LMI borrowers. A description of the bank's flexible lending products is discussed in the overall Institution section of this evaluation.

Geographic Distribution of Loans

The bank's geographic distribution of loans reflects good distribution among the different census tracts and dispersion throughout the AA. While the geographic distribution of small farm lending was excellent, home mortgage lending was good, and small business lending was adequate. Home improvement loans were not evaluated at the individual product level based on lending levels too low to conduct a meaningful analysis.

Home Mortgage Lending

The geographic distribution of home mortgage lending is good. The distribution of 2021 home mortgage loans among low-income census tracts was significantly above the aggregate lending data by number, below by dollar, and comparable to the demographic figure, which represents the percentage of owner-occupied units in each census tract income level. Lending levels in the moderate-income census tracts were comparable to the aggregate lending data and the demographic figure.

The geographic distribution of home mortgage lending in 2020 reflected performance consistent with the 2021 levels. The bank's home mortgage lending in 2022 also reflected penetration levels consistent with 2021 and 2020 lending patterns.

While the bank's loan dispersion among geographies of different income levels revealed some conspicuous gaps and lapses, this result was based on a relatively low number of home mortgage loans disbursed among an AA consisting of 47 census tracts. However, this did not impact the overall conclusion, as the majority of loans are in close proximity to bank branches. In addition, the gap in lending exists primarily in the moderate-income tracts below Truman Lake and the Lake of the Ozarks.

Home Purchase Loans

The geographic distribution of home purchase lending is adequate. The bank's distribution of home purchase loans in 2021 was not evaluated due to limited lending volume.

The bank's 2020 home purchase loan distribution in area low-income census tracts was significantly below aggregate lending data by number and dollar, and also the demographic figure. However, lending in moderate-income census tracts was comparable to aggregate lending data by number, significantly above by dollar, and comparable to the demographic figure. Bank performance in 2022 was above the 2020 distribution.

Home Refinance Loans

The geographic distribution of home refinance lending is good. The bank's 2021 home refinance loan distribution in the low-income census tracts was significantly above the aggregate lending data by number and dollar, as well as the demographic figure. Lending in moderate-income census tracts was comparable with the aggregate lending data by number and dollar and the demographic figure.

The geographic distribution of home refinance lending in 2020 reflected performance consistent with the 2021 levels. The bank's home refinance lending performance in 2022 was below the 2021 and 2020 lending levels.

Multifamily Loans

The geographic distribution of multifamily lending is excellent. The bank's 2022 multifamily loan distribution in the moderate-income tracts was significantly above the aggregate lending data by number, comparable by dollar and significantly above the demographic figure. In 2021 and 2020, lending was not evaluated based on lending levels too low to render meaningful analyses.

Table 70

**Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography
Assessment Area: Western Missouri**

| Geographic Income Level | Bank And Aggregate Loans By Year | | | | | | | | | | | | Owner Occupied Units % |
|----------------------------------|----------------------------------|--------------|--------------|---------------|--------------|--------------|-----------|--------------|--------------|---------------|--------------|--------------|---------------------------|
| | 2020 | | | | | | 2021 | | | | | | |
| | Bank | | Agg | | Bank | | Agg | | Bank | | Agg | | |
| | # | % | % | \$ (000) | \$ % | \$ % | # | % | % | \$ (000) | \$ % | \$ % | |
| Home Purchase Loans | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 0.4 | 0 | 0.0 | 0.2 | 0 | 0.0 | 0.7 | 0 | 0.0 | 0.5 | 0.9 |
| Moderate | 3 | 7.1 | 9.0 | 722 | 15.7 | 7.3 | 1 | 4.3 | 8.2 | 568 | 13.5 | 6.4 | 8.5 |
| Middle | 35 | 83.3 | 63.0 | 3,242 | 70.6 | 56.2 | 20 | 87.0 | 63.7 | 3,225 | 76.6 | 56.7 | 65.3 |
| Upper | 4 | 9.5 | 27.5 | 626 | 13.6 | 36.2 | 2 | 8.7 | 27.2 | 417 | 9.9 | 36.3 | 25.2 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.1 | 0 | 0.0 | 0.1 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| Total | 42 | 100.0 | 100.0 | 4,590 | 100.0 | 100.0 | 23 | 100.0 | 100.0 | 4,210 | 100.0 | 100.0 | 100.0 |
| Refinance Loans | | | | | | | | | | | | | |
| Low | 1 | 1.8 | 0.2 | 9 | 0.2 | 0.1 | 1 | 1.7 | 0.2 | 20 | 0.3 | 0.1 | 0.9 |
| Moderate | 4 | 7.3 | 6.2 | 453 | 8.4 | 4.8 | 4 | 6.7 | 7.2 | 308 | 4.4 | 5.6 | 8.5 |
| Middle | 33 | 60.0 | 56.6 | 2,824 | 52.3 | 52.0 | 39 | 65.0 | 57.4 | 4,257 | 60.3 | 51.7 | 65.3 |
| Upper | 17 | 30.9 | 37.0 | 2,117 | 39.2 | 43.1 | 16 | 26.7 | 35.0 | 2,480 | 35.1 | 42.4 | 25.2 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.2 | 0 | 0.0 | 0.2 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| Total | 55 | 100.0 | 100.0 | 5,403 | 100.0 | 100.0 | 60 | 100.0 | 100.0 | 7,065 | 100.0 | 100.0 | 100.0 |
| Home Improvement Loans | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.8 | 0 | 0.0 | 0.6 | 0.9 |
| Moderate | 0 | 0.0 | 8.2 | 0 | 0.0 | 4.9 | 0 | 0.0 | 11.6 | 0 | 0.0 | 10.2 | 8.5 |
| Middle | 1 | 100.0 | 59.2 | 60 | 100.0 | 64.7 | 0 | 0.0 | 57.0 | 0 | 0.0 | 49.8 | 65.3 |
| Upper | 0 | 0.0 | 32.7 | 0 | 0.0 | 30.4 | 0 | 0.0 | 30.6 | 0 | 0.0 | 39.4 | 25.2 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| Total | 1 | 100.0 | 100.0 | 60 | 100.0 | 100.0 | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 100.0 |
| Multifamily Loans | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 5.2 |
| Moderate | 2 | 66.7 | 8.8 | 639 | 28.9 | 5.6 | 2 | 22.2 | 14.7 | 134 | 3.5 | 3.4 | 4.0 |
| Middle | 1 | 33.3 | 64.7 | 1,575 | 71.1 | 75.6 | 6 | 66.7 | 64.7 | 3,365 | 87.2 | 81.9 | 80.6 |
| Upper | 0 | 0.0 | 23.5 | 0 | 0.0 | 13.7 | 1 | 11.1 | 20.6 | 360 | 9.3 | 14.7 | 10.3 |
| Unknown | 0 | 0.0 | 2.9 | 0 | 0.0 | 5.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| Total | 3 | 100.0 | 100.0 | 2,214 | 100.0 | 100.0 | 9 | 100.0 | 100.0 | 3,859 | 100.0 | 100.0 | 100.0 |
| Total Home Mortgage Loans | | | | | | | | | | | | | |
| Low | 1 | 1.0 | 0.3 | 9 | 0.1 | 0.2 | 1 | 1.1 | 0.5 | 20 | 0.1 | 0.3 | 0.9 |
| Moderate | 9 | 8.9 | 7.6 | 1,814 | 14.8 | 6.0 | 7 | 7.5 | 7.8 | 1,010 | 6.6 | 6.0 | 8.5 |
| Middle | 70 | 69.3 | 60.0 | 7,701 | 62.8 | 54.9 | 66 | 71.0 | 60.8 | 10,928 | 71.8 | 55.1 | 65.3 |
| Upper | 21 | 20.8 | 32.1 | 2,743 | 22.4 | 38.8 | 19 | 20.4 | 30.7 | 3,257 | 21.4 | 38.4 | 25.2 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.2 | 0 | 0.0 | 0.1 | 0 | 0.0 | 0.1 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| Total | 101 | 100.0 | 100.0 | 12,267 | 100.0 | 100.0 | 93 | 100.0 | 100.0 | 15,215 | 100.0 | 100.0 | 100.0 |

Source: 2021 FFIEC Census Data

2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.

Small Business Lending

The geographic distribution of small business lending is adequate. The distribution of loans in 2021 among low-income census tracts was below levels noted in the aggregate lending data, as well as the demographic figure. However, lending in moderate-income census tracts was significantly above the aggregate lending data by number and dollar and the demographic figure.

The geographic distribution of small business lending in 2020 reflected performance consistent with the 2021 levels. The bank’s small business lending performance in 2022 was consistent with the levels noted in 2021 and 2020. Additionally, a review of the dispersion of loans among the various geographic income levels revealed no conspicuous gaps or lapses in lending.

Table 71

| Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography | | | | | | | | | | | | | |
|--|---|-----------|------------|----------------|------------|------------|-------------|-----------|------------|----------------|------------|------------|-----------------------------------|
| Assessment Area: Western Missouri | | | | | | | | | | | | | |
| Geographic Income Level | Bank And Aggregate Loans By Year | | | | | | | | | | | | Total Businesses % |
| | 2020 | | | | | | 2021 | | | | | | |
| | Bank | | Agg | Bank | | Agg | Bank | | Agg | Bank | | Agg | |
| | # | #% | #% | \$(000) | \$% | \$% | # | #% | #% | \$(000) | \$% | \$% | |
| Low | 1 | 0.2 | 0.8 | 95 | 0.4 | 0.3 | 2 | 0.4 | 1.4 | 136 | 0.7 | 1.1 | 0.9 |
| Moderate | 33 | 7.7 | 8.6 | 1,630 | 6.9 | 8.0 | 62 | 12.8 | 8.2 | 2,380 | 12.2 | 7.4 | 8.4 |
| Middle | 310 | 72.6 | 69.0 | 17,237 | 73.2 | 72.3 | 331 | 68.2 | 65.8 | 12,922 | 66.4 | 70.6 | 68.5 |
| Upper | 83 | 19.4 | 21.1 | 4,596 | 19.5 | 19.1 | 90 | 18.6 | 23.9 | 4,017 | 20.6 | 20.8 | 22.3 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0.6 | 0 | 0.0 | 0.3 | 0 | 0.0 | 0.7 | 0 | 0.0 | 0.1 | |
| Total | 427 | 100.0 | 100.0 | 23,558 | 100.0 | 100.0 | 485 | 100.0 | 100.0 | 19,455 | 100.0 | 100.0 | 100.0 |

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Small Farm Lending

The geographic distribution of small farm lending is excellent. Although there were no small farm loans in the low-income tracts, the distribution of loans in 2021 among moderate-income census tracts was significantly above the aggregate lending data by number and dollar and the demographic figure.

The geographic distribution of small farm lending in 2020 reflected performance consistent with the 2021 levels. The bank’s small farm lending performance in 2022 was below the levels noted in 2021 and 2020. Additionally, a review of the dispersion of loans among the various geographic income levels revealed some conspicuous gaps or lapses

in lending, although they were located in an area with few, if any farms, and thus did not impact the overall conclusion.

Table 72

| Distribution of 2020 and 2021 Small Farm Lending By Income Level of Geography | | | | | | | | | | | | | |
|---|----------------------------------|-------|-------|---------|-------|-------|------|-------|-------|---------|-------|-------|------------------|
| Assessment Area: Western Missouri | | | | | | | | | | | | | |
| Geographic Income Level | Bank And Aggregate Loans By Year | | | | | | | | | | | | Total Farms % |
| | 2020 | | | | | | 2021 | | | | | | |
| | Bank | | Agg | Bank | | Agg | Bank | | Agg | Bank | | Agg | |
| | # | #% | #% | \$(000) | \$% | \$% | # | #% | #% | \$(000) | \$% | \$% | |
| Low | 0 | 0.0 | 0.2 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.1 | 0 | 0.0 | 0.0 | 0.0 |
| Moderate | 11 | 5.7 | 4.3 | 2,015 | 15.3 | 5.7 | 23 | 6.4 | 4.1 | 1,891 | 12.2 | 4.6 | 2.6 |
| Middle | 133 | 69.3 | 65.6 | 7,817 | 59.3 | 60.0 | 248 | 68.5 | 64.7 | 9,748 | 63.1 | 63.6 | 68.0 |
| Upper | 48 | 25.0 | 30.0 | 3,354 | 25.4 | 34.3 | 91 | 25.1 | 31.0 | 3,801 | 24.6 | 31.8 | 29.4 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.1 | 0 | 0.0 | 0.0 | |
| Total | 192 | 100.0 | 100.0 | 13,186 | 100.0 | 100.0 | 362 | 100.0 | 100.0 | 15,440 | 100.0 | 100.0 | 100.0 |

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

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

The bank’s lending has a good distribution among individuals of different income levels and businesses and farms of different sizes. The distribution of home mortgage, small business and small farm lending reflects good penetration levels. Home improvement loans were not evaluated at the individual product level based on lending levels that are too low to render meaningful analysis.

Home Mortgage Lending

The borrower distribution of home mortgage lending is good. The distribution of 2021 home mortgage lending to low-income borrowers was significantly above aggregate lending data by number and dollar, and below the demographic figure. Lending to moderate-income borrowers reflected penetration below the aggregate lending data and the demographic figure.

The borrower distribution of home mortgage lending in 2020 reflected performance above the 2021 levels. The bank’s borrower distribution of home mortgage lending in 2022 was consistent with the level noted in 2021.

Home Purchase Loans

The borrower distribution of home purchase lending is good. The bank's 2021 home purchase loan distribution in area LMI tracts was not evaluated due to low loan volume. However, the bank's 2020 home purchase lending to low-income borrowers was significantly above the aggregate lending data by number and dollar, but below the demographic figure. Lending to moderate-income borrowers was even stronger with lending significantly above the aggregate lending data by number and dollar, as well as the demographic figure.

Bank performance in 2022 was below the lending levels in 2020.

Home Refinance Loans

The borrower distribution of home refinance lending is adequate. The distribution of 2021 home refinance loans originated to low-income borrowers was significantly above aggregate lending data by number and dollar, but below the demographic figure. Lending to moderate-income borrowers was below aggregate lending data and the demographic figure.

The borrower distribution of home refinance lending in 2020 reflected performance above the 2021 levels. Bank performance in 2022 was below the lending levels in 2021 and 2020.

Table 73

| Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level | | | | | | | | | | | | | |
|---|---|----------|------------|-----------------|-------------|-------------|-------------|----------|-------------|-----------------|-------------|-------------|------------------------------------|
| Assessment Area: Western Missouri | | | | | | | | | | | | | |
| Borrower Income Level | Bank And Aggregate Loans By Year | | | | | | | | | | | | Families by Family Income % |
| | 2020 | | | | | | 2021 | | | | | | |
| | Bank | | Agg | | Bank | | Agg | | Bank | | Agg | | |
| | # | % | % | \$ (000) | \$ % | \$ % | # | % | % | \$ (000) | \$ % | \$ % | |
| Home Purchase Loans | | | | | | | | | | | | | |
| Low | 4 | 9.5 | 4.3 | 261 | 5.7 | 2.2 | 1 | 4.3 | 4.7 | 120 | 2.9 | 2.3 | 17.3 |
| Moderate | 14 | 33.3 | 15.9 | 1,042 | 22.7 | 10.9 | 2 | 8.7 | 16.2 | 173 | 4.1 | 11.1 | 17.7 |
| Middle | 5 | 11.9 | 21.5 | 629 | 13.7 | 19.6 | 2 | 8.7 | 19.4 | 316 | 7.5 | 17.7 | 20.8 |
| Upper | 14 | 33.3 | 38.6 | 1,958 | 42.7 | 47.6 | 12 | 52.2 | 35.4 | 2,245 | 53.3 | 44.2 | 44.2 |
| Unknown | 5 | 11.9 | 19.8 | 700 | 15.3 | 19.7 | 6 | 26.1 | 24.3 | 1,356 | 32.2 | 24.7 | 0.0 |
| Total | 42 | 100.0 | 100.0 | 4,590 | 100.0 | 100.0 | 23 | 100.0 | 100.0 | 4,210 | 100.0 | 100.0 | 100.0 |
| Refinance Loans | | | | | | | | | | | | | |
| Low | 4 | 7.3 | 2.1 | 142 | 2.6 | 0.9 | 5 | 8.3 | 3.5 | 299 | 4.2 | 1.7 | 17.3 |
| Moderate | 4 | 7.3 | 7.8 | 349 | 6.5 | 5.1 | 4 | 6.7 | 11.0 | 278 | 3.9 | 6.9 | 17.7 |
| Middle | 9 | 16.4 | 13.9 | 1,086 | 20.1 | 10.5 | 12 | 20.0 | 15.7 | 1,094 | 15.5 | 12.8 | 20.8 |
| Upper | 34 | 61.8 | 41.1 | 3,477 | 64.4 | 44.4 | 27 | 45.0 | 37.1 | 4,082 | 57.8 | 42.0 | 44.2 |
| Unknown | 4 | 7.3 | 35.1 | 349 | 6.5 | 39.1 | 12 | 20.0 | 32.7 | 1,312 | 18.6 | 36.5 | 0.0 |
| Total | 55 | 100.0 | 100.0 | 5,403 | 100.0 | 100.0 | 60 | 100.0 | 100.0 | 7,065 | 100.0 | 100.0 | 100.0 |
| Home Improvement Loans | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 6.1 | 0 | 0.0 | 2.4 | 0 | 0.0 | 5.8 | 0 | 0.0 | 3.0 | 17.3 |
| Moderate | 0 | 0.0 | 13.3 | 0 | 0.0 | 9.1 | 0 | 0.0 | 14.0 | 0 | 0.0 | 9.6 | 17.7 |
| Middle | 0 | 0.0 | 21.4 | 0 | 0.0 | 19.4 | 0 | 0.0 | 14.0 | 0 | 0.0 | 13.3 | 20.8 |
| Upper | 1 | 100.0 | 49.0 | 60 | 100.0 | 52.5 | 0 | 0.0 | 44.6 | 0 | 0.0 | 43.8 | 44.2 |
| Unknown | 0 | 0.0 | 10.2 | 0 | 0.0 | 16.6 | 0 | 0.0 | 21.5 | 0 | 0.0 | 30.4 | 0.0 |
| Total | 1 | 100.0 | 100.0 | 60 | 100.0 | 100.0 | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 100.0 |
| Total Home Mortgage Loans | | | | | | | | | | | | | |
| Low | 8 | 8.2 | 3.2 | 403 | 4.0 | 1.5 | 6 | 7.1 | 4.2 | 419 | 3.7 | 2.1 | 17.3 |
| Moderate | 18 | 18.4 | 11.9 | 1,391 | 13.8 | 7.9 | 6 | 7.1 | 13.7 | 451 | 4.0 | 9.2 | 17.7 |
| Middle | 14 | 14.3 | 17.6 | 1,715 | 17.1 | 14.9 | 15 | 17.9 | 17.6 | 1,491 | 13.1 | 15.5 | 20.8 |
| Upper | 49 | 50.0 | 39.1 | 5,495 | 54.7 | 45.3 | 39 | 46.4 | 36.3 | 6,327 | 55.7 | 43.1 | 44.2 |
| Unknown | 9 | 9.2 | 28.2 | 1,049 | 10.4 | 30.3 | 18 | 21.4 | 28.3 | 2,668 | 23.5 | 30.1 | 0.0 |
| Total | 98 | 100.0 | 100.0 | 10,053 | 100.0 | 100.0 | 84 | 100.0 | 100.0 | 11,356 | 100.0 | 100.0 | 100.0 |
| <i>Source: 2021 FFIEC Census Data</i> <i>2011-2015 U.S. Census Bureau: American Community Survey</i> <i>Note: Percentages may not total 100.0 percent due to rounding.</i> <i>Multifamily loans are not included in the borrower distribution analysis.</i> <i>Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.</i> | | | | | | | | | | | | | |

Small Business Lending

The borrower distribution of small business lending is good. The distribution of loans originated in 2021 to businesses with annual revenues of \$1MM or less (small businesses) reflected penetration significantly above aggregate lending data by number and by dollar. Also, the bank’s proportion of loans to small businesses was comparable to the demographic figure.

The distribution of small business lending in 2020 reflected performance below the 2021 levels. Bank distribution of small business lending in 2022 reflected consistent performance with 2021.

Table 74

| Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses | | | | | | | | | | | | | |
|--|----------------------------------|--------------|--------------|---------------|--------------|--------------|------------|--------------|--------------|---------------|--------------|--------------|--------------------------|
| Assessment Area: Western Missouri | | | | | | | | | | | | | |
| | Bank And Aggregate Loans By Year | | | | | | | | | | | | Total Businesses % |
| | 2020 | | | | | | 2021 | | | | | | |
| | Bank | | Agg | Bank | | Agg | Bank | | Agg | Bank | | Agg | |
| | # | % | % | \$(000) | % | % | # | % | % | \$(000) | % | % | |
| By Revenue | | | | | | | | | | | | | |
| \$1 Million or Less | 201 | 47.1 | 45.3 | 9,903 | 42.0 | 38.0 | 426 | 87.8 | 55.9 | 13,392 | 68.8 | 45.2 | 91.5 |
| Over \$1 Million | 56 | 13.1 | | 7,448 | 31.6 | | 27 | 5.6 | | 4,814 | 24.7 | | 6.8 |
| Revenue Unknown | 170 | 39.8 | | 6,207 | 26.3 | | 32 | 6.6 | | 1,249 | 6.4 | | 1.7 |
| Total | 427 | 100.0 | | 23,558 | 100.0 | | 485 | 100.0 | | 19,455 | 100.0 | | 100.0 |
| By Loan Size | | | | | | | | | | | | | |
| \$100,000 or Less | 380 | 89.0 | 89.0 | 10,095 | 42.9 | 33.9 | 442 | 91.1 | 90.8 | 8,452 | 43.4 | 34.7 | |
| \$100,001 - \$250,000 | 32 | 7.5 | 6.5 | 5,177 | 22.0 | 20.6 | 29 | 6.0 | 5.8 | 4,626 | 23.8 | 22.2 | |
| \$250,001 - \$1 Million | 15 | 3.5 | 4.5 | 8,286 | 35.2 | 45.5 | 14 | 2.9 | 3.5 | 6,377 | 32.8 | 43.1 | |
| Total | 427 | 100.0 | 100.0 | 23,558 | 100.0 | 100.0 | 485 | 100.0 | 100.0 | 19,455 | 100.0 | 100.0 | |
| By Loan Size and Revenues \$1 Million or Less | | | | | | | | | | | | | |
| \$100,000 or Less | 183 | 91.0 | | 4,684 | 47.3 | | 401 | 94.1 | | 7,298 | 54.5 | | |
| \$100,001 - \$250,000 | 12 | 6.0 | | 1,767 | 17.8 | | 15 | 3.5 | | 2,246 | 16.8 | | |
| \$250,001 - \$1 Million | 6 | 3.0 | | 3,452 | 34.9 | | 10 | 2.3 | | 3,848 | 28.7 | | |
| Total | 201 | 100.0 | | 9,903 | 100.0 | | 426 | 100.0 | | 13,392 | 100.0 | | |

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Small Farm Lending

The borrower distribution of small farm lending is good. The distribution of loans originated in 2021 to farms with annual revenues of \$1MM or less (small farms) reflected penetration above aggregate lending data by number and by dollar. The bank's proportion of loans to small farms was also comparable to the demographic figure.

The borrower distribution of small farm lending in 2020 reflected performance consistent with 2021 levels. Bank distribution of small farm lending in 2022 reflected consistent performance to 2021 and 2020.

Table 75

| Distribution of 2020 and 2021 Small Farm Lending By Revenue Size of Farms | | | | | | | | | | | | | |
|--|---|----------|------------|----------------|-------------|----------|-------------|----------|-------------|----------------|------------|----------|----------------------|
| Assessment Area: Western Missouri | | | | | | | | | | | | | |
| | Bank And Aggregate Loans By Year | | | | | | | | | | | | Total Farms % |
| | 2020 | | | | | | 2021 | | | | | | |
| | Bank | | Agg | | Bank | | Agg | | Bank | | Agg | | |
| | # | % | % | \$(000) | % | % | # | % | % | \$(000) | % | % | |
| By Revenue | | | | | | | | | | | | | |
| \$1 Million or Less | 177 | 92.2 | 68.5 | 11,894 | 90.2 | 85.0 | 354 | 97.8 | 70.1 | 15,157 | 98.2 | 80.1 | 98.7 |
| Over \$1 Million | 9 | 4.7 | | 1,181 | 9.0 | | 6 | 1.7 | | 233 | 1.5 | | 1.3 |
| Revenue Unknown | 6 | 3.1 | | 111 | 0.8 | | 2 | 0.6 | | 50 | 0.3 | | 0.0 |
| Total | 192 | 100.0 | | 13,186 | 100.0 | | 362 | 100.0 | | 15,440 | 100.0 | | 100.0 |
| By Loan Size | | | | | | | | | | | | | |
| \$100,000 or Less | 161 | 83.9 | 77.4 | 5,815 | 44.1 | 29.7 | 328 | 90.6 | 84.9 | 7,820 | 50.6 | 36.7 | |
| \$100,001 - \$250,000 | 21 | 10.9 | 14.5 | 3,842 | 29.1 | 30.9 | 25 | 6.9 | 9.8 | 4,661 | 30.2 | 29.4 | |
| \$250,001 - \$500,000 | 10 | 5.2 | 8.1 | 3,529 | 26.8 | 39.3 | 9 | 2.5 | 5.3 | 2,959 | 19.2 | 33.9 | |
| Total | 192 | 100.0 | 100.0 | 13,186 | 100.0 | 100.0 | 362 | 100.0 | 100.0 | 15,440 | 100.0 | 100.0 | |
| By Loan Size and Revenues \$1 Million or Less | | | | | | | | | | | | | |
| \$100,000 or Less | 150 | 84.7 | | 5,481 | 46.1 | | 320 | 90.4 | | 7,537 | 49.7 | | |
| \$100,001 - \$250,000 | 18 | 10.2 | | 3,274 | 27.5 | | 25 | 7.1 | | 4,661 | 30.8 | | |
| \$250,001 - \$500,000 | 9 | 5.1 | | 3,139 | 26.4 | | 9 | 2.5 | | 2,959 | 19.5 | | |
| Total | 177 | 100.0 | | 11,894 | 100.0 | | 354 | 100.0 | | 15,157 | 100.0 | | |

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Community Development Lending

The bank provides an adequate level of CD loans. The bank originated two CD loans totaling \$1.5MM in this AA. One loan for \$1.5MM was originated to an organization that provides affordable housing initiatives for seniors and the other loan was a \$12M SBA PPP loan provided to a community service organization.

Table 76

| Community Development Loans – Western Missouri AA | | |
|--|----------|----------------|
| Community Development Purpose | # | \$(000) |
| Affordable Housing | 1 | 1,545 |
| Community Services | 1 | 12 |
| Economic Development | 0 | 0 |
| Revitalization and Stabilization | 0 | 0 |
| Total Loans | 2 | 1,557 |

INVESTMENT TEST

The bank’s performance under the investment test in the Western Missouri AA is poor. The bank has a poor level of qualified CD investments and grants. Additionally, the bank makes rare use of innovative and/or complex investments and exhibits poor responsiveness to the credit and CD needs of its AA. Given the bank’s branch presence in the AA, the bank has the financial capacity for higher levels of investments in the AA.

The following are examples of AA investment activities:

- The bank provided financial investment totaling \$152M in a pool of home mortgages to LMI borrowers.
- Two donations totaling \$3M to an organization that provides assistance and community services targeted to local LMI families.
- Four donations totaling \$6M to three organizations supporting AA economic development initiatives, including the attraction and expansion of local businesses.

Table 77

| Investments, Grants, and Donations – Western Missouri AA | | | | | | | | |
|--|---------------------------------------|---------|----------------------------------|---------|-----------|---------|-------|---------|
| Community Development Purpose | Prior Period Investments ¹ | | Current Investments ² | | Donations | | Total | |
| | # | \$(000) | # | \$(000) | # | \$(000) | # | \$(000) |
| Affordable Housing | 0 | 0 | 0 | 152 | 0 | 0 | 0 | 152 |
| Community Services | 0 | 0 | 0 | 0 | 20 | 13 | 20 | 13 |
| Economic Development | 0 | 0 | 0 | 0 | 4 | 6 | 4 | 6 |
| Revitalization and Stabilization | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total | 0 | 0 | 0 | 152 | 24 | 19 | 24 | 171 |

¹ Book Value of Investment
² Original Market Value of Investment

SERVICE TEST

The bank’s performance under the service test in the Western Missouri AA is excellent.

Retail Banking Services

Branch locations and alternative delivery systems, such as drive-through facilities and online and mobile banking, are reasonably accessible to the bank’s various geographies and to individuals of different income levels in the AA. The bank operates seven branches in the AA. All but two locations have an onsite ATM, and all branches offer drive-through facilities. The bank also maintains two stand-alone ATMs in the AA, with one being cash dispensing only and the other being full-service. The branches are spread across the AA

in small, rural towns. The distribution of branches and ATMs is generally proportional to the percent of tracts by income level as well as the population by tract income, particularly as a significant majority of the census tracts are middle-income.

The bank’s record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in LMI areas or to LMI individuals. The bank did not open or close any branches in this AA since the last evaluation.

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 are generally consistent, operating from 9:00 am to 5:00 pm on weekdays, and from 9:00 am to 12:00 pm on Saturday. Drive-through hours are extended, and all locations offer Saturday drive-through hours. All branches offer similar products and services.

Table 78

| Retail Banking and Community Development Services – Western Missouri AA | | | | | | | | | | | | |
|--|--|---------------------------|-----------------------------|---|-----------------------|----------------------------|--|------------|------------|------------|------------|--------------|
| Branch Accessibility | Location of Branches by Tract (%) | | | | | | Percent of Tracts¹ (%) | | | | | |
| | Low | Mod | Mid | Upp | Unk | Total | Low | Mod | Mid | Upp | Unk | Total |
| | 0.0 | 0.0 | 100.0 | 0.0 | 0.0 | 100.0 | 0.0 | 8.5 | 63.8 | 27.7 | 0.0 | 100.0 |
| | Location of ATMs by Tract (%) | | | | | | Percent of Households by Tracts¹ (%) | | | | | |
| | Low | Mod | Mid | Upp | Unk | Total | Low | Mod | Mid | Upp | Unk | Total |
| 0.0 | 0.0 | 100.0 | 0.0 | 0.0 | 100.0 | 0.0 | 5.9 | 65.4 | 28.7 | 0.0 | 100.0 | |
| Changes in Branch Location | Number of Branches (#) | | | | | | Net Change in Branch Locations (#) | | | | | |
| | Total Branches | | Openings (#) | Closings (#) | | | Low | Mod | Mid | Upp | Unk | Total |
| | 7 | | 0 | 0 | | | 0 | 0 | 0 | 0 | 0 | 0 |
| Community Development Services | Affordable Housing | Community Services | Economic Development | Revitalization & Stabilization | Total Services | Total Organizations | | | | | | |
| | 0 | 16 | 5 | 0 | 21 | 20 | | | | | | |
| ¹ Based on 2022 FFIEC census tract definitions. Note: Total percentages may vary by 0.1 percent due to automated rounding differences. | | | | | | | | | | | | |

Community Development Services

The bank is a leader in providing CD services. Examples of such services provided by bank employees include:

- One employee served on the board for an economic development organization with a focus on small business development.
- One employee served on the board for an organization that provides economic development services, including workforce development, enhancement, training, and micro loans.
- Several bank employees provided financial literacy education to residents of public housing, nursing homes, and schools where the majority of students are LMI.

**ST. JOSEPH METROPOLITAN ASSESSMENT AREA
METROPOLITAN AREA
(Limited-Scope Review)**

**DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE ST. JOSEPH
METROPOLITAN AA**

The bank's St. Joseph Metropolitan AA is comprised of Andrew, Buchanan, and Dekalb Counties in their entirety, which comprise three of the four counties in the St. Joseph, Missouri-Kansas MSA. The three counties in the bank's AA are all located in the state of Missouri. Refer to Appendix C for a map of the AA and Appendix F for additional demographic data.

- This is a new AA for the bank since the prior evaluation. The bank's purchase and assumption agreement with Security Bank, Kansas City, Missouri in December 2021 expanded the bank's footprint with the addition of branches in St. Joseph, Missouri.
- The AA is comprised of 2 low-, 6 moderate-, 22 middle-, and 4 upper-income census tracts. This represents a change from the last evaluation where the AA consisted of 1 low-, 7 moderate-, 17 middle-, and 6 upper-income census tracts.
- Based on 2020 ACS data, the population in the AA was 113,957, which represented a 5.0 percent decrease from the 2015 figure.
- The AA's composition of families by income level consists of 19.4 percent low-, 18.9 percent moderate-, 20.7 percent middle-, and 41.0 percent upper-income families.
- All three of the bank's branches are located in middle-income tracts in this AA, and all offer drive-through services. In addition, the bank has full-service ATMs located at each branch office as well as a cash-dispensing standalone ATM in St. Joseph, Missouri.
- According to the June 30, 2022 FDIC Deposit Market Share Report, the bank had a 2.8 percent market share, ranking 10th out of 19 FDIC-insured depository institutions operating in 39 banking offices in the AA.

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE ST. JOSEPH
METROPOLITAN AA**

The state of Missouri AA listed in the table below was reviewed using limited-scope examination procedures. Conclusions regarding the institution's CRA performance are drawn from a review of available facts and data, including performance figures, aggregate lending comparisons, and demographic information. The conclusions regarding the bank's performance in this area do not change the rating for the state of Missouri.

Table 79

| Assessment Area | Lending Test | Investment Test | Service Test |
|-------------------------|---------------------|------------------------|---------------------|
| St. Joseph Metropolitan | Below | Exceeds | Below |

STATE OF ARKANSAS

| | |
|-------------------------------|-------------------------|
| CRA rating for Arkansas: | Satisfactory |
| The Lending Test is rated: | Low Satisfactory |
| The Investment Test is rated: | Low Satisfactory |
| The Service Test is rated: | Outstanding |

Major factors supporting the rating include:

Lending Test

- Lending levels reflect adequate responsiveness to AA credit needs, and the bank makes use of innovative and/or flexible lending practices in serving AA credit needs.
- The bank's distribution of loans by income level of geography is adequate.
- The bank's distribution of loans among individuals of different income levels, including LMI, and businesses and farms of different sizes is adequate.
- The bank makes an adequate level of CD loans within its AAs.

Investment Test

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

Service Test

- The bank's delivery systems are readily accessible to geographies and/or individuals of different income levels throughout its AAs.
- The bank's record of opening and closing branches has 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 AAs, particularly LMI geographies and/or individuals.
- The bank is a leader in providing CD services within its Arkansas AAs and is responsive to the available service opportunities.

SCOPE OF EXAMINATION

The scope of the review for the state of Arkansas was consistent with the overall scope for the institution. A full-scope review was conducted for the Ozark Mountain AA and the overall state rating was based predominantly on the bank's performance in this AA based

on lending and deposit volume. A limited-scope review was conducted for the Benton County Metropolitan AA to ascertain if the bank's performance in this area was generally consistent with its performance in the overall state evaluation.

A total of 2,427 loans were reviewed in the state of Arkansas, including 649 home mortgage, 1,337 small business, and 441 small farm loans. Greater weight was placed on the bank's small business lending performance, although home mortgage lending and small farm lending carried equal weight based on the individual characteristics and credit needs of the individual AAs.

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN ARKANSAS

The bank delineates 2 of its 18 AAs and operates 5 of its 67 branches in the state of Arkansas. Loan and deposit products and services offered in the state mirror those discussed in the overall Institution section of this report, with a primary emphasis on small business and home mortgage lending, and to a lesser extent, agricultural lending. Detailed descriptions of the bank's operations in each AA are provided in each AA analysis.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN ARKANSAS

LENDING TEST

The bank's performance under the lending test in the state of Arkansas is low satisfactory. Bank performance under the lending test in the Ozark Mountain AA is considered adequate. Moreover, the bank made an adequate level of CD loans in the Ozark Mountain AA.

Lending Activity

The bank's overall lending activities in the state of Arkansas reflect adequate responsiveness to AA credit needs. The bank makes use of innovative and/or flexible lending programs to serve AA credit needs, including LMI borrowers. The lending programs offered in the state generally mirror those outlined in the overall Institution Lending Activity section of this report.

Geographic Distribution of Loans

The bank's overall geographic distribution of lending within Arkansas reflects adequate distribution among the different census tracts and dispersion throughout the AAs. The bank's distribution of loans across different geographies also is adequate in the Ozark Mountain AA.

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

The bank’s lending within Arkansas has an overall adequate penetration among individuals of different income levels and businesses and farms of different sizes. Additionally, the distribution of loans to borrowers of different income levels and to businesses and farms of different sizes is adequate in the Ozark Mountain AA.

Community Development Lending

The bank provides an adequate level of CD loans within the state of Arkansas. The bank originated seven CD loans totaling \$816M in AAs within the state. All CD loans were originated in the bank’s Ozark Mountain AA.

- Six of the seven CD loans were PPP loans utilized by local small businesses and a community service organization to retain LMI employees and continue their operations throughout the pandemic.
- The other CD loan was to renew an apartment complex loan to a non-profit organization that provides developmentally disabled persons with housing facilities and services specifically designed to meet their needs.

Table 80

| Community Development Loans – State of Arkansas | | |
|--|----------|----------------|
| Community Development Purpose | # | \$(000) |
| Affordable Housing | 1 | 134 |
| Community Services | 5 | 677 |
| Economic Development | 1 | 5 |
| Revitalization and Stabilization | 0 | 0 |
| Outside Activities | 0 | 0 |
| Total Loans | 7 | 816 |

INVESTMENT TEST

The bank’s overall performance under the investment test in the state of Arkansas is low satisfactory. Bank performance under the investment test is adequate in the Ozark Mountain AA.

The bank has a significant level of qualified CD investments and grants within Arkansas but is rarely in a leadership position. The bank makes rare use of innovative and/or complex investments but exhibits good responsiveness to the credit and CD needs of its AAs. Although the bank had a significant amount of investments and grants, the majority of the investments were made in statewide areas outside of its delineated AAs.

To further demonstrate the bank’s commitment to meeting critical AA needs, donations totaling \$47M to various community service organizations were made during the evaluation period. The bank’s donations to all qualifying organizations across Arkansas totaled \$54M.

- Four of the five qualified CD investments were school bonds benefitting areas outside the bank’s Arkansas AAs, comprising \$910,000.
- The one current period investment was for \$1.2MM and was a combination of dollars allocated across multiple AAs from two pools of mortgages originated to LMI borrowers.

Table 81

| Investments, Grants, and Donations – State of Arkansas | | | | | | | | |
|--|---------------------------------------|---------|----------------------------------|---------|-----------|---------|-------|---------|
| Community Development Purpose | Prior Period Investments ¹ | | Current Investments ² | | Donations | | Total | |
| | # | \$(000) | # | \$(000) | # | \$(000) | # | \$(000) |
| Affordable Housing | 0 | 0 | 1 | 1,196 | 2 | 7 | 3 | 1,203 |
| Community Services | 0 | 0 | 0 | 0 | 34 | 47 | 34 | 47 |
| Economic Development | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Revitalization and Stabilization | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Outside Activities | 4 | 910 | 0 | 647 | 0 | 0 | 4 | 1,558 |
| Total | 4 | 910 | 1 | 1,843 | 36 | 54 | 41 | 2,808 |
| ¹ Book Value of Investment | | | | | | | | |
| ² Original Market Value of Investment | | | | | | | | |

SERVICE TEST

The bank’s overall performance under the service test in the state of Arkansas is outstanding. Bank performance under the service test was excellent in the Ozark Mountain AA.

Retail Banking Services

Branch locations and alternative delivery systems, such as drive-through facilities and online and mobile banking, within Arkansas are readily accessible to the bank’s various geographies and to individuals of different income levels in each AA. All branches offer drive-through and onsite ATMs, of which two ATMs are full-service. Additionally, four stand-alone, cash only ATMs are available across the AAs. The distribution of branches and ATMs within the bank’s Arkansas AAs exceeds the percent of tracts and households by income level.

The bank’s record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in LMI areas or to LMI individuals. Since the prior evaluation, the bank did not open or close any branches in the state.

The bank’s products, services, and business hours do not vary in a way that inconveniences its AAs, particularly LMI geographies and/or LMI individuals. Lobby and drive-through hours are generally consistent across the AAs, operating from 8:00 am to 5:00 pm on weekdays, with more extended drive-through hours. Additionally, all but one branch offers Saturday hours, and all locations offer similar products and services.

Table 82

| Retail Banking and Community Development Services – State of Arkansas | | | | | | | | | | | | |
|---|-----------------------------------|-----------------------|-------------------------|-----------------------------------|------------------------------------|------------------------|--|------|------|-------|-------|-------|
| Branch Accessibility | Location of Branches by Tract (%) | | | | | | Percent of Tracts ¹ (%) | | | | | |
| | Low | Mod | Mid | Upp | Unk | Total | Low | Mod | Mid | Upp | Unk | Total |
| | 0.0 | 20.0 | 60.0 | 20.0 | 0.0 | 100.0 | 0.0 | 13.9 | 48.6 | 37.5 | 0.0 | 100.0 |
| | Location of ATMs by Tract (%) | | | | | | Percent of Households by Tracts ¹ (%) | | | | | |
| Low | Mod | Mid | Upp | Unk | Total | Low | Mod | Mid | Upp | Unk | Total | |
| 0.0 | 33.3 | 44.4 | 22.2 | 0.0 | 100.0 | 0.0 | 14.0 | 42.8 | 43.2 | 0.0 | 100.0 | |
| Changes in Branch Location | Number of Branches (#) | | | | Net Change in Branch Locations (#) | | | | | | | |
| | Total Branches | Openings (#) | Closings (#) | | Low | Mod | Mid | Upp | Unk | Total | | |
| | 5 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | | |
| Community Development Services | Affordable Housing | Community Services | Economic Development | Revitalization & Stabilization | Total Services | Total Organizations | | | | | | |
| | 0 | 17 | 1 | 0 | 18 | 17 | | | | | | |

¹ Based on 2022 FFIEC census tract definitions.
 Note: Total percentages may vary by 0.1 percent due to automated rounding differences.

Community Development Services

The bank is a leader in providing CD services within the state of Arkansas. Bank officers and staff provided 18 CD services to 17 organizations throughout the Arkansas AAs. While the bank is a leader in providing CD services in the Ozark Mountain AA, three qualified services were provided in the bank’s limited-scope Benton County Metropolitan AA.

**OZARK MOUNTAIN ASSESSMENT AREA
NONMETROPOLITAN AREA
(Full-Scope Review)**

**DESCRIPTION OF THE INSTITUTION’S OPERATIONS IN THE OZARK MOUNTAIN
AA**

The bank’s Ozark Mountain AA consists of Boone and Carroll Counties in their entireties. Refer to Appendix C for a map of the AA and Appendix D for additional demographic data.

- There have been no changes to the AA delineation since the prior CRA evaluation.
- The AA is comprised of 1 moderate-, 8 middle-, and 6 upper-income census tracts. This represents a change since the prior evaluation where there were 10 middle- and 2 upper-income census tracts.
- Four of the bank’s branches are located in the AA; all branches offer an onsite ATM and drive-through services.
- According to the June 30, 2022 FDIC Summary of Deposits Market Share Report, the bank held a 16.9 percent market share of total deposits within the AA, ranking 4th of 10 FDIC-insured depository institutions operating from 32 banking offices in the AA.
- To further augment the evaluation, one interview recently conducted as part of the CRA evaluation of another financial institution with offices in the AA was reviewed to ascertain the credit needs of area communities, the responsiveness of area banks in meeting those credit needs, and for perspectives on local economic conditions. The community member represented an economic development organization.

Table 83

| Population Change | | | |
|--|------------------------|------------------------|-----------------------|
| Assessment Area: Ozark Mountain | | | |
| Area | 2015 Population | 2020 Population | Percent Change |
| Ozark Mountain | 64,862 | 65,633 | 1.2 |
| Boone County, AR | 37,227 | 37,373 | 0.4 |
| Carroll County, AR | 27,635 | 28,260 | 2.3 |
| NonMSA Arkansas | 1,133,475 | 1,086,823 | (4.1) |
| Arkansas | 2,958,208 | 3,011,524 | 1.8 |

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

- As noted in Table 83, the Ozark Mountain AA population represents 6.0 percent of the nonmetropolitan statewide area and 2.2 percent of the entire state population.

- Boone County is the most populous county in the AA with 37,373 residents or 56.9 percent of the AA population.
- A community member stated that Boone County had a major influx of population in 2020, although the 2020 Census did not reflect this.

Table 84

| Median Family Income Change Assessment Area: Ozark Mountain | | | |
|--|---------------------------|---------------------------|----------------|
| Area | 2015 Median Family Income | 2020 Median Family Income | Percent Change |
| Ozark Mountain | 50,144 | 60,630 | 20.9 |
| Boone County, AR | 50,550 | 58,692 | 16.1 |
| Carroll County, AR | 49,765 | 61,729 | 24.0 |
| NonMSA Arkansas | 49,217 | 53,702 | 9.1 |
| Arkansas | 56,576 | 62,067 | 9.7 |
| <i>Source: 2011 – 2015 U.S. Census Bureau: American Community Survey 2016 – 2020 U.S. Census Bureau: American Community Survey</i> | | | |
| <i>Note: Median family incomes have been inflation-adjusted and are expressed in 2020 dollars.</i> | | | |

- The 2020 median family income for the Ozark Mountain AA was 12.9 percent higher than the nonmetropolitan statewide area.
- The percentage of families in the AA classified as LMI was 31.4 percent, lower than the nonmetropolitan and statewide area at 39.0 and 39.2 percent, respectively.
- The AA family poverty rate was 10.0 percent, compared to 13.5 percent for the nonmetropolitan area of the state and 11.8 percent for the entire state. When assessed by the income level of census tracts in the AA, the poverty rates were 5.5 percent in moderate-, 35.7 percent in middle-, and 58.8 percent in upper-income census tracts.
- A community member stated that many businesses are offering sign on bonuses to attract workers or hiring out-of-state employees for manufacturing/production jobs and housing them in hotels. In addition, there have been wage increases locally in order to attract people to the area for employment.

Table 85

| Housing Cost Burden Assessment Area: Ozark Mountain | | | | | | |
|--|-----------------------|-----------------|-------------|----------------------|-----------------|------------|
| Area | Cost Burden – Renters | | | Cost Burden - Owners | | |
| | Low Income | Moderate Income | All Renters | Low Income | Moderate Income | All Owners |
| Ozark Mountain | 65.6 | 23.0 | 29.5 | 45.8 | 28.9 | 16.3 |
| Boone County, AR | 70.0 | 28.5 | 31.6 | 50.8 | 23.6 | 14.8 |
| Carroll County, AR | 59.3 | 13.7 | 26.1 | 41.1 | 34.6 | 18.1 |
| NonMSA Arkansas | 63.5 | 30.1 | 35.6 | 50.5 | 22.1 | 15.6 |
| Arkansas | 70.1 | 30.5 | 38.0 | 51.9 | 24.2 | 15.4 |

Source: U.S. Department of Housing and Urban Development (HUD), 2015-2019 Comprehensive Housing Affordability Strategy
Note: Cost Burden is housing cost that equals 30 percent or more of household income.

- There are 30,789 total housing units in the Ozark Mountain AA, of which 62.2 percent are owner-occupied, 22.6 percent are rentals, and 15.2 percent are vacant.
- The median age of housing stock in the AA was 39 years of age. When broken down by the income level of census tract, the median age was 55 years in moderate-, 38 years in middle-, and 40 years in upper-income census tracts. The older age of homes in the moderate-income tracts suggests more dilapidated homes in need of repair.
- The affordability ratio within the AA indicates that the area is relatively less affordable, at 35.3 percent, than other nonmetropolitan areas in the state at 42.0 percent. Within the AA, Carroll County is the least affordable county at 33.6 percent.
- The percentage of rental units was more pronounced within the moderate-income tracts of the AA when compared to its middle- and upper-income tracts. Total housing units devoted to rental property in the area’s moderate-income tracts was 45.3 percent. The AA’s middle-income tracts had 18.8 percent of housing in rental units, while the figure for upper-income tracts was 23.7 percent. This factor could impact the bank’s ability to originate owner-occupied home purchase, refinance, or home improvement loans in the moderate-income tracts.
- A community member stated that the number one critical need impacting the area is housing, as there are not enough homes to fulfill the needs for the new people moving to town and also for all of the additional new workers needed to support businesses moving into the area.
- The community member also stated the area has a void of starter homes and that the local builders are just doing custom homes. Also, the contact noted that homes have been selling for 15.0 percent above list price as well, so they are not affordable for LMI individuals and/or families.

Table 86

| Unemployment Rates | | | | | |
|--|-------------|-------------|-------------|-------------|-------------|
| Assessment Area: Ozark Mountain | | | | | |
| Area | 2017 | 2018 | 2019 | 2020 | 2021 |
| Ozark Mountain | 3.4 | 3.3 | 3.1 | 5.5 | 3.2 |
| Boone County, AR | 3.5 | 3.4 | 3.1 | 5.3 | 3.0 |
| Carroll County, AR | 3.4 | 3.2 | 3.0 | 5.7 | 3.4 |
| NonMSA Arkansas | 4.4 | 4.3 | 4.2 | 6.4 | 4.5 |
| Arkansas | 3.7 | 3.6 | 3.5 | 6.1 | 4.0 |

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- During the evaluation period, unemployment rates in the AA counties began to stabilize in 2021 after the notable spikes during 2020 resulting from the pandemic.
- Both counties in the AA had lower unemployment rates than the figure for the state and the nonmetropolitan statewide area.
- The community member indicated that the area economy is very diverse, although it has a heavy manufacturing focus with 14 major manufacturers and tourism and recreation are also economic drivers. Retail businesses are also growing, and cattle production is a large industry with Tyson and Butterball poultry production located in Boone County.
- The largest industries in Boone County are health care and social assistance, retail trade, and transportation and warehousing. The leading industries in Carroll County include manufacturing, retail trade, and educational services.
- Some of the AA's largest employers include FedEx global headquarters and freight operations, North Arkansas Regional Medical Center, Pace Industries, North Arkansas College, Claridge Products & Equipment, Inc., and Wabash Wood Products, all in Boone County and Tyson Foods, Mercy Hospital, Wilson Combat, Inc., and various school districts, all in Carroll County.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE OZARK MOUNTAIN AA

LENDING TEST

The bank's performance under the lending test in the Ozark Mountain AA is adequate.

Lending Activity

The bank's lending activities reflect adequate responsiveness to AA credit needs. The evaluation of lending in this AA included 569 home mortgage, 1,157 small business and 408 small farm loans originated between January 1, 2020 and December 31, 2022.

The bank makes use of innovative and/or flexible lending programs to serve AA credit needs, including LMI borrowers.

Geographic Distribution of Loans

The bank's geographic distribution of loans reflects adequate distribution among the different census tracts and dispersion throughout the AA. Multifamily loans were not evaluated at the individual product level based on lending levels too low to conduct a meaningful analysis.

Home Mortgage Lending

The geographic distribution of home mortgage lending is adequate. The distribution of 2021 home mortgage loans among the middle- and upper-income census tracts was comparable with the aggregate lending data by number and dollar, and comparable to the demographic figure, which represents the percentage of owner-occupied units in each census tract income level.

The geographic distribution of home mortgage lending in 2020 reflected performance consistent with the 2021 levels. The bank's home mortgage lending in 2022 reflected penetration levels above 2021 and 2020, as lending occurred in the moderate-income tract now in the AA. This lending was comparable to aggregate lenders by both number and dollar. Additionally, a review of the dispersion of loans among the various geographic income levels revealed no conspicuous gaps or lapses in lending.

Home Purchase Loans

The geographic distribution of home purchase lending is adequate. The bank's 2021 home purchase loan distribution in area middle- and upper-income census tracts was adequate, as it was comparable to the aggregate lending data and the demographic figure. The distribution of 2020 home purchase loans was similar to 2021 and was also comparable to the aggregate lending data and the demographic figure. The bank's home purchase lending in 2022 reflected penetration levels consistent with the overall performance in 2021 and 2020, but lending comparable to aggregate lenders occurred in the moderate-income tract now in the AA.

Home Refinance Loans

The geographic distribution of home refinance lending is adequate. The bank's 2021 home refinance loan distribution in the middle-income tracts was comparable to the aggregate lending data by number and dollar and comparable with the demographic figure. Lending in the upper-income census tracts was comparable to the aggregate lending data by number, above by dollar, and above the demographic figure.

The distribution of 2020 home refinance loans among the middle- and upper-income census tracts were both comparable to the aggregate lending data by number and dollar and comparable with the demographic figure. The bank's home refinance lending in 2022 reflected penetration levels above those in 2021 and 2020, as the bank originated loans in the moderate-income tract now in the AA at levels significantly above aggregate lenders.

Home Improvement Loans

The geographic distribution of home improvement lending is excellent. The bank's 2022 home improvement loan distribution in the moderate-income tract was significantly above the aggregate lending data by number and dollar and also above the demographic figure. In 2021 and 2020, lending was not evaluated based on lending levels too low to render meaningful analyses.

Table 87

| Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography | | | | | | | | | | | | | |
|---|---|----------|------------|-----------------|-------------|-------------|-------------|----------|-------------|-----------------|-------------|-------------|-----------------------------------|
| Assessment Area: Ozark Mountain | | | | | | | | | | | | | |
| Geographic Income Level | Bank And Aggregate Loans By Year | | | | | | | | | | | | Owner Occupied Units % |
| | 2020 | | | | | | 2021 | | | | | | |
| | Bank | | Agg | | Bank | | Agg | | Bank | | Agg | | |
| | # | % | % | \$ (000) | \$ % | \$ % | # | % | % | \$ (000) | \$ % | \$ % | |
| Home Purchase Loans | | | | | | | | | | | | | |
| Lo w | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Mo derate | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Middle | 62 | 72.9 | 74.2 | 7,886 | 70.4 | 66.4 | 54 | 74.0 | 74.1 | 8,383 | 72.3 | 67.4 | 75.3 |
| Upp er | 23 | 27.1 | 25.6 | 3,309 | 29.6 | 33.4 | 19 | 26.0 | 25.8 | 3,208 | 27.7 | 32.6 | 24.7 |
| Unkno wn | 0 | 0.0 | 0.2 | 0 | 0.0 | 0.2 | 0 | 0.0 | 0.1 | 0 | 0.0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| To tal | 85 | 100.0 | 100.0 | 11,195 | 100.0 | 100.0 | 73 | 100.0 | 100.0 | 11,591 | 100.0 | 100.0 | 100.0 |
| Refinance Loans | | | | | | | | | | | | | |
| Lo w | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Mo derate | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Middle | 76 | 73.1 | 70.0 | 9,416 | 68.8 | 64.7 | 45 | 64.3 | 69.6 | 4,739 | 54.5 | 63.8 | 75.3 |
| Upp er | 28 | 26.9 | 30.0 | 4,268 | 31.2 | 35.3 | 25 | 35.7 | 30.4 | 3,960 | 45.5 | 36.2 | 24.7 |
| Unkno wn | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| To tal | 104 | 100.0 | 100.0 | 13,684 | 100.0 | 100.0 | 70 | 100.0 | 100.0 | 8,699 | 100.0 | 100.0 | 100.0 |
| Home Improvement Loans | | | | | | | | | | | | | |
| Lo w | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Mo derate | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Middle | 2 | 66.7 | 72.9 | 47 | 61.0 | 75.5 | 1 | 33.3 | 70.5 | 11 | 9.6 | 69.0 | 75.3 |
| Upp er | 1 | 33.3 | 27.1 | 30 | 39.0 | 24.5 | 2 | 66.7 | 29.5 | 104 | 90.4 | 31.0 | 24.7 |
| Unkno wn | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| To tal | 3 | 100.0 | 100.0 | 77 | 100.0 | 100.0 | 3 | 100.0 | 100.0 | 115 | 100.0 | 100.0 | 100.0 |
| Multifamily Loans | | | | | | | | | | | | | |
| Lo w | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Mo derate | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Middle | 7 | 100.0 | 95.0 | 1,906 | 100.0 | 97.9 | 8 | 88.9 | 76.2 | 1,453 | 88.4 | 62.9 | 83.3 |
| Upp er | 0 | 0.0 | 5.0 | 0 | 0.0 | 2.1 | 1 | 11.1 | 23.8 | 190 | 11.6 | 37.1 | 16.7 |
| Unkno wn | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| To tal | 7 | 100.0 | 100.0 | 1,906 | 100.0 | 100.0 | 9 | 100.0 | 100.0 | 1,643 | 100.0 | 100.0 | 100.0 |
| Total Home Mortgage Loans | | | | | | | | | | | | | |
| Lo w | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Mo derate | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Middle | 148 | 74.0 | 72.5 | 19,765 | 72.2 | 67.0 | 108 | 69.2 | 71.7 | 14,586 | 65.8 | 65.7 | 75.3 |
| Upp er | 52 | 26.0 | 27.4 | 7,607 | 27.8 | 32.9 | 48 | 30.8 | 28.3 | 7,587 | 34.2 | 34.3 | 24.7 |
| Unkno wn | 0 | 0.0 | 0.1 | 0 | 0.0 | 0.1 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| To tal | 200 | 100.0 | 100.0 | 27,372 | 100.0 | 100.0 | 156 | 100.0 | 100.0 | 22,173 | 100.0 | 100.0 | 100.0 |

Source: 2021 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.

Small Business Lending

The geographic distribution of small business lending is adequate. The distribution of loans in 2021 among middle-income census tracts was comparable to the aggregate lending data by number and dollar and also the demographic figure. Lending in the upper-income census tracts was comparable to aggregate lending data by number, above by dollar, and above the demographic figure.

The bank’s distribution of small business lending in 2020 was consistent with 2021. The bank’s distribution of lending in 2022 was below that of both 2021 and 2020, although the bank originated loans in the moderate-income tract now in the AA, but at levels below the aggregate lenders. When loan dispersion within the AA was evaluated, no conspicuous gaps or lapses in lending were noted.

Table 88

| Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography | | | | | | | | | | | | | |
|---|----------------------------------|-------|-------|---------|-------|-------|------|-------|-------|---------|-------|-------|--------------------------|
| Assessment Area: Ozark Mountain | | | | | | | | | | | | | |
| Geographic Income Level | Bank And Aggregate Loans By Year | | | | | | | | | | | | Total Businesses % |
| | 2020 | | | | | | 2021 | | | | | | |
| | Bank | | Agg | Bank | | Agg | Bank | | Agg | Bank | | Agg | |
| | # | % | % | \$(000) | \$% | \$% | # | % | % | \$(000) | \$% | \$% | |
| Low | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Moderate | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Middle | 384 | 78.5 | 80.2 | 23,342 | 81.2 | 86.8 | 376 | 74.5 | 76.4 | 18,442 | 79.2 | 85.7 | 82.5 |
| Upper | 105 | 21.5 | 19.6 | 5,417 | 18.8 | 13.0 | 129 | 25.5 | 23.4 | 4,857 | 20.8 | 14.3 | 17.5 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0.3 | 0 | 0.0 | 0.1 | 0 | 0.0 | 0.2 | 0 | 0.0 | 0.0 | |
| Total | 489 | 100.0 | 100.0 | 28,759 | 100.0 | 100.0 | 505 | 100.0 | 100.0 | 23,299 | 100.0 | 100.0 | 100.0 |

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Small Farm Lending

The geographic distribution of small farm lending is adequate. The distribution of loans in 2021 among middle-income census tracts was comparable with the aggregate lending data by number and dollar as well as the demographic figure. Lending in the upper-income census tracts was comparable with the aggregate lending data by number, significantly above by dollar, and above the demographic figure.

The geographic distribution of small farm lending in 2020 reflected performance consistent with the 2021 levels. The bank’s small farm lending performance in 2022 was above the lending levels in 2021 and 2020. The bank originated loans in the moderate-

income tract now in the AA at levels above the aggregate lenders. The dispersion of loans among the various geographic income levels revealed no conspicuous gaps or lapses in lending.

Table 89

| Distribution of 2020 and 2021 Small Farm Lending By Income Level of Geography | | | | | | | | | | | | | |
|---|----------------------------------|-------|-------|---------|-------|-------|------|-------|-------|---------|-------|-------|------------------|
| Assessment Area: Ozark Mountain | | | | | | | | | | | | | |
| Geographic Income Level | Bank And Aggregate Loans By Year | | | | | | | | | | | | Total Farms % |
| | 2020 | | | | | | 2021 | | | | | | |
| | Bank | | Agg | Bank | | Agg | Bank | | Agg | Bank | | Agg | |
| | # | % | % | \$(000) | % | % | # | % | % | \$(000) | % | % | |
| Low | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Moderate | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Middle | 108 | 77.1 | 80.8 | 4,731 | 68.5 | 75.7 | 129 | 74.6 | 79.4 | 3,310 | 60.8 | 75.1 | 81.3 |
| Upper | 32 | 22.9 | 19.2 | 2,175 | 31.5 | 24.3 | 44 | 25.4 | 20.6 | 2,132 | 39.2 | 24.9 | 18.7 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| Total | 140 | 100.0 | 100.0 | 6,906 | 100.0 | 100.0 | 173 | 100.0 | 100.0 | 5,442 | 100.0 | 100.0 | 100.0 |

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

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

The bank’s lending has an adequate 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 adequate. The distribution of 2021 home mortgage lending to low-income borrowers was significantly above aggregate lending data by both number and dollar but below the demographic figure. Lending to moderate-income borrowers reflected penetration above the aggregate lending data by number, comparable by dollar, and comparable to the demographic figure.

The borrower distribution of home mortgage lending in 2020 reflected performance below the 2021 levels. The bank’s borrower distribution of home mortgage lending in 2022 was consistent with 2020 but below 2021 performance.

Home Purchase Loans

The borrower distribution of home purchase lending is good. The distribution of 2021 home purchase lending to low-income borrowers was above the aggregate lending data by number, significantly above by dollar, and below the demographic figure. Lending levels to moderate-income borrowers reflected penetration above the aggregate lending data by number, comparable by number, and comparable to the demographic figure.

The borrower distribution of home purchase lending in 2020 reflected performance below the 2021 levels. The bank's borrower distribution of home purchase lending in 2022 was consistent with 2021.

Home Refinance Loans

The borrower distribution of home refinance lending is adequate. The distribution of 2021 home refinance lending to low-income borrowers was significantly above the aggregate lending data by number and dollar, but below the demographic figure. Lending levels to moderate-income borrowers reflected penetration comparable to the aggregate lending data by number and dollar as well as the demographic figure.

The borrower distribution of home refinance lending in 2020 reflected performance below the 2021 levels. The bank's borrower distribution of home purchase lending in 2022 was consistent with 2020.

Home Improvement Loans

The borrower distribution of home improvement lending is adequate. The bank's 2022 home improvement lending to low-income borrowers was comparable to the aggregate lending data by number and dollar but was below the demographic figure. The bank's lending to moderate-income borrowers was below both the aggregate and the demographic figure. Home improvement lending in 2020 and 2021 was not evaluated based on lending levels too low to render meaningful analyses.

Table 90

| Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level | | | | | | | | | | | | | |
|--|---|----------|------------|-----------------|-------------|-------------|-------------|----------|-------------|-----------------|-------------|-------------|------------------------------------|
| Assessment Area: Ozark Mountain | | | | | | | | | | | | | |
| Borrower Income Level | Bank And Aggregate Loans By Year | | | | | | | | | | | | Families by Family Income % |
| | 2020 | | | | | | 2021 | | | | | | |
| | Bank | | Agg | | Bank | | Agg | | Bank | | Agg | | |
| | # | % | % | \$ (000) | \$ % | \$ % | # | % | % | \$ (000) | \$ % | \$ % | |
| Home Purchase Loans | | | | | | | | | | | | | |
| Low | 5 | 5.9 | 3.6 | 445 | 4.0 | 1.9 | 5 | 6.8 | 5.0 | 604 | 5.2 | 2.8 | 17.7 |
| Moderate | 16 | 18.8 | 18.2 | 1,835 | 16.4 | 13.0 | 16 | 21.9 | 16.4 | 1,521 | 13.1 | 11.2 | 18.1 |
| Middle | 20 | 23.5 | 20.0 | 2,642 | 23.6 | 17.7 | 14 | 19.2 | 19.0 | 1,925 | 16.6 | 16.2 | 23.3 |
| Upper | 37 | 43.5 | 42.7 | 5,528 | 49.4 | 52.3 | 30 | 41.1 | 40.5 | 6,448 | 55.6 | 50.3 | 41.0 |
| Unknown | 7 | 8.2 | 15.5 | 745 | 6.7 | 15.1 | 8 | 11.0 | 19.0 | 1,093 | 9.4 | 19.6 | 0.0 |
| Total | 85 | 100.0 | 100.0 | 11,195 | 100.0 | 100.0 | 73 | 100.0 | 100.0 | 11,591 | 100.0 | 100.0 | 100.0 |
| Refinance Loans | | | | | | | | | | | | | |
| Low | 4 | 3.8 | 3.7 | 198 | 1.4 | 1.7 | 8 | 11.4 | 3.9 | 602 | 6.9 | 2.3 | 17.7 |
| Moderate | 9 | 8.7 | 8.4 | 732 | 5.3 | 5.3 | 11 | 15.7 | 13.0 | 879 | 10.1 | 9.0 | 18.1 |
| Middle | 23 | 22.1 | 15.8 | 2,268 | 16.6 | 12.0 | 12 | 17.1 | 18.1 | 1,502 | 17.3 | 14.9 | 23.3 |
| Upper | 51 | 49.0 | 47.7 | 8,751 | 64.0 | 55.3 | 30 | 42.9 | 42.0 | 5,093 | 58.5 | 50.6 | 41.0 |
| Unknown | 17 | 16.3 | 24.3 | 1,735 | 12.7 | 25.6 | 9 | 12.9 | 23.1 | 623 | 7.2 | 23.2 | 0.0 |
| Total | 104 | 100.0 | 100.0 | 13,684 | 100.0 | 100.0 | 70 | 100.0 | 100.0 | 8,699 | 100.0 | 100.0 | 100.0 |
| Home Improvement Loans | | | | | | | | | | | | | |
| Low | 1 | 33.3 | 15.3 | 21 | 27.3 | 7.9 | 0 | 0.0 | 16.4 | 0 | 0.0 | 7.1 | 17.7 |
| Moderate | 1 | 33.3 | 13.6 | 30 | 39.0 | 12.0 | 1 | 33.3 | 18.0 | 21 | 18.3 | 13.1 | 18.1 |
| Middle | 0 | 0.0 | 18.6 | 0 | 0.0 | 19.1 | 1 | 33.3 | 16.4 | 11 | 9.6 | 10.9 | 23.3 |
| Upper | 1 | 33.3 | 42.4 | 26 | 33.8 | 49.3 | 1 | 33.3 | 42.6 | 83 | 72.2 | 57.4 | 41.0 |
| Unknown | 0 | 0.0 | 10.2 | 0 | 0.0 | 11.8 | 0 | 0.0 | 6.6 | 0 | 0.0 | 11.4 | 0.0 |
| Total | 3 | 100.0 | 100.0 | 77 | 100.0 | 100.0 | 3 | 100.0 | 100.0 | 115 | 100.0 | 100.0 | 100.0 |
| Total Home Mortgage Loans | | | | | | | | | | | | | |
| Low | 10 | 5.2 | 4.2 | 664 | 2.6 | 1.9 | 13 | 8.8 | 4.7 | 1,206 | 5.9 | 2.6 | 17.7 |
| Moderate | 26 | 13.5 | 13.1 | 2,597 | 10.2 | 9.1 | 28 | 19.0 | 15.0 | 2,421 | 11.8 | 10.3 | 18.1 |
| Middle | 43 | 22.3 | 17.7 | 4,910 | 19.3 | 14.8 | 27 | 18.4 | 18.4 | 3,438 | 16.7 | 15.5 | 23.3 |
| Upper | 90 | 46.6 | 44.5 | 14,815 | 58.2 | 53.3 | 62 | 42.2 | 40.9 | 11,749 | 57.2 | 50.3 | 41.0 |
| Unknown | 24 | 12.4 | 20.5 | 2,480 | 9.7 | 20.8 | 17 | 11.6 | 21.0 | 1,716 | 8.4 | 21.3 | 0.0 |
| Total | 193 | 100.0 | 100.0 | 25,466 | 100.0 | 100.0 | 147 | 100.0 | 100.0 | 20,530 | 100.0 | 100.0 | 100.0 |
| <p>Source: 2021 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey</p> <p>Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis. Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.</p> | | | | | | | | | | | | | |

Small Business Lending

The borrower distribution of small business lending is adequate. The distribution of loans originated in 2021 to businesses with annual gross revenues of \$1MM or less (small businesses) reflected penetration above aggregate lending data by number and dollar and was comparable to the demographic figure.

The borrower distribution of small business lending in 2020 reflected performance below the 2021 levels. Bank distribution of small business lending in 2022 reflected consistent performance with 2020.

Table 91

| Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses | | | | | | | | | | | | | |
|--|----------------------------------|--------------|--------------|---------------|--------------|--------------|------------|--------------|--------------|---------------|--------------|--------------|--------------------------|
| Assessment Area: Ozark Mountain | | | | | | | | | | | | | |
| | Bank And Aggregate Loans By Year | | | | | | | | | | | | Total Businesses % |
| | 2020 | | | | | | 2021 | | | | | | |
| | Bank | | Agg | Bank | | Agg | Bank | | Agg | Bank | | Agg | |
| | # | % | #% | \$(000) | % | % | # | % | #% | \$(000) | % | % | |
| By Revenue | | | | | | | | | | | | | |
| \$1 Million or Less | 252 | 51.5 | 42.8 | 13,965 | 48.6 | 44.0 | 416 | 82.4 | 58.3 | 17,440 | 74.9 | 59.5 | 92.6 |
| Over \$1 Million | 75 | 15.3 | | 9,782 | 34.0 | | 36 | 7.1 | | 4,115 | 17.7 | | 5.7 |
| Revenue Unknown | 162 | 33.1 | | 5,012 | 17.4 | | 53 | 10.5 | | 1,744 | 7.5 | | 1.7 |
| Total | 489 | 100.0 | | 28,759 | 100.0 | | 505 | 100.0 | | 23,299 | 100.0 | | 100.0 |
| By Loan Size | | | | | | | | | | | | | |
| \$100,000 or Less | 419 | 85.7 | 87.1 | 11,109 | 38.6 | 30.8 | 447 | 88.5 | 90.1 | 8,796 | 37.8 | 33.2 | |
| \$100,001 - \$250,000 | 47 | 9.6 | 7.5 | 7,318 | 25.4 | 20.7 | 38 | 7.5 | 5.1 | 5,892 | 25.3 | 17.6 | |
| \$250,001 - \$1 Million | 23 | 4.7 | 5.4 | 10,332 | 35.9 | 48.5 | 20 | 4.0 | 4.8 | 8,611 | 37.0 | 49.2 | |
| Total | 489 | 100.0 | 100.0 | 28,759 | 100.0 | 100.0 | 505 | 100.0 | 100.0 | 23,299 | 100.0 | 100.0 | |
| By Loan Size and Revenues \$1 Million or Less | | | | | | | | | | | | | |
| \$100,000 or Less | 225 | 89.3 | | 6,172 | 44.2 | | 377 | 90.6 | | 6,723 | 38.5 | | |
| \$100,001 - \$250,000 | 14 | 5.6 | | 2,033 | 14.6 | | 23 | 5.5 | | 3,603 | 20.7 | | |
| \$250,001 - \$1 Million | 13 | 5.2 | | 5,760 | 41.2 | | 16 | 3.8 | | 7,114 | 40.8 | | |
| Total | 252 | 100.0 | | 13,965 | 100.0 | | 416 | 100.0 | | 17,440 | 100.0 | | |
| Source: 2021 FFIEC Census Data | | | | | | | | | | | | | |
| 2021 Dun & Bradstreet Data | | | | | | | | | | | | | |
| 2011-2015 U.S. Census Bureau: American Community Survey | | | | | | | | | | | | | |
| Note: Percentages may not total 100.0 percent due to rounding. | | | | | | | | | | | | | |

Small Farm Lending

The borrower distribution of small farm lending is adequate. The distribution of loans originated in 2021 to farms with annual gross revenues of \$1MM or less (small farms) reflected penetration above aggregate lending data by number, comparable by dollar, and comparable to the demographic figure.

The borrower distribution of small farm lending in 2020 reflected performance below the 2021 levels. Bank distribution of small farm lending in 2022 reflected consistent performance with 2020.

Table 92

| Distribution of 2020 and 2021 Small Farm Lending By Revenue Size of Farms | | | | | | | | | | | | | |
|---|----------------------------------|--------------|--------------|--------------|--------------|--------------|------------|--------------|--------------|--------------|--------------|--------------|---------------|
| Assessment Area: Ozark Mountain | | | | | | | | | | | | | |
| | Bank And Aggregate Loans By Year | | | | | | | | | | | | Total Farms % |
| | 2020 | | | | | | 2021 | | | | | | |
| | Bank | | Agg | Bank | | Agg | Bank | | Agg | Bank | | Agg | |
| | # | #% | #% | \$(000) | % | % | # | #% | #% | \$(000) | % | % | |
| By Revenue | | | | | | | | | | | | | |
| \$1 Million or Less | 121 | 86.4 | 79.7 | 6,019 | 87.2 | 88.4 | 165 | 95.4 | 70.2 | 5,087 | 93.5 | 84.5 | 99.3 |
| Over \$1 Million | 9 | 6.4 | | 738 | 10.7 | | 1 | 0.6 | | 90 | 1.7 | | 0.0 |
| Revenue Unknown | 10 | 7.1 | | 149 | 2.2 | | 7 | 4.0 | | 265 | 4.9 | | 0.7 |
| Total | 140 | 100.0 | | 6,906 | 100.0 | | 173 | 100.0 | | 5,442 | 100.0 | | 100.0 |
| By Loan Size | | | | | | | | | | | | | |
| \$100,000 or Less | 122 | 87.1 | 89.0 | 3,325 | 48.1 | 50.1 | 164 | 94.8 | 93.3 | 3,287 | 60.4 | 58.6 | |
| \$100,001 - \$250,000 | 13 | 9.3 | 7.9 | 1,881 | 27.2 | 26.1 | 6 | 3.5 | 5.0 | 930 | 17.1 | 22.3 | |
| \$250,001 - \$500,000 | 5 | 3.6 | 3.1 | 1,700 | 24.6 | 23.8 | 3 | 1.7 | 1.7 | 1,225 | 22.5 | 19.1 | |
| Total | 140 | 100.0 | 100.0 | 6,906 | 100.0 | 100.0 | 173 | 100.0 | 100.0 | 5,442 | 100.0 | 100.0 | |
| By Loan Size and Revenues \$1 Million or Less | | | | | | | | | | | | | |
| \$100,000 or Less | 104 | 86.0 | | 2,888 | 48.0 | | 157 | 95.2 | | 3,047 | 59.9 | | |
| \$100,001 - \$250,000 | 13 | 10.7 | | 1,881 | 31.3 | | 5 | 3.0 | | 815 | 16.0 | | |
| \$250,001 - \$500,000 | 4 | 3.3 | | 1,250 | 20.8 | | 3 | 1.8 | | 1,225 | 24.1 | | |
| Total | 121 | 100.0 | | 6,019 | 100.0 | | 165 | 100.0 | | 5,087 | 100.0 | | |
| Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey | | | | | | | | | | | | | |
| Note: Percentages may not total 100.0 percent due to rounding. | | | | | | | | | | | | | |

Community Development Lending

The bank provides an adequate level of CD loans. The bank originated seven CD loans totaling \$816M in this AA.

Examples of responsive CD lending activities included:

- One loan for \$134M to an organization that provides affordable housing.
- Five PPP loans totaling \$677M to non-profit organizations.
- One loan for \$5M was a PPP loan utilized by a small business to retain LMI employees and continue its operations throughout the pandemic.

Table 93

| Community Development Loans – Ozark Mountain AA | | |
|--|----------|----------------|
| Community Development Purpose | # | \$(000) |
| Affordable Housing | 1 | 134 |
| Community Services | 5 | 677 |
| Economic Development | 1 | 5 |
| Revitalization and Stabilization | 0 | 0 |
| Total Loans | 7 | 816 |

INVESTMENT TEST

The bank’s performance under the investment test in the Ozark Mountain AA is adequate. The bank has an adequate level of qualified CD investments and grants. The bank makes rare use of innovative and/or complex investments but exhibits adequate responsiveness to the credit and CD needs of its AA.

The following are examples of AA investment activities:

- The bank provided a financial investment totaling \$261M in pools of mortgages to LMI borrowers.
- Two donations totaling \$6M to two organizations serving individuals experiencing homelessness or in need of emergency shelter.
- Four donations totaling \$5M to two organizations that provide court advocacy, critical healthcare services, and vital community services targeted to children from LMI families.

Table 94

| Investments, Grants, and Donations – Ozark Mountain AA | | | | | | | | |
|---|---|----------------|--|----------------|------------------|----------------|--------------|----------------|
| Community Development Purpose | Prior Period Investments¹ | | Current Investments² | | Donations | | Total | |
| | # | \$(000) | # | \$(000) | # | \$(000) | # | \$(000) |
| Affordable Housing | 0 | 0 | 0 | 261 | 1 | 2 | 1 | 263 |
| Community Services | 0 | 0 | 0 | 0 | 32 | 45 | 32 | 45 |
| Economic Development | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Revitalization and Stabilization | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total | 0 | 0 | 0 | 261 | 33 | 47 | 33 | 308 |

¹ Book Value of Investment
² Original Market Value of Investment

SERVICE TEST

The bank’s performance under the service test in the Ozark Mountain AA is excellent.

Retail Banking Services

Branch locations and alternative delivery systems, such as drive-through facilities and online and mobile banking, are readily accessible to the bank’s various geographies and to individuals of different income levels in the AA. The bank operates four branches in the AA. All branches provide onsite ATMs and drive-through facilities, and the bank operates four additional stand-alone, cash-only ATMs in the AA. The branches are spread across the AA in small, rural towns, and the distribution of branches and ATMs exceeds the percent of tracts and households by income level.

The bank’s record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in LMI areas or to LMI individuals. The bank did not open or close any branches in this AA since the prior evaluation.

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 are consistent, operating from 8:00 am to 5:00 pm on weekdays, and one branch location also offering Saturday hours. Drive-through hours are extended, with all but one location offering drive-through hours on Saturday. The branch without Saturday hours is located approximately two miles from another branch that is open on Saturday. All branches offer similar products and services.

Table 95

| Retail Banking and Community Development Services – Ozark Mountain AA | | | | | | | | | | | | |
|--|--|---------------------------|-----------------------------|---|--------------|-----------------------|--|------------|------------|------------|--------------|--------------|
| Branch Accessibility | Location of Branches by Tract (%) | | | | | | Percent of Tracts¹ (%) | | | | | |
| | Low | Mod | Mid | Upp | Unk | Total | Low | Mod | Mid | Upp | Unk | Total |
| | 0.0 | 25.0 | 50.0 | 25.0 | 0.0 | 100.0 | 0.0 | 6.7 | 53.3 | 40.0 | 0.0 | 100.0 |
| | Location of ATMs by Tract (%) | | | | | | Percent of Households by Tracts¹ (%) | | | | | |
| Low | Mod | Mid | Upp | Unk | Total | Low | Mod | Mid | Upp | Unk | Total | |
| 0.0 | 37.5 | 37.5 | 25.0 | 0.0 | 100.0 | 0.0 | 7.0 | 50.9 | 42.1 | 0.0 | 100.0 | |
| Changes in Branch Location | Number of Branches (#) | | | | | | Net Change in Branch Locations (#) | | | | | |
| | Total Branches | | Openings (#) | Closings (#) | | | Low | Mod | Mid | Upp | Unk | Total |
| | 4 | | 0 | 0 | | | 0 | 0 | 0 | 0 | 0 | 0 |
| Community Development Services | Affordable Housing | Community Services | Economic Development | Revitalization & Stabilization | | Total Services | Total Organizations | | | | | |
| | 0 | 14 | 1 | 0 | | 15 | 14 | | | | | |
| ¹ Based on 2022 FFIEC census tract definitions. Note: Total percentages may vary by 0.1 percent due to automated rounding differences. | | | | | | | | | | | | |

Community Development Services

The bank is a leader in providing CD services.

Examples of such services provided by bank employees include:

- One employee served on the board of an organization that provides healthcare services primarily utilized by LMI individuals.
- One employee served on the board for an economic development organization with a focus on small business development.
- Many individuals representing the bank have served as long-standing board members at community service and economic development organizations within the AA. In addition, many staff members conducted financial literacy education for schools where a majority of the students are eligible for the Free and Reduced Lunch Program.

**BENTON COUNTY METROPOLITAN ASSESSMENT AREA
METROPOLITAN AREA
(Limited-Scope Review)**

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE BENTON COUNTY METROPOLITAN AA

The bank's Benton County Metropolitan AA is comprised of Benton County in its entirety, which is one of three counties included in the Fayetteville-Springdale-Rogers, Arkansas MSA. Refer to Appendix C for a map of the AA and Appendix F for additional demographic data.

- The AA is comprised of 9 moderate-, 27 middle-, and 21 upper-income census tracts. This represents a change since the prior evaluation where the AA was comprised of 1 low-, 4 moderate-, 27 middle-, and 17 upper-income census tracts.
- Based on 2020 ACS data, the population for the AA was 284,333, which represented a 19.4 increase from the 2015 figure.
- The AA's composition of families by income level consists of 17.2 percent low-, 16.2 percent moderate-, 21.9 percent middle-, and 44.7 percent upper-income families.
- One of the bank's branches is located in the AA and offers an onsite ATM and drive-through services.
- According to the June 30, 2022 FDIC Deposit Market Share Report, the bank had a 0.4 percent market share, ranking 20th out of 27 FDIC-insured depository institutions operating from 93 banking offices in the AA.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE BENTON COUNTY METROPOLITAN AA

The state of Arkansas AA listed in the table below was reviewed using limited-scope examination procedures. Conclusions regarding the institution's CRA performance are drawn from a review of available facts and data, including performance figures, aggregate lending comparisons, and demographic information. The conclusions regarding the bank's performance in this area did not significantly impact the rating for the state of Arkansas.

Table 96

| Assessment Area | Lending Test | Investment Test | Service Test |
|----------------------------|---------------------|------------------------|---------------------|
| Benton County Metropolitan | Consistent | Below | Below |

STATE OF OKLAHOMA

| | |
|-------------------------------|--------------------------|
| CRA rating for Oklahoma: | Satisfactory |
| The Lending Test is rated: | High Satisfactory |
| The Investment Test is rated: | Low Satisfactory |
| The Service Test is rated: | Low Satisfactory |

Major factors supporting the rating include:

Lending Test

- Lending levels reflect adequate responsiveness to AA credit needs, and the bank makes use of innovative and/or flexible lending practices in serving AA credit needs.
- The bank's distribution of loans by income level of geography is adequate.
- The bank's distribution of loans among individuals of different income levels, including LMI, and businesses and farms of different sizes is adequate.
- The bank is a leader in making CD loans within its AAs.

Investment Test

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

Service Test

- The bank's delivery systems are reasonably accessible to geographies and/or individuals of different income levels throughout its AAs.
- The bank's record of opening and closing branches has 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 AAs, particularly LMI geographies and/or individuals.
- The bank provides an adequate level of CD services within its Oklahoma AAs and is responsive to the available service opportunities.

SCOPE OF EXAMINATION

The scope of the review for the state of Oklahoma was consistent with the overall scope for the institution. A full-scope review was conducted for the Northern Oklahoma AA, and

the overall state rating was based predominantly on the bank's performance in this AA based on lending and deposit volume. Limited-scope reviews also were conducted for the Tulsa Metropolitan, Washita County, and Texas County AAs to ascertain if the bank's performance in those areas was generally consistent with its performance in the overall state evaluation.

A total of 2,210 loans were reviewed in the state of Oklahoma, including 577 home mortgage, 1,200 small business, and 433 small farm loans. Greater weight was placed on the bank's small business lending, although home mortgage lending and small farm lending carried equal weighting based on the individual characteristics and credit needs of the individual AAs.

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN OKLAHOMA

The bank delineates 4 of its 18 AAs and operates 9 of its 67 branches in the state of Oklahoma. Loan and deposit products and services offered in the state mirror those discussed in the overall Institution section of this report, with a primary emphasis on small business and home mortgage lending. Detailed descriptions of the bank's operations in each AA are provided in each AA analysis.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN OKLAHOMA

LENDING TEST

The bank's performance under the lending test in the state of Oklahoma is high satisfactory. Bank performance under the lending test in the Northern Oklahoma AA is considered adequate. Moreover, the bank was a leader in originating CD loans in the state. The bank made a relatively high level of CD loans in the Northern Oklahoma AA and was a leader in making CD loans in the limited-scope Tulsa Metropolitan AA. This performance bolstered the lending test rating.

Lending Activity

The bank's overall lending activities in the state of Oklahoma reflect adequate responsiveness to AA credit needs. The bank makes use of innovative and/or flexible lending programs to serve AA credit needs, including LMI borrowers. The lending programs offered in the state generally mirror those outlined in the overall Institution Lending Activity section of this report.

Geographic Distribution of Loans

The bank’s overall geographic distribution of lending within Oklahoma reflects adequate distribution among the different census tracts and dispersion throughout the AAs. The distribution of loans across geographies of different income levels is adequate in the Northern Oklahoma AA.

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

The bank’s lending within Oklahoma has an overall adequate penetration among individuals of different income levels and businesses and farms of different sizes. The borrower distribution of loans is also adequate in the Northern Oklahoma AA.

Community Development Lending

The bank is a leader in providing CD loans within the state of Oklahoma. The bank originated 18 CD loans totaling \$44.8MM in AAs within the state. The CD loans originated in Oklahoma included nine in the Northern Oklahoma AA and six in the limited-scope Tulsa Metropolitan AA. Two CD loans were disbursed in areas in the broader statewide area, outside of the bank’s AA.

- Six of the CD loans for \$1.3MM were PPP loans utilized by local businesses to retain their employees and continue operations in LMI census tracts throughout the pandemic or for small businesses to retain its LMI employees.
- An operating line of credit for \$7.0MM was made to a business to carry inventory and accounts receivable. The credit availability will help support the company’s expansion which will lead to increased employment of LMI individuals.

Table 97

| Community Development Loans – State of Oklahoma | | |
|--|-----------|----------------|
| Community Development Purpose | # | \$(000) |
| Affordable Housing | 0 | 0 |
| Community Services | 3 | 1,145 |
| Economic Development | 6 | 22,136 |
| Revitalization and Stabilization | 7 | 18,414 |
| Outside Activities | 2 | 3,112 |
| Total Loans | 18 | 44,806 |

INVESTMENT TEST

The bank’s overall performance under the investment test in the state of Oklahoma is low satisfactory. Bank performance under the investment test is adequate in the Northern Oklahoma AA.

The bank has an excellent level of qualified CD investments and grants within Oklahoma but is rarely in a leadership position. The bank makes rare use of innovative and/or complex investments but exhibits excellent responsiveness to the credit and CD needs of its AAs.

To further demonstrate the bank’s commitment to meeting critical AA needs, donations totaling \$48M to various community service organizations were made during the evaluation period. The bank’s donations to all qualifying organizations across Oklahoma totaled \$67M.

Table 98

| Investments, Grants, and Donations – State of Oklahoma | | | | | | | | |
|---|---------------------------------------|---------|----------------------------------|---------|-----------|---------|-------|---------|
| Community Development Purpose | Prior Period Investments ¹ | | Current Investments ² | | Donations | | Total | |
| | # | \$(000) | # | \$(000) | # | \$(000) | # | \$(000) |
| Affordable Housing | 0 | 94 | 0 | 546 | 2 | 6 | 2 | 646 |
| Community Services | 0 | 0 | 1 | 482 | 25 | 48 | 26 | 530 |
| Economic Development | 0 | 0 | 0 | 0 | 2 | 10 | 2 | 10 |
| Revitalization and Stabilization | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Outside Activities | 1 | 376 | 1 | 2,446 | 4 | 3 | 6 | 2,825 |
| Total | 1 | 470 | 2 | 3,474 | 33 | 67 | 36 | 4,011 |
| ¹ Book Value of Investment ² Original Market Value of Investment | | | | | | | | |

SERVICE TEST

The bank’s overall performance under the service test in the state of Oklahoma is low satisfactory. Bank performance under the service test was excellent in the Northern Oklahoma AA.

Retail Banking Services

Branch locations and alternative delivery systems, such as drive-through facilities and online and mobile banking, within Oklahoma are reasonably accessible to the bank’s various geographies and to individuals of different income levels in each AA.

The bank’s record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in LMI areas or to LMI individuals. Since the prior evaluation, the bank acquired and subsequently sold its branch office located in a middle-income tract in the Washita County AA.

The bank’s products, services, and business hours do not vary in a way that inconveniences its AAs, particularly LMI geographies and/or LMI individuals. Lobby and drive-through hours are generally consistent across AAs, with all locations offering similar products and services.

Table 99

| Retail Banking and Community Development Services – State of Oklahoma | | | | | | | | | | | | |
|---|-----------------------------------|-----------------------|-------------------------|-----------------------------------|------------------------------------|------------------------|--|------|------|-------|-------|-------|
| Branch Accessibility | Location of Branches by Tract (%) | | | | | | Percent of Tracts ¹ (%) | | | | | |
| | Low | Mod | Mid | Upp | Unk | Total | Low | Mod | Mid | Upp | Unk | Total |
| | 0.0 | 0.0 | 77.8 | 22.2 | 0.0 | 100.0 | 5.7 | 30.1 | 28.8 | 34.9 | 0.4 | 100.0 |
| | Location of ATMs by Tract (%) | | | | | | Percent of Households by Tracts ¹ (%) | | | | | |
| Low | Mod | Mid | Upp | Unk | Total | Low | Mod | Mid | Upp | Unk | Total | |
| 0.0 | 0.0 | 66.7 | 33.3 | 0.0 | 100.0 | 5.9 | 28.4 | 31.1 | 34.3 | 0.3 | 100.0 | |
| Changes in Branch Location | Number of Branches (#) | | | | Net Change in Branch Locations (#) | | | | | | | |
| | Total Branches | Openings (#) | Closings (#) | | Low | Mod | Mid | Upp | Unk | Total | | |
| | 9 | 0 | 1 | | 0 | 0 | (1) | 0 | 0 | (1) | | |
| Community Development Services | Affordable Housing | Community Services | Economic Development | Revitalization & Stabilization | Total Services | Total Organizations | | | | | | |
| | 0 | 19 | 4 | 0 | 23 | 17 | | | | | | |

¹ Based on 2022 FFIEC census tract definitions.
 Note: Total percentages may vary by 0.1 percent due to automated rounding differences.

Community Development Services

The bank provides an adequate level of CD services within the state of Oklahoma. Bank officers and staff provided 23 CD services to 17 organizations throughout the Oklahoma AAs. Many of these activities included board service and financial literacy presentations to community service and economic development organizations.

**NORTHERN OKLAHOMA ASSESSMENT AREA
NONMETROPOLITAN AREA
(Full-Scope Review)**

DESCRIPTION OF THE INSTITUTION’S OPERATIONS IN THE NORTHERN OKLAHOMA AA

The bank’s Northern Oklahoma AA consists of Kay County in its entirety. Refer to Appendix C for a map of the AA and Appendix D for additional demographic data.

- There have been no changes to the AA delineation since the prior CRA evaluation.
- The AA is comprised of 2 moderate-, 7 middle-, and 2 upper-income census tracts. This represents a change in tract delineation since the prior evaluation where there were 3 moderate-, 6 middle-, and 2 upper-income census tracts. Additionally, Kay County had tracts in 2020 that were designated by the FFIEC as distressed middle-income census tracts.
- Five of the bank’s branches are located in the AA, and all but one location has an onsite ATM and offers drive-through services.
- According to the June 30, 2022 FDIC Summary of Deposits Market Share Report, the bank held a 19.0 percent market share of total deposits within the AA, ranking 3rd of 8 FDIC-insured depository institutions operating from 21 banking offices in the AA.
- To further augment the evaluation, one interview recently conducted as part of the CRA evaluation of another financial institution with offices in the AA was reviewed to ascertain the credit needs of area communities, the responsiveness of area banks in meeting those credit needs, and for perspectives on local economic conditions. The individual was a representative of an economic development organization.

Table 100

| Population Change | | | |
|---|------------------------|------------------------|-----------------------|
| Assessment Area: Northern Oklahoma | | | |
| Area | 2015 Population | 2020 Population | Percent Change |
| Northern Oklahoma | 45,587 | 43,700 | (4.1) |
| NonMSA Oklahoma | 1,333,350 | 1,289,548 | (3.3) |
| Oklahoma | 3,849,733 | 3,959,353 | 2.8 |
| <i>Source: 2020 U.S. Census Bureau Decennial Census 2011 – 2015 U.S. Census Bureau: American Community Survey</i> | | | |

- As noted in Table 100, the Northern Oklahoma AA population represents 3.4 percent of the nonmetropolitan statewide area and 1.1 percent of the entire state population and noted negative growth from 2015 to 2020.

- Within the AA, four of the bank’s branches are located in Ponca City, which is the largest city in Kay County with a 2020 population of 24,424. The bank’s remaining branch is in Newkirk, a town of 2,172 and located approximately ten miles north of Ponca City.

Table 101

| Median Family Income Change | | | |
|--|----------------------------------|----------------------------------|-----------------------|
| Assessment Area: Northern Oklahoma | | | |
| Area | 2015 Median Family Income | 2020 Median Family Income | Percent Change |
| Northern Oklahoma | 56,106 | 58,856 | 4.9 |
| NonMSA Oklahoma | 56,258 | 58,565 | 4.1 |
| Oklahoma | 63,401 | 67,511 | 6.5 |
| <i>Source: 2011 – 2015 U.S. Census Bureau: American Community Survey 2016 – 2020 U.S. Census Bureau: American Community Survey</i> | | | |
| <i>Note: Median family incomes have been inflation-adjusted and are expressed in 2020 dollars.</i> | | | |

- The 2020 median family income for the Northern Oklahoma AA was 14.7 percent lower than the statewide figure.
- The percentage of families in the AA classified as LMI was 39.6 percent, which was comparable to the statewide and nonmetropolitan statewide figures of 39.1 and 39.4 percent, respectively.
- The AA family poverty rate was 12.8 percent, compared to 11.3 percent at the state level and 13.5 percent at the nonmetropolitan statewide level. When assessed by the income level of census tracts in the AA, the poverty rates were 28.3 percent in moderate-, 54.0 in middle-, and 17.7 percent in upper-income census tracts.

Table 102

| Housing Cost Burden | | | | | | |
|---|------------------------------|------------------------|--------------------|-----------------------------|------------------------|-------------------|
| Assessment Area: Northern Oklahoma | | | | | | |
| Area | Cost Burden – Renters | | | Cost Burden – Owners | | |
| | Low Income | Moderate Income | All Renters | Low Income | Moderate Income | All Owners |
| Northern Oklahoma | 68.8 | 26.6 | 31.0 | 54.1 | 24.5 | 16.0 |
| NonMSA Oklahoma | 64.4 | 27.6 | 34.5 | 48.4 | 21.4 | 15.5 |
| Oklahoma | 71.1 | 30.5 | 37.9 | 52.5 | 24.5 | 16.0 |
| <i>Source: U.S. Department of Housing and Urban Development (HUD), 2015-2019 Comprehensive Housing Affordability Strategy</i> | | | | | | |
| <i>Note: Cost Burden is housing cost that equals 30 percent or more of household income.</i> | | | | | | |

- There are 21,455 total housing units in the Northern Oklahoma AA, of which 53.6 percent are owner-occupied, 27.4 percent are rentals, and 18.9 percent are vacant.

- The median age of housing stock in the AA was 61 years of age. When broken down by the income level of census tract, the median age was 61 in moderate-, 61 in middle-, and 54 in upper-income census tracts. The older age of homes in the moderate-income census tracts suggests more dilapidated homes in need of repair.
- The overall affordability ratio within the AA is 49.3 percent which reflects more affordable housing than the nonmetropolitan statewide area at 42.0 percent and the state at 37.8 percent.

Table 103

| Unemployment Rates | | | | | |
|------------------------------------|------|------|------|------|------|
| Assessment Area: Northern Oklahoma | | | | | |
| Area | 2017 | 2018 | 2019 | 2020 | 2021 |
| Northern Oklahoma | 5.1 | 4.5 | 4.0 | 6.7 | 4.3 |
| NonMSA Oklahoma | 4.3 | 3.5 | 3.4 | 6.0 | 3.8 |
| Oklahoma | 4.0 | 3.3 | 3.1 | 6.2 | 3.8 |

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- During the evaluation period, unemployment rates in the AA began to stabilize in 2021 after the notable spike during 2020 resulting from the pandemic.
- A community member stated the pandemic produced some layoffs in the retail, hospitality, and restaurant sectors.
- According to a community member, Ponca City manufacturers produce products for the food industry, commercial and residential building industry, and agriculture and durable equipment for numerous industries.
- The oil and gas industry in Ponca City represents approximately 25.0 percent of local primary jobs, the vast majority of this is in the “downstream” side of the industry. This is part of that industry that buys the oil from oil producers and turns it into finished product. This part of the industry was largely insulated from the impact of the drop in oil prices and did not experience any real losses in operations.
- The community contact indicated that the agricultural industry remains critical to the local economy.
- According to a community member, Phillips 66 remains a vital part of the community, but the region continues to look beyond oil and gas to such diverse industries as advanced manufacturing, business services/back office, natural resources, and aviation.
- The leading industries in the AA include manufacturing, health care and social assistance, and retail trade.
- Some of the AA’s largest employers include Custom Mechanical Equipment, AllianceHealth, the City of Ponca City, Mertz Manufacturing, Evans & Associates, Albertson’s Dorada Foods, and Phillips 66. These entities are predominantly located in Ponca City.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE NORTHERN OKLAHOMA AA

LENDING TEST

The bank's performance under the lending test in the Northern Oklahoma AA is adequate.

Lending Activity

The bank's lending activities reflect adequate responsiveness to AA credit needs. The evaluation of lending in this AA included 208 home mortgage, 621 small business and 334 small farm loans originated between January 1, 2020 and December 31, 2022.

The bank makes use of innovative and/or flexible lending programs to serve AA credit needs, including LMI borrowers.

Geographic Distribution of Loans

The bank's geographic distribution of loans reflects adequate distribution among the different census tracts and dispersion throughout the AA. Home improvement and multifamily loans were not evaluated at the individual product level based on lending levels that are too low to conduct meaningful analyses.

Home Mortgage Lending

The geographic distribution of home mortgage lending is adequate. The distribution of 2021 home mortgage loans among moderate-income census tracts was significantly above aggregate lending data by number and dollar and comparable with the demographic figure, which represents the percentage of owner-occupied housing units in each census tract income level.

The geographic distribution of home mortgage lending in 2020 reflected performance below the 2021 levels. The bank's home mortgage lending in 2022 reflected penetration levels consistent with 2020. Additionally, a review of the dispersion of loans among the various geographic income levels revealed no conspicuous gaps or lapses in lending.

Home Purchase Loans

The geographic distribution of home purchase lending is adequate. The distribution of 2021 home purchase loans among moderate-income census tracts was significantly above aggregate lending data and the demographic figure.

The distribution of 2020 home purchase loans was not evaluated due to low loan volume. The bank's home purchase lending in 2022 reflected penetration levels below that of 2021.

Home Refinance Loans

The geographic distribution of home refinance lending is adequate. The distribution of 2021 home refinance loans was not evaluated due to low loan volume. However, the distribution of 2020 home refinance loans among the moderate-income census tracts was comparable to aggregate lending data by number and dollar but below the demographic data. Bank performance in 2022 was consistent with 2020 performance.

Table 104

| Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography | | | | | | | | | | | | | |
|---|---|----------|------------|-----------------|-------------|-------------|-------------|----------|-------------|-----------------|-------------|-------------|-----------------------------------|
| Assessment Area: Northern Oklahoma | | | | | | | | | | | | | |
| Geographic Income Level | Bank And Aggregate Loans By Year | | | | | | | | | | | | Owner Occupied Units % |
| | 2020 | | | | | | 2021 | | | | | | |
| | Bank | | Agg | | Bank | | Agg | | Bank | | Agg | | |
| | # | % | % | \$ (000) | \$ % | \$ % | # | % | % | \$ (000) | \$ % | \$ % | |
| Home Purchase Loans | | | | | | | | | | | | | |
| Lo w | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Mo derate | 1 | 4.3 | 10.9 | 131 | 5.4 | 7.6 | 11 | 32.4 | 14.8 | 995 | 29.7 | 12.2 | 20.5 |
| Middle | 14 | 60.9 | 59.5 | 1,312 | 53.7 | 50.9 | 19 | 55.9 | 56.1 | 1,942 | 57.9 | 47.4 | 58.1 |
| Upp er | 8 | 34.8 | 29.6 | 1,000 | 40.9 | 41.5 | 4 | 11.8 | 29.1 | 417 | 12.4 | 40.3 | 21.3 |
| Unkno wn | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| To tal | 23 | 100.0 | 100.0 | 2,443 | 100.0 | 100.0 | 34 | 100.0 | 100.0 | 3,354 | 100.0 | 100.0 | 100.0 |
| Refinance Loans | | | | | | | | | | | | | |
| Lo w | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Mo derate | 2 | 8.0 | 10.2 | 127 | 5.9 | 6.5 | 1 | 5.6 | 8.8 | 29 | 1.6 | 5.4 | 20.5 |
| Middle | 17 | 68.0 | 52.2 | 1,123 | 52.0 | 41.7 | 12 | 66.7 | 53.0 | 1,235 | 69.4 | 46.3 | 58.1 |
| Upp er | 6 | 24.0 | 37.6 | 908 | 42.1 | 51.7 | 5 | 27.8 | 38.1 | 515 | 28.9 | 48.3 | 21.3 |
| Unkno wn | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| To tal | 25 | 100.0 | 100.0 | 2,158 | 100.0 | 100.0 | 18 | 100.0 | 100.0 | 1,779 | 100.0 | 100.0 | 100.0 |
| Home Improvement Loans | | | | | | | | | | | | | |
| Lo w | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Mo derate | 0 | 0.0 | 23.1 | 0 | 0.0 | 19.7 | 0 | 0.0 | 15.8 | 0 | 0.0 | 4.1 | 20.5 |
| Middle | 2 | 100.0 | 76.9 | 79 | 100.0 | 80.3 | 1 | 100.0 | 68.4 | 31 | 100.0 | 78.1 | 58.1 |
| Upp er | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 15.8 | 0 | 0.0 | 17.7 | 21.3 |
| Unkno wn | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| To tal | 2 | 100.0 | 100.0 | 79 | 100.0 | 100.0 | 1 | 100.0 | 100.0 | 31 | 100.0 | 100.0 | 100.0 |
| Multifamily Loans | | | | | | | | | | | | | Multi-family Units % |
| Lo w | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Mo derate | 0 | 0.0 | 25.0 | 0 | 0.0 | 47.8 | 1 | 16.7 | 15.8 | 176 | 22.3 | 5.8 | 10.9 |
| Middle | 0 | 0.0 | 50.0 | 0 | 0.0 | 28.7 | 4 | 66.7 | 73.7 | 232 | 29.4 | 70.6 | 80.7 |
| Upp er | 0 | 0.0 | 25.0 | 0 | 0.0 | 23.5 | 1 | 16.7 | 10.5 | 381 | 48.3 | 23.6 | 8.3 |
| Unkno wn | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| To tal | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 6 | 100.0 | 100.0 | 789 | 100.0 | 100.0 | 100.0 |
| Total Home Mortgage Loans | | | | | | | | | | | | | Owner Occupied Units % |
| Lo w | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Mo derate | 3 | 6.0 | 11.2 | 258 | 5.5 | 8.3 | 13 | 21.7 | 12.9 | 1,200 | 19.8 | 9.4 | 20.5 |
| Middle | 33 | 66.0 | 57.1 | 2,514 | 53.7 | 47.2 | 36 | 60.0 | 55.5 | 3,440 | 56.8 | 48.9 | 58.1 |
| Upp er | 14 | 28.0 | 31.7 | 1,908 | 40.8 | 44.5 | 11 | 18.3 | 31.6 | 1,413 | 23.3 | 41.7 | 21.3 |
| Unkno wn | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| To tal | 50 | 100.0 | 100.0 | 4,680 | 100.0 | 100.0 | 60 | 100.0 | 100.0 | 6,053 | 100.0 | 100.0 | 100.0 |

Source: 2021 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.

Small Business Lending

The geographic distribution of small business lending is adequate. The distribution of loans in 2021 among moderate-income census tracts was comparable to aggregate lending data by number, above by dollar, and comparable to the demographic figure.

The geographic distribution of small business lending in 2020 reflected performance consistent with the 2021 levels. The bank’s small business lending performance in 2022 was below the levels noted in 2021 and 2020. Additionally, a review of the dispersion of loans among the various geographic income levels revealed no conspicuous gaps or lapses in lending.

Table 105

| Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography | | | | | | | | | | | | | |
|---|----------------------------------|-------|-------|---------|-------|-------|------|-------|-------|---------|-------|-------|--------------------------|
| Assessment Area: Northern Oklahoma | | | | | | | | | | | | | |
| Geographic Income Level | Bank And Aggregate Loans By Year | | | | | | | | | | | | Total Businesses % |
| | 2020 | | | | | | 2021 | | | | | | |
| | Bank | | Agg | Bank | | Agg | Bank | | Agg | Bank | | Agg | |
| | # | % | % | \$(000) | % | % | # | % | % | \$(000) | % | % | |
| Low | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Moderate | 61 | 25.8 | 26.3 | 4,387 | 22.6 | 22.4 | 58 | 19.1 | 21.0 | 4,485 | 26.3 | 19.9 | 24.4 |
| Middle | 119 | 50.4 | 55.3 | 9,088 | 46.7 | 57.8 | 169 | 55.6 | 57.9 | 8,393 | 49.3 | 60.2 | 57.3 |
| Upper | 56 | 23.7 | 18.2 | 5,966 | 30.7 | 19.8 | 77 | 25.3 | 20.3 | 4,155 | 24.4 | 19.8 | 18.3 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0.3 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.8 | 0 | 0.0 | 0.1 | |
| Total | 236 | 100.0 | 100.0 | 19,441 | 100.0 | 100.0 | 304 | 100.0 | 100.0 | 17,033 | 100.0 | 100.0 | 100.0 |

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Small Farm Lending

The geographic distribution of small farm lending is poor. The distribution of small farm loans in 2021 among moderate-income census tracts was below aggregate lending data by number, significantly below by dollar, and below the demographic figure.

The geographic distribution of small farm lending in 2020 reflected performance consistent with the 2021 levels. The bank’s small farm lending performance in 2022 was consistent with the levels noted in 2021 and 2020. Additionally, a review of the dispersion of loans among the various geographic income levels revealed no conspicuous gaps or lapses in lending.

Table 106

| Distribution of 2020 and 2021 Small Farm Lending By Income Level of Geography | | | | | | | | | | | | | |
|---|----------------------------------|-------|-------|---------|-------|-------|------|-------|-------|---------|-------|-------|------------------|
| Assessment Area: Northern Oklahoma | | | | | | | | | | | | | |
| Geographic Income Level | Bank And Aggregate Loans By Year | | | | | | | | | | | | Total Farms % |
| | 2020 | | | | | | 2021 | | | | | | |
| | Bank | | Agg | Bank | | Agg | Bank | | Agg | Bank | | Agg | |
| | # | % | % | \$(000) | % | % | # | % | % | \$(000) | % | % | |
| Low | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Moderate | 5 | 7.0 | 15.0 | 627 | 13.2 | 26.3 | 10 | 5.4 | 11.1 | 402 | 5.2 | 23.4 | 11.5 |
| Middle | 60 | 84.5 | 71.4 | 3,799 | 79.8 | 61.9 | 145 | 78.0 | 70.5 | 5,986 | 77.7 | 64.7 | 74.6 |
| Upper | 6 | 8.5 | 13.6 | 335 | 7.0 | 11.8 | 31 | 16.7 | 18.3 | 1,316 | 17.1 | 11.9 | 13.8 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| Total | 71 | 100.0 | 100.0 | 4,761 | 100.0 | 100.0 | 186 | 100.0 | 100.0 | 7,704 | 100.0 | 100.0 | 100.0 |

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

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

The bank’s lending has an adequate distribution among individuals of different income levels and businesses and farms of different sizes. Home improvement loans were not evaluated at the individual product level based on lending levels too low to conduct a meaningful analysis.

Home Mortgage Lending

The borrower distribution of home mortgage lending is adequate. The distribution of 2021 home mortgage lending to low-income borrowers was comparable to aggregate lending data by number and dollar, but significantly below the demographic figure. Lending to moderate-income borrowers was similar with penetration comparable to the aggregate lending data by both number and dollar but below the demographic figure.

The borrower distribution of home mortgage lending in 2020 reflected performance consistent with the 2021 levels. The bank’s borrower distribution of home mortgage lending in 2022 was consistent with 2021 and 2020 levels.

Home Purchase Loans

The borrower distribution of home purchase lending is poor. The distribution of 2021 home purchase lending to low-income borrowers was below the aggregate lending data by number, comparable by dollar, but significantly below the demographic figure. Lending to moderate-income borrowers was similar, with penetration below the aggregate lending data by both number and dollar and significantly below the demographic figure.

The distribution of 2020 home purchase lending was not evaluated due to low loan volume. The bank's borrower distribution of home purchase lending in 2022 was consistent with 2021 levels.

Home Refinance Loans

The borrower distribution of home refinance lending is adequate. The distribution of 2021 home refinance lending was not evaluated due to low loan volume.

However, the distribution of 2020 home refinance lending to low-income borrowers was comparable to aggregate lending data by number, significantly above by dollar, but significantly below the demographic figure. The bank's borrower distribution of home refinance lending in 2022 was below the level noted in 2020.

Table 107

| Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level | | | | | | | | | | | | | |
|--|----------------------------------|--------------|--------------|--------------|--------------|--------------|-----------|--------------|--------------|--------------|--------------|--------------|-----------------------------|
| Assessment Area: Northern Oklahoma | | | | | | | | | | | | | |
| Borrower Income Level | Bank And Aggregate Loans By Year | | | | | | | | | | | | Families by Family Income % |
| | 2020 | | | | | | 2021 | | | | | | |
| | Bank | | Agg | | Bank | | Agg | | Bank | | Agg | | |
| | # | % | % | \$ (000) | \$ % | \$ % | # | % | % | \$ (000) | \$ % | \$ % | |
| Home Purchase Loans | | | | | | | | | | | | | |
| Low | 1 | 4.3 | 4.0 | 54 | 2.2 | 2.0 | 1 | 2.9 | 7.2 | 93 | 2.8 | 4.1 | 2.12 |
| Moderate | 4 | 17.4 | 18.7 | 373 | 15.3 | 14.0 | 2 | 5.9 | 16.4 | 198 | 5.9 | 12.4 | 18.4 |
| Middle | 2 | 8.7 | 20.1 | 145 | 5.9 | 18.9 | 5 | 14.7 | 18.1 | 305 | 9.1 | 16.4 | 19.7 |
| Upper | 9 | 39.1 | 32.4 | 1,165 | 47.7 | 42.3 | 16 | 47.1 | 31.1 | 1,918 | 57.2 | 39.8 | 40.7 |
| Unknown | 7 | 30.4 | 24.9 | 706 | 28.9 | 22.8 | 10 | 29.4 | 27.3 | 840 | 25.0 | 27.3 | 0.0 |
| Total | 23 | 100.0 | 100.0 | 2,443 | 100.0 | 100.0 | 34 | 100.0 | 100.0 | 3,354 | 100.0 | 100.0 | 100.0 |
| Refinance Loans | | | | | | | | | | | | | |
| Low | 1 | 4.0 | 3.6 | 61 | 2.8 | 1.5 | 1 | 5.6 | 2.5 | 14 | 0.8 | 0.9 | 2.12 |
| Moderate | 3 | 12.0 | 8.0 | 164 | 7.6 | 4.9 | 3 | 16.7 | 9.6 | 200 | 11.2 | 6.0 | 18.4 |
| Middle | 5 | 20.0 | 15.1 | 433 | 20.1 | 10.2 | 3 | 16.7 | 12.4 | 226 | 12.7 | 9.4 | 19.7 |
| Upper | 11 | 44.0 | 47.0 | 1,183 | 54.8 | 56.4 | 8 | 44.4 | 46.2 | 1,093 | 61.4 | 54.5 | 40.7 |
| Unknown | 5 | 20.0 | 26.4 | 317 | 14.7 | 27.0 | 3 | 16.7 | 29.3 | 246 | 13.8 | 29.2 | 0.0 |
| Total | 25 | 100.0 | 100.0 | 2,158 | 100.0 | 100.0 | 18 | 100.0 | 100.0 | 1,779 | 100.0 | 100.0 | 100.0 |
| Home Improvement Loans | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 2.12 |
| Moderate | 1 | 50.0 | 7.7 | 28 | 35.4 | 6.2 | 0 | 0.0 | 31.6 | 0 | 0.0 | 19.1 | 18.4 |
| Middle | 0 | 0.0 | 23.1 | 0 | 0.0 | 18.8 | 0 | 0.0 | 5.3 | 0 | 0.0 | 2.0 | 19.7 |
| Upper | 1 | 50.0 | 53.8 | 51 | 64.6 | 61.2 | 1 | 100.0 | 47.4 | 31 | 100.0 | 62.1 | 40.7 |
| Unknown | 0 | 0.0 | 15.4 | 0 | 0.0 | 13.7 | 0 | 0.0 | 15.8 | 0 | 0.0 | 16.9 | 0.0 |
| Total | 2 | 100.0 | 100.0 | 79 | 100.0 | 100.0 | 1 | 100.0 | 100.0 | 31 | 100.0 | 100.0 | 100.0 |
| Total Home Mortgage Loans | | | | | | | | | | | | | |
| Low | 2 | 4.0 | 3.8 | 115 | 2.5 | 1.8 | 2 | 3.7 | 5.3 | 107 | 2.0 | 2.9 | 2.12 |
| Moderate | 8 | 16.0 | 14.4 | 565 | 12.1 | 10.4 | 6 | 11.1 | 14.3 | 498 | 9.5 | 10.3 | 18.4 |
| Middle | 7 | 14.0 | 17.7 | 578 | 12.4 | 15.3 | 8 | 14.8 | 15.6 | 531 | 10.1 | 13.7 | 19.7 |
| Upper | 21 | 42.0 | 35.8 | 2,399 | 51.3 | 46.2 | 25 | 46.3 | 35.9 | 3,042 | 57.8 | 44.6 | 40.7 |
| Unknown | 12 | 24.0 | 28.2 | 1,023 | 21.9 | 26.3 | 13 | 24.1 | 28.9 | 1,086 | 20.6 | 28.5 | 0.0 |
| Total | 50 | 100.0 | 100.0 | 4,680 | 100.0 | 100.0 | 54 | 100.0 | 100.0 | 5,264 | 100.0 | 100.0 | 100.0 |

Source: 2021 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.
Multifamily loans are not included in the borrower distribution analysis.
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.

Small Business Lending

The borrower distribution of small business lending is adequate. The distribution of loans originated in 2021 to businesses with annual gross revenues of \$1MM or less (small businesses) reflected penetration above aggregate lending data by number and by dollar and was comparable to the demographic figure.

The borrower distribution of small business lending in 2020 reflected performance below the 2021 levels. Bank distribution of small business lending in 2022 reflected consistent performance with 2020.

Table 108

| Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses | | | | | | | | | | | | | Total Businesses % |
|--|------------|--------------|--------------|---------------|--------------|--------------|------------|--------------|--------------|---------------|--------------|--------------|--------------------------|
| Assessment Area: Northern Oklahoma | | | | | | | | | | | | | |
| Bank And Aggregate Loans By Year | | | | | | | | | | | | | |
| 2020 | | | | | | 2021 | | | | | | | |
| Bank | | Agg | | Bank | | Agg | | Bank | | Agg | | | |
| # | % | #% | \$(000) | % | % | # | % | #% | \$(000) | % | % | | |
| By Revenue | | | | | | | | | | | | | |
| \$1 Million or Less | 108 | 45.8 | 41.9 | 4,557 | 23.4 | 23.2 | 247 | 81.3 | 59.6 | 9,447 | 55.5 | 42.8 | 89.8 |
| Over \$1 Million | 41 | 17.4 | | 8,905 | 45.8 | | 32 | 10.5 | | 6,069 | 35.6 | | 8.6 |
| Revenue Unknown | 87 | 36.9 | | 5,979 | 30.8 | | 25 | 8.2 | | 1,517 | 8.9 | | 1.6 |
| Total | 236 | 100.0 | | 19,441 | 100.0 | | 304 | 100.0 | | 17,033 | 100.0 | | 100.0 |
| By Loan Size | | | | | | | | | | | | | |
| \$100,000 or Less | 186 | 78.8 | 84.1 | 5,594 | 28.8 | 30.4 | 260 | 85.5 | 90.2 | 5,541 | 32.5 | 35.2 | |
| \$100,001 - \$250,000 | 27 | 11.4 | 8.9 | 4,309 | 22.2 | 21.9 | 27 | 8.9 | 5.5 | 4,457 | 26.2 | 19.7 | |
| \$250,001 - \$1 Million | 23 | 9.7 | 7.0 | 9,538 | 49.1 | 47.6 | 17 | 5.6 | 4.2 | 7,035 | 41.3 | 45.0 | |
| Total | 236 | 100.0 | 100.0 | 19,441 | 100.0 | 100.0 | 304 | 100.0 | 100.0 | 17,033 | 100.0 | 100.0 | |
| By Loan Size and Revenues \$1 Million or Less | | | | | | | | | | | | | |
| \$100,000 or Less | 100 | 92.6 | | 2,569 | 56.4 | | 229 | 92.7 | | 4,279 | 45.3 | | |
| \$100,001 - \$250,000 | 5 | 4.6 | | 866 | 19.0 | | 13 | 5.3 | | 2,156 | 22.8 | | |
| \$250,001 - \$1 Million | 3 | 2.8 | | 1,122 | 24.6 | | 5 | 2.0 | | 3,012 | 31.9 | | |
| Total | 108 | 100.0 | | 4,557 | 100.0 | | 247 | 100.0 | | 9,447 | 100.0 | | |

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Small Farm Lending

The borrower distribution of small farm lending is adequate. The distribution of loans originated in 2021 to farms with annual gross revenues of \$1MM or less (small farms) reflected penetration comparable to aggregate lending data by number and dollar and was comparable to the demographic figure.

The borrower distribution of small farm lending in 2020 reflected performance consistent with 2021 levels. Bank distribution of small farm lending in 2022 reflected consistent performance with 2021 and 2020.

Table 109

| Distribution of 2020 and 2021 Small Farm Lending By Revenue Size of Farms | | | | | | | | | | | | | |
|--|----------------------------------|-------|-------|---------|-------|-------|------|-------|-------|---------|-------|-------|---------------|
| Assessment Area: Northern Oklahoma | | | | | | | | | | | | | |
| | Bank And Aggregate Loans By Year | | | | | | | | | | | | Total Farms % |
| | 2020 | | | | | | 2021 | | | | | | |
| | Bank | | Agg | Bank | | Agg | Bank | | Agg | Bank | | Agg | |
| | # | % | % | \$(000) | % | % | # | % | % | \$(000) | % | % | |
| By Revenue | | | | | | | | | | | | | |
| \$1 Million or Less | 63 | 88.7 | 79.8 | 3,950 | 83.0 | 82.8 | 175 | 94.1 | 86.4 | 7,256 | 94.2 | 89.0 | 100.0 |
| Over \$1 Million | 7 | 9.9 | | 786 | 16.5 | | 8 | 4.3 | | 390 | 5.1 | | 0.0 |
| Revenue Unknown | 1 | 1.4 | | 25 | 0.5 | | 3 | 1.6 | | 58 | 0.8 | | 0.0 |
| Total | 71 | 100.0 | | 4,761 | 100.0 | | 186 | 100.0 | | 7,704 | 100.0 | | 100.0 |
| By Loan Size | | | | | | | | | | | | | |
| \$100,000 or Less | 57 | 80.3 | 76.3 | 1,890 | 39.7 | 31.6 | 173 | 93.0 | 86.1 | 4,057 | 52.7 | 41.5 | |
| \$100,001 - \$250,000 | 12 | 16.9 | 17.4 | 2,071 | 43.5 | 37.4 | 8 | 4.3 | 9.2 | 1,463 | 19.0 | 27.2 | |
| \$250,001 - \$500,000 | 2 | 2.8 | 6.3 | 800 | 16.8 | 31.0 | 5 | 2.7 | 4.7 | 2,184 | 28.3 | 31.3 | |
| Total | 71 | 100.0 | 100.0 | 4,761 | 100.0 | 100.0 | 186 | 100.0 | 100.0 | 7,704 | 100.0 | 100.0 | |
| By Loan Size and Revenues \$1 Million or Less | | | | | | | | | | | | | |
| \$100,000 or Less | 52 | 82.5 | | 1,642 | 41.6 | | 163 | 93.1 | | 3,830 | 52.8 | | |
| \$100,001 - \$250,000 | 9 | 14.3 | | 1,508 | 38.2 | | 7 | 4.0 | | 1,242 | 17.1 | | |
| \$250,001 - \$500,000 | 2 | 3.2 | | 800 | 20.3 | | 5 | 2.9 | | 2,184 | 30.1 | | |
| Total | 63 | 100.0 | | 3,950 | 100.0 | | 175 | 100.0 | | 7,256 | 100.0 | | |
| <i>Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i> | | | | | | | | | | | | | |
| <i>Note: Percentages may not total 100.0 percent due to rounding.</i> | | | | | | | | | | | | | |

Community Development Lending

The bank provides a relatively high level of CD loans. The bank originated nine CD loans totaling \$20.7MM that primarily supported revitalization and stabilization efforts in the AA.

The CD lending activities consisted of:

- One loan for \$10MM to a manufacturer located in a distressed tract which helped to retain business operations and jobs.
- One loan for \$2.3MM to a small farm for economic development.

Table 110

| Community Development Loans – Northern Oklahoma AA | | |
|---|----------|----------------|
| Community Development Purpose | # | \$(000) |
| Affordable Housing | 0 | 0 |
| Community Services | 1 | 113 |
| Economic Development | 1 | 2,251 |
| Revitalization and Stabilization | 7 | 18,414 |
| Total Loans | 9 | 20,777 |

INVESTMENT TEST

The bank’s performance under the investment test in the Northern Oklahoma AA is adequate. The bank has an adequate level of qualified CD investments and grants but is rarely in a leadership position. The bank makes rare use of innovative and/or complex investments but exhibits adequate responsiveness to the credit and CD needs of its AA.

The following are examples of AA investment activities:

- The bank provided financial investment of \$367M in a housing equity fund that provides funding for affordable housing projects for LMI individuals.
- The bank provided financial investment totaling \$178M in pools of mortgages to LMI borrowers.
- Two donations totaling \$11M to an organization that provides community services targeted to children from LMI homes.
- Six donations totaling \$5M to four organizations that provide court advocacy, critical healthcare services, and vital community services targeted to children from LMI families.

Table 111

| Investments, Grants, and Donations – Northern Oklahoma AA | | | | | | | | |
|--|---|----------------|--|----------------|------------------|----------------|--------------|----------------|
| Community Development Purpose | Prior Period Investments¹ | | Current Investments² | | Donations | | Total | |
| | # | \$(000) | # | \$(000) | # | \$(000) | # | \$(000) |
| Affordable Housing | 0 | 0 | 0 | 546 | 1 | 1 | 1 | 547 |
| Community Services | 0 | 0 | 0 | 0 | 16 | 28 | 16 | 28 |
| Economic Development | 0 | 0 | 0 | 0 | 2 | 10 | 2 | 10 |
| Revitalization and Stabilization | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total | 0 | 0 | 0 | 546 | 19 | 39 | 19 | 585 |

¹ Book Value of Investment
² Original Market Value of Investment

SERVICE TEST

The bank’s performance under the service test in the Northern Oklahoma AA is excellent.

Retail Banking Services

Branch locations and alternative delivery systems, such as drive-through facilities and online and mobile banking, are reasonably accessible to the bank’s various geographies and to individuals of different income levels in the AA.

The bank’s record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in LMI areas or to LMI individuals. All of the bank’s five branches are located in middle-income tracts and four of the five locations have an ATM. One of the four branches in Ponca City offers only drive-through services with an ATM. This distribution of branches aligns with the geographic composition of the AA. The bank did not open or close any branches in this AA during the evaluation period.

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. The bank’s operations and product offerings in the AA generally mirror that of the overall institution, which are described in the overall Institution Service Test - Retail Delivery Services section of this report.

Table 112

| Retail Banking and Community Development Services – Northern Oklahoma AA | | | | | | | | | | | | |
|--|--|---------------------------|-----------------------------|---|-----------------------|----------------------------|--|------------|------------|------------|------------|--------------|
| Branch Accessibility | Location of Branches by Tract (%) | | | | | | Percent of Tracts¹ (%) | | | | | |
| | Low | Mod | Mid | Upp | Unk | Total | Low | Mod | Mid | Upp | Unk | Total |
| | 0.0 | 0.0 | 100.0 | 0.0 | 0.0 | 100.0 | 0.0 | 18.2 | 63.6 | 18.2 | 0.0 | 100.0 |
| | Location of ATMs by Tract (%) | | | | | | Percent of Households by Tracts¹ (%) | | | | | |
| | Low | Mod | Mid | Upp | Unk | Total | Low | Mod | Mid | Upp | Unk | Total |
| 0.0 | 0.0 | 80.0 | 20.0 | 0.0 | 100.0 | 0.0 | 16.4 | 64.2 | 19.4 | 0.0 | 100.0 | |
| Changes in Branch Location | Number of Branches (#) | | | | | | Net Change in Branch Locations (#) | | | | | |
| | Total Branches | | Openings (#) | Closings (#) | | | Low | Mod | Mid | Upp | Unk | Total |
| | 5 | | 0 | 0 | | | 0 | 0 | 0 | 0 | 0 | 0 |
| Community Development Services | Affordable Housing | Community Services | Economic Development | Revitalization & Stabilization | Total Services | Total Organizations | | | | | | |
| | 0 | 15 | 1 | 0 | 16 | 10 | | | | | | |
| ¹ Based on 2022 FFIEC census tract definitions. Note: Total percentages may vary by 0.1 percent due to automated rounding differences. | | | | | | | | | | | | |

Community Development Services

The bank is a leader in providing CD services, with 16 employees donating financial expertise and time to 10 organizations in the AA.

Examples of such services provided by bank employees include:

- One employee served on the board for an organization that provides community services targeted to children in the foster care system.
- One employee served on the board for an organization that provides affordable housing for LMI individuals.

**OTHER OKLAHOMA NONMETROPOLITAN ASSESSMENT AREAS
NONMETROPOLITAN AREAS
(Limited-Scope Review)**

**DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE WASHITA COUNTY
AA**

The bank's AA is comprised of Washita County in its entirety. Refer to Appendix C for a map of the AA and Appendix F for additional demographic data.

- The bank operates one of its 67 banking offices in the AA. However, this branch office was sold as of November 10, 2022, and thus, this AA is now removed from the bank's total AAs.
- There have been no changes to the bank's AA delineation since the prior evaluation.
- The AA is comprised of 4 total census tracts, including 3 middle- and 1 upper-income census tract(s). There have been no changes in tract composition since the prior evaluation.
- The AA's composition of families by income level consists of 12.8 percent low-, 16.0 percent moderate-, 25.5 percent middle-, and 45.7 percent upper-income families.
- According to the June 30, 2022 FDIC Summary of Deposits Market Share Report, the bank held a 7.4 percent market share of total deposits within the AA, ranking 8th of 9 FDIC-insured depository institutions operating in the AA.

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

The bank's AA is comprised of Texas County in its entirety. Refer to Appendix C for a map of the AA and Appendix F for additional demographic data.

- There have been no changes to the bank's AA delineation since the prior evaluation.
- The AA is comprised of 6 total census tracts, including 1 moderate-, 3 middle-, and 2 upper-income census tracts. This represents a change in tract composition since the prior evaluation where it consisted of 5 middle-income census tracts.
- The AA's composition of families by income level consists of 20.1 percent low-, 17.5 percent moderate-, 21.6 percent middle-, and 40.9 percent upper-income families.
- The bank operates three of its 67 branch offices in the AA. Additionally, the bank operates four cash-only ATMs in the AA.

- According to the June 30, 2022 FDIC Summary of Deposits Market Share Report, the bank held a 25.1 percent market share of total deposits within the AA, ranking 3rd of 4 FDIC-insured depository institutions operating from 8 banking offices in the AA.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE NONMETROPOLITAN AAs

The state of Oklahoma AAs listed in the table below were reviewed using limited-scope examination procedures. Conclusions regarding the institution’s CRA performance are drawn from a review of available facts and data, including performance figures, aggregate lending comparisons, and demographic information. The conclusions regarding the bank’s performance in these areas do not change the rating for the state of Oklahoma.

Table 113

| Assessment Area | Lending Test | Investment Test | Service Test |
|------------------------|---------------------|------------------------|---------------------|
| Washita County | Below | Below | Below |
| Texas County | Exceeds | Below | Consistent |

**TULSA METROPOLITAN ASSESSMENT AREA
METROPOLITAN AREA
(Limited-Scope Review)**

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE TULSA METROPOLITAN AA

The bank's AA is comprised of Tulsa County in its entirety, which is one of seven counties included in the Tulsa, Oklahoma MSA. Refer to Appendix C for a map of the AA and Appendix F for additional demographic data.

- There have been no changes to the bank's AA delineation since the prior evaluation.
- The AA is comprised of 208 total census tracts, including 13 low-, 66 moderate-, 53 middle-, 75 upper-, and 1 unknown-income census tract(s). This represents a tract composition change since the prior evaluation where it consisted of 175 census tracts, including 17 low-, 54 moderate-, 51 middle-, and 53 upper-income census tracts.
- The AA's composition of families by income level consists of 21.5 percent low-, 17.3 percent moderate-, 18.9 percent middle-, and 42.4 percent upper-income families.
- The bank operates one of its 67 banking offices in the AA.
- According to the June 30, 2022 FDIC Summary of Deposits Market Share Report, the bank held a 0.4 percent market share of total deposits within the AA, ranking 34 of 57 FDIC-insured depository institutions operating from 273 banking offices in the AA.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE TULSA METROPOLITAN AA

The state of Oklahoma AA listed in the table below was reviewed using limited-scope examination procedures. Conclusions regarding the institution's CRA performance are drawn from a review of available facts and data, including performance figures, aggregate lending comparisons, and demographic information. The conclusions regarding the bank's performance in this area do not change the rating for the state of Oklahoma.

Table 114

| Assessment Area | Lending Test | Investment Test | Service Test |
|------------------------|---------------------|------------------------|---------------------|
| Tulsa Metropolitan | Consistent | Consistent | Consistent |

APPENDIX A – SCOPE OF EXAMINATION

Table A-1

| Scope of Examination | | | |
|--|--|--------------------------------------|--------------------|
| <u>Financial Institution</u> Equity Bank Andover, Kansas | <u>Products/Services Reviewed</u> <ul style="list-style-type: none"> • Home Purchase Loans • Home Refinance Loans • Home Improvement Loans • Multifamily Loans • Small Business (SB) Loans • Small Farm (SF) Loans • Community Development Loans • Qualified Investments and Donations • Community Development Services | | |
| <u>Time Period</u> | | | |
| <u>HMDA LAR and CRA SB and SF Loans:</u> January 1, 2020 to December 31, 2022 | | | |
| <u>Community Development Activities:</u> January 1, 2021 to December 31, 2022 | | | |
| List of Affiliates Considered in this Evaluation | | | |
| Affiliates | Affiliate Relationship | Products Reviewed | |
| None | None | None | |
| | | | |
| | | | |
| | | | |
| List of Assessment Areas and Type of Examination | | | |
| Assessment Area | Type of Exam | Branches Visited | Community Contacts |
| <u>Multi-State MSA</u> MSA 28140 (Kansas City Metropolitan) | Full Review | None | 8 prior |
| <u>Kansas</u> MSA 48620 (Wichita Metropolitan) MSA 99999 (Northwest Kansas) MSA 45820 (Topeka Metropolitan) MSA 99999 (Southeast Kansas) MSA 99999 (Southwest Kansas) | Full Review Full Review Limited Review Limited Review Full Review | None None None None None | 6 prior |
| <u>Arkansas</u> MSA 99999 (Ozark Mountain) MSA 22220 (Benton County Metropolitan) | Full Review Limited Review | None None | 1 prior |

| List of Assessment Areas and Type of Examination | | | |
|--|---|------------------------------|---------------------------|
| Assessment Area | Type of Exam | Branches Visited | Community Contacts |
| <u>Missouri</u> MSA 99999 (Western Missouri) MSA 41140 (St. Joseph Metropolitan) | Full Review Limited Review | None None | 1 prior |
| <u>Oklahoma</u> MSA 99999 (Northern Oklahoma) MSA 99999 (Texas County) MSA 99999 (Washita County) MSA 46140 (Tulsa County Metropolitan) | Full Review Limited Review Limited Review Limited Review | None None None None | 1 prior |

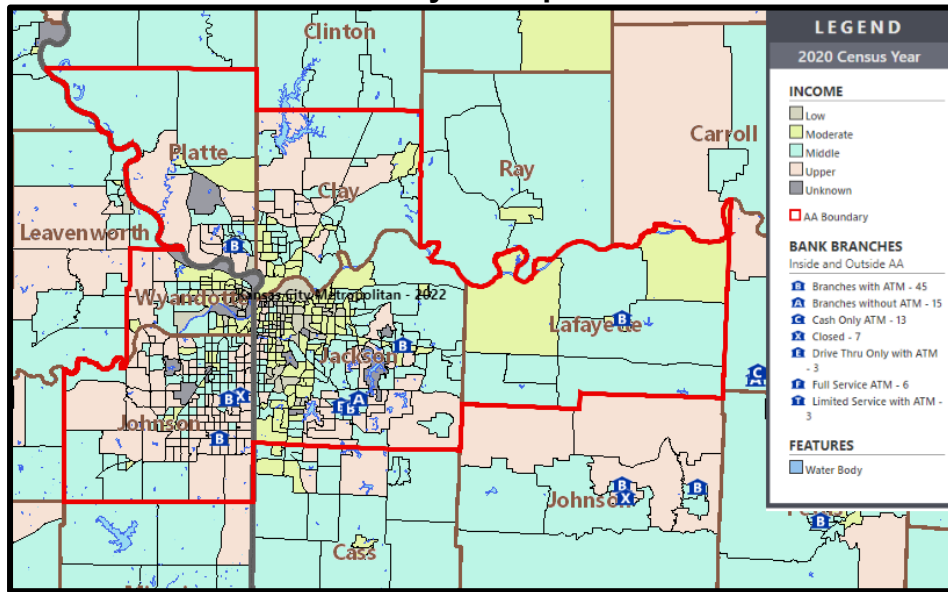
**APPENDIX B – SUMMARY OF STATE AND MULTISTATE METROPOLITAN AREA
RATINGS**

Table B-1

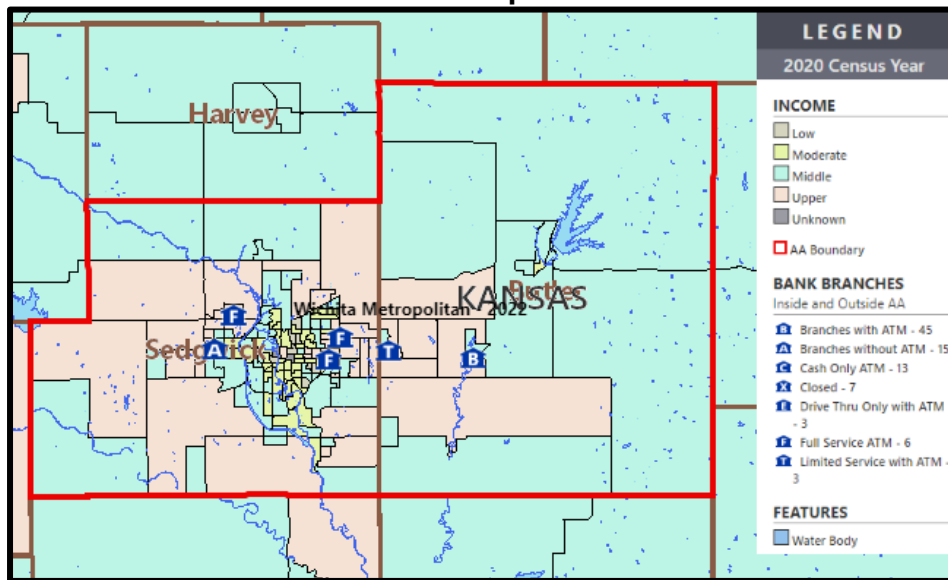
| State or Multistate Metropolitan Area Name | Lending Test Rating | Investment Test Rating | Service Test Rating | Overall Rating |
|---|--------------------------------|-----------------------------------|----------------------------|-----------------------|
| Kansas City Metropolitan | Low Satisfactory | Outstanding | Low Satisfactory | Satisfactory |
| Kansas | Low Satisfactory | High Satisfactory | Low Satisfactory | Satisfactory |
| Missouri | High Satisfactory | Low Satisfactory | Low Satisfactory | Satisfactory |
| Arkansas | Low Satisfactory | Low Satisfactory | Outstanding | Satisfactory |
| Oklahoma | High Satisfactory | Low Satisfactory | Low Satisfactory | Satisfactory |

APPENDIX C – MAPS OF THE ASSESSMENT AREAS

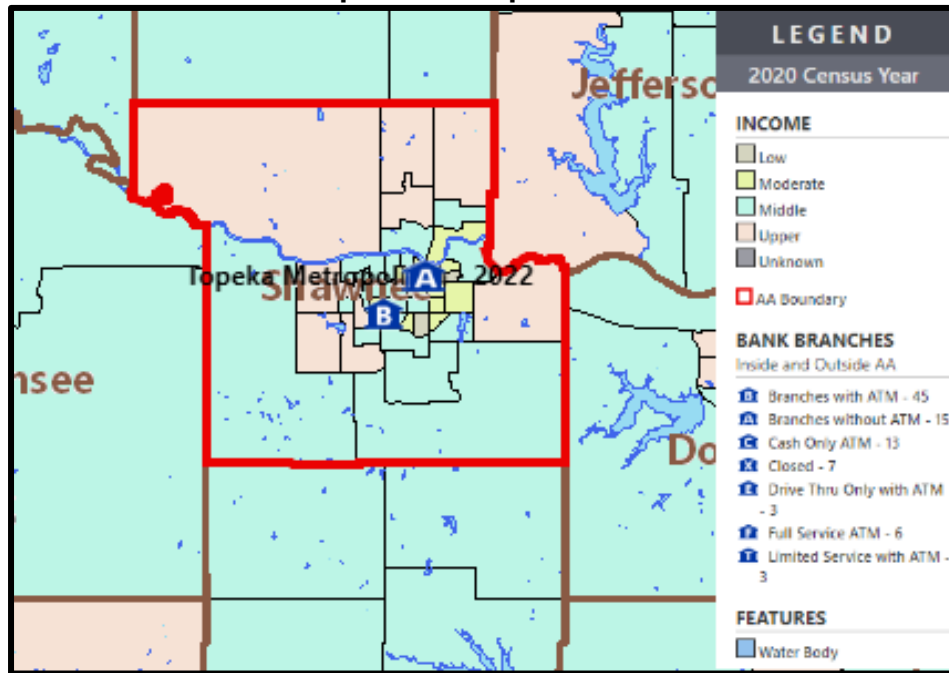
Map C-1
Kansas City Metropolitan AA



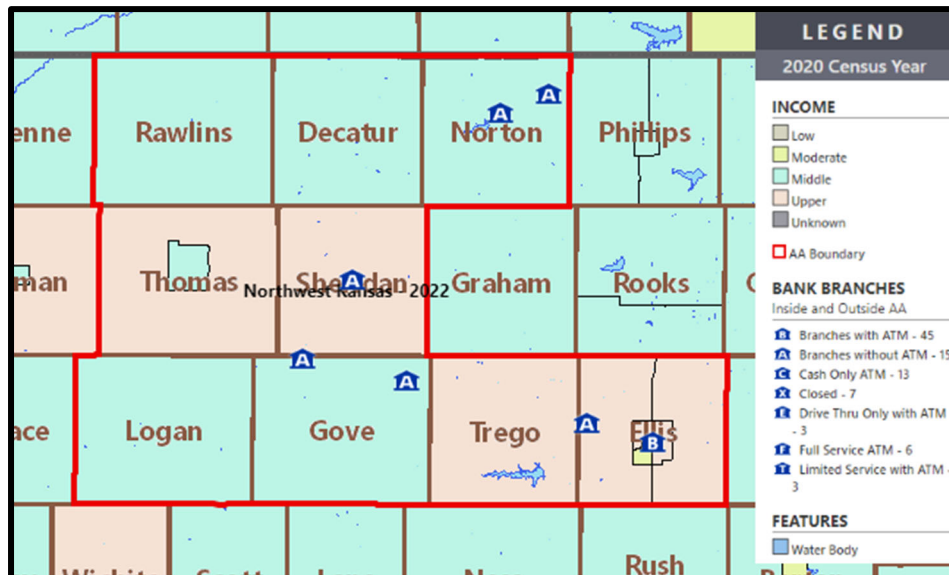
Map C-2
Wichita Metropolitan AA



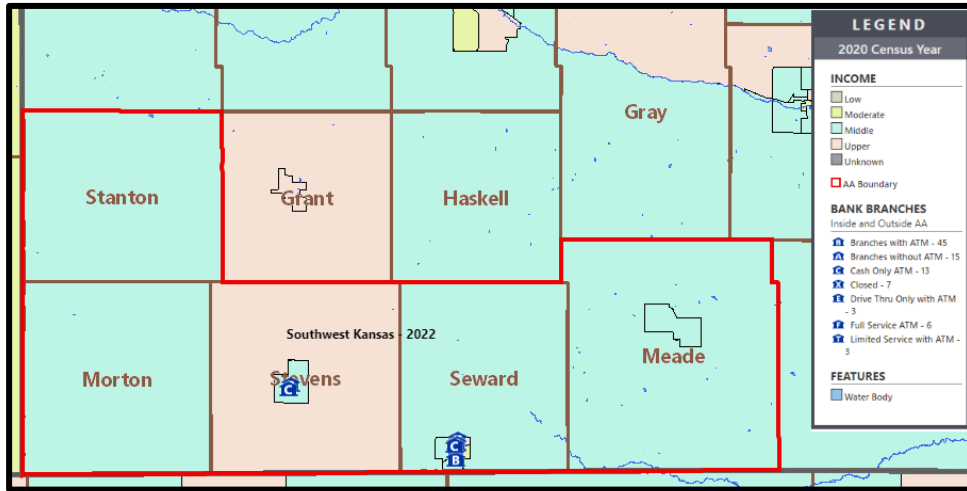
Map C-3
Topeka Metropolitan AA



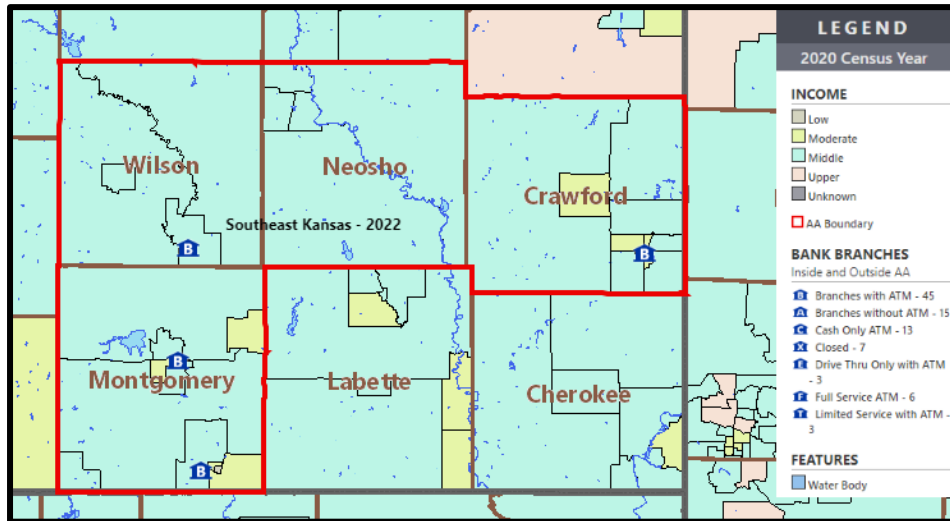
Map C-4
Northwest Kansas AA



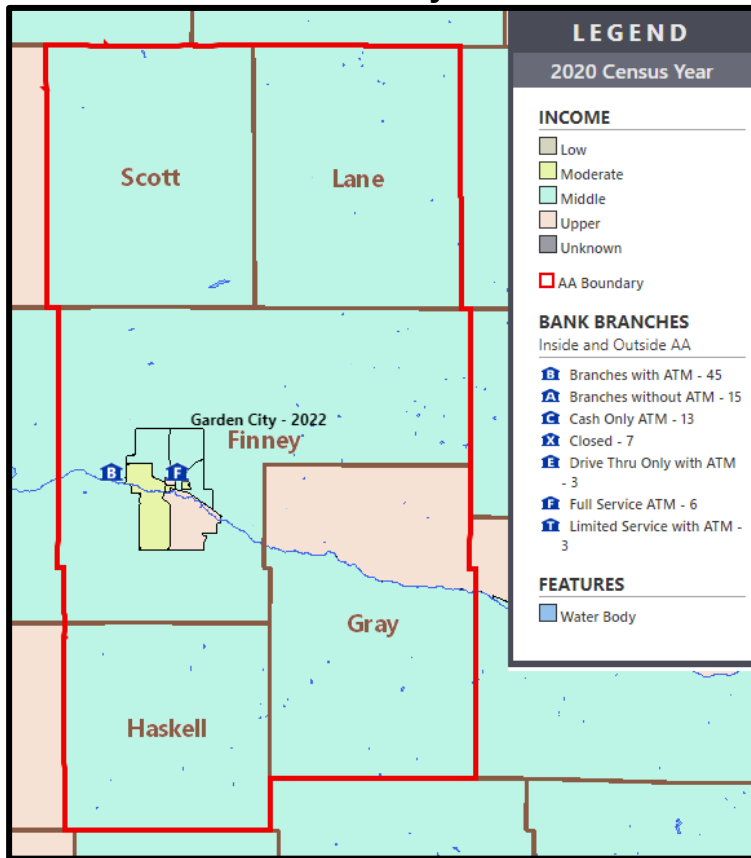
**Map C-5
Southwest Kansas AA**



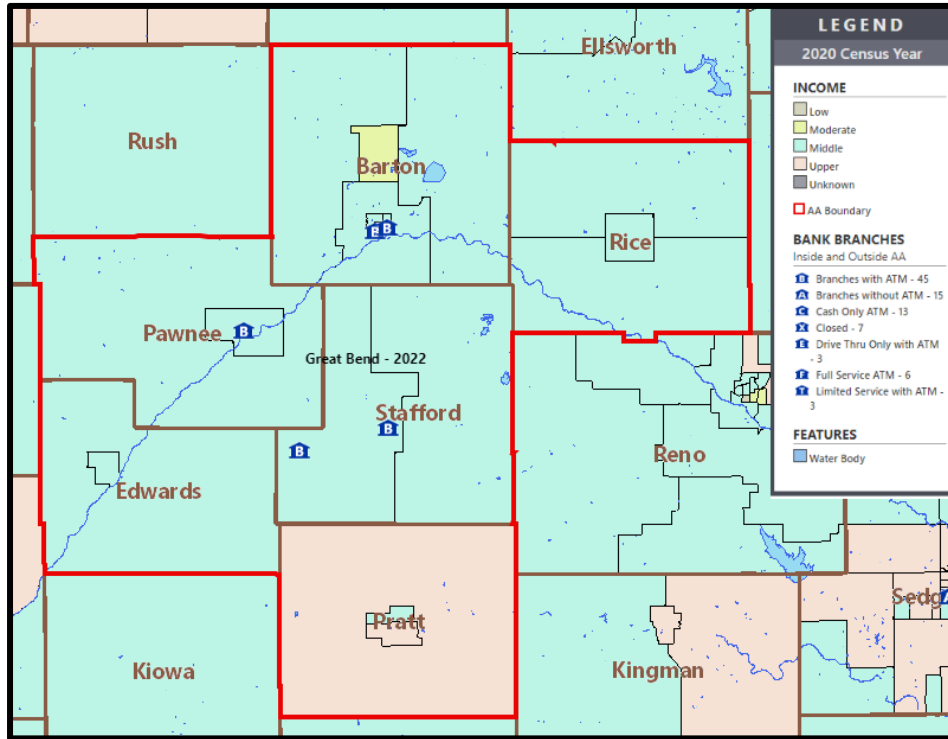
**Map C-6
Southeast Kansas AA**



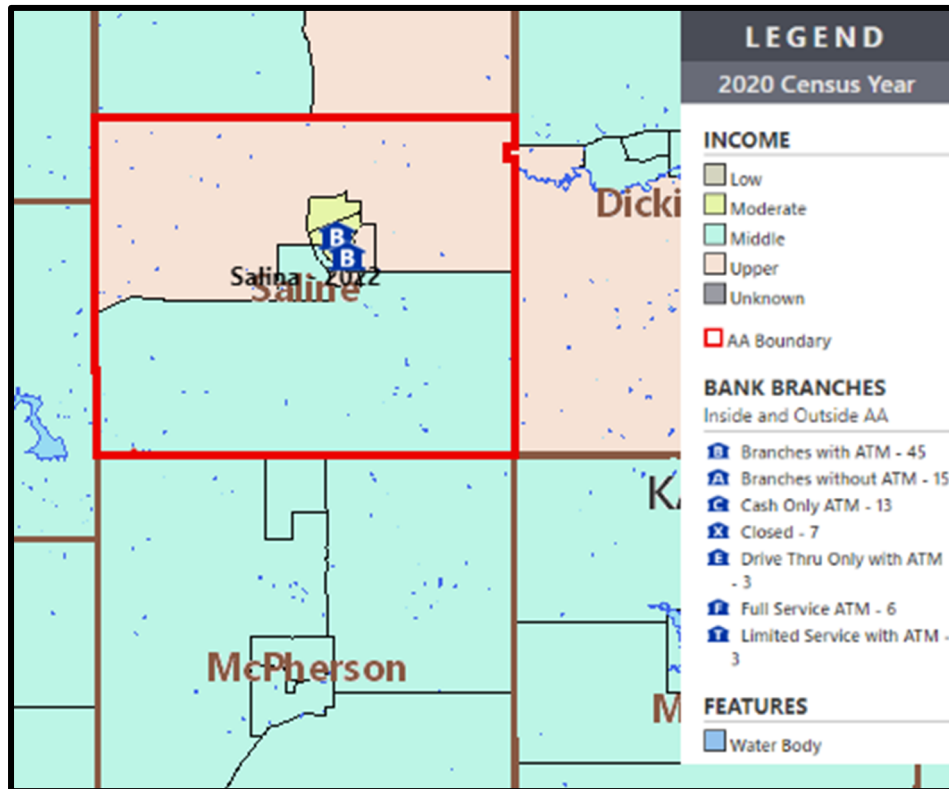
Map C-7
Garden City AA



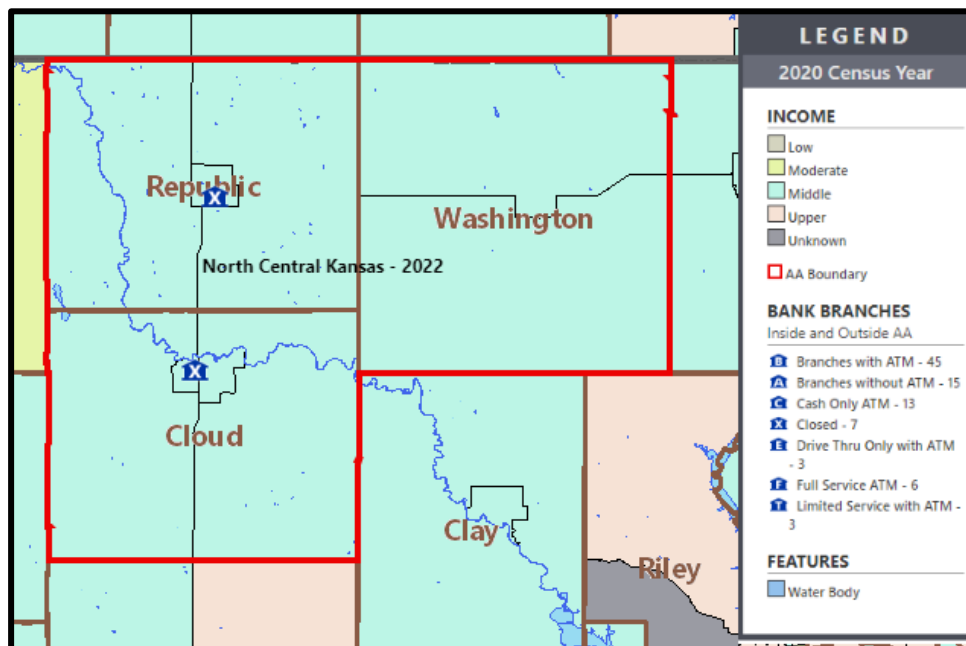
Map C-8
Great Bend AA



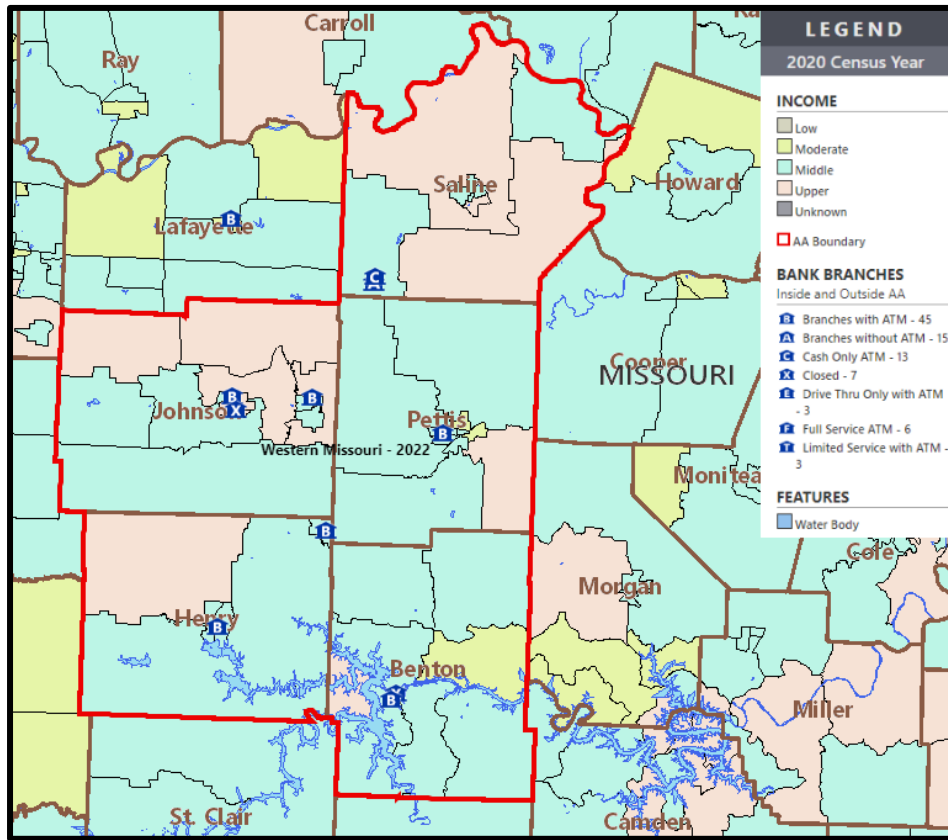
Map C-9
Salina AA



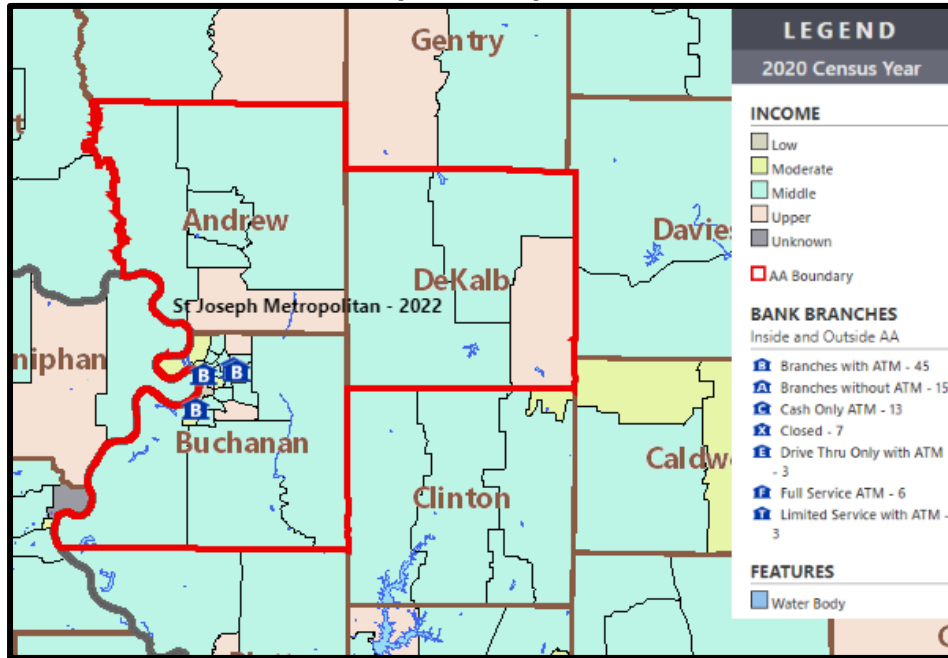
Map C-10
North Central Kansas AA



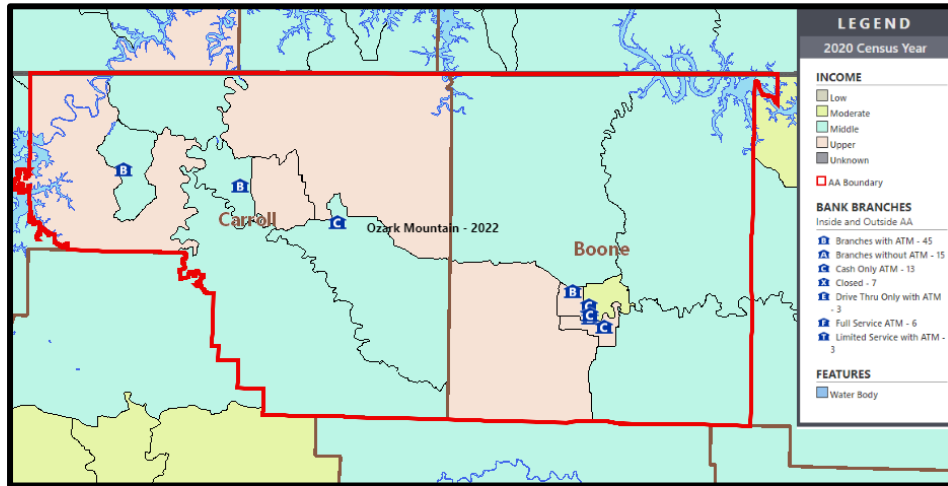
Map C-11
Western Missouri AA



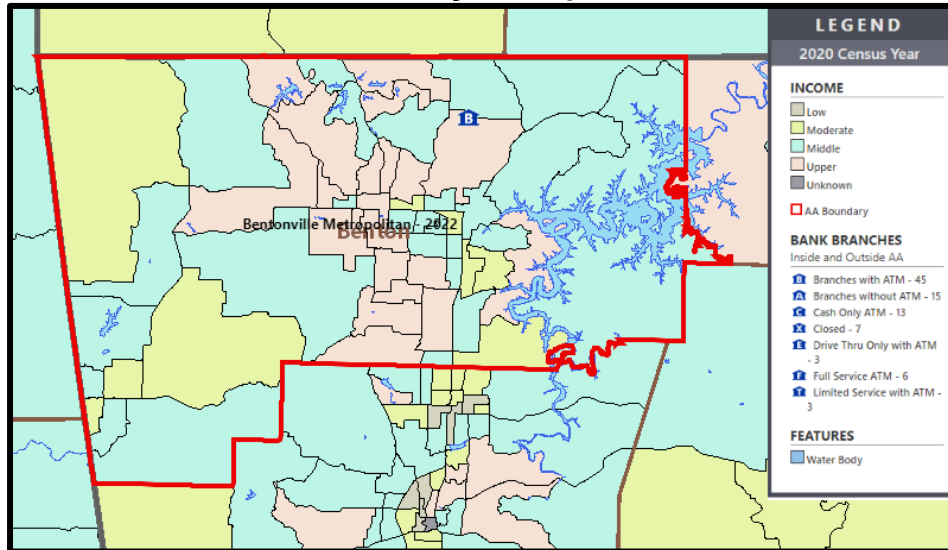
Map C-12
St. Joseph Metropolitan AA



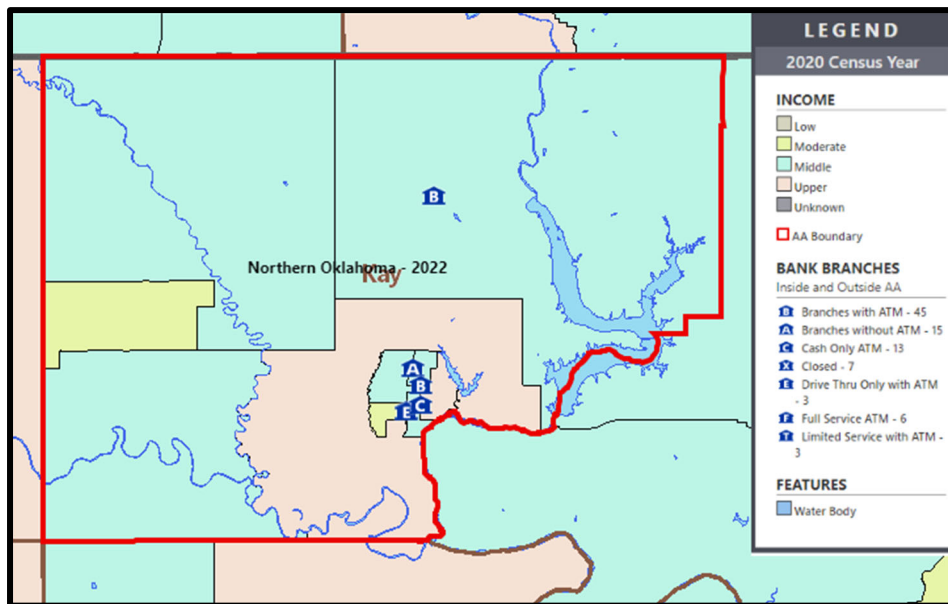
Map C-13
Ozark Mountain AA



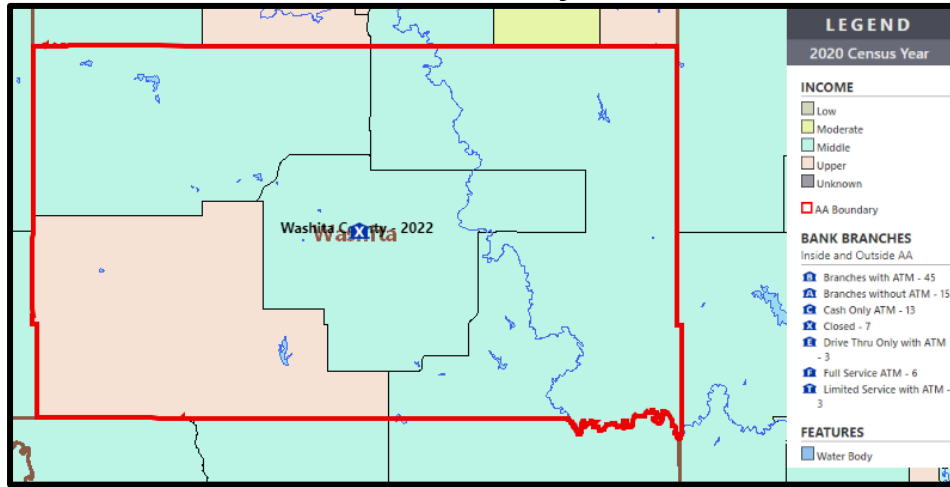
**Map C-14
Benton County Metropolitan AA**



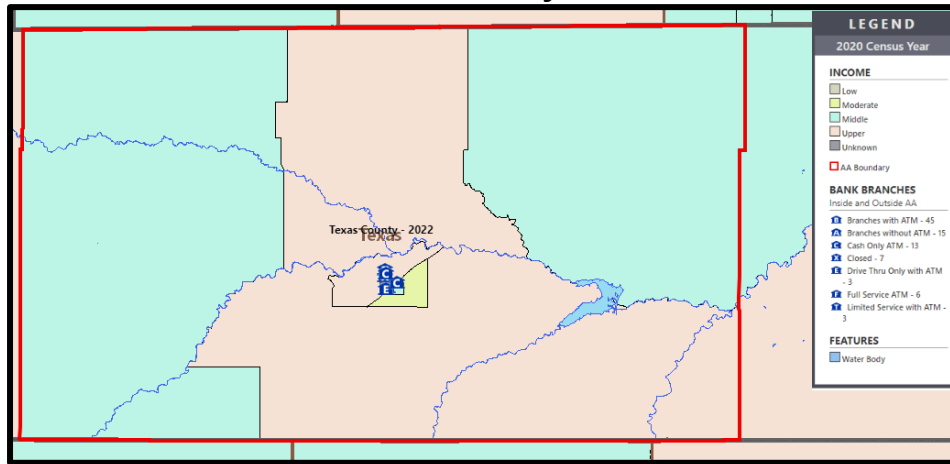
**Map C-15
Northern Oklahoma AA**



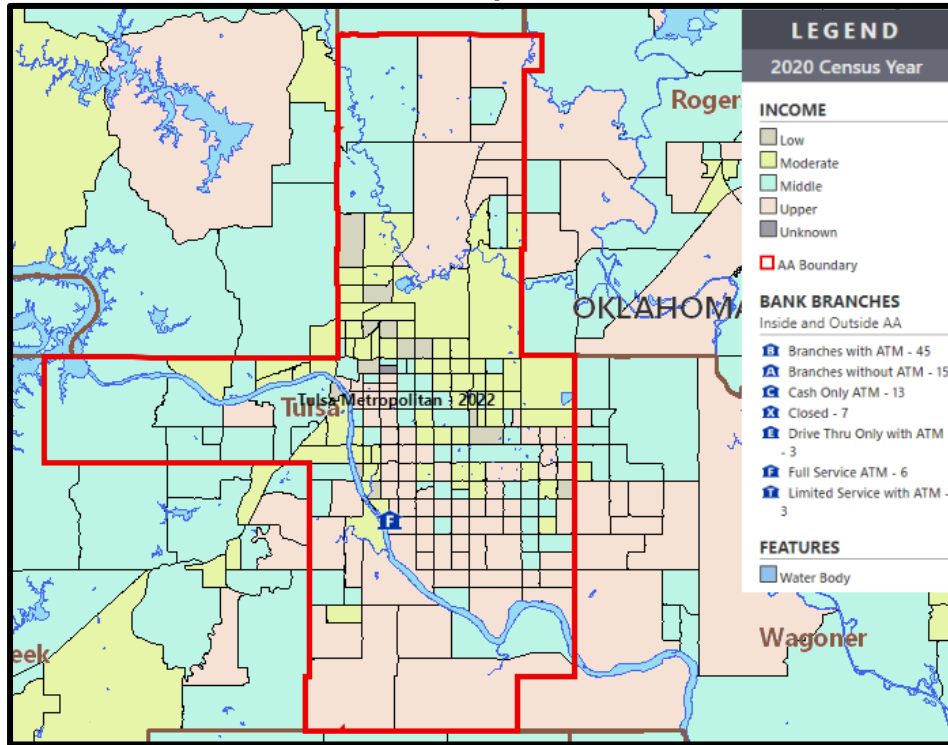
Map C-16
Washita County AA



Map C-17
Texas County AA



Map C-18
Tulsa Metropolitan AA



**APPENDIX D – DEMOGRAPHIC INFORMATION
Table D-1**

| 2021 Kansas City Metropolitan AA Demographics | | | | | | | | |
|---|---------------------------|------------------------------------|--------------------------|------------------|--|----------------------|---------------------------|--------------|
| Income Categories | Tract Distribution | | Families by Tract Income | | Families < Poverty Level as % of Families by Tract | | Families by Family Income | |
| | # | % | # | % | # | % | # | % |
| Low | 78 | 16.6 | 38,810 | 8.8 | 13,572 | 35.0 | 94,878 | 21.4 |
| Moderate | 105 | 22.3 | 89,370 | 20.2 | 13,743 | 15.4 | 76,671 | 17.3 |
| Middle | 140 | 29.8 | 156,596 | 35.4 | 9,922 | 6.3 | 89,034 | 20.1 |
| Upper | 128 | 27.2 | 157,223 | 35.5 | 3,271 | 2.1 | 182,404 | 41.2 |
| Unknown | 19 | 4.0 | 988 | 0.2 | 451 | 45.6 | 0 | 0.0 |
| Total AA | 470 | 100.0 | 442,987 | 100.0 | 40,959 | 9.2 | 442,987 | 100.0 |
| | Housing Units by Tract | Housing Type by Tract | | | | | | |
| | | Owner-occupied | | | Rental | | Vacant | |
| | | # | % by tract | % by unit | # | % by unit | # | % by unit |
| Low | 91,021 | 28,654 | 6.4 | 31.5 | 42,815 | 47.0 | 19,552 | 21.5 |
| Moderate | 174,103 | 80,514 | 18.1 | 46.2 | 73,770 | 42.4 | 19,819 | 11.4 |
| Middle | 268,350 | 162,699 | 36.5 | 60.6 | 85,998 | 32.0 | 19,653 | 7.3 |
| Upper | 223,791 | 172,920 | 38.8 | 77.3 | 41,497 | 18.5 | 9,374 | 4.2 |
| Unknown | 4,019 | 863 | 0.2 | 21.5 | 1,780 | 44.3 | 1,376 | 34.2 |
| Total AA | 761,284 | 445,650 | 100.0 | 58.5 | 245,860 | 32.3 | 69,774 | 9.2 |
| | Total Businesses by Tract | Businesses by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | | # | % | # | % | # | % | |
| Low | 6,485 | 7.8 | 5,664 | 7.5 | 780 | 10.6 | 41 | 6.2 |
| Moderate | 16,479 | 19.8 | 14,931 | 19.8 | 1,443 | 19.7 | 105 | 15.9 |
| Middle | 27,583 | 33.1 | 25,102 | 33.3 | 2,250 | 30.7 | 231 | 34.9 |
| Upper | 31,085 | 37.3 | 28,499 | 37.8 | 2,314 | 31.5 | 272 | 41.1 |
| Unknown | 1,692 | 2.0 | 1,126 | 1.5 | 553 | 7.5 | 13 | 2.0 |
| Total AA | 83,324 | 100.0 | 75,322 | 100.0 | 7,340 | 100.0 | 662 | 100.0 |
| Percentage of Total Businesses: | | | | 90.4 | 8.8 | 0.8 | | |
| | Total Farms by Tract | Farms by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | | # | % | # | % | # | % | |
| Low | 21 | 2.1 | 19 | 2.0 | 2 | 9.1 | 0 | 0.0 |
| Moderate | 129 | 13.0 | 128 | 13.2 | 0 | 0.0 | 1 | 25.0 |
| Middle | 477 | 47.9 | 468 | 48.3 | 8 | 36.4 | 1 | 25.0 |
| Upper | 366 | 36.8 | 353 | 36.4 | 11 | 50.0 | 2 | 50.0 |
| Unknown | 2 | 0.2 | 1 | 0.1 | 1 | 4.5 | 0 | 0.0 |
| Total AA | 995 | 100.0 | 969 | 100.0 | 22 | 100.0 | 4 | 100.0 |
| Percentage of Total Farms: | | | | 97.4 | 2.2 | 0.4 | | |
| Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. | | | | | | | | |

Table D-2

| 2020 Kansas City Metropolitan AA Demographics | | | | | | | | |
|---|---------------------------|------------------------------------|--------------------------|------------------|--|----------------------|---------------------------|--------------|
| Income Categories | Tract Distribution | | Families by Tract Income | | Families < Poverty Level as % of Families by Tract | | Families by Family Income | |
| | # | % | # | % | # | % | # | % |
| Low | 78 | 16.6 | 38,810 | 8.8 | 13,572 | 35.0 | 94,878 | 21.4 |
| Moderate | 105 | 22.3 | 89,370 | 20.2 | 13,743 | 15.4 | 76,671 | 17.3 |
| Middle | 140 | 29.8 | 156,596 | 35.4 | 9,922 | 6.3 | 89,034 | 20.1 |
| Upper | 128 | 27.2 | 157,223 | 35.5 | 3,271 | 2.1 | 182,404 | 41.2 |
| Unknown | 19 | 4.0 | 988 | 0.2 | 451 | 45.6 | 0 | 0.0 |
| Total AA | 470 | 100.0 | 442,987 | 100.0 | 40,959 | 9.2 | 442,987 | 100.0 |
| | Housing Units by Tract | Housing Type by Tract | | | | | | |
| | | Owner-occupied | | | Rental | | Vacant | |
| | | # | % by tract | % by unit | # | % by unit | # | % by unit |
| Low | 91,021 | 28,654 | 6.4 | 31.5 | 42,815 | 47.0 | 19,552 | 21.5 |
| Moderate | 174,103 | 80,514 | 18.1 | 46.2 | 73,770 | 42.4 | 19,819 | 11.4 |
| Middle | 268,350 | 162,699 | 36.5 | 60.6 | 85,998 | 32.0 | 19,653 | 7.3 |
| Upper | 223,791 | 172,920 | 38.8 | 77.3 | 41,497 | 18.5 | 9,374 | 4.2 |
| Unknown | 4,019 | 863 | 0.2 | 21.5 | 1,780 | 44.3 | 1,376 | 34.2 |
| Total AA | 761,284 | 445,650 | 100.0 | 58.5 | 245,860 | 32.3 | 69,774 | 9.2 |
| | Total Businesses by Tract | Businesses by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | | # | % | # | % | # | % | |
| Low | 6,376 | 7.5 | 5,521 | 7.2 | 814 | 10.6 | 41 | 6.4 |
| Moderate | 16,585 | 19.5 | 14,997 | 19.6 | 1,488 | 19.4 | 100 | 15.7 |
| Middle | 28,247 | 33.2 | 25,651 | 33.5 | 2,383 | 31.1 | 213 | 33.4 |
| Upper | 32,042 | 37.7 | 29,389 | 38.3 | 2,384 | 31.1 | 269 | 42.2 |
| Unknown | 1,724 | 2.0 | 1,119 | 1.5 | 591 | 7.7 | 14 | 2.2 |
| Total AA | 84,974 | 100.0 | 76,677 | 100.0 | 7,660 | 100.0 | 637 | 100.0 |
| Percentage of Total Businesses: | | | | 90.2 | | 9.0 | | 0.7 |
| | Total Farms by Tract | Farms by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | | # | % | # | % | # | % | |
| Low | 19 | 1.9 | 18 | 1.8 | 1 | 4.5 | 0 | 0.0 |
| Moderate | 130 | 12.8 | 127 | 12.8 | 1 | 4.5 | 2 | 50.0 |
| Middle | 491 | 48.2 | 482 | 48.5 | 8 | 36.4 | 1 | 25.0 |
| Upper | 377 | 37.0 | 365 | 36.8 | 11 | 50.0 | 1 | 25.0 |
| Unknown | 2 | 0.2 | 1 | 0.1 | 1 | 4.5 | 0 | 0.0 |
| Total AA | 1,019 | 100.0 | 993 | 100.0 | 22 | 100.0 | 4 | 100.0 |
| Percentage of Total Farms: | | | | 97.4 | | 2.2 | | 0.4 |
| Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. | | | | | | | | |

Table D-3

| 2021 Wichita Metropolitan AA Demographics | | | | | | | | |
|--|---------------------------|------------------------------------|--------------------------|------------------|--|----------------------|---------------------------|--------------|
| Income Categories | Tract Distribution | | Families by Tract Income | | Families < Poverty Level as % of Families by Tract | | Families by Family Income | |
| | # | % | # | % | # | % | # | % |
| Low | 15 | 10.9 | 10,259 | 7.2 | 3,615 | 35.2 | 29,112 | 20.5 |
| Moderate | 38 | 27.7 | 29,358 | 20.7 | 6,122 | 20.9 | 24,847 | 17.5 |
| Middle | 41 | 29.9 | 44,469 | 31.3 | 3,541 | 8.0 | 29,902 | 21.1 |
| Upper | 43 | 31.4 | 57,886 | 40.8 | 1,645 | 2.8 | 58,111 | 40.9 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 137 | 100.0 | 141,972 | 100.0 | 14,923 | 10.5 | 141,972 | 100.0 |
| | Housing Units by Tract | Housing Type by Tract | | | | | | |
| | | Owner-occupied | | | Rental | | Vacant | |
| | | # | % by tract | % by unit | # | % by unit | # | % by unit |
| Low | 22,180 | 7,163 | 5.1 | 32.3 | 11,145 | 50.2 | 3,872 | 17.5 |
| Moderate | 59,965 | 25,334 | 17.9 | 42.2 | 26,342 | 43.9 | 8,289 | 13.8 |
| Middle | 77,776 | 45,860 | 32.4 | 59.0 | 25,534 | 32.8 | 6,382 | 8.2 |
| Upper | 80,108 | 63,025 | 44.6 | 78.7 | 12,831 | 16.0 | 4,252 | 5.3 |
| Unknown | 0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 240,029 | 141,382 | 100.0 | 58.9 | 75,852 | 31.6 | 22,795 | 9.5 |
| | Total Businesses by Tract | Businesses by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | | # | % | # | % | # | % | |
| Low | 1,222 | 5.8 | 1,066 | 5.7 | 154 | 7.3 | 2 | 1.3 |
| Moderate | 5,834 | 27.8 | 4,982 | 26.6 | 822 | 39.2 | 30 | 19.9 |
| Middle | 6,053 | 28.9 | 5,436 | 29.1 | 566 | 27.0 | 51 | 33.8 |
| Upper | 7,848 | 37.4 | 7,225 | 38.6 | 555 | 26.5 | 68 | 45.0 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 20,957 | 100.0 | 18,709 | 100.0 | 2,097 | 100.0 | 151 | 100.0 |
| Percentage of Total Businesses: | | | | 89.3 | | 10.0 | | 0.7 |
| | Total Farms by Tract | Farms by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | | # | % | # | % | # | % | |
| Low | 4 | 0.8 | 4 | 0.8 | 0 | 0.0 | 0 | 0.0 |
| Moderate | 26 | 5.4 | 26 | 5.5 | 0 | 0.0 | 0 | 0.0 |
| Middle | 195 | 40.4 | 192 | 40.3 | 3 | 50.0 | 0 | 0.0 |
| Upper | 258 | 53.4 | 255 | 53.5 | 3 | 50.0 | 0 | 0.0 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 483 | 100.0 | 477 | 100.0 | 6 | 100.0 | 0 | 0.0 |
| Percentage of Total Farms: | | | | 98.8 | | 1.2 | | 0.0 |
| <i>Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.</i> | | | | | | | | |

Table D-4

| 2020 Wichita Metropolitan AA Demographics | | | | | | | | |
|--|---------------------------|------------------------------------|--------------------------|------------------|--|----------------------|---------------------------|--------------|
| Income Categories | Tract Distribution | | Families by Tract Income | | Families < Poverty Level as % of Families by Tract | | Families by Family Income | |
| | # | % | # | % | # | % | # | % |
| Low | 15 | 10.9 | 10,259 | 7.2 | 3,615 | 35.2 | 29,112 | 20.5 |
| Moderate | 38 | 27.7 | 29,358 | 20.7 | 6,122 | 20.9 | 24,847 | 17.5 |
| Middle | 41 | 29.9 | 44,469 | 31.3 | 3,541 | 8.0 | 29,902 | 21.1 |
| Upper | 43 | 31.4 | 57,886 | 40.8 | 1,645 | 2.8 | 58,111 | 40.9 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 137 | 100.0 | 141,972 | 100.0 | 14,923 | 10.5 | 141,972 | 100.0 |
| | Housing Units by Tract | Housing Type by Tract | | | | | | |
| | | Owner-occupied | | | Rental | | Vacant | |
| | | # | % by tract | % by unit | # | % by unit | # | % by unit |
| Low | 22,180 | 7,163 | 5.1 | 32.3 | 11,145 | 50.2 | 3,872 | 17.5 |
| Moderate | 59,965 | 25,334 | 17.9 | 42.2 | 26,342 | 43.9 | 8,289 | 13.8 |
| Middle | 77,776 | 45,860 | 32.4 | 59.0 | 25,534 | 32.8 | 6,382 | 8.2 |
| Upper | 80,108 | 63,025 | 44.6 | 78.7 | 12,831 | 16.0 | 4,252 | 5.3 |
| Unknown | 0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 240,029 | 141,382 | 100.0 | 58.9 | 75,852 | 31.6 | 22,795 | 9.5 |
| | Total Businesses by Tract | Businesses by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | | # | % | # | % | # | % | |
| Low | 1,230 | 5.7 | 1,065 | 5.6 | 164 | 7.6 | 1 | 0.7 |
| Moderate | 5,991 | 28.0 | 5,105 | 26.7 | 860 | 39.7 | 26 | 18.1 |
| Middle | 6,267 | 29.3 | 5,619 | 29.4 | 597 | 27.6 | 51 | 35.4 |
| Upper | 7,918 | 37.0 | 7,307 | 38.3 | 545 | 25.2 | 66 | 45.8 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 21,406 | 100.0 | 19,096 | 100.0 | 2,166 | 100.0 | 144 | 100.0 |
| Percentage of Total Businesses: | | | | 89.2 | | 10.1 | | 0.7 |
| | Total Farms by Tract | Farms by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | | # | % | # | % | # | % | |
| Low | 5 | 1.0 | 5 | 1.0 | 0 | 0.0 | 0 | 0.0 |
| Moderate | 27 | 5.4 | 27 | 5.5 | 0 | 0.0 | 0 | 0.0 |
| Middle | 199 | 40.0 | 196 | 39.8 | 3 | 50.0 | 0 | 0.0 |
| Upper | 267 | 53.6 | 264 | 53.7 | 3 | 50.0 | 0 | 0.0 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 498 | 100.0 | 492 | 100.0 | 6 | 100.0 | 0 | 0.0 |
| Percentage of Total Farms: | | | | 98.8 | | 1.2 | | 0.0 |
| <i>Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i> | | | | | | | | |
| <i>Note: Percentages may not total 100.0 percent due to rounding.</i> | | | | | | | | |

Table D-5

| 2021 Northwest Kansas AA Demographics | | | | | | | | |
|--|---------------------------|------------------------------------|--------------------------|------------------|--|----------------------|---------------------------|--------------|
| Income Categories | Tract Distribution | | Families by Tract Income | | Families < Poverty Level as % of Families by Tract | | Families by Family Income | |
| | # | % | # | % | # | % | # | % |
| Low | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 2,408 | 16.3 |
| Moderate | 1 | 5.6 | 861 | 5.8 | 152 | 17.7 | 2,395 | 16.3 |
| Middle | 14 | 77.8 | 9,844 | 66.8 | 561 | 5.7 | 3,279 | 22.3 |
| Upper | 3 | 16.7 | 4,030 | 27.3 | 178 | 4.4 | 6,653 | 45.2 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 18 | 100.0 | 14,735 | 100.0 | 891 | 6.0 | 14,735 | 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 | 2,875 | 905 | 5.3 | 31.5 | 1,689 | 58.7 | 281 | 9.8 |
| Middle | 17,631 | 11,462 | 67.1 | 65.0 | 3,792 | 21.5 | 2,377 | 13.5 |
| Upper | 7,588 | 4,716 | 27.6 | 62.2 | 2,129 | 28.1 | 743 | 9.8 |
| Unknown | 0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 28,094 | 17,083 | 100.0 | 60.8 | 7,610 | 27.1 | 3,401 | 12.1 |
| | 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 | 340 | 10.3 | 292 | 9.8 | 44 | 17.9 | 4 | 6.3 |
| Middle | 2,101 | 63.8 | 1,896 | 63.5 | 154 | 62.6 | 51 | 79.7 |
| Upper | 854 | 25.9 | 797 | 26.7 | 48 | 19.5 | 9 | 14.1 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 3,295 | 100.0 | 2,985 | 100.0 | 246 | 100.0 | 64 | 100.0 |
| Percentage of Total Businesses: | | | | 90.6 | | 7.5 | | 1.9 |
| | Total Farms by Tract | Farms by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | | # | % | # | % | # | % | |
| Low | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Moderate | 1 | 0.1 | 1 | 0.1 | 0 | 0.0 | 0 | 0.0 |
| Middle | 592 | 84.8 | 583 | 84.7 | 9 | 90.0 | 0 | 0.0 |
| Upper | 105 | 15.0 | 104 | 15.1 | 1 | 10.0 | 0 | 0.0 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 698 | 100.0 | 688 | 100.0 | 10 | 100.0 | 0 | 0.0 |
| Percentage of Total Farms: | | | | 98.6 | | 1.4 | | 0.0 |
| <i>Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.</i> | | | | | | | | |

Table D-6

| 2020 Northwest Kansas AA Demographics | | | | | | | | |
|--|---------------------------|-----------------------|------------------------------------|--------------|--|--------------|---------------------------|--------------|
| Income Categories | Tract Distribution | | Families by Tract Income | | Families < Poverty Level as % of Families by Tract | | Families by Family Income | |
| | # | % | # | % | # | % | # | % |
| Low | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 2,195 | 16.5 |
| Moderate | 1 | 5.9 | 861 | 6.5 | 152 | 17.7 | 2,124 | 16.0 |
| Middle | 13 | 76.5 | 8,380 | 63.1 | 487 | 5.8 | 2,954 | 22.3 |
| Upper | 3 | 17.6 | 4,030 | 30.4 | 178 | 4.4 | 5,998 | 45.2 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 17 | 100.0 | 13,271 | 100.0 | 817 | 6.2 | 13,271 | 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 | 2,875 | 905 | 5.9 | 31.5 | 1,689 | 58.7 | 281 | 9.8 |
| Middle | 15,096 | 9,818 | 63.6 | 65.0 | 3,317 | 22.0 | 1,961 | 13.0 |
| Upper | 7,588 | 4,716 | 30.5 | 62.2 | 2,129 | 28.1 | 743 | 9.8 |
| Unknown | 0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 25,559 | 15,439 | 100.0 | 60.4 | 7,135 | 27.9 | 2,985 | 11.7 |
| | Total Businesses by Tract | | Businesses by Tract & Revenue Size | | | | | |
| | | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | |
| | | | # | % | # | % | # | % |
| Low | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Moderate | 352 | 11.5 | 302 | 10.9 | 46 | 19.9 | 4 | 7.0 |
| Middle | 1,848 | 60.6 | 1,667 | 60.3 | 136 | 58.9 | 45 | 78.9 |
| Upper | 851 | 27.9 | 794 | 28.7 | 49 | 21.2 | 8 | 14.0 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 3,051 | 100.0 | 2,763 | 100.0 | 231 | 100.0 | 57 | 100.0 |
| Percentage of Total Businesses: | | | | 90.6 | | 7.6 | | 1.9 |
| | Total Farms by Tract | | Farms by Tract & Revenue Size | | | | | |
| | | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | |
| | | | # | % | # | % | # | % |
| Low | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Moderate | 2 | 0.3 | 2 | 0.3 | 0 | 0.0 | 0 | 0.0 |
| Middle | 518 | 82.6 | 509 | 82.4 | 9 | 100.0 | 0 | 0.0 |
| Upper | 107 | 17.1 | 107 | 17.3 | 0 | 0.0 | 0 | 0.0 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 627 | 100.0 | 618 | 100.0 | 9 | 100.0 | 0 | 0.0 |
| Percentage of Total Farms: | | | | 98.6 | | 1.4 | | 0.0 |
| <i>Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.</i> | | | | | | | | |

Table D-7

| 2021 Southwest Kansas AA Demographics | | | | | | | | |
|---|---------------------------|-----------------------|------------------------------------|--------------|--|--------------|---------------------------|--------------|
| Income Categories | Tract Distribution | | Families by Tract Income | | Families < Poverty Level as % of Families by Tract | | Families by Family Income | |
| | # | % | # | % | # | % | # | % |
| Low | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 1,996 | 20.6 |
| Moderate | 2 | 18.2 | 2,024 | 20.9 | 438 | 21.6 | 1,910 | 19.7 |
| Middle | 8 | 72.7 | 6,437 | 66.4 | 731 | 11.4 | 2,013 | 20.8 |
| Upper | 1 | 9.1 | 1,228 | 12.7 | 130 | 10.6 | 3,770 | 38.9 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 11 | 100.0 | 9,689 | 100.0 | 1,299 | 13.4 | 9,689 | 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 | 3,271 | 1,807 | 19.6 | 55.2 | 1,077 | 32.9 | 387 | 11.8 |
| Middle | 9,798 | 6,176 | 66.8 | 63.0 | 2,488 | 25.4 | 1,134 | 11.6 |
| Upper | 1,750 | 1,259 | 13.6 | 71.9 | 383 | 21.9 | 108 | 6.2 |
| Unknown | 0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 14,819 | 9,242 | 100.0 | 62.4 | 3,948 | 26.6 | 1,629 | 11.0 |
| | 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 | 283 | 23.3 | 254 | 23.9 | 27 | 21.3 | 2 | 9.1 |
| Middle | 763 | 63.0 | 656 | 61.7 | 87 | 68.5 | 20 | 90.9 |
| Upper | 166 | 13.7 | 153 | 14.4 | 13 | 10.2 | 0 | 0.0 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 1,212 | 100.0 | 1,063 | 100.0 | 127 | 100.0 | 22 | 100.0 |
| Percentage of Total Businesses: | | | | 87.7 | | 10.5 | | 1.8 |
| | Total Farms by Tract | | Farms by Tract & Revenue Size | | | | | |
| | | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | |
| | | | # | % | # | % | # | % |
| Low | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Moderate | 2 | 0.7 | 2 | 0.8 | 0 | 0.0 | 0 | 0.0 |
| Middle | 266 | 95.7 | 251 | 95.4 | 15 | 100.0 | 0 | 0.0 |
| Upper | 10 | 3.6 | 10 | 3.8 | 0 | 0.0 | 0 | 0.0 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 278 | 100.0 | 263 | 100.0 | 15 | 100.0 | 0 | 0.0 |
| Percentage of Total Farms: | | | | 94.6 | | 5.4 | | 0.0 |
| Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. | | | | | | | | |

Table D-8

| 2020 Southwest Kansas AA Demographics | | | | | | | | |
|---|---------------------------|-----------------------|------------------------------------|--------------|--|--------------|---------------------------|--------------|
| Income Categories | Tract Distribution | | Families by Tract Income | | Families < Poverty Level as % of Families by Tract | | Families by Family Income | |
| | # | % | # | % | # | % | # | % |
| Low | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 1,996 | 20.6 |
| Moderate | 2 | 18.2 | 2,024 | 20.9 | 438 | 21.6 | 1,910 | 19.7 |
| Middle | 8 | 72.7 | 6,437 | 66.4 | 731 | 11.4 | 2,013 | 20.8 |
| Upper | 1 | 9.1 | 1,228 | 12.7 | 130 | 10.6 | 3,770 | 38.9 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 11 | 100.0 | 9,689 | 100.0 | 1,299 | 13.4 | 9,689 | 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 | 3,271 | 1,807 | 19.6 | 55.2 | 1,077 | 32.9 | 387 | 11.8 |
| Middle | 9,798 | 6,176 | 66.8 | 63.0 | 2,488 | 25.4 | 1,134 | 11.6 |
| Upper | 1,750 | 1,259 | 13.6 | 71.9 | 383 | 21.9 | 108 | 6.2 |
| Unknown | 0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 14,819 | 9,242 | 100.0 | 62.4 | 3,948 | 26.6 | 1,629 | 11.0 |
| | 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 | 284 | 23.1 | 255 | 23.7 | 27 | 20.9 | 2 | 9.5 |
| Middle | 769 | 62.7 | 662 | 61.5 | 88 | 68.2 | 19 | 90.5 |
| Upper | 174 | 14.2 | 160 | 14.9 | 14 | 10.9 | 0 | 0.0 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 1,227 | 100.0 | 1,077 | 100.0 | 129 | 100.0 | 21 | 100.0 |
| Percentage of Total Businesses: | | | | 87.8 | | 10.5 | | 1.7 |
| | Total Farms by Tract | | Farms by Tract & Revenue Size | | | | | |
| | | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | |
| | | | # | % | # | % | # | % |
| Low | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Moderate | 2 | 0.7 | 2 | 0.7 | 0 | 0.0 | 0 | 0.0 |
| Middle | 271 | 95.8 | 256 | 95.9 | 15 | 93.8 | 0 | 0.0 |
| Upper | 10 | 3.5 | 9 | 3.4 | 1 | 6.3 | 0 | 0.0 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 283 | 100.0 | 267 | 100.0 | 16 | 100.0 | 0 | 0.0 |
| Percentage of Total Farms: | | | | 94.3 | | 5.7 | | 0.0 |
| Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. | | | | | | | | |

Table D-9

| 2021 Western Missouri AA Demographics | | | | | | | | |
|--|---------------------------|-----------------------|------------------------------------|--------------|--|--------------|---------------------------|--------------|
| Income Categories | Tract Distribution | | Families by Tract Income | | Families < Poverty Level as % of Families by Tract | | Families by Family Income | |
| | # | % | # | % | # | % | # | % |
| Low | 1 | 2.5 | 494 | 1.2 | 204 | 41.3 | 7,132 | 17.3 |
| Moderate | 4 | 10.0 | 3,368 | 8.2 | 520 | 15.4 | 7,295 | 17.7 |
| Middle | 29 | 72.5 | 27,055 | 65.6 | 3,545 | 13.1 | 8,596 | 20.8 |
| Upper | 6 | 15.0 | 10,326 | 25.0 | 601 | 5.8 | 18,220 | 44.2 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 40 | 100.0 | 41,243 | 100.0 | 4,870 | 11.8 | 41,243 | 100.0 |
| | Housing Units by Tract | Housing Type by Tract | | | | | | |
| | | Owner-occupied | | | Rental | | Vacant | |
| | | # | % by tract | % by unit | # | % by unit | # | % by unit |
| Low | 982 | 402 | 0.9 | 40.9 | 341 | 34.7 | 239 | 24.3 |
| Moderate | 8,997 | 3,635 | 8.5 | 40.4 | 1,344 | 14.9 | 4,018 | 44.7 |
| Middle | 49,414 | 27,961 | 65.3 | 56.6 | 14,667 | 29.7 | 6,786 | 13.7 |
| Upper | 15,534 | 10,799 | 25.2 | 69.5 | 3,464 | 22.3 | 1,271 | 8.2 |
| Unknown | 0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 74,927 | 42,797 | 100.0 | 57.1 | 19,816 | 26.4 | 12,314 | 16.4 |
| | Total Businesses by Tract | | Businesses by Tract & Revenue Size | | | | | |
| | | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | |
| | | | # | % | # | % | # | % |
| Low | 50 | 0.9 | 38 | 0.7 | 12 | 3.1 | 0 | 0.0 |
| Moderate | 478 | 8.4 | 449 | 8.6 | 25 | 6.4 | 4 | 4.2 |
| Middle | 3,908 | 68.5 | 3,543 | 67.8 | 288 | 74.0 | 77 | 80.2 |
| Upper | 1,272 | 22.3 | 1,193 | 22.8 | 64 | 16.5 | 15 | 15.6 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 5,708 | 100.0 | 5,223 | 100.0 | 389 | 100.0 | 96 | 100.0 |
| Percentage of Total Businesses: | | | | 91.5 | | 6.8 | | 1.7 |
| | Total Farms by Tract | | Farms by Tract & Revenue Size | | | | | |
| | | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | |
| | | | # | % | # | % | # | % |
| Low | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Moderate | 12 | 2.6 | 12 | 2.6 | 0 | 0.0 | 0 | 0.0 |
| Middle | 314 | 68.0 | 309 | 67.8 | 5 | 83.3 | 0 | 0.0 |
| Upper | 136 | 29.4 | 135 | 29.6 | 1 | 16.7 | 0 | 0.0 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 462 | 100.0 | 456 | 100.0 | 6 | 100.0 | 0 | 0.0 |
| Percentage of Total Farms: | | | | 98.7 | | 1.3 | | 0.0 |
| <i>Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau; American Community Survey Note: Percentages may not total 100.0 percent due to rounding.</i> | | | | | | | | |

Table D-10

| 2020 Western Missouri AA Demographics | | | | | | | | |
|--|---------------------------|------------------------------------|--------------------------|------------------|--|----------------------|---------------------------|--------------|
| Income Categories | Tract Distribution | | Families by Tract Income | | Families < Poverty Level as % of Families by Tract | | Families by Family Income | |
| | # | % | # | % | # | % | # | % |
| Low | 1 | 2.5 | 494 | 1.2 | 204 | 41.3 | 7,132 | 17.3 |
| Moderate | 4 | 10.0 | 3,368 | 8.2 | 520 | 15.4 | 7,295 | 17.7 |
| Middle | 29 | 72.5 | 27,055 | 65.6 | 3,545 | 13.1 | 8,596 | 20.8 |
| Upper | 6 | 15.0 | 10,326 | 25.0 | 601 | 5.8 | 18,220 | 44.2 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 40 | 100.0 | 41,243 | 100.0 | 4,870 | 11.8 | 41,243 | 100.0 |
| | Housing Units by Tract | Housing Type by Tract | | | | | | |
| | | Owner-occupied | | | Rental | | Vacant | |
| | | # | % by tract | % by unit | # | % by unit | # | % by unit |
| Low | 982 | 402 | 0.9 | 40.9 | 341 | 34.7 | 239 | 24.3 |
| Moderate | 8,997 | 3,635 | 8.5 | 40.4 | 1,344 | 14.9 | 4,018 | 44.7 |
| Middle | 49,414 | 27,961 | 65.3 | 56.6 | 14,667 | 29.7 | 6,786 | 13.7 |
| Upper | 15,534 | 10,799 | 25.2 | 69.5 | 3,464 | 22.3 | 1,271 | 8.2 |
| Unknown | 0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 74,927 | 42,797 | 100.0 | 57.1 | 19,816 | 26.4 | 12,314 | 16.4 |
| | Total Businesses by Tract | Businesses by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | | # | % | # | % | # | % | |
| Low | 53 | 0.9 | 40 | 0.7 | 13 | 3.2 | 0 | 0.0 |
| Moderate | 503 | 8.5 | 470 | 8.7 | 29 | 7.1 | 4 | 4.1 |
| Middle | 4,065 | 68.9 | 3,682 | 68.3 | 303 | 73.7 | 80 | 81.6 |
| Upper | 1,278 | 21.7 | 1,198 | 22.2 | 66 | 16.1 | 14 | 14.3 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 5,899 | 100.0 | 5,390 | 100.0 | 411 | 100.0 | 98 | 100.0 |
| Percentage of Total Businesses: | | | | 91.4 | | 7.0 | | 1.7 |
| | Total Farms by Tract | Farms by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | | # | % | # | % | # | % | |
| Low | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Moderate | 13 | 2.7 | 13 | 2.7 | 0 | 0.0 | 0 | 0.0 |
| Middle | 340 | 69.5 | 333 | 69.2 | 5 | 83.3 | 2 | 100.0 |
| Upper | 136 | 27.8 | 135 | 28.1 | 1 | 16.7 | 0 | 0.0 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 489 | 100.0 | 481 | 100.0 | 6 | 100.0 | 2 | 100.0 |
| Percentage of Total Farms: | | | | 98.4 | | 1.2 | | 0.4 |
| <i>Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.</i> | | | | | | | | |

Table D-11

| 2021 Ozark Mountain AA Demographics | | | | | | | | |
|--|---------------------------|-----------------------|------------------------------------|--------------|--|--------------|---------------------------|--------------|
| Income Categories | Tract Distribution | | Families by Tract Income | | Families < Poverty Level as % of Families by Tract | | Families by Family Income | |
| | # | % | # | % | # | % | # | % |
| Low | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 3,117 | 17.7 |
| Moderate | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 3,180 | 18.1 |
| Middle | 10 | 83.3 | 13,774 | 78.2 | 2,035 | 14.8 | 4,098 | 23.3 |
| Upper | 2 | 16.7 | 3,831 | 21.8 | 305 | 8.0 | 7,210 | 41.0 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 12 | 100.0 | 17,605 | 100.0 | 2,340 | 13.3 | 17,605 | 100.0 |
| | Housing Units by Tract | Housing Type by Tract | | | | | | |
| | | Owner-occupied | | | Rental | | Vacant | |
| | | # | % by tract | % by unit | # | % by unit | # | % by unit |
| Low | 0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Moderate | 0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Middle | 23,473 | 14,266 | 75.3 | 60.8 | 6,022 | 25.7 | 3,185 | 13.6 |
| Upper | 6,990 | 4,682 | 24.7 | 67.0 | 968 | 13.8 | 1,340 | 19.2 |
| Unknown | 0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 30,463 | 18,948 | 100.0 | 62.2 | 6,990 | 22.9 | 4,525 | 14.9 |
| | Total Businesses by Tract | | Businesses by Tract & Revenue Size | | | | | |
| | | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | |
| | | | # | % | # | % | # | % |
| Low | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Moderate | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Middle | 2,459 | 82.5 | 2,267 | 82.2 | 155 | 90.6 | 37 | 74.0 |
| Upper | 520 | 17.5 | 491 | 17.8 | 16 | 9.4 | 13 | 26.0 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 2,979 | 100.0 | 2,758 | 100.0 | 171 | 100.0 | 50 | 100.0 |
| Percentage of Total Businesses: | | | | 92.6 | | 5.7 | | 1.7 |
| | Total Farms by Tract | | Farms by Tract & Revenue Size | | | | | |
| | | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | |
| | | | # | % | # | % | # | % |
| Low | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Moderate | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Middle | 113 | 81.3 | 112 | 81.2 | 0 | 0.0 | 1 | 100.0 |
| Upper | 26 | 18.7 | 26 | 18.8 | 0 | 0.0 | 0 | 0.0 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 139 | 100.0 | 138 | 100.0 | 0 | 0.0 | 1 | 100.0 |
| Percentage of Total Farms: | | | | 99.3 | | 0.0 | | 0.7 |

Source: 2021 FFIEC Census Data
 2021 Dun & Bradstreet Data
 2011-2015 U.S. Census Bureau: American Community Survey
 Note: Percentages may not total 100.0 percent due to rounding.

Table D-12

| 2020 Ozark Mountain AA Demographics | | | | | | | | |
|---|---------------------------|------------------------------------|--------------------------|------------------|--|----------------------|---------------------------|--------------|
| Income Categories | Tract Distribution | | Families by Tract Income | | Families < Poverty Level as % of Families by Tract | | Families by Family Income | |
| | # | % | # | % | # | % | # | % |
| Low | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 3,117 | 17.7 |
| Moderate | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 3,180 | 18.1 |
| Middle | 10 | 83.3 | 13,774 | 78.2 | 2,035 | 14.8 | 4,098 | 23.3 |
| Upper | 2 | 16.7 | 3,831 | 21.8 | 305 | 8.0 | 7,210 | 41.0 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 12 | 100.0 | 17,605 | 100.0 | 2,340 | 13.3 | 17,605 | 100.0 |
| | Housing Units by Tract | Housing Type by Tract | | | | | | |
| | | Owner-occupied | | | Rental | | Vacant | |
| | | # | % by tract | % by unit | # | % by unit | # | % by unit |
| Low | 0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Moderate | 0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Middle | 23,473 | 14,266 | 75.3 | 60.8 | 6,022 | 25.7 | 3,185 | 13.6 |
| Upper | 6,990 | 4,682 | 24.7 | 67.0 | 968 | 13.8 | 1,340 | 19.2 |
| Unknown | 0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 30,463 | 18,948 | 100.0 | 62.2 | 6,990 | 22.9 | 4,525 | 14.9 |
| | Total Businesses by Tract | Businesses by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | | # | % | # | % | # | % | |
| Low | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Moderate | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Middle | 2,513 | 82.8 | 2,312 | 82.4 | 164 | 90.6 | 37 | 77.1 |
| Upper | 521 | 17.2 | 493 | 17.6 | 17 | 9.4 | 11 | 22.9 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 3,034 | 100.0 | 2,805 | 100.0 | 181 | 100.0 | 48 | 100.0 |
| Percentage of Total Businesses: | | | | 92.5 | | 6.0 | | 1.6 |
| | Total Farms by Tract | Farms by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | | # | % | # | % | # | % | |
| Low | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Moderate | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Middle | 115 | 81.0 | 112 | 80.6 | 1 | 100.0 | 2 | 100.0 |
| Upper | 27 | 19.0 | 27 | 19.4 | 0 | 0.0 | 0 | 0.0 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 142 | 100.0 | 139 | 100.0 | 1 | 100.0 | 2 | 100.0 |
| Percentage of Total Farms: | | | | 97.9 | | 0.7 | | 1.4 |
| Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. | | | | | | | | |

Table D-13

| 2021 Northern Oklahoma AA Demographics | | | | | | | | |
|--|---------------------------|------------------------------------|--------------------------|------------------|--|----------------------|---------------------------|--------------|
| Income Categories | Tract Distribution | | Families by Tract Income | | Families < Poverty Level as % of Families by Tract | | Families by Family Income | |
| | # | % | # | % | # | % | # | % |
| Low | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 2,452 | 21.2 |
| Moderate | 3 | 27.3 | 2,522 | 21.8 | 505 | 20.0 | 2,128 | 18.4 |
| Middle | 6 | 54.5 | 6,897 | 59.7 | 929 | 13.5 | 2,272 | 19.7 |
| Upper | 2 | 18.2 | 2,134 | 18.5 | 137 | 6.4 | 4,701 | 40.7 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 11 | 100.0 | 11,553 | 100.0 | 1,571 | 13.6 | 11,553 | 100.0 |
| | Housing Units by Tract | Housing Type by Tract | | | | | | |
| | | Owner-occupied | | | Rental | | Vacant | |
| | | # | % by tract | % by unit | # | % by unit | # | % by unit |
| Low | 0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Moderate | 5,052 | 2,566 | 20.5 | 50.8 | 1,352 | 26.8 | 1,134 | 22.4 |
| Middle | 13,049 | 7,257 | 58.1 | 55.6 | 3,851 | 29.5 | 1,941 | 14.9 |
| Upper | 3,525 | 2,665 | 21.3 | 75.6 | 424 | 12.0 | 436 | 12.4 |
| Unknown | 0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 21,626 | 12,488 | 100.0 | 57.7 | 5,627 | 26.0 | 3,511 | 16.2 |
| | 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 | 424 | 24.4 | 384 | 24.6 | 35 | 23.5 | 5 | 17.9 |
| Middle | 997 | 57.3 | 887 | 56.8 | 91 | 61.1 | 19 | 67.9 |
| Upper | 318 | 18.3 | 291 | 18.6 | 23 | 15.4 | 4 | 14.3 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 1,739 | 100.0 | 1,562 | 100.0 | 149 | 100.0 | 28 | 100.0 |
| Percentage of Total Businesses: | | | | 89.8 | | 8.6 | | 1.6 |
| | Total Farms by Tract | Farms by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | | # | % | # | % | # | % | |
| Low | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Moderate | 15 | 11.5 | 15 | 11.5 | 0 | 0.0 | 0 | 0.0 |
| Middle | 97 | 74.6 | 97 | 74.6 | 0 | 0.0 | 0 | 0.0 |
| Upper | 18 | 13.8 | 18 | 13.8 | 0 | 0.0 | 0 | 0.0 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 130 | 100.0 | 130 | 100.0 | 0 | 0.0 | 0 | 0.0 |
| Percentage of Total Farms: | | | | 100.0 | | 0.0 | | 0.0 |

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table D-14

| 2020 Northern Oklahoma AA Demographics | | | | | | | | |
|---|---------------------------|------------------------------------|--------------------------|------------------|--|----------------------|---------------------------|--------------|
| Income Categories | Tract Distribution | | Families by Tract Income | | Families < Poverty Level as % of Families by Tract | | Families by Family Income | |
| | # | % | # | % | # | % | # | % |
| Low | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 2,452 | 21.2 |
| Moderate | 3 | 27.3 | 2,522 | 21.8 | 505 | 20.0 | 2,128 | 18.4 |
| Middle | 6 | 54.5 | 6,897 | 59.7 | 929 | 13.5 | 2,272 | 19.7 |
| Upper | 2 | 18.2 | 2,134 | 18.5 | 137 | 6.4 | 4,701 | 40.7 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 11 | 100.0 | 11,553 | 100.0 | 1,571 | 13.6 | 11,553 | 100.0 |
| | Housing Units by Tract | Housing Type by Tract | | | | | | |
| | | Owner-occupied | | | Rental | | Vacant | |
| | | # | % by tract | % by unit | # | % by unit | # | % by unit |
| Low | 0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Moderate | 5,052 | 2,566 | 20.5 | 50.8 | 1,352 | 26.8 | 1,134 | 22.4 |
| Middle | 13,049 | 7,257 | 58.1 | 55.6 | 3,851 | 29.5 | 1,941 | 14.9 |
| Upper | 3,525 | 2,665 | 21.3 | 75.6 | 424 | 12.0 | 436 | 12.4 |
| Unknown | 0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 21,626 | 12,488 | 100.0 | 57.7 | 5,627 | 26.0 | 3,511 | 16.2 |
| | 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 | 434 | 24.2 | 392 | 24.6 | 37 | 22.2 | 5 | 17.2 |
| Middle | 1,024 | 57.2 | 899 | 56.4 | 105 | 62.9 | 20 | 69.0 |
| Upper | 332 | 18.5 | 303 | 19.0 | 25 | 15.0 | 4 | 13.8 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 1,790 | 100.0 | 1,594 | 100.0 | 167 | 100.0 | 29 | 100.0 |
| Percentage of Total Businesses: | | | | 89.1 | | 9.3 | | 1.6 |
| | Total Farms by Tract | Farms by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | | # | % | # | % | # | % | |
| Low | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Moderate | 16 | 11.8 | 16 | 11.8 | 0 | 0.0 | 0 | 0.0 |
| Middle | 98 | 72.1 | 98 | 72.1 | 0 | 0.0 | 0 | 0.0 |
| Upper | 22 | 16.2 | 22 | 16.2 | 0 | 0.0 | 0 | 0.0 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 136 | 100.0 | 136 | 100.0 | 0 | 0.0 | 0 | 0.0 |
| Percentage of Total Farms: | | | | 100.0 | | 0.0 | | 0.0 |
| <i>Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.</i> | | | | | | | | |

APPENDIX E – 2022 FULL-SCOPE REVIEW ASSESSMENT AREA TABLES

- I. Kansas City Metropolitan AA**
- II. Wichita Metropolitan AA**
- III. Northwest Kansas AA**
- IV. Southwest Kansas AA**
- V. Western Missouri AA**
- VI. Ozark Mountain AA**
- VII. Northern Oklahoma AA**

I. Kansas City Metropolitan AA

Table E-1

| Distribution of 2022 Home Mortgage Lending By Income Level of Geography Assessment Area: Kansas City Metropolitan | | | | | |
|--|-------------|--------------|---------------|--------------|-------------------------------|
| Geographic Income Level | Bank Loans* | | | | Owner Occupied Units % |
| | # | #% | \$(000) | % | |
| Home Purchase Loans | | | | | |
| Low | 8 | 13.1 | 1,558 | 12.0 | 4.8 |
| Moderate | 15 | 24.6 | 2,011 | 15.5 | 20.6 |
| Middle | 18 | 29.5 | 4,064 | 31.4 | 38.1 |
| Upper | 19 | 31.1 | 5,200 | 40.2 | 36.0 |
| Unknown | 1 | 1.6 | 104 | 0.8 | 0.4 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 61 | 100.0 | 12,937 | 100.0 | 100.0 |
| Refinance Loans | | | | | |
| Low | 5 | 9.6 | 621 | 6.8 | 4.8 |
| Moderate | 18 | 34.6 | 2,442 | 26.8 | 20.6 |
| Middle | 20 | 38.5 | 3,163 | 34.8 | 38.1 |
| Upper | 8 | 15.4 | 2,773 | 30.5 | 36.0 |
| Unknown | 1 | 1.9 | 99 | 1.1 | 0.4 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 52 | 100.0 | 9,098 | 100.0 | 100.0 |
| Home Improvement Loans | | | | | |
| Low | 0 | 0.0 | 0 | 0.0 | 4.8 |
| Moderate | 6 | 18.2 | 402 | 10.1 | 20.6 |
| Middle | 13 | 39.4 | 1,483 | 37.2 | 38.1 |
| Upper | 14 | 42.4 | 2,106 | 52.8 | 36.0 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.4 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 33 | 100.0 | 3,991 | 100.0 | 100.0 |
| Multifamily Loans | | | | | Multi-family Units % |
| Low | 4 | 12.5 | 2,036 | 8.1 | 11.2 |
| Moderate | 9 | 28.1 | 7,584 | 30.3 | 28.3 |
| Middle | 14 | 43.8 | 11,680 | 46.7 | 33.5 |
| Upper | 3 | 9.4 | 818 | 3.3 | 24.0 |
| Unknown | 2 | 6.3 | 2,895 | 11.6 | 3.0 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 32 | 100.0 | 25,013 | 100.0 | 100.0 |
| Total Home Mortgage Loans | | | | | Owner Occupied Units % |
| Low | 18 | 9.4 | 4,313 | 8.0 | 4.8 |
| Moderate | 50 | 26.2 | 12,608 | 23.3 | 20.6 |
| Middle | 71 | 37.2 | 20,814 | 38.4 | 38.1 |
| Upper | 48 | 25.1 | 13,302 | 24.6 | 36.0 |
| Unknown | 4 | 2.1 | 3,098 | 5.7 | 0.4 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 191 | 100.0 | 54,135 | 100.0 | 100.0 |
| Source: 2022 FFIEC Census Data 2016-2020 U.S. Census Bureau: American Community Survey | | | | | |
| Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available. Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table. | | | | | |

Table E-2

| Distribution of 2022 Small Business Lending By Income Level of Geography | | | | | |
|---|-------------------|-----------|----------------|------------|-------------------------------|
| Assessment Area: Kansas City Metropolitan | | | | | |
| Geographic Income Level | Bank Loans | | | | Total Businesses % |
| | # | #% | \$(000) | \$% | |
| Low | 7 | 5.1 | 1,412 | 4.4 | 6.0 |
| Moderate | 37 | 27.2 | 9,897 | 30.9 | 21.1 |
| Middle | 46 | 33.8 | 8,300 | 25.9 | 33.2 |
| Upper | 42 | 30.9 | 10,300 | 32.1 | 36.8 |
| Unknown | 4 | 2.9 | 2,171 | 6.8 | 3.0 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 136 | 100.0 | 32,080 | 100.0 | 100.0 |

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Table E-3

| Distribution of 2022 Small Farm Lending By Income Level of Geography | | | | | |
|---|-------------------|-----------|----------------|------------|--------------------------|
| Assessment Area: Kansas City Metropolitan | | | | | |
| Geographic Income Level | Bank Loans | | | | Total Farms % |
| | # | #% | \$(000) | \$% | |
| Low | 1 | 1.9 | 150 | 2.3 | 1.5 |
| Moderate | 19 | 36.5 | 2,328 | 36.3 | 15.1 |
| Middle | 28 | 53.8 | 3,093 | 48.2 | 47.4 |
| Upper | 4 | 7.7 | 849 | 13.2 | 35.6 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.3 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 52 | 100.0 | 6,420 | 100.0 | 100.0 |

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Table E-4

| Distribution of 2022 Home Mortgage Lending By Borrower Income Level | | | | | |
|--|--------------------|-----------|----------------|----------|--|
| Assessment Area: Kansas City Metropolitan | | | | | |
| Borrower Income Level | Bank Loans* | | | | Families by Family Income % |
| | # | #% | \$(000) | % | |
| Home Purchase Loans | | | | | |
| Low | 3 | 4.9 | 408 | 3.2 | 20.4 |
| Moderate | 3 | 4.9 | 682 | 5.3 | 17.3 |
| Middle | 3 | 4.9 | 538 | 4.2 | 21.4 |
| Upper | 17 | 27.9 | 4,707 | 36.4 | 40.9 |
| Unknown | 35 | 57.4 | 6,602 | 51.0 | 0.0 |
| Total | 61 | 100.0 | 12,937 | 100.0 | 100.0 |
| Refinance Loans | | | | | |
| Low | 3 | 5.8 | 251 | 2.8 | 20.4 |
| Moderate | 4 | 7.7 | 285 | 3.1 | 17.3 |
| Middle | 4 | 7.7 | 734 | 8.1 | 21.4 |
| Upper | 10 | 19.2 | 2,487 | 27.3 | 40.9 |
| Unknown | 31 | 59.6 | 5,341 | 58.7 | 0.0 |
| Total | 52 | 100.0 | 9,098 | 100.0 | 100.0 |
| Home Improvement Loans | | | | | |
| Low | 3 | 9.1 | 150 | 3.8 | 20.4 |
| Moderate | 4 | 12.1 | 275 | 6.9 | 17.3 |
| Middle | 11 | 33.3 | 642 | 16.1 | 21.4 |
| Upper | 12 | 36.4 | 2,348 | 58.8 | 40.9 |
| Unknown | 3 | 9.1 | 576 | 14.4 | 0.0 |
| Total | 33 | 100.0 | 3,991 | 100.0 | 100.0 |
| Total Home Mortgage Loans | | | | | |
| Low | 9 | 5.7 | 809 | 2.8 | 20.4 |
| Moderate | 15 | 9.4 | 1,531 | 5.3 | 17.3 |
| Middle | 19 | 11.9 | 1,944 | 6.7 | 21.4 |
| Upper | 47 | 29.6 | 12,319 | 42.3 | 40.9 |
| Unknown | 69 | 43.4 | 12,519 | 43.0 | 0.0 |
| Total | 159 | 100.0 | 29,122 | 100.0 | 100.0 |

Source: 2022 FFIEC Census Data

2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.

Multifamily loans are not included in the borrower distribution analysis.

Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.

Table E-5

| Distribution of 2022 Small Business Lending By Revenue Size of Businesses | | | | | |
|---|------------|-------|---------|-------|-----------------------|
| Assessment Area: Kansas City Metropolitan | | | | | |
| | Bank Loans | | | | Total Businesses % |
| | # | #% | \$(000) | % | |
| By Revenue | | | | | |
| \$1 Million or Less | 69 | 50.7 | 14,097 | 43.9 | 90.6 |
| Over \$1 Million | 60 | 44.1 | 17,070 | 53.2 | 8.6 |
| Revenue Unknown | 7 | 5.1 | 913 | 2.8 | 0.8 |
| Total | 136 | 100.0 | 32,080 | 100.0 | 100.0 |
| By Loan Size | | | | | |
| \$100,000 or Less | 64 | 47.1 | 3,111 | 9.7 | |
| \$100,001 - \$250,000 | 32 | 23.5 | 5,946 | 18.5 | |
| \$250,001 - \$1 Million | 40 | 29.4 | 23,023 | 71.8 | |
| Total | 136 | 100.0 | 32,080 | 100.0 | |
| By Loan Size and Revenues \$1 Million or Less | | | | | |
| \$100,000 or Less | 37 | 53.6 | 1,532 | 10.9 | |
| \$100,001 - \$250,000 | 15 | 21.7 | 2,807 | 19.9 | |
| \$250,001 - \$1 Million | 17 | 24.6 | 9,758 | 69.2 | |
| Total | 69 | 100.0 | 14,097 | 100.0 | |
| Source: 2022 FFIEC Census Data | | | | | |
| 2022 Dun & Bradstreet Data | | | | | |
| 2016-2020 U.S. Census Bureau: American Community Survey | | | | | |
| Note: Percentages may not total 100.0 percent due to rounding. | | | | | |

Table E-6

| Distribution of 2022 Small Farm Lending By Revenue Size of Farms | | | | | |
|--|------------|-------|---------|-------|------------------|
| Assessment Area: Kansas City Metropolitan | | | | | |
| | Bank Loans | | | | Total Farms % |
| | # | #% | \$(000) | % | |
| By Revenue | | | | | |
| \$1 Million or Less | 48 | 92.3 | 5,773 | 89.9 | 97.5 |
| Over \$1 Million | 4 | 7.7 | 647 | 10.1 | 2.1 |
| Revenue Unknown | 0 | 0.0 | 0 | 0.0 | 0.4 |
| Total | 52 | 100.0 | 6,420 | 100.0 | 100.0 |
| By Loan Size | | | | | |
| \$100,000 or Less | 30 | 57.7 | 1,583 | 24.7 | |
| \$100,001 - \$250,000 | 16 | 30.8 | 2,751 | 42.9 | |
| \$250,001 - \$500,000 | 6 | 11.5 | 2,086 | 32.5 | |
| Total | 52 | 100.0 | 6,420 | 100.0 | |
| By Loan Size and Revenues \$1 Million or Less | | | | | |
| \$100,000 or Less | 28 | 58.3 | 1,486 | 25.7 | |
| \$100,001 - \$250,000 | 15 | 31.3 | 2,551 | 44.2 | |
| \$250,001 - \$500,000 | 5 | 10.4 | 1,736 | 30.1 | |
| Total | 48 | 100.0 | 5,773 | 100.0 | |
| Source: 2022 FFIEC Census Data | | | | | |
| 2022 Dun & Bradstreet Data | | | | | |
| 2016-2020 U.S. Census Bureau: American Community Survey | | | | | |
| Note: Percentages may not total 100.0 percent due to rounding. | | | | | |

Table E-7

| 2022 Kansas City Metropolitan AA Demographics | | | | | | | | |
|---|---------------------------|------------------------------------|--------------------------|------------------|--|----------------------|---------------------------|--------------|
| Income Categories | Tract Distribution | | Families by Tract Income | | Families < Poverty Level as % of Families by Tract | | Families by Family Income | |
| | # | % | # | % | # | % | # | % |
| Low | 56 | 10.5 | 30,856 | 6.7 | 8,452 | 27.4 | 94,397 | 20.4 |
| Moderate | 135 | 25.2 | 104,683 | 22.7 | 13,117 | 12.5 | 79,883 | 17.3 |
| Middle | 177 | 33.1 | 169,619 | 36.7 | 7,567 | 4.5 | 99,030 | 21.4 |
| Upper | 143 | 26.7 | 154,684 | 33.5 | 2,446 | 1.6 | 188,778 | 40.9 |
| Unknown | 24 | 4.5 | 2,246 | 0.5 | 564 | 25.1 | 0 | 0.0 |
| Total AA | 535 | 100.0 | 462,088 | 100.0 | 32,146 | 7.0 | 462,088 | 100.0 |
| | Housing Units by Tract | Housing Type by Tract | | | | | | |
| | | Owner-occupied | | | Rental | | Vacant | |
| | | # | % by tract | % by unit | # | % by unit | # | % by unit |
| Low | 67,812 | 22,410 | 4.8 | 33.0 | 34,591 | 51.0 | 10,811 | 15.9 |
| Moderate | 206,187 | 96,039 | 20.6 | 46.6 | 86,719 | 42.1 | 23,429 | 11.4 |
| Middle | 287,071 | 177,825 | 38.1 | 61.9 | 91,629 | 31.9 | 17,617 | 6.1 |
| Upper | 226,406 | 167,861 | 36.0 | 74.1 | 47,805 | 21.1 | 10,740 | 4.7 |
| Unknown | 7,265 | 2,008 | 0.4 | 27.6 | 3,787 | 52.1 | 1,470 | 20.2 |
| Total AA | 794,741 | 466,143 | 100.0 | 58.7 | 264,531 | 33.3 | 64,067 | 8.1 |
| | Total Businesses by Tract | Businesses by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | | # | % | # | % | # | % | |
| Low | 5,102 | 6.0 | 4,477 | 5.9 | 586 | 8.1 | 39 | 5.7 |
| Moderate | 17,796 | 21.1 | 16,190 | 21.2 | 1,494 | 20.6 | 112 | 16.4 |
| Middle | 27,979 | 33.2 | 25,966 | 34.0 | 1,794 | 24.7 | 219 | 32.1 |
| Upper | 31,016 | 36.8 | 28,053 | 36.7 | 2,681 | 37.0 | 282 | 41.3 |
| Unknown | 2,498 | 3.0 | 1,772 | 2.3 | 696 | 9.6 | 30 | 4.4 |
| Total AA | 84,391 | 100.0 | 76,458 | 100.0 | 7,251 | 100.0 | 682 | 100.0 |
| Percentage of Total Businesses: | | | | 90.6 | | 8.6 | | 0.8 |
| | Total Farms by Tract | Farms by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | | # | % | # | % | # | % | |
| Low | 15 | 1.5 | 14 | 1.5 | 1 | 5.0 | 0 | 0.0 |
| Moderate | 147 | 15.1 | 144 | 15.2 | 2 | 10.0 | 1 | 25.0 |
| Middle | 460 | 47.4 | 452 | 47.7 | 7 | 35.0 | 1 | 25.0 |
| Upper | 346 | 35.6 | 335 | 35.4 | 9 | 45.0 | 2 | 50.0 |
| Unknown | 3 | 0.3 | 2 | 0.2 | 1 | 5.0 | 0 | 0.0 |
| Total AA | 971 | 100.0 | 947 | 100.0 | 20 | 100.0 | 4 | 100.0 |
| Percentage of Total Farms: | | | | 97.5 | | 2.1 | | 0.4 |
| Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. | | | | | | | | |

II. Wichita Metropolitan AA

Table E-8

| Distribution of 2022 Home Mortgage Lending By Income Level of Geography Assessment Area: Wichita Metropolitan | | | | | |
|--|-------------|--------------|---------------|--------------|-------------------------------|
| Geographic Income Level | Bank Loans* | | | | Owner Occupied Units % |
| | # | #% | \$(000) | % | |
| Home Purchase Loans | | | | | |
| Low | 0 | 0.0 | 0 | 0.0 | 1.8 |
| Moderate | 7 | 17.1 | 806 | 8.9 | 19.5 |
| Middle | 15 | 36.6 | 2,600 | 28.7 | 42.4 |
| Upper | 19 | 46.3 | 5,646 | 62.4 | 36.1 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.2 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 41 | 100.0 | 9,052 | 100.0 | 100.0 |
| Refinance Loans | | | | | |
| Low | 1 | 2.9 | 20 | 0.3 | 1.8 |
| Moderate | 7 | 20.0 | 2,128 | 30.2 | 19.5 |
| Middle | 11 | 31.4 | 1,597 | 22.7 | 42.4 |
| Upper | 16 | 45.7 | 3,294 | 46.8 | 36.1 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.2 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 35 | 100.0 | 7,039 | 100.0 | 100.0 |
| Home Improvement Loans | | | | | |
| Low | 0 | 0.0 | 0 | 0.0 | 1.8 |
| Moderate | 1 | 6.7 | 45 | 3.2 | 19.5 |
| Middle | 5 | 33.3 | 410 | 29.6 | 42.4 |
| Upper | 9 | 60.0 | 930 | 67.1 | 36.1 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.2 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 15 | 100.0 | 1,385 | 100.0 | 100.0 |
| Multifamily Loans | | | | | Multi-family Units % |
| Low | 1 | 100.0 | 648 | 100.0 | 4.0 |
| Moderate | 0 | 0.0 | 0 | 0.0 | 35.2 |
| Middle | 0 | 0.0 | 0 | 0.0 | 33.8 |
| Upper | 0 | 0.0 | 0 | 0.0 | 22.3 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 4.8 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 1 | 100.0 | 648 | 100.0 | 100.0 |
| Total Home Mortgage Loans | | | | | Owner Occupied Units % |
| Low | 2 | 1.9 | 668 | 3.5 | 1.8 |
| Moderate | 17 | 16.5 | 3,032 | 15.7 | 19.5 |
| Middle | 33 | 32.0 | 4,697 | 24.4 | 42.4 |
| Upper | 51 | 49.5 | 10,877 | 56.4 | 36.1 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.2 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 103 | 100.0 | 19,274 | 100.0 | 100.0 |
| Source: 2022 FFIEC Census Data 2016-2020 U.S. Census Bureau: American Community Survey | | | | | |
| Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available. Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table. | | | | | |

Table E-9

| Distribution of 2022 Small Business Lending By Income Level of Geography | | | | | |
|---|-------------------|-----------|----------------|------------|-------------------------------|
| Assessment Area: Wichita Metropolitan | | | | | |
| Geographic Income Level | Bank Loans | | | | Total Businesses % |
| | # | #% | \$(000) | \$% | |
| Low | 1 | 1.4 | 172 | 1.0 | 2.6 |
| Moderate | 16 | 22.5 | 5,021 | 29.0 | 23.5 |
| Middle | 16 | 22.5 | 2,725 | 15.8 | 35.2 |
| Upper | 37 | 52.1 | 8,377 | 48.4 | 35.3 |
| Unknown | 1 | 1.4 | 1,000 | 5.8 | 3.4 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 71 | 100.0 | 17,295 | 100.0 | 100.0 |

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Table E-10

| Distribution of 2022 Small Farm Lending By Income Level of Geography | | | | | |
|---|-------------------|-----------|----------------|------------|--------------------------|
| Assessment Area: Wichita Metropolitan | | | | | |
| Geographic Income Level | Bank Loans | | | | Total Farms % |
| | # | #% | \$(000) | \$% | |
| Low | 0 | 0.0 | 0 | 0.0 | 0.2 |
| Moderate | 0 | 0.0 | 0 | 0.0 | 4.8 |
| Middle | 6 | 85.7 | 491 | 51.7 | 50.8 |
| Upper | 1 | 14.3 | 458 | 48.3 | 43.5 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.6 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 7 | 100.0 | 949 | 100.0 | 100.0 |

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Table E-11

| Distribution of 2022 Home Mortgage Lending By Borrower Income Level | | | | | |
|--|--------------------|-----------|----------------|----------|--|
| Assessment Area: Wichita Metropolitan | | | | | |
| Borrower Income Level | Bank Loans* | | | | Families by Family Income % |
| | # | #% | \$(000) | % | |
| Home Purchase Loans | | | | | |
| Low | 1 | 2.4 | 95 | 1.0 | 19.6 |
| Moderate | 12 | 29.3 | 1,994 | 22.0 | 18.3 |
| Middle | 5 | 12.2 | 909 | 10.0 | 21.3 |
| Upper | 12 | 29.3 | 3,963 | 43.8 | 40.9 |
| Unknown | 11 | 26.8 | 2,091 | 23.1 | 0.0 |
| Total | 41 | 100.0 | 9,052 | 100.0 | 100.0 |
| Refinance Loans | | | | | |
| Low | 5 | 14.3 | 426 | 6.1 | 19.6 |
| Moderate | 4 | 11.4 | 350 | 5.0 | 18.3 |
| Middle | 7 | 20.0 | 568 | 8.1 | 21.3 |
| Upper | 9 | 25.7 | 2,151 | 30.6 | 40.9 |
| Unknown | 10 | 28.6 | 3,544 | 50.3 | 0.0 |
| Total | 35 | 100.0 | 7,039 | 100.0 | 100.0 |
| Home Improvement Loans | | | | | |
| Low | 2 | 13.3 | 120 | 8.7 | 19.6 |
| Moderate | 2 | 13.3 | 85 | 6.1 | 18.3 |
| Middle | 2 | 13.3 | 100 | 7.2 | 21.3 |
| Upper | 8 | 53.3 | 1,030 | 74.4 | 40.9 |
| Unknown | 1 | 6.7 | 50 | 3.6 | 0.0 |
| Total | 15 | 100.0 | 1,385 | 100.0 | 100.0 |
| Total Home Mortgage Loans | | | | | |
| Low | 10 | 9.8 | 711 | 3.8 | 19.6 |
| Moderate | 20 | 19.6 | 2,502 | 13.4 | 18.3 |
| Middle | 16 | 15.7 | 1,689 | 9.1 | 21.3 |
| Upper | 33 | 32.4 | 7,999 | 42.9 | 40.9 |
| Unknown | 23 | 22.5 | 5,725 | 30.7 | 0.0 |
| Total | 102 | 100.0 | 18,626 | 100.0 | 100.0 |

Source: 2022 FFIEC Census Data

2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.

Multifamily loans are not included in the borrower distribution analysis.

Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.

Table E-12

| Distribution of 2022 Small Business Lending By Revenue Size of Businesses | | | | | |
|---|------------|-------|---------|-------|-----------------------|
| Assessment Area: Wichita Metropolitan | | | | | |
| | Bank Loans | | | | Total Businesses % |
| | # | #% | \$(000) | % | |
| By Revenue | | | | | |
| \$1 Million or Less | 24 | 33.8 | 3,496 | 20.2 | 89.4 |
| Over \$1 Million | 29 | 40.8 | 12,154 | 70.3 | 9.9 |
| Revenue Unknown | 18 | 25.4 | 1,645 | 9.5 | 0.7 |
| Total | 71 | 100.0 | 17,295 | 100.0 | 100.0 |
| By Loan Size | | | | | |
| \$100,000 or Less | 35 | 49.3 | 1,616 | 9.3 | |
| \$100,001 - \$250,000 | 16 | 22.5 | 2,672 | 15.4 | |
| \$250,001 - \$1 Million | 20 | 28.2 | 13,007 | 75.2 | |
| Total | 71 | 100.0 | 17,295 | 100.0 | |
| By Loan Size and Revenues \$1 Million or Less | | | | | |
| \$100,000 or Less | 14 | 58.3 | 626 | 17.9 | |
| \$100,001 - \$250,000 | 6 | 25.0 | 960 | 27.5 | |
| \$250,001 - \$1 Million | 4 | 16.7 | 1,910 | 54.6 | |
| Total | 24 | 100.0 | 3,496 | 100.0 | |

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Table E-13

| Distribution of 2022 Small Farm Lending By Revenue Size of Farms | | | | | |
|--|------------|-------|---------|-------|------------------|
| Assessment Area: Wichita Metropolitan | | | | | |
| | Bank Loans | | | | Total Farms % |
| | # | #% | \$(000) | % | |
| By Revenue | | | | | |
| \$1 Million or Less | 3 | 42.9 | 302 | 31.8 | 98.7 |
| Over \$1 Million | 2 | 28.6 | 180 | 19.0 | 1.3 |
| Revenue Unknown | 2 | 28.6 | 467 | 49.2 | 0.0 |
| Total | 7 | 100.0 | 949 | 100.0 | 100.0 |
| By Loan Size | | | | | |
| \$100,000 or Less | 4 | 57.1 | 141 | 14.9 | |
| \$100,001 - \$250,000 | 2 | 28.6 | 350 | 36.9 | |
| \$250,001 - \$500,000 | 1 | 14.3 | 458 | 48.3 | |
| Total | 7 | 100.0 | 949 | 100.0 | |
| By Loan Size and Revenues \$1 Million or Less | | | | | |
| \$100,000 or Less | 2 | 66.7 | 102 | 33.8 | |
| \$100,001 - \$250,000 | 1 | 33.3 | 200 | 66.2 | |
| \$250,001 - \$500,000 | 0 | 0.0 | 0 | 0.0 | |
| Total | 3 | 100.0 | 302 | 100.0 | |

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Table E-14

| 2022 Wichita Metropolitan AA Demographics | | | | | | | | |
|---|---------------------------|------------------------------------|--------------------------|------------------|--|----------------------|---------------------------|--------------|
| Income Categories | Tract Distribution | | Families by Tract Income | | Families < Poverty Level as % of Families by Tract | | Families by Family Income | |
| | # | % | # | % | # | % | # | % |
| Low | 8 | 5.2 | 4,447 | 3.1 | 1,641 | 36.9 | 28,189 | 19.6 |
| Moderate | 44 | 28.6 | 33,659 | 23.4 | 5,802 | 17.2 | 26,327 | 18.3 |
| Middle | 59 | 38.3 | 57,362 | 39.8 | 3,717 | 6.5 | 30,634 | 21.3 |
| Upper | 41 | 26.6 | 48,113 | 33.4 | 1,382 | 2.9 | 58,912 | 40.9 |
| Unknown | 2 | 1.3 | 481 | 0.3 | 185 | 38.5 | 0 | 0.0 |
| Total AA | 154 | 100.0 | 144,062 | 100.0 | 12,727 | 8.8 | 144,062 | 100.0 |
| | Housing Units by Tract | Housing Type by Tract | | | | | | |
| | | Owner-occupied | | | Rental | | Vacant | |
| | | # | % by tract | % by unit | # | % by unit | # | % by unit |
| Low | 10,363 | 2,579 | 1.8 | 24.9 | 5,645 | 54.5 | 2,139 | 20.6 |
| Moderate | 70,808 | 27,873 | 19.5 | 39.4 | 33,083 | 46.7 | 9,852 | 13.9 |
| Middle | 94,950 | 60,556 | 42.4 | 63.8 | 27,494 | 29.0 | 6,900 | 7.3 |
| Upper | 69,103 | 51,550 | 36.1 | 74.6 | 13,387 | 19.4 | 4,166 | 6.0 |
| Unknown | 2,500 | 258 | 0.2 | 10.3 | 1,728 | 69.1 | 514 | 20.6 |
| Total AA | 247,724 | 142,816 | 100.0 | 57.7 | 81,337 | 32.8 | 23,571 | 9.5 |
| | Total Businesses by Tract | Businesses by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | | # | % | # | % | # | % | |
| Low | 534 | 2.6 | 475 | 2.6 | 59 | 2.9 | 0 | 0.0 |
| Moderate | 4,849 | 23.5 | 4,257 | 23.1 | 565 | 27.8 | 27 | 18.1 |
| Middle | 7,263 | 35.2 | 6,520 | 35.4 | 684 | 33.6 | 59 | 39.6 |
| Upper | 7,282 | 35.3 | 6,610 | 35.8 | 611 | 30.0 | 61 | 40.9 |
| Unknown | 697 | 3.4 | 580 | 3.1 | 115 | 5.7 | 2 | 1.3 |
| Total AA | 20,625 | 100.0 | 18,442 | 100.0 | 2,034 | 100.0 | 149 | 100.0 |
| Percentage of Total Businesses: | | | | 89.4 | | 9.9 | | 0.7 |
| | Total Farms by Tract | Farms by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | | # | % | # | % | # | % | |
| Low | 1 | 0.2 | 1 | 0.2 | 0 | 0.0 | 0 | 0.0 |
| Moderate | 23 | 4.8 | 23 | 4.9 | 0 | 0.0 | 0 | 0.0 |
| Middle | 243 | 50.8 | 239 | 50.6 | 4 | 66.7 | 0 | 0.0 |
| Upper | 208 | 43.5 | 206 | 43.6 | 2 | 33.3 | 0 | 0.0 |
| Unknown | 3 | 0.6 | 3 | 0.6 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 478 | 100.0 | 472 | 100.0 | 6 | 100.0 | 0 | 0.0 |
| Percentage of Total Farms: | | | | 98.7 | | 1.3 | | 0.0 |
| Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. | | | | | | | | |

III. Northwest Kansas AA

Table E-15

| Distribution of 2022 Home Mortgage Lending By Income Level of Geography Assessment Area: Northwest Kansas | | | | | |
|--|-------------|--------------|--------------|--------------|-------------------------------|
| Geographic Income Level | Bank Loans* | | | | Owner Occupied Units % |
| | # | #% | \$(000) | % | |
| Home Purchase Loans | | | | | |
| Low | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Moderate | 3 | 13.0 | 416 | 13.7 | 5.2 |
| Middle | 6 | 26.1 | 576 | 19.0 | 40.7 |
| Upper | 14 | 60.9 | 2,044 | 67.3 | 54.0 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 23 | 100.0 | 3,036 | 100.0 | 100.0 |
| Refinance Loans | | | | | |
| Low | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Moderate | 0 | 0.0 | 0 | 0.0 | 5.2 |
| Middle | 2 | 22.2 | 113 | 8.8 | 40.7 |
| Upper | 7 | 77.8 | 1,175 | 91.2 | 54.0 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 9 | 100.0 | 1,288 | 100.0 | 100.0 |
| Home Improvement Loans | | | | | |
| Low | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Moderate | 0 | 0.0 | 0 | 0.0 | 5.2 |
| Middle | 1 | 25.0 | 19 | 11.6 | 40.7 |
| Upper | 3 | 75.0 | 145 | 88.4 | 54.0 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 4 | 100.0 | 164 | 100.0 | 100.0 |
| Multifamily Loans | | | | | Multi-family Units % |
| Low | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Moderate | 0 | 0.0 | 0 | 0.0 | 20.8 |
| Middle | 5 | 100.0 | 739 | 100.0 | 25.8 |
| Upper | 0 | 0.0 | 0 | 0.0 | 53.4 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 5 | 100.0 | 739 | 100.0 | 100.0 |
| Total Home Mortgage Loans | | | | | Owner Occupied Units % |
| Low | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Moderate | 3 | 6.8 | 416 | 7.7 | 5.2 |
| Middle | 14 | 31.8 | 1,447 | 26.9 | 40.7 |
| Upper | 27 | 61.4 | 3,514 | 65.4 | 54.0 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 44 | 100.0 | 5,377 | 100.0 | 100.0 |

Source: 2022 FFIEC Census Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.

Table E-16

| Distribution of 2022 Small Business Lending By Income Level of Geography | | | | | |
|--|------------|--------------|---------------|--------------|-----------------------|
| Assessment Area: Northwest Kansas | | | | | |
| Geographic Income Level | Bank Loans | | | | Total Businesses % |
| | # | #% | \$(000) | \$% | |
| Low | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Moderate | 4 | 3.3 | 764 | 6.9 | 10.1 |
| Middle | 64 | 52.5 | 5,762 | 51.9 | 43.0 |
| Upper | 54 | 44.3 | 4,582 | 41.2 | 46.9 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 122 | 100.0 | 11,108 | 100.0 | 100.0 |

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Table E-17

| Distribution of 2022 Small Farm Lending By Income Level of Geography | | | | | |
|--|------------|--------------|---------------|--------------|------------------|
| Assessment Area: Northwest Kansas | | | | | |
| Geographic Income Level | Bank Loans | | | | Total Farms % |
| | # | #% | \$(000) | \$% | |
| Low | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Moderate | 0 | 0.0 | 0 | 0.0 | 0.3 |
| Middle | 145 | 47.1 | 17,506 | 45.7 | 56.1 |
| Upper | 163 | 52.9 | 20,814 | 54.3 | 43.6 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 308 | 100.0 | 38,320 | 100.0 | 100.0 |

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Table E-18

| Distribution of 2022 Home Mortgage Lending By Borrower Income Level Assessment Area: Northwest Kansas | | | | | |
|--|-------------|--------------|--------------|--------------|--------------------------------|
| Borrower Income Level | Bank Loans* | | | | Families by Family Income % |
| | # | #% | \$(000) | % | |
| Home Purchase Loans | | | | | |
| Low | 3 | 13.0 | 224 | 7.4 | 16.8 |
| Moderate | 4 | 17.4 | 355 | 11.7 | 14.6 |
| Middle | 5 | 21.7 | 494 | 16.3 | 20.8 |
| Upper | 9 | 39.1 | 1,813 | 59.7 | 47.9 |
| Unknown | 2 | 8.7 | 150 | 4.9 | 0.0 |
| Total | 23 | 100.0 | 3,036 | 100.0 | 100.0 |
| Refinance Loans | | | | | |
| Low | 0 | 0.0 | 0 | 0.0 | 16.8 |
| Moderate | 1 | 11.1 | 136 | 10.6 | 14.6 |
| Middle | 2 | 22.2 | 93 | 7.2 | 20.8 |
| Upper | 5 | 55.6 | 999 | 77.6 | 47.9 |
| Unknown | 1 | 11.1 | 60 | 4.7 | 0.0 |
| Total | 9 | 100.0 | 1,288 | 100.0 | 100.0 |
| Home Improvement Loans | | | | | |
| Low | 0 | 0.0 | 0 | 0.0 | 16.8 |
| Moderate | 1 | 25.0 | 30 | 18.3 | 14.6 |
| Middle | 1 | 25.0 | 19 | 11.6 | 20.8 |
| Upper | 2 | 50.0 | 115 | 70.1 | 47.9 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Total | 4 | 100.0 | 164 | 100.0 | 100.0 |
| Total Home Mortgage Loans | | | | | |
| Low | 4 | 10.3 | 324 | 7.0 | 16.8 |
| Moderate | 7 | 17.9 | 551 | 11.9 | 14.6 |
| Middle | 9 | 23.1 | 626 | 13.5 | 20.8 |
| Upper | 16 | 41.0 | 2,927 | 63.1 | 47.9 |
| Unknown | 3 | 7.7 | 210 | 4.5 | 0.0 |
| Total | 39 | 100.0 | 4,638 | 100.0 | 100.0 |

Source: 2022 FFIEC Census Data

2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.

Multifamily loans are not included in the borrower distribution analysis.

Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.

Table E-19

| Distribution of 2022 Small Business Lending By Revenue Size of Businesses | | | | | |
|---|------------|--------------|---------------|--------------|-----------------------|
| Assessment Area: Northwest Kansas | | | | | |
| | Bank Loans | | | | Total Businesses % |
| | # | #% | \$(000) | % | |
| By Revenue | | | | | |
| \$1 Million or Less | 76 | 62.3 | 5,156 | 46.4 | 90.6 |
| Over \$1 Million | 32 | 26.2 | 5,536 | 49.8 | 7.5 |
| Revenue Unknown | 14 | 11.5 | 416 | 3.7 | 1.9 |
| Total | 122 | 100.0 | 11,108 | 100.0 | 100.0 |
| By Loan Size | | | | | |
| \$100,000 or Less | 96 | 78.7 | 3,606 | 32.5 | |
| \$100,001 - \$250,000 | 16 | 13.1 | 2,447 | 22.0 | |
| \$250,001 - \$1 Million | 10 | 8.2 | 5,055 | 45.5 | |
| Total | 122 | 100.0 | 11,108 | 100.0 | |
| By Loan Size and Revenues \$1 Million or Less | | | | | |
| \$100,000 or Less | 65 | 85.5 | 2,147 | 41.6 | |
| \$100,001 - \$250,000 | 7 | 9.2 | 1,082 | 21.0 | |
| \$250,001 - \$1 Million | 4 | 5.3 | 1,927 | 37.4 | |
| Total | 76 | 100.0 | 5,156 | 100.0 | |

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table E-20

| Distribution of 2022 Small Farm Lending By Revenue Size of Farms | | | | | |
|--|------------|--------------|---------------|--------------|------------------|
| Assessment Area: Northwest Kansas | | | | | |
| | Bank Loans | | | | Total Farms % |
| | # | #% | \$(000) | % | |
| By Revenue | | | | | |
| \$1 Million or Less | 247 | 80.2 | 27,876 | 72.7 | 98.4 |
| Over \$1 Million | 56 | 18.2 | 10,366 | 27.1 | 1.6 |
| Revenue Unknown | 5 | 1.6 | 78 | 0.2 | 0.0 |
| Total | 308 | 100.0 | 38,320 | 100.0 | 100.0 |
| By Loan Size | | | | | |
| \$100,000 or Less | 181 | 58.8 | 8,282 | 21.6 | |
| \$100,001 - \$250,000 | 93 | 30.2 | 17,082 | 44.6 | |
| \$250,001 - \$500,000 | 34 | 11.0 | 12,956 | 33.8 | |
| Total | 308 | 100.0 | 38,320 | 100.0 | |
| By Loan Size and Revenues \$1 Million or Less | | | | | |
| \$100,000 or Less | 155 | 62.8 | 6,649 | 23.9 | |
| \$100,001 - \$250,000 | 67 | 27.1 | 12,114 | 43.5 | |
| \$250,001 - \$500,000 | 25 | 10.1 | 9,113 | 32.7 | |
| Total | 247 | 100.0 | 27,876 | 100.0 | |

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table E-21

| 2022 Northwest Kansas AA Demographics | | | | | | | | |
|---|---------------------------|------------------------------------|--------------------------|------------------|--|----------------------|---------------------------|--------------|
| Income Categories | Tract Distribution | | Families by Tract Income | | Families < Poverty Level as % of Families by Tract | | Families by Family Income | |
| | # | % | # | % | # | % | # | % |
| Low | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 2,483 | 16.8 |
| Moderate | 2 | 11.8 | 1,082 | 7.3 | 111 | 10.3 | 2,163 | 14.6 |
| Middle | 6 | 35.3 | 5,781 | 39.0 | 424 | 7.3 | 3,074 | 20.8 |
| Upper | 9 | 52.9 | 7,951 | 53.7 | 633 | 8.0 | 7,094 | 47.9 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 17 | 100.0 | 14,814 | 100.0 | 1,168 | 7.9 | 14,814 | 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 | 2,910 | 870 | 5.2 | 29.9 | 1,534 | 52.7 | 506 | 17.4 |
| Middle | 11,360 | 6,783 | 40.7 | 59.7 | 2,602 | 22.9 | 1,975 | 17.4 |
| Upper | 14,185 | 8,998 | 54.0 | 63.4 | 3,478 | 24.5 | 1,709 | 12.0 |
| Unknown | 0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 28,455 | 16,651 | 100.0 | 58.5 | 7,614 | 26.8 | 4,190 | 14.7 |
| | Total Businesses by Tract | Businesses by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | | # | % | # | % | # | % | |
| Low | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Moderate | 329 | 10.1 | 283 | 9.6 | 42 | 17.1 | 4 | 6.6 |
| Middle | 1,406 | 43.0 | 1,263 | 42.6 | 106 | 43.3 | 37 | 60.7 |
| Upper | 1,533 | 46.9 | 1,416 | 47.8 | 97 | 39.6 | 20 | 32.8 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 3,268 | 100.0 | 2,962 | 100.0 | 245 | 100.0 | 61 | 100.0 |
| Percentage of Total Businesses: | | | | 90.6 | | 7.5 | | 1.9 |
| | Total Farms by Tract | Farms by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | | # | % | # | % | # | % | |
| Low | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Moderate | 2 | 0.3 | 2 | 0.3 | 0 | 0.0 | 0 | 0.0 |
| Middle | 392 | 56.1 | 386 | 56.1 | 6 | 54.5 | 0 | 0.0 |
| Upper | 305 | 43.6 | 300 | 43.6 | 5 | 45.5 | 0 | 0.0 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 699 | 100.0 | 688 | 100.0 | 11 | 100.0 | 0 | 0.0 |
| Percentage of Total Farms: | | | | 98.4 | | 1.6 | | 0.0 |
| Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. | | | | | | | | |

IV. Southwest Kansas AA

Table E-22

| Distribution of 2022 Home Mortgage Lending By Income Level of Geography Assessment Area: Southwest Kansas | | | | | |
|--|-------------|--------------|--------------|--------------|-------------------------------|
| Geographic Income Level | Bank Loans* | | | | Owner Occupied Units % |
| | # | #% | \$(000) | % | |
| Home Purchase Loans | | | | | |
| Low | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Moderate | 1 | 8.3 | 80 | 7.1 | 9.7 |
| Middle | 10 | 83.3 | 907 | 80.1 | 72.6 |
| Upper | 1 | 8.3 | 145 | 12.8 | 17.7 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 12 | 100.0 | 1,132 | 100.0 | 100.0 |
| Refinance Loans | | | | | |
| Low | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Moderate | 1 | 7.7 | 31 | 3.3 | 9.7 |
| Middle | 10 | 76.9 | 329 | 34.5 | 72.6 |
| Upper | 2 | 15.4 | 593 | 62.2 | 17.7 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 13 | 100.0 | 953 | 100.0 | 100.0 |
| Home Improvement Loans | | | | | |
| Low | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Moderate | 0 | 0.0 | 0 | 0.0 | 9.7 |
| Middle | 6 | 85.7 | 313 | 70.7 | 72.6 |
| Upper | 1 | 14.3 | 130 | 29.3 | 17.7 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 7 | 100.0 | 443 | 100.0 | 100.0 |
| Multifamily Loans | | | | | Multi-family Units % |
| Low | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Moderate | 1 | 50.0 | 160 | 24.2 | 2.8 |
| Middle | 1 | 50.0 | 500 | 75.8 | 39.6 |
| Upper | 0 | 0.0 | 0 | 0.0 | 57.6 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 2 | 100.0 | 660 | 100.0 | 100.0 |
| Total Home Mortgage Loans | | | | | Owner Occupied Units % |
| Low | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Moderate | 3 | 8.1 | 271 | 8.0 | 9.7 |
| Middle | 30 | 81.1 | 2,229 | 66.2 | 72.6 |
| Upper | 4 | 10.8 | 868 | 25.8 | 17.7 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 37 | 100.0 | 3,368 | 100.0 | 100.0 |
| Source: 2022 FFIEC Census Data 2016-2020 U.S. Census Bureau: American Community Survey | | | | | |
| Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available. Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table. | | | | | |

Table E-23

| Distribution of 2022 Small Business Lending By Income Level of Geography | | | | | |
|--|------------|--------------|--------------|--------------|-----------------------|
| Assessment Area: Southwest Kansas | | | | | |
| Geographic Income Level | Bank Loans | | | | Total Businesses % |
| | # | #% | \$(000) | \$% | |
| Low | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Moderate | 24 | 19.8 | 2,187 | 25.6 | 14.3 |
| Middle | 69 | 57.0 | 4,519 | 53.0 | 67.3 |
| Upper | 28 | 23.1 | 1,821 | 21.4 | 18.4 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 121 | 100.0 | 8,527 | 100.0 | 100.0 |

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Table E-24

| Distribution of 2022 Small Farm Lending By Income Level of Geography | | | | | |
|--|------------|--------------|--------------|--------------|------------------|
| Assessment Area: Southwest Kansas | | | | | |
| Geographic Income Level | Bank Loans | | | | Total Farms % |
| | # | #% | \$(000) | \$% | |
| Low | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Moderate | 0 | 0.0 | 0 | 0.0 | 0.4 |
| Middle | 15 | 88.2 | 2,166 | 98.3 | 79.2 |
| Upper | 2 | 11.8 | 38 | 1.7 | 20.4 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 17 | 100.0 | 2,204 | 100.0 | 100.0 |

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Table E-25

| Distribution of 2022 Home Mortgage Lending By Borrower Income Level | | | | | |
|--|--------------------|-----------|----------------|----------|--|
| Assessment Area: Southwest Kansas | | | | | |
| Borrower Income Level | Bank Loans* | | | | Families by Family Income % |
| | # | #% | \$(000) | % | |
| Home Purchase Loans | | | | | |
| Low | 2 | 16.7 | 142 | 12.5 | 23.5 |
| Moderate | 4 | 33.3 | 378 | 33.4 | 19.7 |
| Middle | 1 | 8.3 | 145 | 12.8 | 21.8 |
| Upper | 2 | 16.7 | 214 | 18.9 | 35.0 |
| Unknown | 3 | 25.0 | 253 | 22.3 | 0.0 |
| Total | 12 | 100.0 | 1,132 | 100.0 | 100.0 |
| Refinance Loans | | | | | |
| Low | 3 | 23.1 | 136 | 14.3 | 23.5 |
| Moderate | 2 | 15.4 | 52 | 5.5 | 19.7 |
| Middle | 3 | 23.1 | 83 | 8.7 | 21.8 |
| Upper | 5 | 38.5 | 682 | 71.6 | 35.0 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Total | 13 | 100.0 | 953 | 100.0 | 100.0 |
| Home Improvement Loans | | | | | |
| Low | 1 | 14.3 | 60 | 13.5 | 23.5 |
| Moderate | 2 | 28.6 | 90 | 20.3 | 19.7 |
| Middle | 2 | 28.6 | 65 | 14.7 | 21.8 |
| Upper | 2 | 28.6 | 228 | 51.5 | 35.0 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Total | 7 | 100.0 | 443 | 100.0 | 100.0 |
| Total Home Mortgage Loans | | | | | |
| Low | 7 | 20.0 | 358 | 13.2 | 23.5 |
| Moderate | 8 | 22.9 | 520 | 19.2 | 19.7 |
| Middle | 7 | 20.0 | 423 | 15.6 | 21.8 |
| Upper | 10 | 28.6 | 1,154 | 42.6 | 35.0 |
| Unknown | 3 | 8.6 | 253 | 9.3 | 0.0 |
| Total | 35 | 100.0 | 2,708 | 100.0 | 100.0 |

Source: 2022 FFIEC Census Data

2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.

Multifamily loans are not included in the borrower distribution analysis.

Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.

Table E-26

| Distribution of 2022 Small Business Lending By Revenue Size of Businesses | | | | | |
|---|------------|-------|---------|-------|-----------------------|
| Assessment Area: Southwest Kansas | | | | | |
| | Bank Loans | | | | Total Businesses % |
| | # | #% | \$(000) | % | |
| By Revenue | | | | | |
| \$1 Million or Less | 102 | 84.3 | 5,751 | 67.4 | 87.6 |
| Over \$1 Million | 15 | 12.4 | 2,099 | 24.6 | 10.5 |
| Revenue Unknown | 4 | 3.3 | 677 | 7.9 | 1.8 |
| Total | 121 | 100.0 | 8,527 | 100.0 | 100.0 |
| By Loan Size | | | | | |
| \$100,000 or Less | 104 | 86.0 | 4,592 | 53.9 | |
| \$100,001 - \$250,000 | 11 | 9.1 | 1,714 | 20.1 | |
| \$250,001 - \$1 Million | 6 | 5.0 | 2,221 | 26.0 | |
| Total | 121 | 100.0 | 8,527 | 100.0 | |
| By Loan Size and Revenues \$1 Million or Less | | | | | |
| \$100,000 or Less | 93 | 91.2 | 3,950 | 68.7 | |
| \$100,001 - \$250,000 | 7 | 6.9 | 1,168 | 20.3 | |
| \$250,001 - \$1 Million | 2 | 2.0 | 633 | 11.0 | |
| Total | 102 | 100.0 | 5,751 | 100.0 | |
| Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey | | | | | |
| Note: Percentages may not total 100.0 percent due to rounding. | | | | | |

Table E-27

| Distribution of 2022 Small Farm Lending By Revenue Size of Farms | | | | | |
|---|------------|-------|---------|-------|------------------|
| Assessment Area: Southwest Kansas | | | | | |
| | Bank Loans | | | | Total Farms % |
| | # | #% | \$(000) | % | |
| By Revenue | | | | | |
| \$1 Million or Less | 16 | 94.1 | 1,856 | 84.2 | 95.5 |
| Over \$1 Million | 1 | 5.9 | 348 | 15.8 | 4.5 |
| Revenue Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Total | 17 | 100.0 | 2,204 | 100.0 | 100.0 |
| By Loan Size | | | | | |
| \$100,000 or Less | 9 | 52.9 | 201 | 9.1 | |
| \$100,001 - \$250,000 | 5 | 29.4 | 855 | 38.8 | |
| \$250,001 - \$500,000 | 3 | 17.6 | 1,148 | 52.1 | |
| Total | 17 | 100.0 | 2,204 | 100.0 | |
| By Loan Size and Revenues \$1 Million or Less | | | | | |
| \$100,000 or Less | 9 | 56.3 | 201 | 10.8 | |
| \$100,001 - \$250,000 | 5 | 31.3 | 855 | 46.1 | |
| \$250,001 - \$500,000 | 2 | 12.5 | 800 | 43.1 | |
| Total | 16 | 100.0 | 1,856 | 100.0 | |
| Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey | | | | | |
| Note: Percentages may not total 100.0 percent due to rounding. | | | | | |

Table E-28

| 2022 Southwest Kansas AA Demographics | | | | | | | | |
|--|---------------------------|-----------------------|------------------------------------|--------------|--|--------------|---------------------------|--------------|
| Income Categories | Tract Distribution | | Families by Tract Income | | Families < Poverty Level as % of Families by Tract | | Families by Family Income | |
| | # | % | # | % | # | % | # | % |
| Low | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 2,004 | 23.5 |
| Moderate | 1 | 9.1 | 933 | 10.9 | 180 | 19.3 | 1,677 | 19.7 |
| Middle | 8 | 72.7 | 6,358 | 74.6 | 638 | 10.0 | 1,856 | 21.8 |
| Upper | 2 | 18.2 | 1,232 | 14.5 | 83 | 6.7 | 2,986 | 35.0 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 11 | 100.0 | 8,523 | 100.0 | 901 | 10.6 | 8,523 | 100.0 |
| | Housing Units by Tract | Housing Type by Tract | | | | | | |
| | | Owner-occupied | | | Rental | | Vacant | |
| | | # | % by tract | % by unit | # | % by unit | # | % by unit |
| Low | 0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Moderate | 1,726 | 791 | 9.7 | 45.8 | 662 | 38.4 | 273 | 15.8 |
| Middle | 10,990 | 5,910 | 72.6 | 53.8 | 3,210 | 29.2 | 1,870 | 17.0 |
| Upper | 2,395 | 1,442 | 17.7 | 60.2 | 539 | 22.5 | 414 | 17.3 |
| Unknown | 0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 15,111 | 8,143 | 100.0 | 53.9 | 4,411 | 29.2 | 2,557 | 16.9 |
| | 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 | 171 | 14.3 | 154 | 14.7 | 15 | 11.9 | 2 | 9.1 |
| Middle | 806 | 67.3 | 697 | 66.4 | 90 | 71.4 | 19 | 86.4 |
| Upper | 220 | 18.4 | 198 | 18.9 | 21 | 16.7 | 1 | 4.5 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 1,197 | 100.0 | 1,049 | 100.0 | 126 | 100.0 | 22 | 100.0 |
| Percentage of Total Businesses: | | | | 87.6 | | 10.5 | | 1.8 |
| | Total Farms by Tract | | Farms by Tract & Revenue Size | | | | | |
| | | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | |
| | # | % | # | % | # | % | # | % |
| Low | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Moderate | 1 | 0.4 | 1 | 0.4 | 0 | 0.0 | 0 | 0.0 |
| Middle | 213 | 79.2 | 201 | 78.2 | 12 | 100.0 | 0 | 0.0 |
| Upper | 55 | 20.4 | 55 | 21.4 | 0 | 0.0 | 0 | 0.0 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 269 | 100.0 | 257 | 100.0 | 12 | 100.0 | 0 | 0.0 |
| Percentage of Total Farms: | | | | 95.5 | | 4.5 | | 0.0 |
| <i>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.</i> | | | | | | | | |

V. Western Missouri AA

Table E-29

| Distribution of 2022 Home Mortgage Lending By Income Level of Geography Assessment Area: Western Missouri | | | | | |
|--|-------------|--------------|---------------|--------------|-------------------------------|
| Geographic Income Level | Bank Loans* | | | | Owner Occupied Units % |
| | # | #% | \$(000) | % | |
| Home Purchase Loans | | | | | |
| Low | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Moderate | 4 | 8.9 | 896 | 11.7 | 5.5 |
| Middle | 25 | 55.6 | 3,632 | 47.5 | 64.7 |
| Upper | 16 | 35.6 | 3,120 | 40.8 | 29.8 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 45 | 100.0 | 7,648 | 100.0 | 100.0 |
| Refinance Loans | | | | | |
| Low | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Moderate | 0 | 0.0 | 0 | 0.0 | 5.5 |
| Middle | 24 | 63.2 | 3,457 | 67.1 | 64.7 |
| Upper | 14 | 36.8 | 1,696 | 32.9 | 29.8 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 38 | 100.0 | 5,153 | 100.0 | 100.0 |
| Home Improvement Loans | | | | | |
| Low | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Moderate | 0 | 0.0 | 0 | 0.0 | 5.5 |
| Middle | 19 | 79.2 | 1,128 | 74.0 | 64.7 |
| Upper | 5 | 20.8 | 396 | 26.0 | 29.8 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 24 | 100.0 | 1,524 | 100.0 | 100.0 |
| Multifamily Loans | | | | | Multi-family Units % |
| Low | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Moderate | 8 | 25.8 | 344 | 4.9 | 9.9 |
| Middle | 13 | 41.9 | 2,723 | 38.6 | 62.3 |
| Upper | 10 | 32.3 | 3,988 | 56.5 | 27.8 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 31 | 100.0 | 7,055 | 100.0 | 100.0 |
| Total Home Mortgage Loans | | | | | Owner Occupied Units % |
| Low | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Moderate | 12 | 7.4 | 1,240 | 5.4 | 5.5 |
| Middle | 98 | 60.5 | 12,045 | 52.8 | 64.7 |
| Upper | 52 | 32.1 | 9,540 | 41.8 | 29.8 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 162 | 100.0 | 22,825 | 100.0 | 100.0 |

Source: 2022 FFIEC Census Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.

Table E-30

| Distribution of 2022 Small Business Lending By Income Level of Geography | | | | | |
|---|-------------------|-----------|----------------|------------|-------------------------------|
| Assessment Area: Western Missouri | | | | | |
| Geographic Income Level | Bank Loans | | | | Total Businesses % |
| | # | #% | \$(000) | \$% | |
| Low | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Moderate | 0 | 0.0 | 0 | 0.0 | 3.8 |
| Middle | 113 | 75.3 | 9,530 | 71.4 | 70.0 |
| Upper | 37 | 24.7 | 3,814 | 28.6 | 26.2 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 150 | 100.0 | 13,344 | 100.0 | 100.0 |

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Table E-31

| Distribution of 2022 Small Farm Lending By Income Level of Geography | | | | | |
|---|-------------------|-----------|----------------|------------|--------------------------|
| Assessment Area: Western Missouri | | | | | |
| Geographic Income Level | Bank Loans | | | | Total Farms % |
| | # | #% | \$(000) | \$% | |
| Low | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Moderate | 3 | 1.6 | 520 | 3.6 | 0.9 |
| Middle | 155 | 84.7 | 12,241 | 83.9 | 63.3 |
| Upper | 25 | 13.7 | 1,837 | 12.6 | 35.9 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 183 | 100.0 | 14,598 | 100.0 | 100.0 |

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Table E-32

| Distribution of 2022 Home Mortgage Lending By Borrower Income Level | | | | | |
|--|--------------------|-----------|----------------|----------|--|
| Assessment Area: Western Missouri | | | | | |
| Borrower Income Level | Bank Loans* | | | | Families by Family Income % |
| | # | #% | \$(000) | % | |
| Home Purchase Loans | | | | | |
| Low | 3 | 6.7 | 272 | 3.6 | 16.7 |
| Moderate | 3 | 6.7 | 412 | 5.4 | 16.5 |
| Middle | 5 | 11.1 | 367 | 4.8 | 21.6 |
| Upper | 21 | 46.7 | 4,101 | 53.6 | 45.2 |
| Unknown | 13 | 28.9 | 2,496 | 32.6 | 0.0 |
| Total | 45 | 100.0 | 7,648 | 100.0 | 100.0 |
| Refinance Loans | | | | | |
| Low | 2 | 5.3 | 327 | 6.3 | 16.7 |
| Moderate | 4 | 10.5 | 437 | 8.5 | 16.5 |
| Middle | 5 | 13.2 | 547 | 10.6 | 21.6 |
| Upper | 17 | 44.7 | 3,001 | 58.2 | 45.2 |
| Unknown | 10 | 26.3 | 841 | 16.3 | 0.0 |
| Total | 38 | 100.0 | 5,153 | 100.0 | 100.0 |
| Home Improvement Loans | | | | | |
| Low | 1 | 4.2 | 30 | 2.0 | 16.7 |
| Moderate | 5 | 20.8 | 220 | 14.4 | 16.5 |
| Middle | 5 | 20.8 | 211 | 13.8 | 21.6 |
| Upper | 11 | 45.8 | 897 | 58.9 | 45.2 |
| Unknown | 2 | 8.3 | 166 | 10.9 | 0.0 |
| Total | 24 | 100.0 | 1,524 | 100.0 | 100.0 |
| Total Home Mortgage Loans | | | | | |
| Low | 10 | 7.6 | 747 | 4.7 | 16.7 |
| Moderate | 16 | 12.2 | 1,262 | 8.0 | 16.5 |
| Middle | 20 | 15.3 | 1,449 | 9.2 | 21.6 |
| Upper | 59 | 45.0 | 8,724 | 55.3 | 45.2 |
| Unknown | 26 | 19.8 | 3,588 | 22.8 | 0.0 |
| Total | 131 | 100.0 | 15,770 | 100.0 | 100.0 |

Source: 2022 FFIEC Census Data

2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.

Multifamily loans are not included in the borrower distribution analysis.

Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.

Table E-33

| Distribution of 2022 Small Business Lending By Revenue Size of Businesses | | | | | |
|---|------------|-------|---------|-------|-----------------------|
| Assessment Area: Western Missouri | | | | | |
| | Bank Loans | | | | Total Businesses % |
| | # | #% | \$(000) | % | |
| By Revenue | | | | | |
| \$1 Million or Less | 121 | 80.7 | 8,031 | 60.2 | 91.7 |
| Over \$1 Million | 22 | 14.7 | 4,912 | 36.8 | 6.7 |
| Revenue Unknown | 7 | 4.7 | 401 | 3.0 | 1.6 |
| Total | 150 | 100.0 | 13,344 | 100.0 | 100.0 |
| By Loan Size | | | | | |
| \$100,000 or Less | 117 | 78.0 | 4,671 | 35.0 | |
| \$100,001 - \$250,000 | 23 | 15.3 | 3,631 | 27.2 | |
| \$250,001 - \$1 Million | 10 | 6.7 | 5,042 | 37.8 | |
| Total | 150 | 100.0 | 13,344 | 100.0 | |
| By Loan Size and Revenues \$1 Million or Less | | | | | |
| \$100,000 or Less | 104 | 86.0 | 4,200 | 52.3 | |
| \$100,001 - \$250,000 | 13 | 10.7 | 2,079 | 25.9 | |
| \$250,001 - \$1 Million | 4 | 3.3 | 1,752 | 21.8 | |
| Total | 121 | 100.0 | 8,031 | 100.0 | |
| Source: 2022 FFIEC Census Data | | | | | |
| 2022 Dun & Bradstreet Data | | | | | |
| 2016-2020 U.S. Census Bureau: American Community Survey | | | | | |
| Note: Percentages may not total 100.0 percent due to rounding. | | | | | |

Table E-34

| Distribution of 2022 Small Farm Lending By Revenue Size of Farms | | | | | |
|--|------------|-------|---------|-------|------------------|
| Assessment Area: Western Missouri | | | | | |
| | Bank Loans | | | | Total Farms % |
| | # | #% | \$(000) | % | |
| By Revenue | | | | | |
| \$1 Million or Less | 159 | 86.9 | 11,323 | 77.6 | 98.7 |
| Over \$1 Million | 10 | 5.5 | 2,252 | 15.4 | 1.3 |
| Revenue Unknown | 14 | 7.7 | 1,023 | 7.0 | 0.0 |
| Total | 183 | 100.0 | 14,598 | 100.0 | 100.0 |
| By Loan Size | | | | | |
| \$100,000 or Less | 139 | 76.0 | 5,123 | 35.1 | |
| \$100,001 - \$250,000 | 33 | 18.0 | 5,428 | 37.2 | |
| \$250,001 - \$500,000 | 11 | 6.0 | 4,047 | 27.7 | |
| Total | 183 | 100.0 | 14,598 | 100.0 | |
| By Loan Size and Revenues \$1 Million or Less | | | | | |
| \$100,000 or Less | 125 | 78.6 | 4,727 | 41.7 | |
| \$100,001 - \$250,000 | 28 | 17.6 | 4,489 | 39.6 | |
| \$250,001 - \$500,000 | 6 | 3.8 | 2,107 | 18.6 | |
| Total | 159 | 100.0 | 11,323 | 100.0 | |
| Source: 2022 FFIEC Census Data | | | | | |
| 2022 Dun & Bradstreet Data | | | | | |
| 2016-2020 U.S. Census Bureau: American Community Survey | | | | | |
| Note: Percentages may not total 100.0 percent due to rounding. | | | | | |

Table E-35

| 2022 Western Missouri AA Demographics | | | | | | | | |
|---|---------------------------|-----------------------|------------------------------------|--------------|--|--------------|---------------------------|--------------|
| Income Categories | Tract Distribution | | Families by Tract Income | | Families < Poverty Level as % of Families by Tract | | Families by Family Income | |
| | # | % | # | % | # | % | # | % |
| Low | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 6,623 | 16.7 |
| Moderate | 4 | 8.5 | 2,093 | 5.3 | 358 | 17.1 | 6,533 | 16.5 |
| Middle | 30 | 63.8 | 26,000 | 65.5 | 2,925 | 11.3 | 8,582 | 21.6 |
| Upper | 13 | 27.7 | 11,607 | 29.2 | 543 | 4.7 | 17,962 | 45.2 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 47 | 100.0 | 39,700 | 100.0 | 3,826 | 9.6 | 39,700 | 100.0 |
| | Housing Units by Tract | Housing Type by Tract | | | | | | |
| | | Owner-occupied | | | Rental | | Vacant | |
| | | # | % by tract | % by unit | # | % by unit | # | % by unit |
| Low | 0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Moderate | 5,442 | 2,359 | 5.5 | 43.3 | 1,309 | 24.1 | 1,774 | 32.6 |
| Middle | 49,227 | 27,680 | 64.7 | 56.2 | 12,652 | 25.7 | 8,895 | 18.1 |
| Upper | 21,349 | 12,723 | 29.8 | 59.6 | 4,980 | 23.3 | 3,646 | 17.1 |
| Unknown | 0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 76,018 | 42,762 | 100.0 | 56.3 | 18,941 | 24.9 | 14,315 | 18.8 |
| | 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 | 215 | 3.8 | 187 | 3.6 | 24 | 6.3 | 4 | 4.4 |
| Middle | 3,969 | 70.0 | 3,611 | 69.5 | 289 | 75.7 | 69 | 75.8 |
| Upper | 1,483 | 26.2 | 1,396 | 26.9 | 69 | 18.1 | 18 | 19.8 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 5,667 | 100.0 | 5,194 | 100.0 | 382 | 100.0 | 91 | 100.0 |
| Percentage of Total Businesses: | | | | 91.7 | | 6.7 | | 1.6 |
| | Total Farms by Tract | | Farms by Tract & Revenue Size | | | | | |
| | | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | |
| | | | # | % | # | % | # | % |
| Low | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Moderate | 4 | 0.9 | 3 | 0.7 | 1 | 16.7 | 0 | 0.0 |
| Middle | 293 | 63.3 | 289 | 63.2 | 4 | 66.7 | 0 | 0.0 |
| Upper | 166 | 35.9 | 165 | 36.1 | 1 | 16.7 | 0 | 0.0 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 463 | 100.0 | 457 | 100.0 | 6 | 100.0 | 0 | 0.0 |
| Percentage of Total Farms: | | | | 98.7 | | 1.3 | | 0.0 |
| <i>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.</i> | | | | | | | | |

VI. Ozark Mountain AA

Table E-36

| Distribution of 2022 Home Mortgage Lending By Income Level of Geography Assessment Area: Ozark Mountain | | | | | |
|--|-------------|--------------|---------------|--------------|-------------------------------|
| Geographic Income Level | Bank Loans* | | | | Owner Occupied Units % |
| | # | #% | \$(000) | % | |
| Home Purchase Loans | | | | | |
| Low | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Moderate | 4 | 4.9 | 403 | 2.3 | 4.6 |
| Middle | 43 | 53.1 | 7,553 | 43.3 | 53.9 |
| Upper | 34 | 42.0 | 9,501 | 54.4 | 41.6 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 81 | 100.0 | 17,457 | 100.0 | 100.0 |
| Refinance Loans | | | | | |
| Low | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Moderate | 8 | 11.0 | 513 | 5.6 | 4.6 |
| Middle | 38 | 52.1 | 5,241 | 57.0 | 53.9 |
| Upper | 27 | 37.0 | 3,436 | 37.4 | 41.6 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 73 | 100.0 | 9,190 | 100.0 | 100.0 |
| Home Improvement Loans | | | | | |
| Low | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Moderate | 2 | 6.1 | 95 | 4.3 | 4.6 |
| Middle | 16 | 48.5 | 1,154 | 52.1 | 53.9 |
| Upper | 15 | 45.5 | 964 | 43.6 | 41.6 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 33 | 100.0 | 2,213 | 100.0 | 100.0 |
| Multifamily Loans | | | | | Multi-family Units % |
| Low | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Moderate | 1 | 20.0 | 134 | 17.7 | 27.0 |
| Middle | 4 | 80.0 | 622 | 82.3 | 32.2 |
| Upper | 0 | 0.0 | 0 | 0.0 | 40.8 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 5 | 100.0 | 756 | 100.0 | 100.0 |
| Total Home Mortgage Loans | | | | | Owner Occupied Units % |
| Low | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Moderate | 16 | 7.5 | 1,192 | 3.8 | 4.6 |
| Middle | 110 | 51.6 | 15,325 | 48.6 | 53.9 |
| Upper | 87 | 40.8 | 15,012 | 47.6 | 41.6 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 213 | 100.0 | 31,529 | 100.0 | 100.0 |

Source: 2022 FFIEC Census Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.

Table E-37

| Distribution of 2022 Small Business Lending By Income Level of Geography | | | | | |
|---|-------------------|-----------|----------------|------------|-------------------------------|
| Assessment Area: Ozark Mountain | | | | | |
| Geographic Income Level | Bank Loans | | | | Total Businesses % |
| | # | #% | \$(000) | \$% | |
| Low | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Moderate | 10 | 6.1 | 731 | 6.0 | 13.1 |
| Middle | 89 | 54.6 | 7,569 | 62.0 | 47.5 |
| Upper | 64 | 39.3 | 3,913 | 32.0 | 39.4 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 163 | 100.0 | 12,213 | 100.0 | 100.0 |

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Table E-38

| Distribution of 2022 Small Farm Lending By Income Level of Geography | | | | | |
|---|-------------------|-----------|----------------|------------|--------------------------|
| Assessment Area: Ozark Mountain | | | | | |
| Geographic Income Level | Bank Loans | | | | Total Farms % |
| | # | #% | \$(000) | \$% | |
| Low | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Moderate | 1 | 1.1 | 48 | 0.7 | 2.1 |
| Middle | 54 | 56.8 | 3,645 | 55.3 | 62.5 |
| Upper | 40 | 42.1 | 2,898 | 44.0 | 35.4 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 95 | 100.0 | 6,591 | 100.0 | 100.0 |

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Table E-39

| Distribution of 2022 Home Mortgage Lending By Borrower Income Level | | | | | |
|--|--------------------|-----------|----------------|----------|--|
| Assessment Area: Ozark Mountain | | | | | |
| Borrower Income Level | Bank Loans* | | | | Families by Family Income % |
| | # | #% | \$(000) | % | |
| Home Purchase Loans | | | | | |
| Low | 9 | 11.1 | 824 | 4.7 | 15.5 |
| Moderate | 12 | 14.8 | 1,747 | 10.0 | 15.9 |
| Middle | 13 | 16.0 | 2,546 | 14.6 | 21.6 |
| Upper | 39 | 48.1 | 11,407 | 65.3 | 47.0 |
| Unknown | 8 | 9.9 | 933 | 5.3 | 0.0 |
| Total | 81 | 100.0 | 17,457 | 100.0 | 100.0 |
| Refinance Loans | | | | | |
| Low | 7 | 9.6 | 540 | 5.9 | 15.5 |
| Moderate | 11 | 15.1 | 970 | 10.6 | 15.9 |
| Middle | 18 | 24.7 | 1,964 | 21.4 | 21.6 |
| Upper | 20 | 27.4 | 3,423 | 37.2 | 47.0 |
| Unknown | 17 | 23.3 | 2,293 | 25.0 | 0.0 |
| Total | 73 | 100.0 | 9,190 | 100.0 | 100.0 |
| Home Improvement Loans | | | | | |
| Low | 3 | 9.1 | 127 | 5.7 | 15.5 |
| Moderate | 3 | 9.1 | 110 | 5.0 | 15.9 |
| Middle | 9 | 27.3 | 405 | 18.3 | 21.6 |
| Upper | 15 | 45.5 | 1,349 | 61.0 | 47.0 |
| Unknown | 3 | 9.1 | 222 | 10.0 | 0.0 |
| Total | 33 | 100.0 | 2,213 | 100.0 | 100.0 |
| Total Home Mortgage Loans | | | | | |
| Low | 20 | 9.6 | 1,541 | 5.0 | 15.5 |
| Moderate | 28 | 13.5 | 2,894 | 9.4 | 15.9 |
| Middle | 50 | 24.0 | 5,906 | 19.2 | 21.6 |
| Upper | 81 | 38.9 | 16,959 | 55.1 | 47.0 |
| Unknown | 29 | 13.9 | 3,473 | 11.3 | 0.0 |
| Total | 208 | 100.0 | 30,773 | 100.0 | 100.0 |

Source: 2022 FFIEC Census Data

2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.

Multifamily loans are not included in the borrower distribution analysis.

Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.

Table E-40

| Distribution of 2022 Small Business Lending By Revenue Size of Businesses | | | | | |
|---|------------|--------------|---------------|--------------|-----------------------|
| Assessment Area: Ozark Mountain | | | | | |
| | Bank Loans | | | | Total Businesses % |
| | # | #% | \$(000) | % | |
| By Revenue | | | | | |
| \$1 Million or Less | 108 | 66.3 | 7,702 | 63.1 | 92.5 |
| Over \$1 Million | 22 | 13.5 | 1,932 | 15.8 | 5.7 |
| Revenue Unknown | 33 | 20.2 | 2,579 | 21.1 | 1.8 |
| Total | 163 | 100.0 | 12,213 | 100.0 | 100.0 |
| By Loan Size | | | | | |
| \$100,000 or Less | 138 | 84.7 | 5,030 | 41.2 | |
| \$100,001 - \$250,000 | 15 | 9.2 | 2,639 | 21.6 | |
| \$250,001 - \$1 Million | 10 | 6.1 | 4,544 | 37.2 | |
| Total | 163 | 100.0 | 12,213 | 100.0 | |
| By Loan Size and Revenues \$1 Million or Less | | | | | |
| \$100,000 or Less | 93 | 86.1 | 3,391 | 44.0 | |
| \$100,001 - \$250,000 | 9 | 8.3 | 1,566 | 20.3 | |
| \$250,001 - \$1 Million | 6 | 5.6 | 2,745 | 35.6 | |
| Total | 108 | 100.0 | 7,702 | 100.0 | |

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Table E-41

| Distribution of 2022 Small Farm Lending By Revenue Size of Farms | | | | | |
|--|------------|--------------|--------------|--------------|------------------|
| Assessment Area: Ozark Mountain | | | | | |
| | Bank Loans | | | | Total Farms % |
| | # | #% | \$(000) | % | |
| By Revenue | | | | | |
| \$1 Million or Less | 79 | 83.2 | 5,899 | 89.5 | 99.3 |
| Over \$1 Million | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Revenue Unknown | 16 | 16.8 | 692 | 10.5 | 0.7 |
| Total | 95 | 100.0 | 6,591 | 100.0 | 100.0 |
| By Loan Size | | | | | |
| \$100,000 or Less | 75 | 78.9 | 2,201 | 33.4 | |
| \$100,001 - \$250,000 | 14 | 14.7 | 2,355 | 35.7 | |
| \$250,001 - \$500,000 | 6 | 6.3 | 2,035 | 30.9 | |
| Total | 95 | 100.0 | 6,591 | 100.0 | |
| By Loan Size and Revenues \$1 Million or Less | | | | | |
| \$100,000 or Less | 60 | 75.9 | 1,635 | 27.7 | |
| \$100,001 - \$250,000 | 13 | 16.5 | 2,229 | 37.8 | |
| \$250,001 - \$500,000 | 6 | 7.6 | 2,035 | 34.5 | |
| Total | 79 | 100.0 | 5,899 | 100.0 | |

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Table E-42

| 2022 Ozark Mountain AA Demographics | | | | | | | | |
|---|---------------------------|-----------------------|------------------------------------|--------------|--|--------------|---------------------------|--------------|
| Income Categories | Tract Distribution | | Families by Tract Income | | Families < Poverty Level as % of Families by Tract | | Families by Family Income | |
| | # | % | # | % | # | % | # | % |
| Low | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 2,712 | 15.5 |
| Moderate | 1 | 6.7 | 769 | 4.4 | 97 | 12.6 | 2,793 | 15.9 |
| Middle | 8 | 53.3 | 9,128 | 52.1 | 626 | 6.9 | 3,780 | 21.6 |
| Upper | 6 | 40.0 | 7,622 | 43.5 | 1,032 | 13.5 | 8,234 | 47.0 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 15 | 100.0 | 17,519 | 100.0 | 1,755 | 10.0 | 17,519 | 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 | 2,121 | 877 | 4.6 | 41.3 | 961 | 45.3 | 283 | 13.3 |
| Middle | 15,842 | 10,319 | 53.9 | 65.1 | 2,970 | 18.7 | 2,553 | 16.1 |
| Upper | 12,826 | 7,959 | 41.6 | 62.1 | 3,036 | 23.7 | 1,831 | 14.3 |
| Unknown | 0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 30,789 | 19,155 | 100.0 | 62.2 | 6,967 | 22.6 | 4,667 | 15.2 |
| | 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 | 388 | 13.1 | 346 | 12.6 | 35 | 20.8 | 7 | 13.0 |
| Middle | 1,411 | 47.5 | 1,307 | 47.5 | 74 | 44.0 | 30 | 55.6 |
| Upper | 1,172 | 39.4 | 1,096 | 39.9 | 59 | 35.1 | 17 | 31.5 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 2,971 | 100.0 | 2,749 | 100.0 | 168 | 100.0 | 54 | 100.0 |
| Percentage of Total Businesses: | | | | 92.5 | | 5.7 | | 1.8 |
| | Total Farms by Tract | | Farms by Tract & Revenue Size | | | | | |
| | | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | |
| | | | # | % | # | % | # | % |
| Low | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Moderate | 3 | 2.1 | 3 | 2.1 | 0 | 0.0 | 0 | 0.0 |
| Middle | 90 | 62.5 | 90 | 62.9 | 0 | 0.0 | 0 | 0.0 |
| Upper | 51 | 35.4 | 50 | 35.0 | 0 | 0.0 | 1 | 100.0 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 144 | 100.0 | 143 | 100.0 | 0 | 0.0 | 1 | 100.0 |
| Percentage of Total Farms: | | | | 99.3 | | 0.0 | | 0.7 |
| Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. | | | | | | | | |

VII. Northern Oklahoma AA

Table E-43

| Distribution of 2022 Home Mortgage Lending By Income Level of Geography Assessment Area: Northern Oklahoma | | | | | |
|---|-------------|--------------|--------------|--------------|-------------------------------|
| Geographic Income Level | Bank Loans* | | | | Owner Occupied Units % |
| | # | #% | \$(000) | % | |
| Home Purchase Loans | | | | | |
| Low | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Moderate | 2 | 7.4 | 125 | 5.1 | 15.3 |
| Middle | 21 | 77.8 | 1,578 | 64.5 | 62.2 |
| Upper | 4 | 14.8 | 743 | 30.4 | 22.5 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 27 | 100.0 | 2,446 | 100.0 | 100.0 |
| Refinance Loans | | | | | |
| Low | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Moderate | 3 | 8.3 | 176 | 4.0 | 15.3 |
| Middle | 22 | 61.1 | 2,520 | 56.9 | 62.2 |
| Upper | 11 | 30.6 | 1,729 | 39.1 | 22.5 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 36 | 100.0 | 4,425 | 100.0 | 100.0 |
| Home Improvement Loans | | | | | |
| Low | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Moderate | 0 | 0.0 | 0 | 0.0 | 15.3 |
| Middle | 16 | 80.0 | 782 | 64.8 | 62.2 |
| Upper | 4 | 20.0 | 425 | 35.2 | 22.5 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 20 | 100.0 | 1,207 | 100.0 | 100.0 |
| Multifamily Loans | | | | | Multi-family Units % |
| Low | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Moderate | 0 | 0.0 | 0 | 0.0 | 8.5 |
| Middle | 3 | 42.9 | 363 | 31.3 | 84.4 |
| Upper | 4 | 57.1 | 797 | 68.7 | 7.1 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 7 | 100.0 | 1,160 | 100.0 | 100.0 |
| Total Home Mortgage Loans | | | | | Owner Occupied Units % |
| Low | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Moderate | 5 | 5.1 | 301 | 3.1 | 15.3 |
| Middle | 68 | 69.4 | 5,547 | 57.7 | 62.2 |
| Upper | 25 | 25.5 | 3,773 | 39.2 | 22.5 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 98 | 100.0 | 9,621 | 100.0 | 100.0 |

Source: 2022 FFIEC Census Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.

Table E-44

| Distribution of 2022 Small Business Lending By Income Level of Geography | | | | | |
|---|-------------------|-----------|----------------|------------|-------------------------------|
| Assessment Area: Northern Oklahoma | | | | | |
| Geographic Income Level | Bank Loans | | | | Total Businesses % |
| | # | #% | \$(000) | \$% | |
| Low | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Moderate | 4 | 4.9 | 473 | 3.9 | 11.8 |
| Middle | 51 | 63.0 | 6,174 | 51.4 | 70.0 |
| Upper | 26 | 32.1 | 5,369 | 44.7 | 18.2 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 81 | 100.0 | 12,016 | 100.0 | 100.0 |

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Table E-45

| Distribution of 2022 Small Farm Lending By Income Level of Geography | | | | | |
|---|-------------------|-----------|----------------|------------|--------------------------|
| Assessment Area: Northern Oklahoma | | | | | |
| Geographic Income Level | Bank Loans | | | | Total Farms % |
| | # | #% | \$(000) | \$% | |
| Low | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Moderate | 3 | 3.9 | 400 | 6.5 | 9.6 |
| Middle | 58 | 75.3 | 4,633 | 75.4 | 75.2 |
| Upper | 16 | 20.8 | 1,108 | 18.0 | 15.2 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 77 | 100.0 | 6,141 | 100.0 | 100.0 |

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Table E-46

| Distribution of 2022 Home Mortgage Lending By Borrower Income Level Assessment Area: Northern Oklahoma | | | | | |
|---|-------------|--------------|--------------|--------------|--------------------------------|
| Borrower Income Level | Bank Loans* | | | | Families by Family Income % |
| | # | #% | \$(000) | % | |
| Home Purchase Loans | | | | | |
| Low | 0 | 0.0 | 0 | 0.0 | 20.1 |
| Moderate | 0 | 0.0 | 0 | 0.0 | 19.5 |
| Middle | 4 | 14.8 | 364 | 14.9 | 20.5 |
| Upper | 9 | 33.3 | 1,228 | 50.2 | 39.9 |
| Unknown | 14 | 51.9 | 854 | 34.9 | 0.0 |
| Total | 27 | 100.0 | 2,446 | 100.0 | 100.0 |
| Refinance Loans | | | | | |
| Low | 4 | 11.1 | 247 | 5.6 | 20.1 |
| Moderate | 5 | 13.9 | 276 | 6.2 | 19.5 |
| Middle | 7 | 19.4 | 642 | 14.5 | 20.5 |
| Upper | 16 | 44.4 | 3,012 | 68.1 | 39.9 |
| Unknown | 4 | 11.1 | 248 | 5.6 | 0.0 |
| Total | 36 | 100.0 | 4,425 | 100.0 | 100.0 |
| Home Improvement Loans | | | | | |
| Low | 5 | 25.0 | 123 | 10.2 | 20.1 |
| Moderate | 2 | 10.0 | 60 | 5.0 | 19.5 |
| Middle | 5 | 25.0 | 345 | 28.6 | 20.5 |
| Upper | 8 | 40.0 | 679 | 56.3 | 39.9 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Total | 20 | 100.0 | 1,207 | 100.0 | 100.0 |
| Total Home Mortgage Loans | | | | | |
| Low | 10 | 11.0 | 430 | 5.1 | 20.1 |
| Moderate | 10 | 11.0 | 440 | 5.2 | 19.5 |
| Middle | 17 | 18.7 | 1,451 | 17.1 | 20.5 |
| Upper | 36 | 39.6 | 5,038 | 59.5 | 39.9 |
| Unknown | 18 | 19.8 | 1,102 | 13.0 | 0.0 |
| Total | 91 | 100.0 | 8,461 | 100.0 | 100.0 |

Source: 2022 FFIEC Census Data

2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.

Multifamily loans are not included in the borrower distribution analysis.

Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.

Table E-47

| Distribution of 2022 Small Business Lending By Revenue Size of Businesses | | | | | |
|---|------------|--------------|---------------|--------------|-----------------------|
| Assessment Area: Northern Oklahoma | | | | | |
| | Bank Loans | | | | Total Businesses % |
| | # | % | \$(000) | % | |
| By Revenue | | | | | |
| \$1 Million or Less | 48 | 59.3 | 3,491 | 29.1 | 90.0 |
| Over \$1 Million | 26 | 32.1 | 8,009 | 66.7 | 8.4 |
| Revenue Unknown | 7 | 8.6 | 516 | 4.3 | 1.6 |
| Total | 81 | 100.0 | 12,016 | 100.0 | 100.0 |
| By Loan Size | | | | | |
| \$100,000 or Less | 51 | 63.0 | 1,775 | 14.8 | |
| \$100,001 - \$250,000 | 14 | 17.3 | 2,793 | 23.2 | |
| \$250,001 - \$1 Million | 16 | 19.8 | 7,448 | 62.0 | |
| Total | 81 | 100.0 | 12,016 | 100.0 | |
| By Loan Size and Revenues \$1 Million or Less | | | | | |
| \$100,000 or Less | 39 | 81.3 | 1,206 | 34.5 | |
| \$100,001 - \$250,000 | 6 | 12.5 | 1,175 | 33.7 | |
| \$250,001 - \$1 Million | 3 | 6.3 | 1,110 | 31.8 | |
| Total | 48 | 100.0 | 3,491 | 100.0 | |
| Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey | | | | | |
| Note: Percentages may not total 100.0 percent due to rounding. | | | | | |

Table E-48

| Distribution of 2022 Small Farm Lending By Revenue Size of Farms | | | | | |
|---|------------|--------------|--------------|--------------|------------------|
| Assessment Area: Northern Oklahoma | | | | | |
| | Bank Loans | | | | Total Farms % |
| | # | % | \$(000) | % | |
| By Revenue | | | | | |
| \$1 Million or Less | 66 | 85.7 | 5,151 | 83.9 | 100.0 |
| Over \$1 Million | 8 | 10.4 | 722 | 11.8 | 0.0 |
| Revenue Unknown | 3 | 3.9 | 268 | 4.4 | 0.0 |
| Total | 77 | 100.0 | 6,141 | 100.0 | 100.0 |
| By Loan Size | | | | | |
| \$100,000 or Less | 57 | 74.0 | 2,266 | 36.9 | |
| \$100,001 - \$250,000 | 17 | 22.1 | 2,555 | 41.6 | |
| \$250,001 - \$500,000 | 3 | 3.9 | 1,320 | 21.5 | |
| Total | 77 | 100.0 | 6,141 | 100.0 | |
| By Loan Size and Revenues \$1 Million or Less | | | | | |
| \$100,000 or Less | 51 | 77.3 | 2,034 | 39.5 | |
| \$100,001 - \$250,000 | 12 | 18.2 | 1,797 | 34.9 | |
| \$250,001 - \$500,000 | 3 | 4.5 | 1,320 | 25.6 | |
| Total | 66 | 100.0 | 5,151 | 100.0 | |
| Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey | | | | | |
| Note: Percentages may not total 100.0 percent due to rounding. | | | | | |

Table E-49

| 2022 Northern Oklahoma AA Demographics | | | | | | | | |
|---|---------------------------|------------------------------------|--------------------------|------------------|--|----------------------|---------------------------|--------------|
| Income Categories | Tract Distribution | | Families by Tract Income | | Families < Poverty Level as % of Families by Tract | | Families by Family Income | |
| | # | % | # | % | # | % | # | % |
| Low | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 2,198 | 20.1 |
| Moderate | 2 | 18.2 | 1,781 | 16.3 | 397 | 22.3 | 2,136 | 19.5 |
| Middle | 7 | 63.6 | 6,806 | 62.1 | 759 | 11.2 | 2,245 | 20.5 |
| Upper | 2 | 18.2 | 2,367 | 21.6 | 249 | 10.5 | 4,375 | 39.9 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 11 | 100.0 | 10,954 | 100.0 | 1,405 | 12.8 | 10,954 | 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 | 3,799 | 1,762 | 15.3 | 46.4 | 1,088 | 28.6 | 949 | 25.0 |
| Middle | 13,843 | 7,155 | 62.2 | 51.7 | 4,016 | 29.0 | 2,672 | 19.3 |
| Upper | 3,813 | 2,591 | 22.5 | 68.0 | 780 | 20.5 | 442 | 11.6 |
| Unknown | 0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 21,455 | 11,508 | 100.0 | 53.6 | 5,884 | 27.4 | 4,063 | 18.9 |
| | 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 | 203 | 11.8 | 181 | 11.7 | 20 | 13.8 | 2 | 7.1 |
| Middle | 1,208 | 70.0 | 1,083 | 69.8 | 103 | 71.0 | 22 | 78.6 |
| Upper | 314 | 18.2 | 288 | 18.6 | 22 | 15.2 | 4 | 14.3 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 1,725 | 100.0 | 1,552 | 100.0 | 145 | 100.0 | 28 | 100.0 |
| Percentage of Total Businesses: | | | | 90.0 | | 8.4 | | 1.6 |
| | Total Farms by Tract | Farms by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | | # | % | # | % | # | % | |
| Low | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Moderate | 12 | 9.6 | 12 | 9.6 | 0 | 0.0 | 0 | 0.0 |
| Middle | 94 | 75.2 | 94 | 75.2 | 0 | 0.0 | 0 | 0.0 |
| Upper | 19 | 15.2 | 19 | 15.2 | 0 | 0.0 | 0 | 0.0 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 125 | 100.0 | 125 | 100.0 | 0 | 0.0 | 0 | 0.0 |
| Percentage of Total Farms: | | | | 100.0 | | 0.0 | | 0.0 |
| Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. | | | | | | | | |

APPENDIX F – ALL LIMITED-SCOPE REVIEW ASSESSMENT AREA TABLES

- I. Topeka Metropolitan AA**
- II. Southeast Kansas AA**
- III. Garden City AA**
- IV. Great Bend AA**
- V. Salina AA**
- VI. North Central Kansas AA**
- VII. St. Joseph Metropolitan AA**
- VIII. Benton County Metropolitan AA**
- IX. Washita County AA**
- X. Texas County AA**
- XI. Tulsa Metropolitan AA**

I. Topeka Metropolitan AA

Table F-I-1

| Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography | | | | | | | | | | | | | |
|--|----------------------------------|--------------|--------------|--------------|--------------|--------------|-----------|--------------|--------------|--------------|--------------|--------------|-----------------------------------|
| Assessment Area: Topeka Metropolitan | | | | | | | | | | | | | |
| Geographic Income Level | Bank And Aggregate Loans By Year | | | | | | | | | | | | Owner Occupied Units % |
| | 2020 | | | | | | 2021 | | | | | | |
| | Bank | | Agg | | Bank | | Agg | | Bank | | Agg | | |
| | # | % | # | \$(000) | % | % | # | % | # | \$(000) | % | % | |
| Home Purchase Loans | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 1.7 | 0 | 0.0 | 0.8 | 3 | 30.0 | 2.8 | 294 | 32.5 | 1.3 | 4.6 |
| Moderate | 1 | 33.3 | 15.1 | 52 | 25.1 | 7.5 | 2 | 20.0 | 14.3 | 148 | 16.4 | 7.9 | 15.3 |
| Middle | 2 | 66.7 | 42.8 | 155 | 74.9 | 39.3 | 4 | 40.0 | 42.9 | 397 | 43.9 | 39.2 | 39.1 |
| Upper | 0 | 0.0 | 40.4 | 0 | 0.0 | 52.4 | 1 | 10.0 | 40.1 | 65 | 7.2 | 51.6 | 41.0 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| Total | 3 | 100.0 | 100.0 | 207 | 100.0 | 100.0 | 10 | 100.0 | 100.0 | 904 | 100.0 | 100.0 | 100.0 |
| Refinance Loans | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 0.7 | 0 | 0.0 | 0.4 | 0 | 0.0 | 0.7 | 0 | 0.0 | 0.3 | 4.6 |
| Moderate | 0 | 0.0 | 4.8 | 0 | 0.0 | 2.5 | 4 | 50.0 | 6.8 | 219 | 34.8 | 3.7 | 15.3 |
| Middle | 4 | 57.1 | 33.2 | 588 | 41.9 | 27.9 | 1 | 12.5 | 36.3 | 39 | 6.2 | 30.1 | 39.1 |
| Upper | 3 | 42.9 | 61.3 | 814 | 58.1 | 69.1 | 3 | 37.5 | 56.2 | 371 | 59.0 | 65.9 | 41.0 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| Total | 7 | 100.0 | 100.0 | 1,402 | 100.0 | 100.0 | 8 | 100.0 | 100.0 | 629 | 100.0 | 100.0 | 100.0 |
| Home Improvement Loans | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 1.5 | 0 | 0.0 | 0.9 | 0 | 0.0 | 4.6 | 0 | 0.0 | 2.3 | 4.6 |
| Moderate | 0 | 0.0 | 10.8 | 0 | 0.0 | 11.2 | 0 | 0.0 | 8.7 | 0 | 0.0 | 9.1 | 15.3 |
| Middle | 0 | 0.0 | 30.3 | 0 | 0.0 | 23.0 | 0 | 0.0 | 38.2 | 0 | 0.0 | 31.2 | 39.1 |
| Upper | 0 | 0.0 | 57.4 | 0 | 0.0 | 64.8 | 0 | 0.0 | 48.6 | 0 | 0.0 | 57.3 | 41.0 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| Total | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 100.0 |
| Multifamily Loans | | | | | | | | | | | | | Multi-Family Units % |
| Low | 0 | 0.0 | 20.5 | 0 | 0.0 | 7.6 | 0 | 0.0 | 21.0 | 0 | 0.0 | 11.0 | 13.6 |
| Moderate | 1 | 100.0 | 20.5 | 242 | 100.0 | 22.5 | 0 | 0.0 | 21.0 | 0 | 0.0 | 17.0 | 26.4 |
| Middle | 0 | 0.0 | 43.6 | 0 | 0.0 | 59.2 | 0 | 0.0 | 35.5 | 0 | 0.0 | 57.6 | 49.9 |
| Upper | 0 | 0.0 | 15.4 | 0 | 0.0 | 10.6 | 2 | 100.0 | 22.6 | 472 | 100.0 | 14.3 | 10.1 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| Total | 1 | 100.0 | 100.0 | 242 | 100.0 | 100.0 | 2 | 100.0 | 100.0 | 472 | 100.0 | 100.0 | 100.0 |
| Total Home Mortgage Loans | | | | | | | | | | | | | Owner Occupied Units % |
| Low | 0 | 0.0 | 1.3 | 0 | 0.0 | 0.9 | 3 | 15.0 | 2.1 | 294 | 14.7 | 1.6 | 4.6 |
| Moderate | 2 | 18.2 | 10.2 | 294 | 15.9 | 5.8 | 6 | 30.0 | 10.7 | 367 | 18.3 | 7.0 | 15.3 |
| Middle | 6 | 54.5 | 37.7 | 743 | 40.1 | 34.1 | 5 | 25.0 | 39.4 | 436 | 21.7 | 36.5 | 39.1 |
| Upper | 3 | 27.3 | 50.8 | 814 | 44.0 | 59.1 | 6 | 30.0 | 47.8 | 908 | 45.3 | 54.9 | 41.0 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| Total | 11 | 100.0 | 100.0 | 1,851 | 100.0 | 100.0 | 20 | 100.0 | 100.0 | 2,005 | 100.0 | 100.0 | 100.0 |

Source: 2021 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.

Table F-I-2

| Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography | | | | | | | | | | | | | |
|---|----------------------------------|--------------|--------------|--------------|--------------|--------------|-----------|--------------|--------------|--------------|--------------|--------------------|--------------|
| Assessment Area: Topeka Metropolitan | | | | | | | | | | | | | |
| Geographic Income Level | Bank And Aggregate Loans By Year | | | | | | | | | | | Total Businesses % | |
| | 2020 | | | | | | 2021 | | | | | | |
| | Bank | | Agg | Bank | | | Agg | | Bank | | Agg | | |
| | # | % | % | \$(000) | \$% | \$% | # | % | % | \$(000) | \$% | | \$% |
| Low | 14 | 20.9 | 10.9 | 440 | 13.7 | 13.3 | 10 | 16.7 | 10.8 | 291 | 8.3 | 13.1 | 15.3 |
| Moderate | 29 | 43.3 | 19.5 | 1,734 | 53.8 | 26.8 | 18 | 30.0 | 18.0 | 906 | 26.0 | 29.0 | 19.4 |
| Middle | 17 | 25.4 | 46.8 | 881 | 27.3 | 47.3 | 20 | 33.3 | 41.9 | 1,542 | 44.2 | 43.0 | 39.7 |
| Upper | 7 | 10.4 | 22.6 | 167 | 5.2 | 12.6 | 12 | 20.0 | 28.8 | 749 | 21.5 | 14.8 | 25.6 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Tract- | 0 | 0.0 | 0.1 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.5 | 0 | 0.0 | 0.1 | |
| Total | 67 | 100.0 | 100.0 | 3,222 | 100.0 | 100.0 | 60 | 100.0 | 100.0 | 3,488 | 100.0 | 100.0 | 100.0 |

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Table F-I-3

| Distribution of 2020 and 2021 Small Farm Lending By Income Level of Geography | | | | | | | | | | | | | |
|---|----------------------------------|--------------|--------------|------------|--------------|--------------|----------|--------------|--------------|------------|--------------|---------------|--------------|
| Assessment Area: Topeka Metropolitan | | | | | | | | | | | | | |
| Geographic Income Level | Bank And Aggregate Loans By Year | | | | | | | | | | | Total Farms % | |
| | 2020 | | | | | | 2021 | | | | | | |
| | Bank | | Agg | Bank | | | Agg | | Bank | | Agg | | |
| | # | % | % | \$(000) | \$% | \$% | # | % | % | \$(000) | \$% | | \$% |
| Low | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 1.8 |
| Moderate | 0 | 0.0 | 13.6 | 0 | 0.0 | 25.9 | 1 | 33.3 | 2.9 | 2 | 0.5 | 0.3 | 8.0 |
| Middle | 1 | 50.0 | 9.1 | 2 | 2.0 | 13.8 | 0 | 0.0 | 5.9 | 0 | 0.0 | 0.7 | 15.9 |
| Upper | 1 | 50.0 | 77.3 | 100 | 98.0 | 60.3 | 2 | 66.7 | 91.2 | 364 | 99.5 | 99.0 | 74.3 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Tract- | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| Total | 2 | 100.0 | 100.0 | 102 | 100.0 | 100.0 | 3 | 100.0 | 100.0 | 366 | 100.0 | 100.0 | 100.0 |

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Table F-I-4

| Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level | | | | | | | | | | | | | |
|--|----------------------------------|--------------|--------------|--------------|--------------|--------------|-----------|--------------|--------------|--------------|--------------|--------------|-----------------------------|
| Assessment Area: Topeka Metropolitan | | | | | | | | | | | | | |
| Borrower Income Level | Bank And Aggregate Loans By Year | | | | | | | | | | | | Families by Family Income % |
| | 2020 | | | | | | 2021 | | | | | | |
| | Bank | | Agg | | Bank | | Agg | | Bank | | Agg | | |
| | # | % | # | \$(000) | % | % | # | % | # | \$(000) | % | % | |
| Home Purchase Loans | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 12.6 | 0 | 0.0 | 7.6 | 4 | 40.0 | 11.6 | 305 | 33.7 | 6.7 | 20.8 |
| Moderate | 2 | 66.7 | 27.3 | 155 | 74.9 | 23.7 | 0 | 0.0 | 24.2 | 0 | 0.0 | 19.4 | 17.2 |
| Middle | 0 | 0.0 | 20.3 | 0 | 0.0 | 21.9 | 1 | 10.0 | 22.0 | 230 | 25.4 | 23.5 | 21.8 |
| Upper | 0 | 0.0 | 23.5 | 0 | 0.0 | 34.4 | 3 | 30.0 | 24.3 | 260 | 28.8 | 34.4 | 40.3 |
| Unknown | 1 | 33.3 | 16.3 | 52 | 25.1 | 12.4 | 2 | 20.0 | 17.9 | 109 | 12.1 | 16.0 | 0.0 |
| Total | 3 | 100.0 | 100.0 | 207 | 100.0 | 100.0 | 10 | 100.0 | 100.0 | 904 | 100.0 | 100.0 | 100.0 |
| Refinance Loans | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 5.3 | 0 | 0.0 | 2.3 | 1 | 12.5 | 6.6 | 39 | 6.2 | 3.4 | 20.8 |
| Moderate | 3 | 42.9 | 14.9 | 322 | 23.0 | 9.9 | 2 | 25.0 | 17.8 | 90 | 14.3 | 12.9 | 17.2 |
| Middle | 1 | 14.3 | 21.2 | 150 | 10.7 | 18.4 | 0 | 0.0 | 22.2 | 0 | 0.0 | 19.8 | 21.8 |
| Upper | 2 | 28.6 | 40.9 | 480 | 34.2 | 50.8 | 3 | 37.5 | 33.0 | 329 | 52.3 | 41.4 | 40.3 |
| Unknown | 1 | 14.3 | 17.7 | 450 | 32.1 | 18.7 | 2 | 25.0 | 20.5 | 171 | 27.2 | 22.5 | 0.0 |
| Total | 7 | 100.0 | 100.0 | 1,402 | 100.0 | 100.0 | 8 | 100.0 | 100.0 | 629 | 100.0 | 100.0 | 100.0 |
| Home Improvement Loans | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 7.0 | 0 | 0.0 | 4.5 | 0 | 0.0 | 8.9 | 0 | 0.0 | 5.5 | 20.8 |
| Moderate | 0 | 0.0 | 17.8 | 0 | 0.0 | 11.9 | 0 | 0.0 | 20.4 | 0 | 0.0 | 12.1 | 17.2 |
| Middle | 0 | 0.0 | 22.7 | 0 | 0.0 | 19.5 | 0 | 0.0 | 20.6 | 0 | 0.0 | 19.8 | 21.8 |
| Upper | 0 | 0.0 | 44.9 | 0 | 0.0 | 50.3 | 0 | 0.0 | 40.5 | 0 | 0.0 | 49.4 | 40.3 |
| Unknown | 0 | 0.0 | 7.6 | 0 | 0.0 | 13.7 | 0 | 0.0 | 9.7 | 0 | 0.0 | 13.2 | 0.0 |
| Total | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 100.0 |
| Total Home Mortgage Loans | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 8.5 | 0 | 0.0 | 4.6 | 5 | 27.8 | 8.9 | 344 | 22.4 | 5.0 | 20.8 |
| Moderate | 5 | 50.0 | 20.3 | 477 | 29.6 | 15.8 | 2 | 11.1 | 20.5 | 90 | 5.9 | 15.9 | 17.2 |
| Middle | 1 | 10.0 | 20.4 | 150 | 9.3 | 19.7 | 1 | 5.6 | 21.8 | 230 | 15.0 | 21.5 | 21.8 |
| Upper | 2 | 20.0 | 32.4 | 480 | 29.8 | 43.0 | 6 | 33.3 | 29.3 | 589 | 38.4 | 37.9 | 40.3 |
| Unknown | 2 | 20.0 | 18.4 | 502 | 31.2 | 16.9 | 4 | 22.2 | 19.5 | 280 | 18.3 | 19.7 | 0.0 |
| Total | 10 | 100.0 | 100.0 | 1,609 | 100.0 | 100.0 | 18 | 100.0 | 100.0 | 1,533 | 100.0 | 100.0 | 100.0 |
| Source: 2021 FFIEC Census Data | | | | | | | | | | | | | |
| 2011-2015 U.S. Census Bureau: American Community Survey | | | | | | | | | | | | | |
| Note: Percentages may not total 100.0 percent due to rounding. | | | | | | | | | | | | | |
| Multifamily loans are not included in the borrower distribution analysis. | | | | | | | | | | | | | |
| Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table. | | | | | | | | | | | | | |

Table F-I-5

| Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses | | | | | | | | | | | | | |
|--|----------------------------------|--------------|--------------|--------------|--------------|--------------|-----------|--------------|--------------|--------------|--------------|--------------|--------------------------|
| Assessment Area: Topeka Metropolitan | | | | | | | | | | | | | |
| | Bank And Aggregate Loans By Year | | | | | | | | | | | | Total Businesses % |
| | 2020 | | | | | | 2021 | | | | | | |
| | Bank | | Agg | | Bank | | Agg | | Bank | | Agg | | |
| | # | % | #% | \$(000) | \$% | \$% | # | % | #% | \$(000) | \$% | \$% | |
| By Revenue | | | | | | | | | | | | | |
| \$1 Million or Less | 33 | 49.3 | 37.3 | 990 | 30.7 | 28.4 | 46 | 76.7 | 45.5 | 3,058 | 87.7 | 31.4 | 88.3 |
| Over \$1 Million | 5 | 7.5 | | 653 | 20.3 | | 0 | 0.0 | | 0 | 0.0 | | 10.3 |
| Revenue Unknown | 29 | 43.3 | | 1,579 | 49.0 | | 14 | 23.3 | | 430 | 12.3 | | 1.4 |
| Total | 67 | 100.0 | | 3,222 | 100.0 | | 60 | 100.0 | | 3,488 | 100.0 | | 100.0 |
| By Loan Size | | | | | | | | | | | | | |
| \$100,000 or Less | 58 | 86.6 | 87.2 | 1,433 | 44.5 | 27.2 | 52 | 86.7 | 91.5 | 1,497 | 42.9 | 35.6 | |
| \$100,001 - \$250,000 | 7 | 10.4 | 6.5 | 1,027 | 31.9 | 17.0 | 6 | 10.0 | 4.7 | 907 | 26.0 | 17.7 | |
| \$250,001 - \$1 Million | 2 | 3.0 | 6.2 | 762 | 23.6 | 55.8 | 2 | 3.3 | 3.7 | 1,084 | 31.1 | 46.7 | |
| Total | 67 | 100.0 | 100.0 | 3,222 | 100.0 | 100.0 | 60 | 100.0 | 100.0 | 3,488 | 100.0 | 100.0 | |
| By Loan Size and Revenues \$1 Million or Less | | | | | | | | | | | | | |
| \$100,000 or Less | 32 | 97.0 | | 839 | 84.7 | | 38 | 82.6 | | 1,067 | 34.9 | | |
| \$100,001 - \$250,000 | 1 | 3.0 | | 151 | 15.3 | | 6 | 13.0 | | 907 | 29.7 | | |
| \$250,001 - \$1 Million | 0 | 0.0 | | 0 | 0.0 | | 2 | 4.3 | | 1,084 | 35.4 | | |
| Total | 33 | 100.0 | | 990 | 100.0 | | 46 | 100.0 | | 3,058 | 100.0 | | |

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table F-I-6

| Distribution of 2020 and 2021 Small Farm Lending By Revenue Size of Farms | | | | | | | | | | | | | |
|---|----------------------------------|--------------|--------------|------------|--------------|--------------|----------|--------------|--------------|------------|--------------|--------------|---------------------|
| Assessment Area: Topeka Metropolitan | | | | | | | | | | | | | |
| | Bank And Aggregate Loans By Year | | | | | | | | | | | | Total Farms % |
| | 2020 | | | | | | 2021 | | | | | | |
| | Bank | | Agg | | Bank | | Agg | | Bank | | Agg | | |
| | # | % | #% | \$(000) | \$% | \$% | # | % | #% | \$(000) | \$% | \$% | |
| By Revenue | | | | | | | | | | | | | |
| \$1 Million or Less | 2 | 100.0 | 54.5 | 102 | 100.0 | 88.0 | 3 | 100.0 | 44.1 | 366 | 100.0 | 64.9 | 100.0 |
| Over \$1 Million | 0 | 0.0 | | 0 | 0.0 | | 0 | 0.0 | | 0 | 0.0 | | 0.0 |
| Revenue Unknown | 0 | 0.0 | | 0 | 0.0 | | 0 | 0.0 | | 0 | 0.0 | | 0.0 |
| Total | 2 | 100.0 | | 102 | 100.0 | | 3 | 100.0 | | 366 | 100.0 | | 100.0 |
| By Loan Size | | | | | | | | | | | | | |
| \$100,000 or Less | 2 | 100.0 | 81.8 | 102 | 100.0 | 32.7 | 1 | 33.3 | 94.1 | 2 | 0.5 | 45.7 | |
| \$100,001 - \$250,000 | 0 | 0.0 | 18.2 | 0 | 0.0 | 67.3 | 2 | 66.7 | 5.9 | 364 | 99.5 | 54.3 | |
| \$250,001 - \$500,000 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| Total | 2 | 100.0 | 100.0 | 102 | 100.0 | 100.0 | 3 | 100.0 | 100.0 | 366 | 100.0 | 100.0 | |
| By Loan Size and Revenues \$1 Million or Less | | | | | | | | | | | | | |
| \$100,000 or Less | 2 | 100.0 | | 102 | 100.0 | | 1 | 33.3 | | 2 | 0.5 | | |
| \$100,001 - \$250,000 | 0 | 0.0 | | 0 | 0.0 | | 2 | 66.7 | | 364 | 99.5 | | |
| \$250,001 - \$500,000 | 0 | 0.0 | | 0 | 0.0 | | 0 | 0.0 | | 0 | 0.0 | | |
| Total | 2 | 100.0 | | 102 | 100.0 | | 3 | 100.0 | | 366 | 100.0 | | |

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table F-I-7

| Distribution of 2022 Home Mortgage Lending By Income Level of Geography Assessment Area: Topeka Metropolitan | | | | | |
|--|-------------|--------------|--------------|--------------|-------------------------------|
| Geographic Income Level | Bank Loans* | | | | Owner Occupied Units % |
| | # | #% | \$(000) | % | |
| Home Purchase Loans | | | | | |
| Low | 6 | 33.3 | 665 | 30.8 | 4.1 |
| Moderate | 4 | 22.2 | 162 | 7.5 | 16.2 |
| Middle | 5 | 27.8 | 791 | 36.6 | 47.4 |
| Upper | 3 | 16.7 | 541 | 25.1 | 32.3 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 18 | 100.0 | 2,159 | 100.0 | 100.0 |
| Refinance Loans | | | | | |
| Low | 2 | 22.2 | 90 | 16.8 | 4.1 |
| Moderate | 2 | 22.2 | 153 | 28.5 | 16.2 |
| Middle | 5 | 55.6 | 294 | 54.7 | 47.4 |
| Upper | 0 | 0.0 | 0 | 0.0 | 32.3 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 9 | 100.0 | 537 | 100.0 | 100.0 |
| Home Improvement Loans | | | | | |
| Low | 1 | 20.0 | 40 | 14.3 | 4.1 |
| Moderate | 1 | 20.0 | 15 | 5.4 | 16.2 |
| Middle | 1 | 20.0 | 40 | 14.3 | 47.4 |
| Upper | 2 | 40.0 | 185 | 66.1 | 32.3 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 5 | 100.0 | 280 | 100.0 | 100.0 |
| Multifamily Loans | | | | | Multi-family Units % |
| Low | 0 | 0.0 | 0 | 0.0 | 12.5 |
| Moderate | 1 | 33.3 | 304 | 10.5 | 26.2 |
| Middle | 1 | 33.3 | 519 | 17.9 | 45.4 |
| Upper | 1 | 33.3 | 2,076 | 71.6 | 15.9 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 3 | 100.0 | 2,899 | 100.0 | 100.0 |
| Total Home Mortgage Loans | | | | | Owner Occupied Units % |
| Low | 9 | 25.0 | 795 | 13.5 | 4.1 |
| Moderate | 9 | 25.0 | 654 | 11.1 | 16.2 |
| Middle | 12 | 33.3 | 1,644 | 27.9 | 47.4 |
| Upper | 6 | 16.7 | 2,802 | 47.5 | 32.3 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 36 | 100.0 | 5,895 | 100.0 | 100.0 |
| Source: 2022 FFIEC Census Data 2016-2020 U.S. Census Bureau: American Community Survey | | | | | |
| Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available. | | | | | |
| Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table. | | | | | |

Table F-I-8

| Distribution of 2022 Small Business Lending By Income Level of Geography | | | | | |
|--|------------|--------------|--------------|--------------|-----------------------|
| Assessment Area: Topeka Metropolitan | | | | | |
| Geographic Income Level | Bank Loans | | | | Total Businesses % |
| | # | #% | \$(000) | % | |
| Low | 1 | 4.3 | 10 | 0.3 | 6.7 |
| Moderate | 3 | 13.0 | 527 | 15.6 | 26.5 |
| Middle | 14 | 60.9 | 2,227 | 65.8 | 42.2 |
| Upper | 5 | 21.7 | 621 | 18.3 | 24.5 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 23 | 100.0 | 3,385 | 100.0 | 100.0 |

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Table F-I-9

| Distribution of 2022 Small Farm Lending By Income Level of Geography | | | | | |
|--|------------|--------------|------------|--------------|------------------|
| Assessment Area: Topeka Metropolitan | | | | | |
| Geographic Income Level | Bank Loans | | | | Total Farms % |
| | # | #% | \$(000) | % | |
| Low | 4 | 80.0 | 91 | 26.7 | 1.0 |
| Moderate | 0 | 0.0 | 0 | 0.0 | 5.8 |
| Middle | 0 | 0.0 | 0 | 0.0 | 46.2 |
| Upper | 1 | 20.0 | 250 | 73.3 | 47.1 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 5 | 100.0 | 341 | 100.0 | 100.0 |

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Table F-I-10

| Distribution of 2022 Home Mortgage Lending By Borrower Income Level | | | | | |
|---|-------------|--------------|--------------|--------------|--------------------------------|
| Assessment Area: Topeka Metropolitan | | | | | |
| Borrower Income Level | Bank Loans* | | | | Families by Family Income % |
| | # | #% | \$(000) | % | |
| Home Purchase Loans | | | | | |
| Low | 2 | 11.1 | 188 | 8.7 | 18.6 |
| Moderate | 2 | 11.1 | 305 | 14.1 | 18.4 |
| Middle | 3 | 16.7 | 541 | 25.1 | 23.7 |
| Upper | 1 | 5.6 | 48 | 2.2 | 39.3 |
| Unknown | 10 | 55.6 | 1,077 | 49.9 | 0.0 |
| Total | 18 | 100.0 | 2,159 | 100.0 | 100.0 |
| Refinance Loans | | | | | |
| Low | 2 | 22.2 | 213 | 39.7 | 18.6 |
| Moderate | 2 | 22.2 | 88 | 16.4 | 18.4 |
| Middle | 1 | 11.1 | 65 | 12.1 | 23.7 |
| Upper | 0 | 0.0 | 0 | 0.0 | 39.3 |
| Unknown | 4 | 44.4 | 171 | 31.8 | 0.0 |
| Total | 9 | 100.0 | 537 | 100.0 | 100.0 |
| Home Improvement Loans | | | | | |
| Low | 1 | 20.0 | 15 | 5.4 | 18.6 |
| Moderate | 0 | 0.0 | 0 | 0.0 | 18.4 |
| Middle | 0 | 0.0 | 0 | 0.0 | 23.7 |
| Upper | 3 | 60.0 | 225 | 80.4 | 39.3 |
| Unknown | 1 | 20.0 | 40 | 14.3 | 0.0 |
| Total | 5 | 100.0 | 280 | 100.0 | 100.0 |
| Total Home Mortgage Loans | | | | | |
| Low | 6 | 18.2 | 436 | 14.6 | 18.6 |
| Moderate | 4 | 12.1 | 393 | 13.1 | 18.4 |
| Middle | 4 | 12.1 | 606 | 20.2 | 23.7 |
| Upper | 4 | 12.1 | 273 | 9.1 | 39.3 |
| Unknown | 15 | 45.5 | 1,288 | 43.0 | 0.0 |
| Total | 33 | 100.0 | 2,996 | 100.0 | 100.0 |
| <p>Source: 2022 FFIEC Census Data 2016-2020 U.S. Census Bureau: American Community Survey</p> <p>Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available. Multifamily loans are not included in the borrower distribution analysis.</p> <p>Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.</p> | | | | | |

Table F-I-11

| Distribution of 2022 Small Business Lending By Revenue Size of Businesses | | | | | |
|---|------------|--------------|--------------|--------------|---------------------|
| Assessment Area: Topeka Metropolitan | | | | | |
| | Bank Loans | | | | Total Businesses |
| | # | % | \$(000) | % | |
| By Revenue | | | | | |
| \$1 Million or Less | 11 | 47.8 | 932 | 27.5 | 88.2 |
| Over \$1 Million | 7 | 30.4 | 805 | 23.8 | 10.4 |
| Revenue Unknown | 5 | 21.7 | 1,648 | 48.7 | 1.4 |
| Total | 23 | 100.0 | 3,385 | 100.0 | 100.0 |
| By Loan Size | | | | | |
| \$100,000 or Less | 15 | 65.2 | 371 | 11.0 | |
| \$100,001 - \$250,000 | 4 | 17.4 | 772 | 22.8 | |
| \$250,001 - \$1 Million | 4 | 17.4 | 2,242 | 66.2 | |
| Total | 23 | 100.0 | 3,385 | 100.0 | |
| By Loan Size and Revenues \$1 Million or Less | | | | | |
| \$100,000 or Less | 9 | 81.8 | 193 | 20.7 | |
| \$100,001 - \$250,000 | 0 | 0.0 | 0 | 0.0 | |
| \$250,001 - \$1 Million | 2 | 18.2 | 739 | 79.3 | |
| Total | 11 | 100.0 | 932 | 100.0 | |
| Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey | | | | | |
| Note: Percentages may not total 100.0 percent due to rounding. | | | | | |

Table F-I-12

| Distribution of 2022 Small Farm Lending By Revenue Size of Farms | | | | | |
|---|------------|--------------|------------|--------------|------------------|
| Assessment Area: Topeka Metropolitan | | | | | |
| | Bank Loans | | | | Total Farms % |
| | # | % | \$(000) | % | |
| By Revenue | | | | | |
| \$1 Million or Less | 3 | 60.0 | 315 | 92.4 | 100.0 |
| Over \$1 Million | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Revenue Unknown | 2 | 40.0 | 26 | 7.6 | 0.0 |
| Total | 5 | 100.0 | 341 | 100.0 | 100.0 |
| By Loan Size | | | | | |
| \$100,000 or Less | 4 | 80.0 | 91 | 26.7 | |
| \$100,001 - \$250,000 | 1 | 20.0 | 250 | 73.3 | |
| \$250,001 - \$500,000 | 0 | 0.0 | 0 | 0.0 | |
| Total | 5 | 100.0 | 341 | 100.0 | |
| By Loan Size and Revenues \$1 Million or Less | | | | | |
| \$100,000 or Less | 2 | 66.7 | 65 | 20.6 | |
| \$100,001 - \$250,000 | 1 | 33.3 | 250 | 79.4 | |
| \$250,001 - \$500,000 | 0 | 0.0 | 0 | 0.0 | |
| Total | 3 | 100.0 | 315 | 100.0 | |
| Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey | | | | | |
| Note: Percentages may not total 100.0 percent due to rounding. | | | | | |

Table F-I-13

| 2020 Topeka Metropolitan AA Demographics | | | | | | | | |
|---|---------------------------|------------------------------------|--------------------------|------------------|--|----------------------|---------------------------|--------------|
| Income Categories | Tract Distribution | | Families by Tract Income | | Families < Poverty Level as % of Families by Tract | | Families by Family Income | |
| | # | % | # | % | # | % | # | % |
| Low | 5 | 11.6 | 2,843 | 6.4 | 1,082 | 38.1 | 9,270 | 20.8 |
| Moderate | 10 | 23.3 | 7,609 | 17.0 | 1,658 | 21.8 | 7,684 | 17.2 |
| Middle | 17 | 39.5 | 17,221 | 38.6 | 1,626 | 9.4 | 9,724 | 21.8 |
| Upper | 11 | 25.6 | 16,981 | 38.0 | 322 | 1.9 | 17,976 | 40.3 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 43 | 100.0 | 44,654 | 100.0 | 4,688 | 10.5 | 44,654 | 100.0 |
| | Housing Units by Tract | Housing Type by Tract | | | | | | |
| | | Owner-occupied | | | Rental | | Vacant | |
| | | # | % by tract | % by unit | # | % by unit | # | % by unit |
| Low | 7,169 | 2,100 | 4.6 | 29.3 | 3,619 | 50.5 | 1,450 | 20.2 |
| Moderate | 16,341 | 7,040 | 15.3 | 43.1 | 6,793 | 41.6 | 2,508 | 15.3 |
| Middle | 32,638 | 17,947 | 39.1 | 55.0 | 11,695 | 35.8 | 2,996 | 9.2 |
| Upper | 23,277 | 18,786 | 41.0 | 80.7 | 3,388 | 14.6 | 1,103 | 4.7 |
| Unknown | 0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 79,425 | 45,873 | 100.0 | 57.8 | 25,495 | 32.1 | 8,057 | 10.1 |
| | Total Businesses by Tract | Businesses by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | | # | % | # | % | # | % | |
| Low | 988 | 15.1 | 783 | 13.6 | 152 | 22.4 | 53 | 58.2 |
| Moderate | 1,276 | 19.5 | 1,102 | 19.1 | 169 | 24.9 | 5 | 5.5 |
| Middle | 2,588 | 39.6 | 2,304 | 40.0 | 269 | 39.6 | 15 | 16.5 |
| Upper | 1,679 | 25.7 | 1,571 | 27.3 | 90 | 13.2 | 18 | 19.8 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 6,531 | 100.0 | 5,760 | 100.0 | 680 | 100.0 | 91 | 100.0 |
| Percentage of Total Businesses: | | | | 88.2 | | 10.4 | | 1.4 |
| | Total Farms by Tract | Farms by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | | # | % | # | % | # | % | |
| Low | 2 | 1.7 | 2 | 1.7 | 0 | 0.0 | 0 | 0.0 |
| Moderate | 8 | 6.8 | 8 | 6.8 | 0 | 0.0 | 0 | 0.0 |
| Middle | 19 | 16.2 | 19 | 16.2 | 0 | 0.0 | 0 | 0.0 |
| Upper | 88 | 75.2 | 88 | 75.2 | 0 | 0.0 | 0 | 0.0 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 117 | 100.0 | 117 | 100.0 | 0 | 0.0 | 0 | 0.0 |
| Percentage of Total Farms: | | | | 100.0 | | 0.0 | | 0.0 |
| Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. | | | | | | | | |

Table F-I-14

| 2021 Topeka Metropolitan AA Demographics | | | | | | | | |
|--|---------------------------|------------------------------------|--------------------------|------------------|--|----------------------|---------------------------|--------------|
| Income Categories | Tract Distribution | | Families by Tract Income | | Families < Poverty Level as % of Families by Tract | | Families by Family Income | |
| | # | % | # | % | # | % | # | % |
| Low | 5 | 11.6 | 2,843 | 6.4 | 1,082 | 38.1 | 9,270 | 20.8 |
| Moderate | 10 | 23.3 | 7,609 | 17.0 | 1,658 | 21.8 | 7,684 | 17.2 |
| Middle | 17 | 39.5 | 17,221 | 38.6 | 1,626 | 9.4 | 9,724 | 21.8 |
| Upper | 11 | 25.6 | 16,981 | 38.0 | 322 | 1.9 | 17,976 | 40.3 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 43 | 100.0 | 44,654 | 100.0 | 4,688 | 10.5 | 44,654 | 100.0 |
| | Housing Units by Tract | Housing Type by Tract | | | | | | |
| | | Owner-occupied | | | Rental | | Vacant | |
| | | # | % by tract | % by unit | # | % by unit | # | % by unit |
| Low | 7,169 | 2,100 | 4.6 | 29.3 | 3,619 | 50.5 | 1,450 | 20.2 |
| Moderate | 16,341 | 7,040 | 15.3 | 43.1 | 6,793 | 41.6 | 2,508 | 15.3 |
| Middle | 32,638 | 17,947 | 39.1 | 55.0 | 11,695 | 35.8 | 2,996 | 9.2 |
| Upper | 23,277 | 18,786 | 41.0 | 80.7 | 3,388 | 14.6 | 1,103 | 4.7 |
| Unknown | 0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 79,425 | 45,873 | 100.0 | 57.8 | 25,495 | 32.1 | 8,057 | 10.1 |
| | Total Businesses by Tract | Businesses by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | | # | % | # | % | # | % | |
| Low | 975 | 15.3 | 769 | 13.7 | 153 | 23.4 | 53 | 57.6 |
| Moderate | 1,236 | 19.4 | 1,069 | 19.0 | 163 | 25.0 | 4 | 4.3 |
| Middle | 2,528 | 39.7 | 2,260 | 40.2 | 251 | 38.4 | 17 | 18.5 |
| Upper | 1,630 | 25.6 | 1,526 | 27.1 | 86 | 13.2 | 18 | 19.6 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 6,369 | 100.0 | 5,624 | 100.0 | 653 | 100.0 | 92 | 100.0 |
| Percentage of Total Businesses: | | | | 88.3 | 10.3 | | | |
| | Total Farms by Tract | Farms by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | | # | % | # | % | # | % | |
| Low | 2 | 1.8 | 2 | 1.8 | 0 | 0.0 | 0 | 0.0 |
| Moderate | 9 | 8.0 | 9 | 8.0 | 0 | 0.0 | 0 | 0.0 |
| Middle | 18 | 15.9 | 18 | 15.9 | 0 | 0.0 | 0 | 0.0 |
| Upper | 84 | 74.3 | 84 | 74.3 | 0 | 0.0 | 0 | 0.0 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 113 | 100.0 | 113 | 100.0 | 0 | 0.0 | 0 | 0.0 |
| Percentage of Total Farms: | | | | 100.0 | 0.0 | | | |

Source: 2021 FFIEC Census Data
 2021 Dun & Bradstreet Data
 2011-2015 U.S. Census Bureau: American Community Survey
 Note: Percentages may not total 100.0 percent due to rounding.

Table F-I-15

| 2022 Topeka Metropolitan AA Demographics | | | | | | | | |
|--|---------------------------|-----------------------|------------------------------------|--------------|--|--------------|---------------------------|--------------|
| Income Categories | Tract Distribution | | Families by Tract Income | | Families < Poverty Level as % of Families by Tract | | Families by Family Income | |
| | # | % | # | % | # | % | # | % |
| Low | 4 | 8.7 | 2,602 | 5.7 | 507 | 19.5 | 8,430 | 18.6 |
| Moderate | 11 | 23.9 | 9,153 | 20.2 | 1,165 | 12.7 | 8,365 | 18.4 |
| Middle | 22 | 47.8 | 20,218 | 44.6 | 1,361 | 6.7 | 10,748 | 23.7 |
| Upper | 9 | 19.6 | 13,366 | 29.5 | 358 | 2.7 | 17,796 | 39.3 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 46 | 100.0 | 45,339 | 100.0 | 3,391 | 7.5 | 45,339 | 100.0 |
| | Housing Units by Tract | Housing Type by Tract | | | | | | |
| | | Owner-occupied | | | Rental | | Vacant | |
| | | # | % by tract | % by unit | # | % by unit | # | % by unit |
| Low | 6,001 | 1,988 | 4.1 | 33.1 | 2,938 | 49.0 | 1,075 | 17.9 |
| Moderate | 18,071 | 7,824 | 16.2 | 43.3 | 7,827 | 43.3 | 2,420 | 13.4 |
| Middle | 36,614 | 22,940 | 47.4 | 62.7 | 10,846 | 29.6 | 2,828 | 7.7 |
| Upper | 19,440 | 15,611 | 32.3 | 80.3 | 2,988 | 15.4 | 841 | 4.3 |
| Unknown | 0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 80,126 | 48,363 | 100.0 | 60.4 | 24,599 | 30.7 | 7,164 | 8.9 |
| | Total Businesses by Tract | | Businesses by Tract & Revenue Size | | | | | |
| | | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | |
| | | | # | % | # | % | # | % |
| Low | 418 | 6.7 | 354 | 6.4 | 62 | 9.6 | 2 | 2.3 |
| Moderate | 1,653 | 26.5 | 1,372 | 24.9 | 224 | 34.6 | 57 | 64.8 |
| Middle | 2,633 | 42.2 | 2,365 | 43.0 | 250 | 38.6 | 18 | 20.5 |
| Upper | 1,530 | 24.5 | 1,408 | 25.6 | 111 | 17.2 | 11 | 12.5 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 6,234 | 100.0 | 5,499 | 100.0 | 647 | 100.0 | 88 | 100.0 |
| Percentage of Total Businesses: | | | | 88.2 | | 10.4 | | 1.4 |
| | Total Farms by Tract | | Farms by Tract & Revenue Size | | | | | |
| | | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | |
| | | | # | % | # | % | # | % |
| Low | 1 | 1.0 | 1 | 1.0 | 0 | 0.0 | 0 | 0.0 |
| Moderate | 6 | 5.8 | 6 | 5.8 | 0 | 0.0 | 0 | 0.0 |
| Middle | 48 | 46.2 | 48 | 46.2 | 0 | 0.0 | 0 | 0.0 |
| Upper | 49 | 47.1 | 49 | 47.1 | 0 | 0.0 | 0 | 0.0 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 104 | 100.0 | 104 | 100.0 | 0 | 0.0 | 0 | 0.0 |
| Percentage of Total Farms: | | | | 100.0 | | 0.0 | | 0.0 |

Source: 2022 FFIEC Census Data
 2022 Dun & Bradstreet Data
 2016-2020 U.S. Census Bureau: American Community Survey
 Note: Percentages may not total 100.0 percent due to rounding.

II. Southeast Kansas AA

Table F-II-1

| Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography | | | | | | | | | | | | | |
|--|----------------------------------|--------------|--------------|---------------|--------------|--------------|-----------|--------------|--------------|--------------|--------------|--------------|-----------------------------------|
| Assessment Area: Southeast Kansas | | | | | | | | | | | | | |
| Geographic Income Level | Bank And Aggregate Loans By Year | | | | | | | | | | | | Owner Occupied Units % |
| | 2020 | | | | | | 2021 | | | | | | |
| | Bank | | Agg | | Bank | | Agg | | Bank | | Agg | | |
| | # | % | % | \$(000) | % | % | # | % | % | \$(000) | % | % | |
| Home Purchase Loans | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Moderate | 10 | 19.6 | 19.5 | 805 | 12.6 | 13.8 | 5 | 20.0 | 20.5 | 290 | 11.2 | 14.4 | 21.2 |
| Middle | 36 | 70.6 | 72.6 | 4,652 | 72.7 | 75.2 | 17 | 68.0 | 71.6 | 1,955 | 75.3 | 74.2 | 74.4 |
| Upper | 5 | 9.8 | 7.9 | 944 | 14.7 | 11.0 | 3 | 12.0 | 7.8 | 353 | 13.6 | 11.4 | 4.4 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| Total | 51 | 100.0 | 100.0 | 6,401 | 100.0 | 100.0 | 25 | 100.0 | 100.0 | 2,598 | 100.0 | 100.0 | 100.0 |
| Refinance Loans | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Moderate | 1 | 4.0 | 12.7 | 33 | 1.0 | 10.0 | 5 | 33.3 | 14.2 | 406 | 27.0 | 11.5 | 21.2 |
| Middle | 18 | 72.0 | 71.9 | 2,083 | 62.2 | 70.7 | 9 | 60.0 | 74.0 | 1,002 | 66.6 | 72.3 | 74.4 |
| Upper | 6 | 24.0 | 15.5 | 1,235 | 36.9 | 19.3 | 1 | 6.7 | 11.8 | 96 | 6.4 | 16.3 | 4.4 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| Total | 25 | 100.0 | 100.0 | 3,351 | 100.0 | 100.0 | 15 | 100.0 | 100.0 | 1,504 | 100.0 | 100.0 | 100.0 |
| Home Improvement Loans | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Moderate | 0 | 0.0 | 14.7 | 0 | 0.0 | 10.6 | 0 | 0.0 | 18.4 | 0 | 0.0 | 15.9 | 21.2 |
| Middle | 0 | 0.0 | 79.4 | 0 | 0.0 | 76.5 | 0 | 0.0 | 76.3 | 0 | 0.0 | 73.6 | 74.4 |
| Upper | 0 | 0.0 | 5.9 | 0 | 0.0 | 13.0 | 0 | 0.0 | 5.3 | 0 | 0.0 | 10.5 | 4.4 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| Total | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 100.0 |
| Multifamily Loans | | | | | | | | | | | | | Multi-family Units % |
| Low | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Moderate | 3 | 75.0 | 35.6 | 1,630 | 92.7 | 24.4 | 2 | 28.6 | 31.7 | 218 | 6.1 | 20.9 | 21.2 |
| Middle | 1 | 25.0 | 40.0 | 128 | 7.3 | 31.4 | 4 | 57.1 | 41.5 | 3,001 | 83.5 | 40.5 | 58.4 |
| Upper | 0 | 0.0 | 24.4 | 0 | 0.0 | 44.2 | 1 | 14.3 | 26.8 | 373 | 10.4 | 38.6 | 20.4 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| Total | 4 | 100.0 | 100.0 | 1,758 | 100.0 | 100.0 | 7 | 100.0 | 100.0 | 3,592 | 100.0 | 100.0 | 100.0 |
| Total Home Mortgage Loans | | | | | | | | | | | | | Owner Occupied Units % |
| Low | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Moderate | 14 | 17.1 | 17.2 | 2,468 | 21.2 | 13.1 | 12 | 25.5 | 18.5 | 914 | 11.9 | 13.9 | 21.2 |
| Middle | 57 | 69.5 | 71.9 | 6,983 | 60.0 | 69.7 | 30 | 63.8 | 72.0 | 5,958 | 77.4 | 71.0 | 74.4 |
| Upper | 11 | 13.4 | 10.9 | 2,179 | 18.7 | 17.2 | 5 | 10.6 | 9.6 | 822 | 10.7 | 15.1 | 4.4 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| Total | 82 | 100.0 | 100.0 | 11,630 | 100.0 | 100.0 | 47 | 100.0 | 100.0 | 7,694 | 100.0 | 100.0 | 100.0 |

Source: 2021 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.

Table F-II-2

| Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography | | | | | | | | | | | | | |
|---|----------------------------------|--------------|--------------|--------------|--------------|--------------|------------|--------------|--------------|---------------|--------------|--------------------|--------------|
| Assessment Area: Southeast Kansas | | | | | | | | | | | | | |
| Geographic Income Level | Bank And Aggregate Loans By Year | | | | | | | | | | | Total Businesses % | |
| | 2020 | | | | | | 2021 | | | | | | |
| | Bank | | Agg | Bank | | | Bank | | Agg | Bank | | | Agg |
| | # | % | % | \$(000) | \$% | \$% | # | % | % | \$(000) | \$% | | \$% |
| Low | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Moderate | 42 | 32.1 | 31.7 | 4,017 | 43.2 | 36.4 | 39 | 20.5 | 29.7 | 2,614 | 25.4 | 37.7 | 33.1 |
| Middle | 84 | 64.1 | 58.1 | 5,218 | 56.1 | 52.5 | 144 | 75.8 | 60.8 | 7,404 | 71.9 | 55.0 | 60.6 |
| Upper | 5 | 3.8 | 8.9 | 64 | 0.7 | 10.9 | 7 | 3.7 | 7.6 | 280 | 2.7 | 6.9 | 6.3 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Tract- | 0 | 0.0 | 1.3 | 0 | 0.0 | 0.3 | 0 | 0.0 | 2.0 | 0 | 0.0 | 0.4 | |
| Total | 131 | 100.0 | 100.0 | 9,299 | 100.0 | 100.0 | 190 | 100.0 | 100.0 | 10,298 | 100.0 | 100.0 | 100.0 |

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Table F-II-3

| Distribution of 2020 and 2021 Small Farm Lending By Income Level of Geography | | | | | | | | | | | | | |
|---|----------------------------------|--------------|--------------|------------|--------------|--------------|-----------|--------------|--------------|--------------|--------------|---------------|--------------|
| Assessment Area: Southeast Kansas | | | | | | | | | | | | | |
| Geographic Income Level | Bank And Aggregate Loans By Year | | | | | | | | | | | Total Farms % | |
| | 2020 | | | | | | 2021 | | | | | | |
| | Bank | | Agg | Bank | | | Bank | | Agg | Bank | | | Agg |
| | # | % | % | \$(000) | \$% | \$% | # | % | % | \$(000) | \$% | | \$% |
| Low | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Moderate | 0 | 0.0 | 13.4 | 0 | 0.0 | 13.5 | 6 | 18.8 | 20.2 | 49 | 4.3 | 24.9 | 12.3 |
| Middle | 4 | 100.0 | 85.2 | 187 | 100.0 | 84.1 | 26 | 81.3 | 78.1 | 1,088 | 95.7 | 68.0 | 85.9 |
| Upper | 0 | 0.0 | 1.4 | 0 | 0.0 | 2.3 | 0 | 0.0 | 1.7 | 0 | 0.0 | 7.1 | 1.9 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Tract- | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| Total | 4 | 100.0 | 100.0 | 187 | 100.0 | 100.0 | 32 | 100.0 | 100.0 | 1,137 | 100.0 | 100.0 | 100.0 |

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Table F-II-4

| Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level | | | | | | | | | | | | | |
|--|----------------------------------|--------------|--------------|--------------|--------------|--------------|-----------|--------------|--------------|--------------|--------------|--------------|-----------------------------|
| Assessment Area: Southeast Kansas | | | | | | | | | | | | | |
| Borrower Income Level | Bank And Aggregate Loans By Year | | | | | | | | | | | | Families by Family Income % |
| | 2020 | | | | | | 2021 | | | | | | |
| | Bank | | Agg | | Bank | | Agg | | Bank | | Agg | | |
| | # | % | % | \$(000) | % | % | # | % | % | \$(000) | % | % | |
| Home Purchase Loans | | | | | | | | | | | | | |
| Low | 8 | 15.7 | 14.1 | 484 | 7.6 | 8.5 | 2 | 8.0 | 11.8 | 174 | 6.7 | 6.7 | 22.8 |
| Moderate | 15 | 29.4 | 23.1 | 1,423 | 22.2 | 19.7 | 4 | 16.0 | 20.1 | 312 | 12.0 | 15.7 | 19.6 |
| Middle | 13 | 25.5 | 19.1 | 1,812 | 28.3 | 19.2 | 4 | 16.0 | 21.1 | 411 | 15.8 | 21.4 | 23.0 |
| Upper | 13 | 25.5 | 24.6 | 2,317 | 36.2 | 34.6 | 10 | 40.0 | 25.2 | 1,184 | 45.6 | 35.0 | 34.6 |
| Unknown | 2 | 3.9 | 19.2 | 365 | 5.7 | 18.0 | 5 | 20.0 | 21.8 | 517 | 19.9 | 21.2 | 0.0 |
| Total | 51 | 100.0 | 100.0 | 6,401 | 100.0 | 100.0 | 25 | 100.0 | 100.0 | 2,598 | 100.0 | 100.0 | 100.0 |
| Refinance Loans | | | | | | | | | | | | | |
| Low | 2 | 8.0 | 5.4 | 39 | 1.2 | 2.3 | 1 | 6.7 | 4.9 | 58 | 3.9 | 2.5 | 22.8 |
| Moderate | 3 | 12.0 | 11.8 | 178 | 5.3 | 7.2 | 2 | 13.3 | 12.2 | 169 | 11.2 | 8.2 | 19.6 |
| Middle | 5 | 20.0 | 18.0 | 614 | 18.3 | 16.0 | 3 | 20.0 | 20.3 | 225 | 15.0 | 17.6 | 23.0 |
| Upper | 14 | 56.0 | 45.2 | 2,392 | 71.4 | 54.5 | 8 | 53.3 | 41.6 | 989 | 65.8 | 50.9 | 34.6 |
| Unknown | 1 | 4.0 | 19.6 | 128 | 3.8 | 20.1 | 1 | 6.7 | 21.0 | 63 | 4.2 | 20.9 | 0.0 |
| Total | 25 | 100.0 | 100.0 | 3,351 | 100.0 | 100.0 | 15 | 100.0 | 100.0 | 1,504 | 100.0 | 100.0 | 100.0 |
| Home Improvement Loans | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 11.8 | 0 | 0.0 | 5.0 | 0 | 0.0 | 7.9 | 0 | 0.0 | 1.5 | 22.8 |
| Moderate | 0 | 0.0 | 17.6 | 0 | 0.0 | 8.3 | 0 | 0.0 | 15.8 | 0 | 0.0 | 10.0 | 19.6 |
| Middle | 0 | 0.0 | 17.6 | 0 | 0.0 | 13.8 | 0 | 0.0 | 23.7 | 0 | 0.0 | 20.4 | 23.0 |
| Upper | 0 | 0.0 | 38.2 | 0 | 0.0 | 54.4 | 0 | 0.0 | 34.2 | 0 | 0.0 | 52.5 | 34.6 |
| Unknown | 0 | 0.0 | 14.7 | 0 | 0.0 | 18.4 | 0 | 0.0 | 18.4 | 0 | 0.0 | 15.6 | 0.0 |
| Total | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 100.0 |
| Total Home Mortgage Loans | | | | | | | | | | | | | |
| Low | 10 | 12.8 | 10.3 | 523 | 5.3 | 5.5 | 3 | 7.5 | 9.1 | 232 | 5.7 | 5.0 | 22.8 |
| Moderate | 18 | 23.1 | 18.0 | 1,601 | 16.2 | 13.6 | 6 | 15.0 | 16.8 | 481 | 11.7 | 12.6 | 19.6 |
| Middle | 20 | 25.6 | 18.4 | 2,546 | 25.8 | 17.7 | 7 | 17.5 | 20.6 | 636 | 15.5 | 19.7 | 23.0 |
| Upper | 27 | 34.6 | 32.2 | 4,709 | 47.7 | 43.4 | 18 | 45.0 | 31.4 | 2,173 | 53.0 | 41.4 | 34.6 |
| Unknown | 3 | 3.8 | 21.1 | 493 | 5.0 | 19.8 | 6 | 15.0 | 22.2 | 580 | 14.1 | 21.3 | 0.0 |
| Total | 78 | 100.0 | 100.0 | 9,872 | 100.0 | 100.0 | 40 | 100.0 | 100.0 | 4,102 | 100.0 | 100.0 | 100.0 |
| Source: 2021 FFIEC Census Data | | | | | | | | | | | | | |
| 2011-2015 U.S. Census Bureau: American Community Survey | | | | | | | | | | | | | |
| Note: Percentages may not total 100.0 percent due to rounding. | | | | | | | | | | | | | |
| Multifamily loans are not included in the borrower distribution analysis. | | | | | | | | | | | | | |
| Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table. | | | | | | | | | | | | | |

Table F-II-5

| Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses | | | | | | | | | | | | | |
|--|----------------------------------|--------------|--------------|--------------|--------------|--------------|------------|--------------|--------------|---------------|--------------|--------------|--------------------------|
| Assessment Area: Southeast Kansas | | | | | | | | | | | | | |
| | Bank And Aggregate Loans By Year | | | | | | | | | | | | Total Businesses % |
| | 2020 | | | | | | 2021 | | | | | | |
| | Bank | | Agg | | Bank | | Agg | | Bank | | Agg | | |
| | # | % | #% | \$(000) | \$% | \$% | # | % | #% | \$(000) | \$% | \$% | |
| By Revenue | | | | | | | | | | | | | |
| \$1 Million or Less | 50 | 38.2 | 39.0 | 1,301 | 14.0 | 22.9 | 135 | 71.1 | 51.2 | 3,819 | 37.1 | 35.8 | 88.7 |
| Over \$1 Million | 21 | 16.0 | | 5,513 | 59.3 | | 39 | 20.5 | | 5,556 | 54.0 | | 9.6 |
| Revenue Unknown | 60 | 45.8 | | 2,485 | 26.7 | | 16 | 8.4 | | 923 | 9.0 | | 1.7 |
| Total | 131 | 100.0 | | 9,299 | 100.0 | | 190 | 100.0 | | 10,298 | 100.0 | | 100.0 |
| By Loan Size | | | | | | | | | | | | | |
| \$100,000 or Less | 105 | 80.2 | 85.4 | 2,407 | 25.9 | 28.3 | 158 | 83.2 | 90.0 | 3,032 | 29.4 | 30.6 | |
| \$100,001 - \$250,000 | 18 | 13.7 | 9.7 | 2,925 | 31.5 | 28.9 | 23 | 12.1 | 5.7 | 3,674 | 35.7 | 20.8 | |
| \$250,001 - \$1 Million | 8 | 6.1 | 4.9 | 3,967 | 42.7 | 42.8 | 9 | 4.7 | 4.3 | 3,592 | 34.9 | 48.5 | |
| Total | 131 | 100.0 | 100.0 | 9,299 | 100.0 | 100.0 | 190 | 100.0 | 100.0 | 10,298 | 100.0 | 100.0 | |
| By Loan Size and Revenues \$1 Million or Less | | | | | | | | | | | | | |
| \$100,000 or Less | 46 | 92.0 | | 635 | 48.8 | | 128 | 94.8 | | 1,933 | 50.6 | | |
| \$100,001 - \$250,000 | 4 | 8.0 | | 666 | 51.2 | | 4 | 3.0 | | 619 | 16.2 | | |
| \$250,001 - \$1 Million | 0 | 0.0 | | 0 | 0.0 | | 3 | 2.2 | | 1,267 | 33.2 | | |
| Total | 50 | 100.0 | | 1,301 | 100.0 | | 135 | 100.0 | | 3,819 | 100.0 | | |

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table F-II-6

| Distribution of 2020 and 2021 Small Farm Lending By Revenue Size of Farms | | | | | | | | | | | | | |
|---|----------------------------------|--------------|--------------|------------|--------------|--------------|-----------|--------------|--------------|--------------|--------------|--------------|---------------------|
| Assessment Area: Southeast Kansas | | | | | | | | | | | | | |
| | Bank And Aggregate Loans By Year | | | | | | | | | | | | Total Farms % |
| | 2020 | | | | | | 2021 | | | | | | |
| | Bank | | Agg | | Bank | | Agg | | Bank | | Agg | | |
| | # | % | #% | \$(000) | \$% | \$% | # | % | #% | \$(000) | \$% | \$% | |
| By Revenue | | | | | | | | | | | | | |
| \$1 Million or Less | 3 | 75.0 | 33.1 | 167 | 89.3 | 70.1 | 30 | 93.8 | 36.0 | 1,119 | 98.4 | 58.5 | 97.4 |
| Over \$1 Million | 0 | 0.0 | | 0 | 0.0 | | 1 | 3.1 | | 8 | 0.7 | | 2.2 |
| Revenue Unknown | 1 | 25.0 | | 20 | 10.7 | | 1 | 3.1 | | 10 | 0.9 | | 0.4 |
| Total | 4 | 100.0 | | 187 | 100.0 | | 32 | 100.0 | | 1,137 | 100.0 | | 100.0 |
| By Loan Size | | | | | | | | | | | | | |
| \$100,000 or Less | 3 | 75.0 | 88.0 | 37 | 19.8 | 35.0 | 28 | 87.5 | 90.5 | 445 | 39.1 | 41.0 | |
| \$100,001 - \$250,000 | 1 | 25.0 | 6.3 | 150 | 80.2 | 20.6 | 3 | 9.4 | 6.6 | 415 | 36.5 | 30.4 | |
| \$250,001 - \$500,000 | 0 | 0.0 | 5.6 | 0 | 0.0 | 44.4 | 1 | 3.1 | 2.9 | 277 | 24.4 | 28.6 | |
| Total | 4 | 100.0 | 100.0 | 187 | 100.0 | 100.0 | 32 | 100.0 | 100.0 | 1,137 | 100.0 | 100.0 | |
| By Loan Size and Revenues \$1 Million or Less | | | | | | | | | | | | | |
| \$100,000 or Less | 2 | 66.7 | | 17 | 10.2 | | 26 | 86.7 | | 427 | 38.2 | | |
| \$100,001 - \$250,000 | 1 | 33.3 | | 150 | 89.8 | | 3 | 10.0 | | 415 | 37.1 | | |
| \$250,001 - \$500,000 | 0 | 0.0 | | 0 | 0.0 | | 1 | 3.3 | | 277 | 24.8 | | |
| Total | 3 | 100.0 | | 167 | 100.0 | | 30 | 100.0 | | 1,119 | 100.0 | | |

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table F-II-7

| Distribution of 2022 Home Mortgage Lending By Income Level of Geography Assessment Area: Southeast Kansas | | | | | |
|--|-------------|--------------|--------------|--------------|-------------------------------|
| Geographic Income Level | Bank Loans* | | | | Owner Occupied Units % |
| | # | #% | \$(000) | % | |
| Home Purchase Loans | | | | | |
| Low | 0 | 0.0 | 0 | 0.0 | 1.3 |
| Moderate | 4 | 16.0 | 881 | 27.9 | 20.5 |
| Middle | 21 | 84.0 | 2,281 | 72.1 | 78.2 |
| Upper | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 25 | 100.0 | 3,162 | 100.0 | 100.0 |
| Refinance Loans | | | | | |
| Low | 0 | 0.0 | 0 | 0.0 | 1.3 |
| Moderate | 4 | 28.6 | 280 | 28.4 | 20.5 |
| Middle | 10 | 71.4 | 706 | 71.6 | 78.2 |
| Upper | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 14 | 100.0 | 986 | 100.0 | 100.0 |
| Home Improvement Loans | | | | | |
| Low | 0 | 0.0 | 0 | 0.0 | 1.3 |
| Moderate | 2 | 14.3 | 86 | 11.0 | 20.5 |
| Middle | 12 | 85.7 | 694 | 89.0 | 78.2 |
| Upper | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 14 | 100.0 | 780 | 100.0 | 100.0 |
| Multifamily Loans | | | | | Multi-family Units % |
| Low | 0 | 0.0 | 0 | 0.0 | 8.9 |
| Moderate | 3 | 75.0 | 2,807 | 96.2 | 35.5 |
| Middle | 1 | 25.0 | 110 | 3.8 | 55.6 |
| Upper | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 4 | 100.0 | 2,917 | 100.0 | 100.0 |
| Total Home Mortgage Loans | | | | | Owner Occupied Units % |
| Low | 0 | 0.0 | 0 | 0.0 | 1.3 |
| Moderate | 16 | 24.6 | 4,164 | 51.0 | 20.5 |
| Middle | 49 | 75.4 | 4,003 | 49.0 | 78.2 |
| Upper | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 65 | 100.0 | 8,167 | 100.0 | 100.0 |
| Source: 2022 FFIEC Census Data 2016-2020 U.S. Census Bureau: American Community Survey | | | | | |
| Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available. | | | | | |
| Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table. | | | | | |

Table F-II-8

| Distribution of 2022 Small Business Lending By Income Level of Geography | | | | | |
|---|-------------------|-----------|----------------|------------|-------------------------------|
| Assessment Area: Southeast Kansas | | | | | |
| Geographic Income Level | Bank Loans | | | | Total Businesses % |
| | # | #% | \$(000) | \$% | |
| Low | 0 | 0.0 | 0 | 0.0 | 3.0 |
| Moderate | 11 | 29.7 | 2,778 | 48.0 | 34.9 |
| Middle | 26 | 70.3 | 3,015 | 52.0 | 62.1 |
| Upper | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 37 | 100.0 | 5,793 | 100.0 | 100.0 |

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Table F-II-9

| Distribution of 2022 Small Farm Lending By Income Level of Geography | | | | | |
|---|-------------------|-----------|----------------|------------|--------------------------|
| Assessment Area: Southeast Kansas | | | | | |
| Geographic Income Level | Bank Loans | | | | Total Farms % |
| | # | #% | \$(000) | \$% | |
| Low | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Moderate | 0 | 0.0 | 0 | 0.0 | 7.2 |
| Middle | 8 | 100.0 | 482 | 100.0 | 92.8 |
| Upper | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 8 | 100.0 | 482 | 100.0 | 100.0 |

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Table F-II-10

| Distribution of 2022 Home Mortgage Lending By Borrower Income Level | | | | | |
|--|-------------|--------------|--------------|--------------|--------------------------------|
| Assessment Area: Southeast Kansas | | | | | |
| Borrower Income Level | Bank Loans* | | | | Families by Family Income % |
| | # | #% | \$(000) | % | |
| Home Purchase Loans | | | | | |
| Low | 2 | 8.0 | 130 | 4.1 | 24.9 |
| Moderate | 3 | 12.0 | 354 | 11.2 | 19.2 |
| Middle | 1 | 4.0 | 58 | 1.8 | 21.2 |
| Upper | 10 | 40.0 | 1,229 | 38.9 | 34.7 |
| Unknown | 9 | 36.0 | 1,391 | 44.0 | 0.0 |
| Total | 25 | 100.0 | 3,162 | 100.0 | 100.0 |
| Refinance Loans | | | | | |
| Low | 3 | 21.4 | 85 | 8.6 | 24.9 |
| Moderate | 4 | 28.6 | 268 | 27.2 | 19.2 |
| Middle | 5 | 35.7 | 452 | 45.8 | 21.2 |
| Upper | 2 | 14.3 | 181 | 18.4 | 34.7 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Total | 14 | 100.0 | 986 | 100.0 | 100.0 |
| Home Improvement Loans | | | | | |
| Low | 4 | 28.6 | 125 | 16.0 | 24.9 |
| Moderate | 2 | 14.3 | 70 | 9.0 | 19.2 |
| Middle | 5 | 35.7 | 419 | 53.7 | 21.2 |
| Upper | 1 | 7.1 | 100 | 12.8 | 34.7 |
| Unknown | 2 | 14.3 | 66 | 8.5 | 0.0 |
| Total | 14 | 100.0 | 780 | 100.0 | 100.0 |
| Total Home Mortgage Loans | | | | | |
| Low | 10 | 16.4 | 379 | 7.2 | 24.9 |
| Moderate | 14 | 23.0 | 877 | 16.7 | 19.2 |
| Middle | 11 | 18.0 | 929 | 17.7 | 21.2 |
| Upper | 15 | 24.6 | 1,608 | 30.6 | 34.7 |
| Unknown | 11 | 18.0 | 1,457 | 27.8 | 0.0 |
| Total | 61 | 100.0 | 5,250 | 100.0 | 100.0 |
| Source: 2022 FFIEC Census Data | | | | | |
| 2016-2020 U.S. Census Bureau: American Community Survey | | | | | |
| Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available. | | | | | |
| Multifamily loans are not included in the borrower distribution analysis. | | | | | |
| Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table. | | | | | |

Table F-II-11

| Distribution of 2022 Small Business Lending By Revenue Size of Businesses | | | | | |
|---|------------|--------------|--------------|--------------|---------------------|
| Assessment Area: Southeast Kansas | | | | | |
| | Bank Loans | | | | Total Businesses |
| | # | #% | \$(000) | % | |
| By Revenue | | | | | |
| \$1 Million or Less | 20 | 54.1 | 2,031 | 35.1 | 88.9 |
| Over \$1 Million | 13 | 35.1 | 3,577 | 61.7 | 9.7 |
| Revenue Unknown | 4 | 10.8 | 185 | 3.2 | 1.4 |
| Total | 37 | 100.0 | 5,793 | 100.0 | 100.0 |
| By Loan Size | | | | | |
| \$100,000 or Less | 21 | 56.8 | 996 | 17.2 | |
| \$100,001 - \$250,000 | 7 | 18.9 | 1,061 | 18.3 | |
| \$250,001 - \$1 Million | 9 | 24.3 | 3,736 | 64.5 | |
| Total | 37 | 100.0 | 5,793 | 100.0 | |
| By Loan Size and Revenues \$1 Million or Less | | | | | |
| \$100,000 or Less | 14 | 70.0 | 581 | 28.6 | |
| \$100,001 - \$250,000 | 3 | 15.0 | 344 | 16.9 | |
| \$250,001 - \$1 Million | 3 | 15.0 | 1,106 | 54.5 | |
| Total | 20 | 100.0 | 2,031 | 100.0 | |
| Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey | | | | | |
| Note: Percentages may not total 100.0 percent due to rounding. | | | | | |

Table F-II-12

| Distribution of 2022 Small Farm Lending By Revenue Size of Farms | | | | | |
|---|------------|--------------|------------|--------------|------------------|
| Assessment Area: Southeast Kansas | | | | | |
| | Bank Loans | | | | Total Farms % |
| | # | #% | \$(000) | % | |
| By Revenue | | | | | |
| \$1 Million or Less | 7 | 87.5 | 309 | 64.1 | 97.7 |
| Over \$1 Million | 0 | 0.0 | 0 | 0.0 | 1.9 |
| Revenue Unknown | 1 | 12.5 | 173 | 35.9 | 0.4 |
| Total | 8 | 100.0 | 482 | 100.0 | 100.0 |
| By Loan Size | | | | | |
| \$100,000 or Less | 7 | 87.5 | 309 | 64.1 | |
| \$100,001 - \$250,000 | 1 | 12.5 | 173 | 35.9 | |
| \$250,001 - \$500,000 | 0 | 0.0 | 0 | 0.0 | |
| Total | 8 | 100.0 | 482 | 100.0 | |
| By Loan Size and Revenues \$1 Million or Less | | | | | |
| \$100,000 or Less | 7 | 100.0 | 309 | 100.0 | |
| \$100,001 - \$250,000 | 0 | 0.0 | 0 | 0.0 | |
| \$250,001 - \$500,000 | 0 | 0.0 | 0 | 0.0 | |
| Total | 7 | 100.0 | 309 | 100.0 | |
| Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey | | | | | |
| Note: Percentages may not total 100.0 percent due to rounding. | | | | | |

Table F-II-13

| 2020 Southeast Kansas AA Demographics | | | | | | | | |
|--|---------------------------|------------------------------------|--------------------------|------------------|--|----------------------|---------------------------|--------------|
| Income Categories | Tract Distribution | | Families by Tract Income | | Families < Poverty Level as % of Families by Tract | | Families by Family Income | |
| | # | % | # | % | # | % | # | % |
| Low | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 5,540 | 22.8 |
| Moderate | 11 | 33.3 | 5,206 | 21.4 | 1,017 | 19.5 | 4,757 | 19.6 |
| Middle | 21 | 63.6 | 17,955 | 73.9 | 2,018 | 11.2 | 5,586 | 23.0 |
| Upper | 1 | 3.0 | 1,138 | 4.7 | 171 | 15.0 | 8,416 | 34.6 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 33 | 100.0 | 24,299 | 100.0 | 3,206 | 13.2 | 24,299 | 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 | 11,339 | 5,511 | 21.2 | 48.6 | 3,277 | 28.9 | 2,551 | 22.5 |
| Middle | 32,203 | 19,311 | 74.4 | 60.0 | 7,994 | 24.8 | 4,898 | 15.2 |
| Upper | 3,112 | 1,143 | 4.4 | 36.7 | 1,496 | 48.1 | 473 | 15.2 |
| Unknown | 0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 46,654 | 25,965 | 100.0 | 55.7 | 12,767 | 27.4 | 7,922 | 17.0 |
| | 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 | 1,197 | 32.9 | 1,057 | 32.8 | 126 | 34.7 | 14 | 24.1 |
| Middle | 2,220 | 61.0 | 1,966 | 61.1 | 211 | 58.1 | 43 | 74.1 |
| Upper | 224 | 6.2 | 197 | 6.1 | 26 | 7.2 | 1 | 1.7 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 3,641 | 100.0 | 3,220 | 100.0 | 363 | 100.0 | 58 | 100.0 |
| Percentage of Total Businesses: | | | | 88.4 | | 10.0 | | 1.6 |
| | Total Farms by Tract | Farms by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | | # | % | # | % | # | % | |
| Low | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Moderate | 35 | 12.5 | 33 | 12.0 | 2 | 40.0 | 0 | 0.0 |
| Middle | 240 | 85.4 | 236 | 85.8 | 3 | 60.0 | 1 | 100.0 |
| Upper | 6 | 2.1 | 6 | 2.2 | 0 | 0.0 | 0 | 0.0 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 281 | 100.0 | 275 | 100.0 | 5 | 100.0 | 1 | 100.0 |
| Percentage of Total Farms: | | | | 97.9 | | 1.8 | | 0.4 |

Source: 2020 FFIEC Census Data
 2020 Dun & Bradstreet Data
 2011-2015 U.S. Census Bureau: American Community Survey
 Note: Percentages may not total 100.0 percent due to rounding.

Table F-II-14

| 2021 Southeast Kansas AA Demographics | | | | | | | | |
|---|---------------------------|------------------------------------|--------------------------|------------------|--|----------------------|---------------------------|--------------|
| Income Categories | Tract Distribution | | Families by Tract Income | | Families < Poverty Level as % of Families by Tract | | Families by Family Income | |
| | # | % | # | % | # | % | # | % |
| Low | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 5,540 | 22.8 |
| Moderate | 11 | 33.3 | 5,206 | 21.4 | 1,017 | 19.5 | 4,757 | 19.6 |
| Middle | 21 | 63.6 | 17,955 | 73.9 | 2,018 | 11.2 | 5,586 | 23.0 |
| Upper | 1 | 3.0 | 1,138 | 4.7 | 171 | 15.0 | 8,416 | 34.6 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 33 | 100.0 | 24,299 | 100.0 | 3,206 | 13.2 | 24,299 | 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 | 11,339 | 5,511 | 21.2 | 48.6 | 3,277 | 28.9 | 2,551 | 22.5 |
| Middle | 32,203 | 19,311 | 74.4 | 60.0 | 7,994 | 24.8 | 4,898 | 15.2 |
| Upper | 3,112 | 1,143 | 4.4 | 36.7 | 1,496 | 48.1 | 473 | 15.2 |
| Unknown | 0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 46,654 | 25,965 | 100.0 | 55.7 | 12,767 | 27.4 | 7,922 | 17.0 |
| | 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 | 1,176 | 33.1 | 1,050 | 33.3 | 111 | 32.6 | 15 | 25.0 |
| Middle | 2,150 | 60.6 | 1,901 | 60.4 | 205 | 60.1 | 44 | 73.3 |
| Upper | 224 | 6.3 | 198 | 6.3 | 25 | 7.3 | 1 | 1.7 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 3,550 | 100.0 | 3,149 | 100.0 | 341 | 100.0 | 60 | 100.0 |
| Percentage of Total Businesses: | | | | 88.7 | | 9.6 | | 1.7 |
| | Total Farms by Tract | Farms by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | | # | % | # | % | # | % | # |
| Low | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Moderate | 33 | 12.3 | 31 | 11.8 | 2 | 33.3 | 0 | 0.0 |
| Middle | 231 | 85.9 | 226 | 86.3 | 4 | 66.7 | 1 | 100.0 |
| Upper | 5 | 1.9 | 5 | 1.9 | 0 | 0.0 | 0 | 0.0 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 269 | 100.0 | 262 | 100.0 | 6 | 100.0 | 1 | 100.0 |
| Percentage of Total Farms: | | | | 97.4 | | 2.2 | | 0.4 |
| Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. | | | | | | | | |

Table F-II-15

| 2022 Southeast Kansas AA Demographics | | | | | | | | |
|---|---------------------------|-----------------------|------------------------------------|--------------|--|--------------|---------------------------|--------------|
| Income Categories | Tract Distribution | | Families by Tract Income | | Families < Poverty Level as % of Families by Tract | | Families by Family Income | |
| | # | % | # | % | # | % | # | % |
| Low | 1 | 3.0 | 346 | 1.4 | 141 | 40.8 | 6,172 | 24.9 |
| Moderate | 10 | 30.3 | 5,898 | 23.8 | 1,088 | 18.4 | 4,748 | 19.2 |
| Middle | 22 | 66.7 | 18,511 | 74.8 | 1,836 | 9.9 | 5,244 | 21.2 |
| Upper | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 8,591 | 34.7 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 33 | 100.0 | 24,755 | 100.0 | 3,065 | 12.4 | 24,755 | 100.0 |
| | Housing Units by Tract | Housing Type by Tract | | | | | | |
| | | Owner-occupied | | | Rental | | Vacant | |
| | | # | % by tract | % by unit | # | % by unit | # | % by unit |
| Low | 976 | 353 | 1.3 | 36.2 | 510 | 52.3 | 113 | 11.6 |
| Moderate | 12,572 | 5,394 | 20.5 | 42.9 | 4,849 | 38.6 | 2,329 | 18.5 |
| Middle | 33,505 | 20,585 | 78.2 | 61.4 | 7,768 | 23.2 | 5,152 | 15.4 |
| Upper | 0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Unknown | 0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 47,053 | 26,332 | 100.0 | 56.0 | 13,127 | 27.9 | 7,594 | 16.1 |
| | Total Businesses by Tract | | Businesses by Tract & Revenue Size | | | | | |
| | | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | |
| | | | # | % | # | % | # | % |
| Low | 104 | 3.0 | 88 | 2.9 | 15 | 4.5 | 1 | 2.0 |
| Moderate | 1,208 | 34.9 | 1,076 | 34.9 | 118 | 35.1 | 14 | 28.0 |
| Middle | 2,154 | 62.1 | 1,916 | 62.2 | 203 | 60.4 | 35 | 70.0 |
| Upper | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 3,466 | 100.0 | 3,080 | 100.0 | 336 | 100.0 | 50 | 100.0 |
| Percentage of Total Businesses: | | | | 88.9 | | 9.7 | | 1.4 |
| | 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 | 19 | 7.2 | 19 | 7.4 | 0 | 0.0 | 0 | 0.0 |
| Middle | 245 | 92.8 | 239 | 92.6 | 5 | 100.0 | 1 | 100.0 |
| Upper | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 264 | 100.0 | 258 | 100.0 | 5 | 100.0 | 1 | 100.0 |
| Percentage of Total Farms: | | | | 97.7 | | 1.9 | | 0.4 |
| Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. | | | | | | | | |

III. Garden City AA

Table F-III-1

| Distribution of 2021 Small Business Lending By Income Level of Geography | | | | | | | |
|--|--------------------------|--------------|--------------|--------------|--------------|--------------|--------------------------|
| Assessment Area: Garden City | | | | | | | |
| 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 | 6 | 15.0 | 13.9 | 384 | 10.0 | 12.2 | 16.5 |
| Middle | 26 | 65.0 | 66.8 | 3,164 | 82.8 | 76.9 | 68.9 |
| Upper | 8 | 20.0 | 17.6 | 274 | 7.2 | 10.5 | 14.7 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 1.8 | 0 | 0.0 | 0.4 | |
| Total | 40 | 100.0 | 100.0 | 3,822 | 100.0 | 100.0 | 100.0 |

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Table F-III-2

| Distribution of 2021 Small Farm Lending By Income Level of Geography | | | | | | | |
|--|--------------------------|--------------|--------------|------------|--------------|--------------|------------------|
| Assessment Area: Garden City | | | | | | | |
| 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 | 1.4 | 0 | 0.0 | 1.1 | 1.1 |
| Middle | 12 | 80.0 | 63.5 | 382 | 50.8 | 50.9 | 75.4 |
| Upper | 3 | 20.0 | 33.1 | 370 | 49.2 | 47.8 | 23.5 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 2.0 | 0 | 0.0 | 0.2 | |
| Total | 15 | 100.0 | 100.0 | 752 | 100.0 | 100.0 | 100.0 |

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Table F-III-3

| Distribution of 2021 Small Business Lending By Revenue Size of Businesses | | | | | | | |
|---|--------------------------|-------|-------|---------|-------|-------|--------------------------|
| Assessment Area: Garden City | | | | | | | |
| | Bank And Aggregate Loans | | | | | | Total Businesses % |
| | Bank | | Agg | Bank | | Agg | |
| | # | % | % | \$(000) | % | % | |
| By Revenue | | | | | | | |
| \$1 Million or Less | 34 | 85.0 | 46.1 | 1,163 | 30.4 | 26.2 | 88.5 |
| Over \$1 Million | 6 | 15.0 | | 2,659 | 69.6 | | 9.8 |
| Revenue Unknown | 0 | 0.0 | | 0 | 0.0 | | 1.8 |
| Total | 40 | 100.0 | | 3,822 | 100.0 | | 100.0 |
| By Loan Size | | | | | | | |
| \$100,000 or Less | 34 | 85.0 | 94.7 | 992 | 26.0 | 39.8 | |
| \$100,001 - \$250,000 | 3 | 7.5 | 2.6 | 530 | 13.9 | 13.2 | |
| \$250,001 - \$1 Million | 3 | 7.5 | 2.6 | 2,300 | 60.2 | 47.0 | |
| Total | 40 | 100.0 | 100.0 | 3,822 | 100.0 | 100.0 | |
| By Loan Size and Revenues \$1 Million or Less | | | | | | | |
| \$100,000 or Less | 32 | 94.1 | | 883 | 75.9 | | |
| \$100,001 - \$250,000 | 2 | 5.9 | | 280 | 24.1 | | |
| \$250,001 - \$1 Million | 0 | 0.0 | | 0 | 0.0 | | |
| Total | 34 | 100.0 | | 1,163 | 100.0 | | |

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Table F-III-4

| Distribution of 2021 Small Farm Lending By Revenue Size of Farms | | | | | | | |
|--|--------------------------|-------|-------|---------|-------|-------|------------------|
| Assessment Area: Garden City | | | | | | | |
| | Bank And Aggregate Loans | | | | | | Total Farms % |
| | Bank | | Agg | Bank | | Agg | |
| | # | % | % | \$(000) | % | % | |
| By Revenue | | | | | | | |
| \$1 Million or Less | 14 | 93.3 | 34.0 | 502 | 66.8 | 52.4 | 93.3 |
| Over \$1 Million | 1 | 6.7 | | 250 | 33.2 | | 6.7 |
| Revenue Unknown | 0 | 0.0 | | 0 | 0.0 | | 0.0 |
| Total | 15 | 100.0 | | 752 | 100.0 | | 100.0 |
| By Loan Size | | | | | | | |
| \$100,000 or Less | 13 | 86.7 | 84.3 | 382 | 50.8 | 24.9 | |
| \$100,001 - \$250,000 | 2 | 13.3 | 7.9 | 370 | 49.2 | 24.5 | |
| \$250,001 - \$500,000 | 0 | 0.0 | 7.9 | 0 | 0.0 | 50.5 | |
| Total | 15 | 100.0 | 100.0 | 752 | 100.0 | 100.0 | |
| By Loan Size and Revenues \$1 Million or Less | | | | | | | |
| \$100,000 or Less | 13 | 92.9 | | 382 | 76.1 | | |
| \$100,001 - \$250,000 | 1 | 7.1 | | 120 | 23.9 | | |
| \$250,001 - \$500,000 | 0 | 0.0 | | 0 | 0.0 | | |
| Total | 14 | 100.0 | | 502 | 100.0 | | |

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Table F-III-5

| Distribution of 2022 Home Mortgage Lending By Income Level of Geography Assessment Area: Garden City | | | | | |
|---|-------------|--------------|--------------|--------------|-------------------------------|
| Geographic Income Level | Bank Loans* | | | | Owner Occupied Units % |
| | # | #% | \$(000) | % | |
| Home Purchase Loans | | | | | |
| Low | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Moderate | 0 | 0.0 | 0 | 0.0 | 14.2 |
| Middle | 2 | 100.0 | 280 | 100.0 | 61.0 |
| Upper | 0 | 0.0 | 0 | 0.0 | 24.8 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 2 | 100.0 | 280 | 100.0 | 100.0 |
| Refinance Loans | | | | | |
| Low | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Moderate | 0 | 0.0 | 0 | 0.0 | 14.2 |
| Middle | 4 | 100.0 | 292 | 100.0 | 61.0 |
| Upper | 0 | 0.0 | 0 | 0.0 | 24.8 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 4 | 100.0 | 292 | 100.0 | 100.0 |
| Home Improvement Loans | | | | | |
| Low | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Moderate | 0 | 0.0 | 0 | 0.0 | 14.2 |
| Middle | 2 | 50.0 | 100 | 40.0 | 61.0 |
| Upper | 2 | 50.0 | 150 | 60.0 | 24.8 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 4 | 100.0 | 250 | 100.0 | 100.0 |
| Multifamily Loans | | | | | Multi-family Units % |
| Low | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Moderate | 0 | 0.0 | 0 | 0.0 | 6.2 |
| Middle | 0 | 0.0 | 0 | 0.0 | 72.0 |
| Upper | 0 | 0.0 | 0 | 0.0 | 21.9 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 0 | 0.0 | 0 | 0.0 | 100.0 |
| Total Home Mortgage Loans | | | | | Owner Occupied Units % |
| Low | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Moderate | 0 | 0.0 | 0 | 0.0 | 14.2 |
| Middle | 10 | 83.3 | 904 | 85.8 | 61.0 |
| Upper | 2 | 16.7 | 150 | 14.2 | 24.8 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 12 | 100.0 | 1,054 | 100.0 | 100.0 |

Source: 2022 FFIEC Census Data

2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.

Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.

Table F-III-6

| Distribution of 2022 Small Business Lending By Income Level of Geography | | | | | |
|--|------------|--------------|--------------|--------------|-----------------------|
| Assessment Area: Garden City | | | | | |
| Geographic Income Level | Bank Loans | | | | Total Businesses % |
| | # | #% | \$(000) | \$% | |
| Low | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Moderate | 4 | 18.2 | 1,206 | 34.4 | 17.2 |
| Middle | 14 | 63.6 | 2,212 | 63.1 | 61.4 |
| Upper | 4 | 18.2 | 88 | 2.5 | 21.3 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 22 | 100.0 | 3,506 | 100.0 | 100.0 |

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Table F-III-7

| Distribution of 2022 Small Farm Lending By Income Level of Geography | | | | | |
|--|------------|--------------|--------------|--------------|------------------|
| Assessment Area: Garden City | | | | | |
| Geographic Income Level | Bank Loans | | | | Total Farms % |
| | # | #% | \$(000) | \$% | |
| Low | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Moderate | 0 | 0.0 | 0 | 0.0 | 1.3 |
| Middle | 10 | 83.3 | 1,748 | 95.6 | 85.5 |
| Upper | 2 | 16.7 | 80 | 4.4 | 13.1 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 12 | 100.0 | 1,828 | 100.0 | 100.0 |

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Table F-III-8

| Distribution of 2022 Home Mortgage Lending By Borrower Income Level | | | | | |
|---|-------------|--------------|--------------|--------------|--------------------------------|
| Assessment Area: Garden City | | | | | |
| Borrower Income Level | Bank Loans* | | | | Families by Family Income % |
| | # | #% | \$(000) | \$% | |
| Home Purchase Loans | | | | | |
| Low | 0 | 0.0 | 0 | 0.0 | 14.6 |
| Moderate | 0 | 0.0 | 0 | 0.0 | 20.0 |
| Middle | 1 | 50.0 | 200 | 71.4 | 19.2 |
| Upper | 1 | 50.0 | 80 | 28.6 | 46.2 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Total | 2 | 100.0 | 280 | 100.0 | 100.0 |
| Refinance Loans | | | | | |
| Low | 1 | 25.0 | 50 | 17.1 | 14.6 |
| Moderate | 1 | 25.0 | 70 | 24.0 | 20.0 |
| Middle | 1 | 25.0 | 122 | 41.8 | 19.2 |
| Upper | 1 | 25.0 | 50 | 17.1 | 46.2 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Total | 4 | 100.0 | 292 | 100.0 | 100.0 |
| Home Improvement Loans | | | | | |
| Low | 0 | 0.0 | 0 | 0.0 | 14.6 |
| Moderate | 1 | 25.0 | 100 | 40.0 | 20.0 |
| Middle | 0 | 0.0 | 0 | 0.0 | 19.2 |
| Upper | 2 | 50.0 | 100 | 40.0 | 46.2 |
| Unknown | 1 | 25.0 | 50 | 20.0 | 0.0 |
| Total | 4 | 100.0 | 250 | 100.0 | 100.0 |
| Total Home Mortgage Loans | | | | | |
| Low | 1 | 8.3 | 50 | 4.7 | 14.6 |
| Moderate | 2 | 16.7 | 170 | 16.1 | 20.0 |
| Middle | 2 | 16.7 | 322 | 30.6 | 19.2 |
| Upper | 6 | 50.0 | 462 | 43.8 | 46.2 |
| Unknown | 1 | 8.3 | 50 | 4.7 | 0.0 |
| Total | 12 | 100.0 | 1,054 | 100.0 | 100.0 |
| <p>Source: 2022 FFIEC Census Data 2016-2020 U.S. Census Bureau: American Community Survey</p> <p>Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available. Multifamily loans are not included in the borrower distribution analysis.</p> <p>Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.</p> | | | | | |

Table F-III-9

| Distribution of 2022 Small Business Lending By Revenue Size of Businesses | | | | | |
|---|------------|--------------|--------------|--------------|---------------------|
| Assessment Area: Garden City | | | | | |
| | Bank Loans | | | | Total Businesses |
| | # | #% | \$(000) | % | |
| By Revenue | | | | | |
| \$1 Million or Less | 15 | 68.2 | 992 | 28.3 | 88.5 |
| Over \$1 Million | 5 | 22.7 | 2,461 | 70.2 | 9.9 |
| Revenue Unknown | 2 | 9.1 | 53 | 1.5 | 1.6 |
| Total | 22 | 100.0 | 3,506 | 100.0 | 100.0 |
| By Loan Size | | | | | |
| \$100,000 or Less | 16 | 72.7 | 595 | 17.0 | |
| \$100,001 - \$250,000 | 2 | 9.1 | 386 | 11.0 | |
| \$250,001 - \$1 Million | 4 | 18.2 | 2,525 | 72.0 | |
| Total | 22 | 100.0 | 3,506 | 100.0 | |
| By Loan Size and Revenues \$1 Million or Less | | | | | |
| \$100,000 or Less | 14 | 93.3 | 542 | 54.6 | |
| \$100,001 - \$250,000 | 0 | 0.0 | 0 | 0.0 | |
| \$250,001 - \$1 Million | 1 | 6.7 | 450 | 45.4 | |
| Total | 15 | 100.0 | 992 | 100.0 | |
| Source: 2022 FFIEC Census Data | | | | | |
| 2022 Dun & Bradstreet Data | | | | | |
| 2016-2020 U.S. Census Bureau: American Community Survey | | | | | |
| Note: Percentages may not total 100.0 percent due to rounding. | | | | | |

Table F-III-10

| Distribution of 2022 Small Farm Lending By Revenue Size of Farms | | | | | |
|--|------------|--------------|--------------|--------------|------------------|
| Assessment Area: Garden City | | | | | |
| | Bank Loans | | | | Total Farms % |
| | # | #% | \$(000) | % | |
| By Revenue | | | | | |
| \$1 Million or Less | 8 | 66.7 | 940 | 51.4 | 94.0 |
| Over \$1 Million | 3 | 25.0 | 838 | 45.8 | 6.0 |
| Revenue Unknown | 1 | 8.3 | 50 | 2.7 | 0.0 |
| Total | 12 | 100.0 | 1,828 | 100.0 | 100.0 |
| By Loan Size | | | | | |
| \$100,000 or Less | 7 | 58.3 | 288 | 15.8 | |
| \$100,001 - \$250,000 | 2 | 16.7 | 390 | 21.3 | |
| \$250,001 - \$500,000 | 3 | 25.0 | 1,150 | 62.9 | |
| Total | 12 | 100.0 | 1,828 | 100.0 | |
| By Loan Size and Revenues \$1 Million or Less | | | | | |
| \$100,000 or Less | 5 | 62.5 | 200 | 21.3 | |
| \$100,001 - \$250,000 | 2 | 25.0 | 390 | 41.5 | |
| \$250,001 - \$500,000 | 1 | 12.5 | 350 | 37.2 | |
| Total | 8 | 100.0 | 940 | 100.0 | |
| Source: 2022 FFIEC Census Data | | | | | |
| 2022 Dun & Bradstreet Data | | | | | |
| 2016-2020 U.S. Census Bureau: American Community Survey | | | | | |
| Note: Percentages may not total 100.0 percent due to rounding. | | | | | |

Table F-III-11
2020 Not Applicable

Table F-III-12

| 2021 Garden City AA Demographics | | | | | | | | |
|---|---------------------------|-----------------------|------------------------------------|--------------|--|--------------|---------------------------|--------------|
| Income Categories | Tract Distribution | | Families by Tract Income | | Families < Poverty Level as % of Families by Tract | | Families by Family Income | |
| | # | % | # | % | # | % | # | % |
| Low | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 2,332 | 17.0 |
| Moderate | 4 | 23.5 | 1,826 | 13.3 | 410 | 22.5 | 2,620 | 19.1 |
| Middle | 9 | 52.9 | 9,058 | 66.0 | 864 | 9.5 | 2,967 | 21.6 |
| Upper | 4 | 23.5 | 2,847 | 20.7 | 247 | 8.7 | 5,812 | 42.3 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 17 | 100.0 | 13,731 | 100.0 | 1,521 | 11.1 | 13,731 | 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 | 2,595 | 1,378 | 10.9 | 53.1 | 1,113 | 42.9 | 104 | 4.0 |
| Middle | 14,178 | 8,460 | 67.1 | 59.7 | 4,552 | 32.1 | 1,166 | 8.2 |
| Upper | 3,893 | 2,765 | 21.9 | 71.0 | 878 | 22.6 | 250 | 6.4 |
| Unknown | 0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 20,666 | 12,603 | 100.0 | 61.0 | 6,543 | 31.7 | 1,520 | 7.4 |
| | 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 | 332 | 16.5 | 288 | 16.1 | 42 | 21.3 | 2 | 5.6 |
| Middle | 1,390 | 68.9 | 1,238 | 69.4 | 126 | 64.0 | 26 | 72.2 |
| Upper | 296 | 14.7 | 259 | 14.5 | 29 | 14.7 | 8 | 22.2 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 2,018 | 100.0 | 1,785 | 100.0 | 197 | 100.0 | 36 | 100.0 |
| Percentage of Total Businesses: | | | | 88.5 | | 9.8 | | 1.8 |
| | Total Farms by Tract | | Farms by Tract & Revenue Size | | | | | |
| | | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | |
| | # | % | # | % | # | % | # | % |
| Low | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Moderate | 5 | 1.1 | 5 | 1.2 | 0 | 0.0 | 0 | 0.0 |
| Middle | 347 | 75.4 | 326 | 76.0 | 21 | 67.7 | 0 | 0.0 |
| Upper | 108 | 23.5 | 98 | 22.8 | 10 | 32.3 | 0 | 0.0 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 460 | 100.0 | 429 | 100.0 | 31 | 100.0 | 0 | 0.0 |
| Percentage of Total Farms: | | | | 93.3 | | 6.7 | | 0.0 |
| Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. | | | | | | | | |

Table F-III-13

| 2022 Garden City AA Demographics | | | | | | | | |
|--|---------------------------|-----------------------|------------------------------------|--------------|--|--------------|---------------------------|--------------|
| Income Categories | Tract Distribution | | Families by Tract Income | | Families < Poverty Level as % of Families by Tract | | Families by Family Income | |
| | # | % | # | % | # | % | # | % |
| Low | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 1,947 | 14.6 |
| Moderate | 3 | 17.6 | 2,111 | 15.9 | 344 | 16.3 | 2,653 | 20.0 |
| Middle | 9 | 52.9 | 8,013 | 60.3 | 714 | 8.9 | 2,551 | 19.2 |
| Upper | 5 | 29.4 | 3,167 | 23.8 | 88 | 2.8 | 6,140 | 46.2 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 17 | 100.0 | 13,291 | 100.0 | 1,146 | 8.6 | 13,291 | 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 | 3,308 | 1,798 | 14.2 | 54.4 | 1,169 | 35.3 | 341 | 10.3 |
| Middle | 12,796 | 7,729 | 61.0 | 60.4 | 3,709 | 29.0 | 1,358 | 10.6 |
| Upper | 4,813 | 3,148 | 24.8 | 65.4 | 1,291 | 26.8 | 374 | 7.8 |
| Unknown | 0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 20,917 | 12,675 | 100.0 | 60.6 | 6,169 | 29.5 | 2,073 | 9.9 |
| | 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 | 348 | 17.2 | 306 | 17.1 | 39 | 19.6 | 3 | 9.1 |
| Middle | 1,240 | 61.4 | 1,097 | 61.4 | 118 | 59.3 | 25 | 75.8 |
| Upper | 430 | 21.3 | 383 | 21.4 | 42 | 21.1 | 5 | 15.2 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 2,018 | 100.0 | 1,786 | 100.0 | 199 | 100.0 | 33 | 100.0 |
| Percentage of Total Businesses: | | | | 88.5 | | 9.9 | | 1.6 |
| | Total Farms by Tract | | Farms by Tract & Revenue Size | | | | | |
| | | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | |
| | | | # | % | # | % | # | % |
| Low | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Moderate | 6 | 1.3 | 6 | 1.4 | 0 | 0.0 | 0 | 0.0 |
| Middle | 384 | 85.5 | 363 | 86.0 | 21 | 77.8 | 0 | 0.0 |
| Upper | 59 | 13.1 | 53 | 12.6 | 6 | 22.2 | 0 | 0.0 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 449 | 100.0 | 422 | 100.0 | 27 | 100.0 | 0 | 0.0 |
| Percentage of Total Farms: | | | | 94.0 | | 6.0 | | 0.0 |
| <i>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.</i> | | | | | | | | |

IV. Great Bend AA

Table F-IV-1

| Distribution of 2021 Small Business Lending By Income Level of Geography | | | | | | | |
|--|--------------------------|--------------|--------------|------------|--------------|--------------|--------------------------|
| Assessment Area: Great Bend | | | | | | | |
| 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 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Middle | 2 | 100.0 | 96.7 | 122 | 100.0 | 99.0 | 100.0 |
| Upper | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 3.3 | 0 | 0.0 | 1.0 | |
| Total | 2 | 100.0 | 100.0 | 122 | 100.0 | 100.0 | 100.0 |

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Table F-IV-2

| Distribution of 2021 Small Farm Lending By Income Level of Geography | | | | | | | |
|--|--------------------------|--------------|--------------|--------------|--------------|--------------|------------------|
| Assessment Area: Great Bend | | | | | | | |
| 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 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Middle | 8 | 100.0 | 100.0 | 1,080 | 100.0 | 100.0 | 100.0 |
| Upper | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| Total | 8 | 100.0 | 100.0 | 1,080 | 100.0 | 100.0 | 100.0 |

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Table F-IV-3

| Distribution of 2021 Small Business Lending By Revenue Size of Businesses | | | | | | | |
|---|--------------------------|--------------|--------------|------------|--------------|--------------|--------------------------|
| Assessment Area: Great Bend | | | | | | | |
| | Bank And Aggregate Loans | | | | | | Total Businesses % |
| | Bank | | Agg | Bank | | Agg | |
| | # | % | % | \$(000) | % | \$% | |
| By Revenue | | | | | | | |
| \$1 Million or Less | 2 | 100.0 | 43.5 | 122 | 100.0 | 33.1 | 86.6 |
| Over \$1 Million | 0 | 0.0 | | 0 | 0.0 | | 9.8 |
| Revenue Unknown | 0 | 0.0 | | 0 | 0.0 | | 3.6 |
| Total | 2 | 100.0 | | 122 | 100.0 | | 100.0 |
| By Loan Size | | | | | | | |
| \$100,000 or Less | 1 | 50.0 | 96.0 | 4 | 3.3 | 52.1 | |
| \$100,001 - \$250,000 | 1 | 50.0 | 2.6 | 118 | 96.7 | 19.4 | |
| \$250,001 - \$1 Million | 0 | 0.0 | 1.4 | 0 | 0.0 | 28.5 | |
| Total | 2 | 100.0 | 100.0 | 122 | 100.0 | 100.0 | |
| By Loan Size and Revenues \$1 Million or Less | | | | | | | |
| \$100,000 or Less | 1 | 50.0 | | 4 | 3.3 | | |
| \$100,001 - \$250,000 | 1 | 50.0 | | 118 | 96.7 | | |
| \$250,001 - \$1 Million | 0 | 0.0 | | 0 | 0.0 | | |
| Total | 2 | 100.0 | | 122 | 100.0 | | |
| Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey | | | | | | | |
| Note: Percentages may not total 100.0 percent due to rounding. | | | | | | | |

Table F-IV-4

| Distribution of 2021 Small Farm Lending By Revenue Size of Farms | | | | | | | |
|---|--------------------------|--------------|--------------|--------------|--------------|--------------|------------------|
| Assessment Area: Great Bend | | | | | | | |
| | Bank And Aggregate Loans | | | | | | Total Farms % |
| | Bank | | Agg | Bank | | Agg | |
| | # | % | % | \$(000) | % | \$% | |
| By Revenue | | | | | | | |
| \$1 Million or Less | 6 | 75.0 | 20.5 | 630 | 58.3 | 40.5 | 97.4 |
| Over \$1 Million | 2 | 25.0 | | 450 | 41.7 | | 2.6 |
| Revenue Unknown | 0 | 0.0 | | 0 | 0.0 | | 0.0 |
| Total | 8 | 100.0 | | 1,080 | 100.0 | | 100.0 |
| By Loan Size | | | | | | | |
| \$100,000 or Less | 4 | 50.0 | 90.2 | 145 | 13.4 | 41.3 | |
| \$100,001 - \$250,000 | 2 | 25.0 | 6.5 | 300 | 27.8 | 30.1 | |
| \$250,001 - \$500,000 | 2 | 25.0 | 3.3 | 635 | 58.8 | 28.5 | |
| Total | 8 | 100.0 | 100.0 | 1,080 | 100.0 | 100.0 | |
| By Loan Size and Revenues \$1 Million or Less | | | | | | | |
| \$100,000 or Less | 4 | 66.7 | | 145 | 23.0 | | |
| \$100,001 - \$250,000 | 1 | 16.7 | | 150 | 23.8 | | |
| \$250,001 - \$500,000 | 1 | 16.7 | | 335 | 53.2 | | |
| Total | 6 | 100.0 | | 630 | 100.0 | | |
| Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey | | | | | | | |
| Note: Percentages may not total 100.0 percent due to rounding. | | | | | | | |

Table F-IV-5

| Distribution of 2022 Home Mortgage Lending By Income Level of Geography | | | | | |
|--|--------------------|--------------|----------------|--------------|-----------------------------------|
| Assessment Area: Great Bend | | | | | |
| Geographic Income Level | Bank Loans* | | | | Owner Occupied Units % |
| | # | #% | \$(000) | % | |
| Home Purchase Loans | | | | | |
| Low | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Moderate | 0 | 0.0 | 0 | 0.0 | 4.7 |
| Middle | 1 | 50.0 | 140 | 64.8 | 85.8 |
| Upper | 1 | 50.0 | 76 | 35.2 | 9.5 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 2 | 100.0 | 216 | 100.0 | 100.0 |
| Refinance Loans | | | | | |
| Low | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Moderate | 0 | 0.0 | 0 | 0.0 | 4.7 |
| Middle | 1 | 100.0 | 110 | 100.0 | 85.8 |
| Upper | 0 | 0.0 | 0 | 0.0 | 9.5 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 1 | 100.0 | 110 | 100.0 | 100.0 |
| Home Improvement Loans | | | | | |
| Low | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Moderate | 0 | 0.0 | 0 | 0.0 | 4.7 |
| Middle | 6 | 100.0 | 223 | 100.0 | 85.8 |
| Upper | 0 | 0.0 | 0 | 0.0 | 9.5 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 6 | 100.0 | 223 | 100.0 | 100.0 |
| Multifamily Loans | | | | | Multi-family Units % |
| Low | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Moderate | 0 | 0.0 | 0 | 0.0 | 2.3 |
| Middle | 1 | 100.0 | 275 | 100.0 | 85.5 |
| Upper | 0 | 0.0 | 0 | 0.0 | 12.2 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 1 | 100.0 | 275 | 100.0 | 100.0 |
| Total Home Mortgage Loans | | | | | Owner Occupied Units % |
| Low | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Moderate | 0 | 0.0 | 0 | 0.0 | 4.7 |
| Middle | 11 | 91.7 | 768 | 91.0 | 85.8 |
| Upper | 1 | 8.3 | 76 | 9.0 | 9.5 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 12 | 100.0 | 844 | 100.0 | 100.0 |

Source: 2022 FFIEC Census Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.

Table F-IV-6

| Distribution of 2022 Small Business Lending By Income Level of Geography | | | | | |
|---|-------------------|-----------|----------------|------------|-------------------------------|
| Assessment Area: Great Bend | | | | | |
| Geographic Income Level | Bank Loans | | | | Total Businesses % |
| | # | #% | \$(000) | \$% | |
| Low | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Moderate | 0 | 0.0 | 0 | 0.0 | 3.3 |
| Middle | 7 | 100.0 | 1,233 | 100.0 | 85.0 |
| Upper | 0 | 0.0 | 0 | 0.0 | 11.7 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 7 | 100.0 | 1,233 | 100.0 | 100.0 |

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Table F-IV-7

| Distribution of 2022 Small Farm Lending By Income Level of Geography | | | | | |
|---|-------------------|-----------|----------------|------------|--------------------------|
| Assessment Area: Great Bend | | | | | |
| Geographic Income Level | Bank Loans | | | | Total Farms % |
| | # | #% | \$(000) | \$% | |
| Low | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Moderate | 0 | 0.0 | 0 | 0.0 | 1.6 |
| Middle | 26 | 100.0 | 4,747 | 100.0 | 83.4 |
| Upper | 0 | 0.0 | 0 | 0.0 | 15.0 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 26 | 100.0 | 4,747 | 100.0 | 100.0 |

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Table F-IV-8

| Distribution of 2022 Home Mortgage Lending By Borrower Income Level | | | | | |
|---|-------------|--------------|------------|--------------|--------------------------------|
| Assessment Area: Great Bend | | | | | |
| Borrower Income Level | Bank Loans* | | | | Families by Family Income % |
| | # | #% | \$(000) | % | |
| Home Purchase Loans | | | | | |
| Low | 0 | 0.0 | 0 | 0.0 | 18.6 |
| Moderate | 0 | 0.0 | 0 | 0.0 | 19.3 |
| Middle | 1 | 50.0 | 76 | 35.2 | 23.3 |
| Upper | 1 | 50.0 | 140 | 64.8 | 38.9 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Total | 2 | 100.0 | 216 | 100.0 | 100.0 |
| Refinance Loans | | | | | |
| Low | 0 | 0.0 | 0 | 0.0 | 18.6 |
| Moderate | 0 | 0.0 | 0 | 0.0 | 19.3 |
| Middle | 0 | 0.0 | 0 | 0.0 | 23.3 |
| Upper | 1 | 100.0 | 110 | 100.0 | 38.9 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Total | 1 | 100.0 | 110 | 100.0 | 100.0 |
| Home Improvement Loans | | | | | |
| Low | 1 | 16.7 | 20 | 9.0 | 18.6 |
| Moderate | 2 | 33.3 | 78 | 35.0 | 19.3 |
| Middle | 1 | 16.7 | 35 | 15.7 | 23.3 |
| Upper | 2 | 33.3 | 90 | 40.4 | 38.9 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Total | 6 | 100.0 | 223 | 100.0 | 100.0 |
| Total Home Mortgage Loans | | | | | |
| Low | 1 | 9.1 | 20 | 3.5 | 18.6 |
| Moderate | 4 | 36.4 | 98 | 17.2 | 19.3 |
| Middle | 2 | 18.2 | 111 | 19.5 | 23.3 |
| Upper | 4 | 36.4 | 340 | 59.8 | 38.9 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Total | 11 | 100.0 | 569 | 100.0 | 100.0 |
| <p>Source: 2022 FFIEC Census Data 2016-2020 U.S. Census Bureau: American Community Survey</p> <p>Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available. Multifamily loans are not included in the borrower distribution analysis.</p> <p>Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.</p> | | | | | |

Table F-IV-9

| Distribution of 2022 Small Business Lending By Revenue Size of Businesses | | | | | |
|---|------------|-------|---------|-------|---------------------|
| Assessment Area: Great Bend | | | | | |
| | Bank Loans | | | | Total Businesses |
| | # | % | \$(000) | % | |
| By Revenue | | | | | |
| \$1 Million or Less | 4 | 57.1 | 443 | 35.9 | 86.7 |
| Over \$1 Million | 3 | 42.9 | 790 | 64.1 | 9.9 |
| Revenue Unknown | 0 | 0.0 | 0 | 0.0 | 3.5 |
| Total | 7 | 100.0 | 1,233 | 100.0 | 100.0 |
| By Loan Size | | | | | |
| \$100,000 or Less | 3 | 42.9 | 100 | 8.1 | |
| \$100,001 - \$250,000 | 1 | 14.3 | 130 | 10.5 | |
| \$250,001 - \$1 Million | 3 | 42.9 | 1,003 | 81.3 | |
| Total | 7 | 100.0 | 1,233 | 100.0 | |
| By Loan Size and Revenues \$1 Million or Less | | | | | |
| \$100,000 or Less | 2 | 50.0 | 35 | 7.9 | |
| \$100,001 - \$250,000 | 1 | 25.0 | 130 | 29.3 | |
| \$250,001 - \$1 Million | 1 | 25.0 | 278 | 62.8 | |
| Total | 4 | 100.0 | 443 | 100.0 | |
| Source: 2022 FFIEC Census Data | | | | | |
| 2022 Dun & Bradstreet Data | | | | | |
| 2016-2020 U.S. Census Bureau: American Community Survey | | | | | |
| Note: Percentages may not total 100.0 percent due to rounding. | | | | | |

Table F-IV-10

| Distribution of 2022 Small Farm Lending By Revenue Size of Farms | | | | | |
|--|------------|-------|---------|-------|------------------|
| Assessment Area: Great Bend | | | | | |
| | Bank Loans | | | | Total Farms % |
| | # | % | \$(000) | % | |
| By Revenue | | | | | |
| \$1 Million or Less | 22 | 84.6 | 3,650 | 76.9 | 96.6 |
| Over \$1 Million | 1 | 3.8 | 500 | 10.5 | 3.4 |
| Revenue Unknown | 3 | 11.5 | 597 | 12.6 | 0.0 |
| Total | 26 | 100.0 | 4,747 | 100.0 | 100.0 |
| By Loan Size | | | | | |
| \$100,000 or Less | 13 | 50.0 | 555 | 11.7 | |
| \$100,001 - \$250,000 | 4 | 15.4 | 717 | 15.1 | |
| \$250,001 - \$500,000 | 9 | 34.6 | 3,475 | 73.2 | |
| Total | 26 | 100.0 | 4,747 | 100.0 | |
| By Loan Size and Revenues \$1 Million or Less | | | | | |
| \$100,000 or Less | 12 | 54.5 | 455 | 12.5 | |
| \$100,001 - \$250,000 | 3 | 13.6 | 520 | 14.2 | |
| \$250,001 - \$500,000 | 7 | 31.8 | 2,675 | 73.3 | |
| Total | 22 | 100.0 | 3,650 | 100.0 | |
| Source: 2022 FFIEC Census Data | | | | | |
| 2022 Dun & Bradstreet Data | | | | | |
| 2016-2020 U.S. Census Bureau: American Community Survey | | | | | |
| Note: Percentages may not total 100.0 percent due to rounding. | | | | | |

Table F-IV-11
2020 Not Applicable

Table F-IV-12

| 2021 Great Bend AA Demographics | | | | | | | | |
|---|---------------------------|-----------------------|------------------------------------|--------------|--|--------------|---------------------------|--------------|
| Income Categories | Tract Distribution | | Families by Tract Income | | Families < Poverty Level as % of Families by Tract | | Families by Family Income | |
| | # | % | # | % | # | % | # | % |
| Low | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 2,989 | 18.6 |
| Moderate | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 2,985 | 18.6 |
| Middle | 20 | 100.0 | 16,039 | 100.0 | 1,543 | 9.6 | 3,285 | 20.5 |
| Upper | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 6,780 | 42.3 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 20 | 100.0 | 16,039 | 100.0 | 1,543 | 9.6 | 16,039 | 100.0 |
| | Housing Units by Tract | Housing Type by Tract | | | | | | |
| | | Owner-occupied | | | Rental | | Vacant | |
| | | # | % by tract | % by unit | # | % by unit | # | % by unit |
| Low | 0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Moderate | 0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Middle | 28,748 | 17,459 | 100.0 | 60.7 | 7,250 | 25.2 | 4,039 | 14.0 |
| Upper | 0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Unknown | 0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 28,748 | 17,459 | 100.0 | 60.7 | 7,250 | 25.2 | 4,039 | 14.0 |
| | 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 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Middle | 2,700 | 100.0 | 2,338 | 100.0 | 265 | 100.0 | 97 | 100.0 |
| Upper | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 2,700 | 100.0 | 2,338 | 100.0 | 265 | 100.0 | 97 | 100.0 |
| Percentage of Total Businesses: | | | | 86.6 | | 9.8 | | 3.6 |
| | Total Farms by Tract | | Farms by Tract & Revenue Size | | | | | |
| | | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | |
| | # | % | # | % | # | % | # | % |
| Low | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Moderate | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Middle | 571 | 100.0 | 556 | 100.0 | 15 | 100.0 | 0 | 0.0 |
| Upper | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 571 | 100.0 | 556 | 100.0 | 15 | 100.0 | 0 | 0.0 |
| Percentage of Total Farms: | | | | 97.4 | | 2.6 | | 0.0 |
| Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. | | | | | | | | |

Table F-IV-13

| 2022 Great Bend AA Demographics | | | | | | | | |
|---|---------------------------|-----------------------|------------------------------------|--------------|--|--------------|---------------------------|--------------|
| Income Categories | Tract Distribution | | Families by Tract Income | | Families < Poverty Level as % of Families by Tract | | Families by Family Income | |
| | # | % | # | % | # | % | # | % |
| Low | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 2,799 | 18.6 |
| Moderate | 1 | 5.0 | 898 | 6.0 | 155 | 17.3 | 2,914 | 19.3 |
| Middle | 17 | 85.0 | 12,753 | 84.5 | 897 | 7.0 | 3,510 | 23.3 |
| Upper | 2 | 10.0 | 1,434 | 9.5 | 51 | 3.6 | 5,862 | 38.9 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 20 | 100.0 | 15,085 | 100.0 | 1,103 | 7.3 | 15,085 | 100.0 |
| | Housing Units by Tract | Housing Type by Tract | | | | | | |
| | | Owner-occupied | | | Rental | | Vacant | |
| | | # | % by tract | % by unit | # | % by unit | # | % by unit |
| Low | 0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Moderate | 1,610 | 767 | 4.7 | 47.6 | 507 | 31.5 | 336 | 20.9 |
| Middle | 24,470 | 14,137 | 85.8 | 57.8 | 6,129 | 25.0 | 4,204 | 17.2 |
| Upper | 2,820 | 1,567 | 9.5 | 55.6 | 683 | 24.2 | 570 | 20.2 |
| Unknown | 0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 28,900 | 16,471 | 100.0 | 57.0 | 7,319 | 25.3 | 5,110 | 17.7 |
| | Total Businesses by Tract | | Businesses by Tract & Revenue Size | | | | | |
| | | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | |
| | # | % | # | % | # | % | # | % |
| Low | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Moderate | 86 | 3.3 | 79 | 3.5 | 6 | 2.3 | 1 | 1.1 |
| Middle | 2,216 | 85.0 | 1,923 | 85.1 | 217 | 84.1 | 76 | 84.4 |
| Upper | 306 | 11.7 | 258 | 11.4 | 35 | 13.6 | 13 | 14.4 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 2,608 | 100.0 | 2,260 | 100.0 | 258 | 100.0 | 90 | 100.0 |
| Percentage of Total Businesses: | | | | 86.7 | | 9.9 | | 3.5 |
| | 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 | 9 | 1.6 | 9 | 1.7 | 0 | 0.0 | 0 | 0.0 |
| Middle | 461 | 83.4 | 446 | 83.5 | 15 | 78.9 | 0 | 0.0 |
| Upper | 83 | 15.0 | 79 | 14.8 | 4 | 21.1 | 0 | 0.0 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 553 | 100.0 | 534 | 100.0 | 19 | 100.0 | 0 | 0.0 |
| Percentage of Total Farms: | | | | 96.6 | | 3.4 | | 0.0 |
| Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. | | | | | | | | |

V. Salina AA

Table F-V-1

| Distribution of 2021 Home Mortgage Lending By Income Level of Geography Assessment Area: Salina | | | | | | | |
|--|--------------------------|--------------|--------------|------------|--------------|--------------|-----------------------------------|
| Geographic Income Level | Bank And Aggregate Loans | | | | | | Owner Occupied Units % |
| | Bank | | Agg | Bank | | Agg | |
| | # | % | % | \$(000) | % | % | |
| Home Purchase Loans | | | | | | | |
| Low | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Moderate | 0 | 0.0 | 26.4 | 0 | 0.0 | 16.4 | 26.4 |
| Middle | 0 | 0.0 | 28.2 | 0 | 0.0 | 22.3 | 22.2 |
| Upper | 1 | 100.0 | 45.4 | 310 | 100.0 | 61.3 | 51.4 |
| 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 | 1 | 100.0 | 100.0 | 310 | 100.0 | 100.0 | 100.0 |
| Refinance Loans | | | | | | | |
| Low | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Moderate | 0 | 0.0 | 16.3 | 0 | 0.0 | 10.3 | 26.4 |
| Middle | 0 | 0.0 | 20.4 | 0 | 0.0 | 15.4 | 22.2 |
| Upper | 1 | 100.0 | 63.2 | 135 | 100.0 | 74.3 | 51.4 |
| 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 | 1 | 100.0 | 100.0 | 135 | 100.0 | 100.0 | 100.0 |
| Home Improvement Loans | | | | | | | |
| Low | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Moderate | 0 | 0.0 | 13.6 | 0 | 0.0 | 8.2 | 26.4 |
| Middle | 0 | 0.0 | 13.6 | 0 | 0.0 | 3.7 | 22.2 |
| Upper | 0 | 0.0 | 72.7 | 0 | 0.0 | 88.1 | 51.4 |
| 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 | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 100.0 |
| Multifamily Loans | | | | | | | Multi-family Units % |
| Low | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Moderate | 0 | 0.0 | 38.5 | 0 | 0.0 | 32.2 | 35.2 |
| Middle | 0 | 0.0 | 15.4 | 0 | 0.0 | 16.1 | 20.8 |
| Upper | 0 | 0.0 | 46.2 | 0 | 0.0 | 51.7 | 44.0 |
| 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 | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 100.0 |
| Total Home Mortgage Loans | | | | | | | Owner Occupied Units % |
| Low | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Moderate | 0 | 0.0 | 21.5 | 0 | 0.0 | 14.6 | 26.4 |
| Middle | 0 | 0.0 | 24.0 | 0 | 0.0 | 18.7 | 22.2 |
| Upper | 2 | 100.0 | 54.5 | 445 | 100.0 | 66.8 | 51.4 |
| 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 | 2 | 100.0 | 100.0 | 445 | 100.0 | 100.0 | 100.0 |

Source: 2021 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.

Table F-V-2

| Distribution of 2021 Small Business Lending By Income Level of Geography | | | | | | | |
|--|--------------------------|--------------|--------------|------------|--------------|--------------|--------------------------|
| Assessment Area: Salina | | | | | | | |
| 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 | 3 | 60.0 | 40.0 | 365 | 67.6 | 50.6 | 47.7 |
| Middle | 0 | 0.0 | 11.3 | 0 | 0.0 | 4.6 | 14.5 |
| Upper | 2 | 40.0 | 47.7 | 175 | 32.4 | 44.4 | 37.8 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0.9 | 0 | 0.0 | 0.4 | |
| Total | 5 | 100.0 | 100.0 | 540 | 100.0 | 100.0 | 100.0 |

Source: 2021 FFIEC Census Data
 2021 Dun & Bradstreet Data
 2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Table F-V-3

| Distribution of 2021 Home Mortgage Lending By Borrower Income Level Assessment Area: Salina | | | | | | | |
|--|--------------------------|--------------|--------------|------------|--------------|--------------|--------------------------------|
| Borrower Income Level | Bank And Aggregate Loans | | | | | | Families by Family Income % |
| | Bank | | Agg | Bank | | Agg | |
| | # | % | % | \$(000) | % | % | |
| Home Purchase Loans | | | | | | | |
| Low | 0 | 0.0 | 7.7 | 0 | 0.0 | 4.3 | 19.1 |
| Moderate | 0 | 0.0 | 20.9 | 0 | 0.0 | 15.6 | 16.8 |
| Middle | 0 | 0.0 | 20.2 | 0 | 0.0 | 19.9 | 21.9 |
| Upper | 1 | 100.0 | 29.0 | 310 | 100.0 | 37.9 | 42.2 |
| Unknown | 0 | 0.0 | 22.2 | 0 | 0.0 | 22.3 | 0.0 |
| Total | 1 | 100.0 | 100.0 | 310 | 100.0 | 100.0 | 100.0 |
| Refinance Loans | | | | | | | |
| Low | 0 | 0.0 | 3.7 | 0 | 0.0 | 2.2 | 19.1 |
| Moderate | 0 | 0.0 | 12.6 | 0 | 0.0 | 8.3 | 16.8 |
| Middle | 0 | 0.0 | 20.8 | 0 | 0.0 | 17.7 | 21.9 |
| Upper | 1 | 100.0 | 32.3 | 135 | 100.0 | 38.6 | 42.2 |
| Unknown | 0 | 0.0 | 30.6 | 0 | 0.0 | 33.2 | 0.0 |
| Total | 1 | 100.0 | 100.0 | 135 | 100.0 | 100.0 | 100.0 |
| Home Improvement Loans | | | | | | | |
| Low | 0 | 0.0 | 13.6 | 0 | 0.0 | 5.3 | 19.1 |
| Moderate | 0 | 0.0 | 9.1 | 0 | 0.0 | 2.8 | 16.8 |
| Middle | 0 | 0.0 | 13.6 | 0 | 0.0 | 13.0 | 21.9 |
| Upper | 0 | 0.0 | 54.5 | 0 | 0.0 | 74.5 | 42.2 |
| Unknown | 0 | 0.0 | 9.1 | 0 | 0.0 | 4.5 | 0.0 |
| Total | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 100.0 |
| Total Home Mortgage Loans | | | | | | | |
| Low | 0 | 0.0 | 5.7 | 0 | 0.0 | 3.2 | 19.1 |
| Moderate | 0 | 0.0 | 16.3 | 0 | 0.0 | 11.8 | 16.8 |
| Middle | 0 | 0.0 | 19.9 | 0 | 0.0 | 18.5 | 21.9 |
| Upper | 2 | 100.0 | 30.7 | 445 | 100.0 | 38.2 | 42.2 |
| Unknown | 0 | 0.0 | 27.4 | 0 | 0.0 | 28.3 | 0.0 |
| Total | 2 | 100.0 | 100.0 | 445 | 100.0 | 100.0 | 100.0 |
| <p>Source: 2021 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey</p> <p>Note: Percentages may not total 100.0 percent due to rounding.</p> <p>Multifamily loans are not included in the borrower distribution analysis.</p> <p>Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.</p> | | | | | | | |

Table F-V-4

| Distribution of 2021 Small Business Lending By Revenue Size of Businesses | | | | | | | |
|---|--------------------------|-------|-------|---------|-------|-------|--------------------------|
| Assessment Area: Salina | | | | | | | |
| | Bank And Aggregate Loans | | | | | | Total Businesses % |
| | Bank | | Agg | Bank | | Agg | |
| | # | % | % | \$(000) | % | % | |
| By Revenue | | | | | | | |
| \$1 Million or Less | 3 | 60.0 | 49.1 | 247 | 45.7 | 27.7 | 87.4 |
| Over \$1 Million | 1 | 20.0 | | 133 | 24.6 | | 11.8 |
| Revenue Unknown | 1 | 20.0 | | 160 | 29.6 | | 0.8 |
| Total | 5 | 100.0 | | 540 | 100.0 | | 100.0 |
| By Loan Size | | | | | | | |
| \$100,000 or Less | 2 | 40.0 | 94.9 | 51 | 9.4 | 40.7 | |
| \$100,001 - \$250,000 | 3 | 60.0 | 2.8 | 489 | 90.6 | 16.4 | |
| \$250,001 - \$1 Million | 0 | 0.0 | 2.3 | 0 | 0.0 | 42.9 | |
| Total | 5 | 100.0 | 100.0 | 540 | 100.0 | 100.0 | |
| By Loan Size and Revenues \$1 Million or Less | | | | | | | |
| \$100,000 or Less | 2 | 66.7 | | 51 | 20.6 | | |
| \$100,001 - \$250,000 | 1 | 33.3 | | 196 | 79.4 | | |
| \$250,001 - \$1 Million | 0 | 0.0 | | 0 | 0.0 | | |
| Total | 3 | 100.0 | | 247 | 100.0 | | |
| Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. | | | | | | | |

Table F-V-5

| Distribution of 2022 Home Mortgage Lending By Income Level of Geography Assessment Area: Salina | | | | | |
|--|-------------|--------------|--------------|--------------|-------------------------------|
| Geographic Income Level | Bank Loans* | | | | Owner Occupied Units % |
| | # | #% | \$(000) | % | |
| Home Purchase Loans | | | | | |
| Low | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Moderate | 1 | 33.3 | 47 | 6.0 | 19.5 |
| Middle | 1 | 33.3 | 135 | 17.2 | 44.6 |
| Upper | 1 | 33.3 | 604 | 76.8 | 35.9 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 3 | 100.0 | 786 | 100.0 | 100.0 |
| Refinance Loans | | | | | |
| Low | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Moderate | 0 | 0.0 | 0 | 0.0 | 19.5 |
| Middle | 1 | 33.3 | 96 | 39.7 | 44.6 |
| Upper | 2 | 66.7 | 146 | 60.3 | 35.9 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 3 | 100.0 | 242 | 100.0 | 100.0 |
| Home Improvement Loans | | | | | |
| Low | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Moderate | 0 | 0.0 | 0 | 0.0 | 19.5 |
| Middle | 0 | 0.0 | 0 | 0.0 | 44.6 |
| Upper | 0 | 0.0 | 0 | 0.0 | 35.9 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 0 | 0.0 | 0 | 0.0 | 100.0 |
| Multifamily Loans | | | | | Multi-family Units % |
| Low | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Moderate | 0 | 0.0 | 0 | 0.0 | 37.5 |
| Middle | 0 | 0.0 | 0 | 0.0 | 37.8 |
| Upper | 0 | 0.0 | 0 | 0.0 | 24.7 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 0 | 0.0 | 0 | 0.0 | 100.0 |
| Total Home Mortgage Loans | | | | | Owner Occupied Units % |
| Low | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Moderate | 1 | 14.3 | 47 | 4.5 | 19.5 |
| Middle | 3 | 42.9 | 246 | 23.6 | 44.6 |
| Upper | 3 | 42.9 | 750 | 71.9 | 35.9 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 7 | 100.0 | 1,043 | 100.0 | 100.0 |
| Source: 2022 FFIEC Census Data 2016-2020 U.S. Census Bureau: American Community Survey | | | | | |
| Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available. Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table. | | | | | |

Table F-V-6

| Distribution of 2022 Small Business Lending By Income Level of Geography | | | | | |
|--|------------|--------------|------------|--------------|-----------------------|
| Assessment Area: Salina | | | | | |
| Geographic Income Level | Bank Loans | | | | Total Businesses % |
| | # | #% | \$(000) | \$% | |
| Low | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Moderate | 0 | 0.0 | 0 | 0.0 | 45.5 |
| Middle | 1 | 16.7 | 15 | 2.1 | 31.9 |
| Upper | 5 | 83.3 | 715 | 97.9 | 22.7 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 6 | 100.0 | 730 | 100.0 | 100.0 |

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Table F-V-7

| Distribution of 2022 Small Farm Lending By Income Level of Geography | | | | | |
|--|------------|--------------|------------|--------------|------------------|
| Assessment Area: Salina | | | | | |
| Geographic Income Level | Bank Loans | | | | Total Farms % |
| | # | #% | \$(000) | \$% | |
| Low | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Moderate | 1 | 100.0 | 275 | 100.0 | 11.3 |
| Middle | 0 | 0.0 | 0 | 0.0 | 46.2 |
| Upper | 0 | 0.0 | 0 | 0.0 | 42.5 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 1 | 100.0 | 275 | 100.0 | 100.0 |

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Table F-V-8

| Distribution of 2022 Home Mortgage Lending By Borrower Income Level | | | | | |
|--|-------------|--------------|--------------|--------------|--------------------------------|
| Assessment Area: Salina | | | | | |
| Borrower Income Level | Bank Loans* | | | | Families by Family Income % |
| | # | #% | \$(000) | % | |
| Home Purchase Loans | | | | | |
| Low | 1 | 33.3 | 47 | 6.0 | 17.1 |
| Moderate | 0 | 0.0 | 0 | 0.0 | 16.8 |
| Middle | 1 | 33.3 | 135 | 17.2 | 22.2 |
| Upper | 1 | 33.3 | 604 | 76.8 | 43.9 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Total | 3 | 100.0 | 786 | 100.0 | 100.0 |
| Refinance Loans | | | | | |
| Low | 1 | 33.3 | 96 | 39.7 | 17.1 |
| Moderate | 1 | 33.3 | 111 | 45.9 | 16.8 |
| Middle | 0 | 0.0 | 0 | 0.0 | 22.2 |
| Upper | 1 | 33.3 | 35 | 14.5 | 43.9 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Total | 3 | 100.0 | 242 | 100.0 | 100.0 |
| Home Improvement Loans | | | | | |
| Low | 0 | 0.0 | 0 | 0.0 | 17.1 |
| Moderate | 0 | 0.0 | 0 | 0.0 | 16.8 |
| Middle | 0 | 0.0 | 0 | 0.0 | 22.2 |
| Upper | 0 | 0.0 | 0 | 0.0 | 43.9 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Total | 0 | 0.0 | 0 | 0.0 | 100.0 |
| Total Home Mortgage Loans | | | | | |
| Low | 2 | 28.6 | 143 | 13.7 | 17.1 |
| Moderate | 2 | 28.6 | 126 | 12.1 | 16.8 |
| Middle | 1 | 14.3 | 135 | 12.9 | 22.2 |
| Upper | 2 | 28.6 | 639 | 61.3 | 43.9 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Total | 7 | 100.0 | 1,043 | 100.0 | 100.0 |
| Source: 2022 FFIEC Census Data | | | | | |
| 2016-2020 U.S. Census Bureau: American Community Survey | | | | | |
| Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available. | | | | | |
| Multifamily loans are not included in the borrower distribution analysis. | | | | | |
| Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table. | | | | | |

Table F-V-9

| Distribution of 2022 Small Business Lending By Revenue Size of Businesses | | | | | |
|---|------------|-------|---------|-------|---------------------|
| Assessment Area: Salina | | | | | |
| | Bank Loans | | | | Total Businesses |
| | # | #% | \$(000) | % | |
| By Revenue | | | | | |
| \$1 Million or Less | 4 | 66.7 | 215 | 29.5 | 87.6 |
| Over \$1 Million | 1 | 16.7 | 500 | 68.5 | 11.5 |
| Revenue Unknown | 1 | 16.7 | 15 | 2.1 | 0.9 |
| Total | 6 | 100.0 | 730 | 100.0 | 100.0 |
| By Loan Size | | | | | |
| \$100,000 or Less | 5 | 83.3 | 230 | 31.5 | |
| \$100,001 - \$250,000 | 0 | 0.0 | 0 | 0.0 | |
| \$250,001 - \$1 Million | 1 | 16.7 | 500 | 68.5 | |
| Total | 6 | 100.0 | 730 | 100.0 | |
| By Loan Size and Revenues \$1 Million or Less | | | | | |
| \$100,000 or Less | 4 | 100.0 | 215 | 100.0 | |
| \$100,001 - \$250,000 | 0 | 0.0 | 0 | 0.0 | |
| \$250,001 - \$1 Million | 0 | 0.0 | 0 | 0.0 | |
| Total | 4 | 100.0 | 215 | 100.0 | |
| Source: 2022 FFIEC Census Data | | | | | |
| 2022 Dun & Bradstreet Data | | | | | |
| 2016-2020 U.S. Census Bureau: American Community Survey | | | | | |
| Note: Percentages may not total 100.0 percent due to rounding. | | | | | |

Table F-V-10

| Distribution of 2022 Small Farm Lending By Revenue Size of Farms | | | | | |
|--|------------|-------|---------|-------|------------------|
| Assessment Area: Salina | | | | | |
| | Bank Loans | | | | Total Farms % |
| | # | #% | \$(000) | % | |
| By Revenue | | | | | |
| \$1 Million or Less | 1 | 100.0 | 275 | 100.0 | 98.1 |
| Over \$1 Million | 0 | 0.0 | 0 | 0.0 | 1.9 |
| Revenue Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Total | 1 | 100.0 | 275 | 100.0 | 100.0 |
| By Loan Size | | | | | |
| \$100,000 or Less | 0 | 0.0 | 0 | 0.0 | |
| \$100,001 - \$250,000 | 0 | 0.0 | 0 | 0.0 | |
| \$250,001 - \$500,000 | 1 | 100.0 | 275 | 100.0 | |
| Total | 1 | 100.0 | 275 | 100.0 | |
| By Loan Size and Revenues \$1 Million or Less | | | | | |
| \$100,000 or Less | 0 | 0.0 | 0 | 0.0 | |
| \$100,001 - \$250,000 | 0 | 0.0 | 0 | 0.0 | |
| \$250,001 - \$500,000 | 1 | 100.0 | 275 | 100.0 | |
| Total | 1 | 100.0 | 275 | 100.0 | |
| Source: 2022 FFIEC Census Data | | | | | |
| 2022 Dun & Bradstreet Data | | | | | |
| 2016-2020 U.S. Census Bureau: American Community Survey | | | | | |
| Note: Percentages may not total 100.0 percent due to rounding. | | | | | |

Table F-V-11
2020 Not Applicable

Table F-V-12

| 2021 Salina AA Demographics | | | | | | | | |
|---|---------------------------|-----------------------|------------------------------------|--------------|--|--------------|---------------------------|--------------|
| Income Categories | Tract Distribution | | Families by Tract Income | | Families < Poverty Level as % of Families by Tract | | Families by Family Income | |
| | # | % | # | % | # | % | # | % |
| Low | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 2,703 | 19.1 |
| Moderate | 4 | 33.3 | 4,558 | 32.1 | 1,054 | 23.1 | 2,390 | 16.8 |
| Middle | 3 | 25.0 | 2,819 | 19.9 | 354 | 12.6 | 3,108 | 21.9 |
| Upper | 5 | 41.7 | 6,810 | 48.0 | 298 | 4.4 | 5,986 | 42.2 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 12 | 100.0 | 14,187 | 100.0 | 1,706 | 12.0 | 14,187 | 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 | 8,719 | 3,886 | 26.4 | 44.6 | 3,908 | 44.8 | 925 | 10.6 |
| Middle | 5,702 | 3,263 | 22.2 | 57.2 | 2,086 | 36.6 | 353 | 6.2 |
| Upper | 9,771 | 7,555 | 51.4 | 77.3 | 1,692 | 17.3 | 524 | 5.4 |
| Unknown | 0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 24,192 | 14,704 | 100.0 | 60.8 | 7,686 | 31.8 | 1,802 | 7.4 |
| | 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 | 992 | 47.7 | 832 | 45.8 | 155 | 63.3 | 5 | 29.4 |
| Middle | 301 | 14.5 | 274 | 15.1 | 25 | 10.2 | 2 | 11.8 |
| Upper | 786 | 37.8 | 711 | 39.1 | 65 | 26.5 | 10 | 58.8 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 2,079 | 100.0 | 1,817 | 100.0 | 245 | 100.0 | 17 | 100.0 |
| Percentage of Total Businesses: | | | | 87.4 | | 11.8 | | 0.8 |
| | Total Farms by Tract | | Farms by Tract & Revenue Size | | | | | |
| | | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | |
| | | | # | % | # | % | # | % |
| Low | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Moderate | 12 | 11.3 | 11 | 10.6 | 1 | 50.0 | 0 | 0.0 |
| Middle | 5 | 4.7 | 5 | 4.8 | 0 | 0.0 | 0 | 0.0 |
| Upper | 89 | 84.0 | 88 | 84.6 | 1 | 50.0 | 0 | 0.0 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 106 | 100.0 | 104 | 100.0 | 2 | 100.0 | 0 | 0.0 |
| Percentage of Total Farms: | | | | 98.1 | | 1.9 | | 0.0 |
| Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. | | | | | | | | |

Table F-V-13

| 2022 Salina AA Demographics | | | | | | | | |
|---|---------------------------|------------------------------------|--------------------------|------------------|--|----------------------|---------------------------|--------------|
| Income Categories | Tract Distribution | | Families by Tract Income | | Families < Poverty Level as % of Families by Tract | | Families by Family Income | |
| | # | % | # | % | # | % | # | % |
| Low | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 2,286 | 17.1 |
| Moderate | 5 | 38.5 | 3,041 | 22.8 | 449 | 14.8 | 2,237 | 16.8 |
| Middle | 5 | 38.5 | 5,703 | 42.7 | 317 | 5.6 | 2,969 | 22.2 |
| Upper | 3 | 23.1 | 4,601 | 34.5 | 177 | 3.8 | 5,853 | 43.9 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 13 | 100.0 | 13,345 | 100.0 | 943 | 7.1 | 13,345 | 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 | 7,818 | 2,835 | 19.5 | 36.3 | 3,822 | 48.9 | 1,161 | 14.9 |
| Middle | 9,954 | 6,483 | 44.6 | 65.1 | 2,860 | 28.7 | 611 | 6.1 |
| Upper | 6,639 | 5,218 | 35.9 | 78.6 | 1,033 | 15.6 | 388 | 5.8 |
| Unknown | 0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 24,411 | 14,536 | 100.0 | 59.5 | 7,715 | 31.6 | 2,160 | 8.8 |
| | 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 | 909 | 45.5 | 761 | 43.4 | 143 | 62.2 | 5 | 29.4 |
| Middle | 637 | 31.9 | 572 | 32.6 | 56 | 24.3 | 9 | 52.9 |
| Upper | 453 | 22.7 | 419 | 23.9 | 31 | 13.5 | 3 | 17.6 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 1,999 | 100.0 | 1,752 | 100.0 | 230 | 100.0 | 17 | 100.0 |
| Percentage of Total Businesses: | | | | 87.6 | | 11.5 | | 0.9 |
| | Total Farms by Tract | Farms by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | | # | % | # | % | # | % | |
| Low | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Moderate | 12 | 11.3 | 11 | 10.6 | 1 | 50.0 | 0 | 0.0 |
| Middle | 49 | 46.2 | 49 | 47.1 | 0 | 0.0 | 0 | 0.0 |
| Upper | 45 | 42.5 | 44 | 42.3 | 1 | 50.0 | 0 | 0.0 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 106 | 100.0 | 104 | 100.0 | 2 | 100.0 | 0 | 0.0 |
| Percentage of Total Farms: | | | | 98.1 | | 1.9 | | 0.0 |
| Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. | | | | | | | | |

VI. North Central Kansas AA

Table F-VI-1

| Distribution of 2021 Home Mortgage Lending By Income Level of Geography Assessment Area: North Central Kansas | | | | | | | |
|--|--------------------------|--------------|--------------|------------|--------------|--------------|-----------------------------------|
| Geographic Income Level | Bank And Aggregate Loans | | | | | | Owner Occupied Units % |
| | Bank | | Agg | Bank | | Agg | |
| | # | % | % | \$(000) | % | % | |
| Home Purchase Loans | | | | | | | |
| Low | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Moderate | 0 | 0.0 | 12.2 | 0 | 0.0 | 10.9 | 9.6 |
| Middle | 1 | 100.0 | 87.8 | 105 | 100.0 | 89.1 | 90.4 |
| Upper | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| Total | 1 | 100.0 | 100.0 | 105 | 100.0 | 100.0 | 100.0 |
| Refinance Loans | | | | | | | |
| Low | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Moderate | 0 | 0.0 | 7.3 | 0 | 0.0 | 8.7 | 9.6 |
| Middle | 0 | 0.0 | 92.7 | 0 | 0.0 | 91.3 | 90.4 |
| Upper | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| Total | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 100.0 |
| Home Improvement Loans | | | | | | | |
| Low | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Moderate | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 9.6 |
| Middle | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 90.4 |
| Upper | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| Total | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 100.0 |
| Multifamily Loans | | | | | | | Multi-family Units % |
| Low | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Moderate | 0 | 0.0 | 50.0 | 0 | 0.0 | 40.7 | 27.5 |
| Middle | 0 | 0.0 | 50.0 | 0 | 0.0 | 59.3 | 72.5 |
| Upper | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| Total | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 100.0 |
| Total Home Mortgage Loans | | | | | | | Owner Occupied Units % |
| Low | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Moderate | 0 | 0.0 | 10.9 | 0 | 0.0 | 10.6 | 9.6 |
| Middle | 1 | 100.0 | 89.1 | 105 | 100.0 | 89.4 | 90.4 |
| Upper | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| Total | 1 | 100.0 | 100.0 | 105 | 100.0 | 100.0 | 100.0 |
| Source: 2021 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey | | | | | | | |
| Note: Percentages may not total 100.0 percent due to rounding. | | | | | | | |
| Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table. | | | | | | | |

Table F-VI-2

| Distribution of 2021 Small Business Lending By Income Level of Geography | | | | | | | |
|--|--------------------------|--------------|--------------|----------|--------------|--------------|--------------------------|
| Assessment Area: North Central Kansas | | | | | | | |
| 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 | 100.0 | 11.7 | 8 | 100.0 | 6.8 | 7.1 |
| Middle | 0 | 0.0 | 85.0 | 0 | 0.0 | 91.5 | 92.9 |
| Upper | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 3.3 | 0 | 0.0 | 1.7 | |
| Total | 1 | 100.0 | 100.0 | 8 | 100.0 | 100.0 | 100.0 |

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Table F-VI-3

| Distribution of 2021 Small Farm Lending By Income Level of Geography | | | | | | | |
|--|--------------------------|--------------|--------------|------------|--------------|--------------|------------------|
| Assessment Area: North Central Kansas | | | | | | | |
| 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 | 1 | 14.3 | 2.4 | 320 | 39.6 | 7.7 | 2.1 |
| Middle | 6 | 85.7 | 96.0 | 489 | 60.4 | 90.8 | 97.9 |
| Upper | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 1.6 | 0 | 0.0 | 1.5 | |
| Total | 7 | 100.0 | 100.0 | 809 | 100.0 | 100.0 | 100.0 |

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Table F-VI-4

| Distribution of 2021 Home Mortgage Lending By Borrower Income Level Assessment Area: North Central Kansas | | | | | | | |
|---|--------------------------|--------------|--------------|------------|--------------|--------------|--------------------------------|
| Borrower Income Level | Bank And Aggregate Loans | | | | | | Families by Family Income % |
| | Bank | | Agg | Bank | | Agg | |
| | # | % | % | \$(000) | % | % | |
| Home Purchase Loans | | | | | | | |
| Low | 0 | 0.0 | 13.3 | 0 | 0.0 | 7.8 | 19.5 |
| Moderate | 0 | 0.0 | 25.6 | 0 | 0.0 | 22.4 | 21.8 |
| Middle | 1 | 100.0 | 26.7 | 105 | 100.0 | 28.1 | 23.7 |
| Upper | 0 | 0.0 | 19.4 | 0 | 0.0 | 26.5 | 35.0 |
| Unknown | 0 | 0.0 | 15.0 | 0 | 0.0 | 15.2 | 0.0 |
| Total | 1 | 100.0 | 100.0 | 105 | 100.0 | 100.0 | 100.0 |
| Refinance Loans | | | | | | | |
| Low | 0 | 0.0 | 9.1 | 0 | 0.0 | 4.1 | 19.5 |
| Moderate | 0 | 0.0 | 9.1 | 0 | 0.0 | 6.6 | 21.8 |
| Middle | 0 | 0.0 | 25.5 | 0 | 0.0 | 21.3 | 23.7 |
| Upper | 0 | 0.0 | 36.4 | 0 | 0.0 | 47.8 | 35.0 |
| Unknown | 0 | 0.0 | 20.0 | 0 | 0.0 | 20.2 | 0.0 |
| Total | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 100.0 |
| Home Improvement Loans | | | | | | | |
| Low | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 19.5 |
| Moderate | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 21.8 |
| Middle | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 23.7 |
| Upper | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 35.0 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Total | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 100.0 |
| Total Home Mortgage Loans | | | | | | | |
| Low | 0 | 0.0 | 11.8 | 0 | 0.0 | 6.2 | 19.5 |
| Moderate | 0 | 0.0 | 19.2 | 0 | 0.0 | 15.7 | 21.8 |
| Middle | 1 | 100.0 | 25.6 | 105 | 100.0 | 24.9 | 23.7 |
| Upper | 0 | 0.0 | 25.9 | 0 | 0.0 | 35.8 | 35.0 |
| Unknown | 0 | 0.0 | 17.5 | 0 | 0.0 | 17.4 | 0.0 |
| Total | 1 | 100.0 | 100.0 | 105 | 100.0 | 100.0 | 100.0 |
| <p>Source: 2021 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey</p> <p>Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis.</p> <p>Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.</p> | | | | | | | |

Table F-VI-5

| Distribution of 2021 Small Business Lending By Revenue Size of Businesses | | | | | | | |
|---|--------------------------|-------|-------|---------|-------|-------|--------------------------|
| Assessment Area: North Central Kansas | | | | | | | |
| | Bank And Aggregate Loans | | | | | | Total Businesses % |
| | Bank | | Agg | Bank | | Agg | |
| | # | % | % | \$(000) | % | \$% | |
| By Revenue | | | | | | | |
| \$1 Million or Less | 1 | 100.0 | 45.3 | 8 | 100.0 | 41.9 | 87.5 |
| Over \$1 Million | 0 | 0.0 | | 0 | 0.0 | | 8.3 |
| Revenue Unknown | 0 | 0.0 | | 0 | 0.0 | | 4.2 |
| Total | 1 | 100.0 | | 8 | 100.0 | | 100.0 |
| By Loan Size | | | | | | | |
| \$100,000 or Less | 1 | 100.0 | 99.1 | 8 | 100.0 | 76.9 | |
| \$100,001 - \$250,000 | 0 | 0.0 | 0.5 | 0 | 0.0 | 3.6 | |
| \$250,001 - \$1 Million | 0 | 0.0 | 0.5 | 0 | 0.0 | 19.5 | |
| Total | 1 | 100.0 | 100.0 | 8 | 100.0 | 100.0 | |
| By Loan Size and Revenues \$1 Million or Less | | | | | | | |
| \$100,000 or Less | 1 | 100.0 | | 8 | 100.0 | | |
| \$100,001 - \$250,000 | 0 | 0.0 | | 0 | 0.0 | | |
| \$250,001 - \$1 Million | 0 | 0.0 | | 0 | 0.0 | | |
| Total | 1 | 100.0 | | 8 | 100.0 | | |
| Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey | | | | | | | |
| Note: Percentages may not total 100.0 percent due to rounding. | | | | | | | |

Table F-VI-6

| Distribution of 2021 Small Farm Lending By Revenue Size of Farms | | | | | | | |
|---|--------------------------|-------|-------|---------|-------|-------|------------------|
| Assessment Area: North Central Kansas | | | | | | | |
| | Bank And Aggregate Loans | | | | | | Total Farms % |
| | Bank | | Agg | Bank | | Agg | |
| | # | % | % | \$(000) | % | \$% | |
| By Revenue | | | | | | | |
| \$1 Million or Less | 7 | 100.0 | 21.4 | 809 | 100.0 | 58.7 | 98.4 |
| Over \$1 Million | 0 | 0.0 | | 0 | 0.0 | | 1.6 |
| Revenue Unknown | 0 | 0.0 | | 0 | 0.0 | | 0.0 |
| Total | 7 | 100.0 | | 809 | 100.0 | | 100.0 |
| By Loan Size | | | | | | | |
| \$100,000 or Less | 4 | 57.1 | 92.1 | 203 | 25.1 | 35.0 | |
| \$100,001 - \$250,000 | 2 | 28.6 | 4.8 | 286 | 35.4 | 27.1 | |
| \$250,001 - \$500,000 | 1 | 14.3 | 3.2 | 320 | 39.6 | 37.9 | |
| Total | 7 | 100.0 | 100.0 | 809 | 100.0 | 100.0 | |
| By Loan Size and Revenues \$1 Million or Less | | | | | | | |
| \$100,000 or Less | 4 | 57.1 | | 203 | 25.1 | | |
| \$100,001 - \$250,000 | 2 | 28.6 | | 286 | 35.4 | | |
| \$250,001 - \$500,000 | 1 | 14.3 | | 320 | 39.6 | | |
| Total | 7 | 100.0 | | 809 | 100.0 | | |
| Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey | | | | | | | |
| Note: Percentages may not total 100.0 percent due to rounding. | | | | | | | |

Table F-VI-7

| Distribution of 2022 Home Mortgage Lending By Income Level of Geography Assessment Area: North Central Kansas | | | | | | |
|--|-------------|--------------|-----------|--------------|-------------------------------|--|
| Geographic Income Level | Bank Loans* | | | | Owner Occupied Units % | |
| | # | #% | \$(000) | \$% | | |
| Home Purchase Loans | | | | | | |
| Low | 0 | 0.0 | 0 | 0.0 | 0.0 | |
| Moderate | 0 | 0.0 | 0 | 0.0 | 0.0 | |
| Middle | 0 | 0.0 | 0 | 0.0 | 100.0 | |
| Upper | 0 | 0.0 | 0 | 0.0 | 0.0 | |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 | |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | | |
| Total | 0 | 0.0 | 0 | 0.0 | 100.0 | |
| Refinance Loans | | | | | | |
| Low | 0 | 0.0 | 0 | 0.0 | 0.0 | |
| Moderate | 0 | 0.0 | 0 | 0.0 | 0.0 | |
| Middle | 1 | 100.0 | 50 | 100.0 | 100.0 | |
| Upper | 0 | 0.0 | 0 | 0.0 | 0.0 | |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 | |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | | |
| Total | 1 | 100.0 | 50 | 100.0 | 100.0 | |
| Home Improvement Loans | | | | | | |
| Low | 0 | 0.0 | 0 | 0.0 | 0.0 | |
| Moderate | 0 | 0.0 | 0 | 0.0 | 0.0 | |
| Middle | 0 | 0.0 | 0 | 0.0 | 100.0 | |
| Upper | 0 | 0.0 | 0 | 0.0 | 0.0 | |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 | |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | | |
| Total | 0 | 0.0 | 0 | 0.0 | 100.0 | |
| Multifamily Loans | | | | | Multi-family Units % | |
| Low | 0 | 0.0 | 0 | 0.0 | 0.0 | |
| Moderate | 0 | 0.0 | 0 | 0.0 | 0.0 | |
| Middle | 0 | 0.0 | 0 | 0.0 | 100.0 | |
| Upper | 0 | 0.0 | 0 | 0.0 | 0.0 | |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 | |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | | |
| Total | 0 | 0.0 | 0 | 0.0 | 100.0 | |
| Total Home Mortgage Loans | | | | | Owner Occupied Units % | |
| Low | 0 | 0.0 | 0 | 0.0 | 0.0 | |
| Moderate | 0 | 0.0 | 0 | 0.0 | 0.0 | |
| Middle | 1 | 100.0 | 50 | 100.0 | 100.0 | |
| Upper | 0 | 0.0 | 0 | 0.0 | 0.0 | |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 | |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | | |
| Total | 1 | 100.0 | 50 | 100.0 | 100.0 | |

Source: 2022 FFIEC Census Data
2016-2020 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.

Table F-VI-8

| Distribution of 2022 Small Business Lending By Income Level of Geography | | | | | |
|---|-------------------|-----------|----------------|------------|-------------------------------|
| Assessment Area: North Central Kansas | | | | | |
| Geographic Income Level | Bank Loans | | | | Total Businesses % |
| | # | #% | \$(000) | \$% | |
| Low | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Moderate | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Middle | 4 | 100.0 | 117 | 100.0 | 100.0 |
| Upper | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 4 | 100.0 | 117 | 100.0 | 100.0 |

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Table F-VI-9

| Distribution of 2022 Small Farm Lending By Income Level of Geography | | | | | |
|---|-------------------|-----------|----------------|------------|--------------------------|
| Assessment Area: North Central Kansas | | | | | |
| Geographic Income Level | Bank Loans | | | | Total Farms % |
| | # | #% | \$(000) | \$% | |
| Low | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Moderate | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Middle | 48 | 100.0 | 9,083 | 100.0 | 100.0 |
| Upper | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 48 | 100.0 | 9,083 | 100.0 | 100.0 |

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Table F-VI-10

| Distribution of 2022 Home Mortgage Lending By Borrower Income Level | | | | | |
|--|--------------------|--------------|----------------|--------------|--|
| Assessment Area: North Central Kansas | | | | | |
| Borrower Income Level | Bank Loans* | | | | Families by Family Income % |
| | # | #% | \$(000) | % | |
| Home Purchase Loans | | | | | |
| Low | 0 | 0.0 | 0 | 0.0 | 17.6 |
| Moderate | 0 | 0.0 | 0 | 0.0 | 21.9 |
| Middle | 0 | 0.0 | 0 | 0.0 | 26.6 |
| Upper | 0 | 0.0 | 0 | 0.0 | 33.8 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Total | 0 | 0.0 | 0 | 0.0 | 100.0 |
| Refinance Loans | | | | | |
| Low | 0 | 0.0 | 0 | 0.0 | 17.6 |
| Moderate | 0 | 0.0 | 0 | 0.0 | 21.9 |
| Middle | 0 | 0.0 | 0 | 0.0 | 26.6 |
| Upper | 1 | 100.0 | 50 | 100.0 | 33.8 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Total | 1 | 100.0 | 50 | 100.0 | 100.0 |
| Home Improvement Loans | | | | | |
| Low | 0 | 0.0 | 0 | 0.0 | 17.6 |
| Moderate | 0 | 0.0 | 0 | 0.0 | 21.9 |
| Middle | 0 | 0.0 | 0 | 0.0 | 26.6 |
| Upper | 0 | 0.0 | 0 | 0.0 | 33.8 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Total | 0 | 0.0 | 0 | 0.0 | 100.0 |
| Total Home Mortgage Loans | | | | | |
| Low | 0 | 0.0 | 0 | 0.0 | 17.6 |
| Moderate | 0 | 0.0 | 0 | 0.0 | 21.9 |
| Middle | 0 | 0.0 | 0 | 0.0 | 26.6 |
| Upper | 1 | 100.0 | 50 | 100.0 | 33.8 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Total | 1 | 100.0 | 50 | 100.0 | 100.0 |
| Source: 2022 FFIEC Census Data | | | | | |
| 2016-2020 U.S. Census Bureau: American Community Survey | | | | | |
| Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available. | | | | | |
| Multifamily loans are not included in the borrower distribution analysis. | | | | | |

Table F-VI-11

| Distribution of 2022 Small Business Lending By Revenue Size of Businesses | | | | | |
|---|------------|--------------|------------|--------------|---------------------|
| Assessment Area: North Central Kansas | | | | | |
| | Bank Loans | | | | Total Businesses |
| | # | #% | \$(000) | % | |
| By Revenue | | | | | |
| \$1 Million or Less | 4 | 100.0 | 117 | 100.0 | 87.1 |
| Over \$1 Million | 0 | 0.0 | 0 | 0.0 | 8.5 |
| Revenue Unknown | 0 | 0.0 | 0 | 0.0 | 4.4 |
| Total | 4 | 100.0 | 117 | 100.0 | 100.0 |
| By Loan Size | | | | | |
| \$100,000 or Less | 4 | 100.0 | 117 | 100.0 | |
| \$100,001 - \$250,000 | 0 | 0.0 | 0 | 0.0 | |
| \$250,001 - \$1 Million | 0 | 0.0 | 0 | 0.0 | |
| Total | 4 | 100.0 | 117 | 100.0 | |
| By Loan Size and Revenues \$1 Million or Less | | | | | |
| \$100,000 or Less | 4 | 100.0 | 117 | 100.0 | |
| \$100,001 - \$250,000 | 0 | 0.0 | 0 | 0.0 | |
| \$250,001 - \$1 Million | 0 | 0.0 | 0 | 0.0 | |
| Total | 4 | 100.0 | 117 | 100.0 | |
| Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey | | | | | |
| Note: Percentages may not total 100.0 percent due to rounding. | | | | | |

Table F-VI-12

| Distribution of 2022 Small Farm Lending By Revenue Size of Farms | | | | | |
|---|------------|--------------|--------------|--------------|------------------|
| Assessment Area: North Central Kansas | | | | | |
| | Bank Loans | | | | Total Farms % |
| | # | #% | \$(000) | % | |
| By Revenue | | | | | |
| \$1 Million or Less | 38 | 79.2 | 6,723 | 74.0 | 98.1 |
| Over \$1 Million | 10 | 20.8 | 2,360 | 26.0 | 1.9 |
| Revenue Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Total | 48 | 100.0 | 9,083 | 100.0 | 100.0 |
| By Loan Size | | | | | |
| \$100,000 or Less | 18 | 37.5 | 1,158 | 12.7 | |
| \$100,001 - \$250,000 | 17 | 35.4 | 3,070 | 33.8 | |
| \$250,001 - \$500,000 | 13 | 27.1 | 4,855 | 53.5 | |
| Total | 48 | 100.0 | 9,083 | 100.0 | |
| By Loan Size and Revenues \$1 Million or Less | | | | | |
| \$100,000 or Less | 15 | 39.5 | 998 | 14.8 | |
| \$100,001 - \$250,000 | 13 | 34.2 | 2,220 | 33.0 | |
| \$250,001 - \$500,000 | 10 | 26.3 | 3,505 | 52.1 | |
| Total | 38 | 100.0 | 6,723 | 100.0 | |
| Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey | | | | | |
| Note: Percentages may not total 100.0 percent due to rounding. | | | | | |

Table F-VI-13
2020 Not Applicable

Table F-VI-14

| 2021 North Central Kansas AA Demographics | | | | | | | | |
|---|---------------------------|------------------------------------|--------------------------|------------------|--|----------------------|---------------------------|--------------|
| Income Categories | Tract Distribution | | Families by Tract Income | | Families < Poverty Level as % of Families by Tract | | Families by Family Income | |
| | # | % | # | % | # | % | # | % |
| Low | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 1,045 | 19.5 |
| Moderate | 1 | 11.1 | 641 | 12.0 | 156 | 24.3 | 1,167 | 21.8 |
| Middle | 8 | 88.9 | 4,720 | 88.0 | 322 | 6.8 | 1,272 | 23.7 |
| Upper | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 1,877 | 35.0 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 9 | 100.0 | 5,361 | 100.0 | 478 | 8.9 | 5,361 | 100.0 |
| | Housing Units by Tract | Housing Type by Tract | | | | | | |
| | | Owner-occupied | | | Rental | | Vacant | |
| | | # | % by tract | % by unit | # | % by unit | # | % by unit |
| Low | 0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Moderate | 1,171 | 636 | 9.6 | 54.3 | 379 | 32.4 | 156 | 13.3 |
| Middle | 9,299 | 5,963 | 90.4 | 64.1 | 1,703 | 18.3 | 1,633 | 17.6 |
| Upper | 0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Unknown | 0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 10,470 | 6,599 | 100.0 | 63.0 | 2,082 | 19.9 | 1,789 | 17.1 |
| | 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 | 77 | 7.1 | 65 | 6.9 | 12 | 13.3 | 0 | 0.0 |
| Middle | 1,001 | 92.9 | 878 | 93.1 | 78 | 86.7 | 45 | 100.0 |
| Upper | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 1,078 | 100.0 | 943 | 100.0 | 90 | 100.0 | 45 | 100.0 |
| Percentage of Total Businesses: | | | | 87.5 | | 8.3 | | 4.2 |
| | Total Farms by Tract | Farms by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | | # | % | # | % | # | % | |
| Low | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Moderate | 8 | 2.1 | 8 | 2.2 | 0 | 0.0 | 0 | 0.0 |
| Middle | 367 | 97.9 | 361 | 97.8 | 6 | 100.0 | 0 | 0.0 |
| Upper | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 375 | 100.0 | 369 | 100.0 | 6 | 100.0 | 0 | 0.0 |
| Percentage of Total Farms: | | | | 98.4 | | 1.6 | | 0.0 |
| Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. | | | | | | | | |

Table F-VI-15

| 2022 North Central Kansas AA Demographics | | | | | | | | |
|--|---------------------------|------------------------------------|--------------------------|------------------|--|----------------------|---------------------------|--------------|
| Income Categories | Tract Distribution | | Families by Tract Income | | Families < Poverty Level as % of Families by Tract | | Families by Family Income | |
| | # | % | # | % | # | % | # | % |
| Low | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 888 | 17.6 |
| Moderate | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 1,109 | 21.9 |
| Middle | 9 | 100.0 | 5,053 | 100.0 | 300 | 5.9 | 1,346 | 26.6 |
| Upper | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 1,710 | 33.8 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 9 | 100.0 | 5,053 | 100.0 | 300 | 5.9 | 5,053 | 100.0 |
| | Housing Units by Tract | Housing Type by Tract | | | | | | |
| | | Owner-occupied | | | Rental | | Vacant | |
| | | # | % by tract | % by unit | # | % by unit | # | % by unit |
| Low | 0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Moderate | 0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Middle | 10,393 | 6,068 | 100.0 | 58.4 | 2,161 | 20.8 | 2,164 | 20.8 |
| Upper | 0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Unknown | 0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 10,393 | 6,068 | 100.0 | 58.4 | 2,161 | 20.8 | 2,164 | 20.8 |
| | Total Businesses by Tract | Businesses by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | | # | % | # | % | # | % | |
| Low | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Moderate | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Middle | 1,071 | 100.0 | 933 | 100.0 | 91 | 100.0 | 47 | 100.0 |
| Upper | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 1,071 | 100.0 | 933 | 100.0 | 91 | 100.0 | 47 | 100.0 |
| Percentage of Total Businesses: | | | | 87.1 | | 8.5 | | 4.4 |
| | Total Farms by Tract | Farms by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | | # | % | # | % | # | % | |
| Low | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Moderate | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Middle | 376 | 100.0 | 369 | 100.0 | 7 | 100.0 | 0 | 0.0 |
| Upper | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 376 | 100.0 | 369 | 100.0 | 7 | 100.0 | 0 | 0.0 |
| Percentage of Total Farms: | | | | 98.1 | | 1.9 | | 0.0 |
| <i>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i> | | | | | | | | |
| <i>Note: Percentages may not total 100.0 percent due to rounding.</i> | | | | | | | | |

VII. St. Joseph Metropolitan AA

Table F-VII-1

| Distribution of 2021 Home Mortgage Lending By Income Level of Geography Assessment Area: St Joseph Metropolitan | | | | | | | |
|--|--------------------------|--------------|--------------|------------|--------------|--------------|---------------------------|
| Geographic Income Level | Bank And Aggregate Loans | | | | | | Owner Occupied Units % |
| | Bank | | Agg | Bank | | Agg | |
| | # | % | % | \$(000) | % | % | |
| Home Purchase Loans | | | | | | | |
| Low | 0 | 0.0 | 0.6 | 0 | 0.0 | 0.3 | 0.6 |
| Moderate | 0 | 0.0 | 18.6 | 0 | 0.0 | 11.4 | 16.7 |
| Middle | 0 | 0.0 | 56.9 | 0 | 0.0 | 54.1 | 56.6 |
| Upper | 0 | 0.0 | 23.7 | 0 | 0.0 | 34.1 | 26.1 |
| Unknown | 0 | 0.0 | 0.1 | 0 | 0.0 | 0.1 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| Total | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 100.0 |
| Refinance Loans | | | | | | | |
| Low | 0 | 0.0 | 0.2 | 0 | 0.0 | 0.2 | 0.6 |
| Moderate | 0 | 0.0 | 8.8 | 0 | 0.0 | 5.1 | 16.7 |
| Middle | 1 | 100.0 | 54.1 | 182 | 100.0 | 49.7 | 56.6 |
| Upper | 0 | 0.0 | 36.9 | 0 | 0.0 | 45.0 | 26.1 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| Total | 1 | 100.0 | 100.0 | 182 | 100.0 | 100.0 | 100.0 |
| Home Improvement Loans | | | | | | | |
| Low | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.6 |
| Moderate | 0 | 0.0 | 17.4 | 0 | 0.0 | 14.1 | 16.7 |
| Middle | 0 | 0.0 | 43.5 | 0 | 0.0 | 39.5 | 56.6 |
| Upper | 0 | 0.0 | 39.1 | 0 | 0.0 | 46.4 | 26.1 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| Total | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 100.0 |
| Multifamily Loans | | | | | | | |
| Low | 0 | 0.0 | 13.3 | 0 | 0.0 | 5.7 | 9.9 |
| Moderate | 0 | 0.0 | 20.0 | 0 | 0.0 | 20.8 | 19.7 |
| Middle | 0 | 0.0 | 53.3 | 0 | 0.0 | 41.4 | 51.7 |
| Upper | 0 | 0.0 | 13.3 | 0 | 0.0 | 32.1 | 18.7 |
| 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 | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 100.0 |
| Total Home Mortgage Loans | | | | | | | |
| Low | 0 | 0.0 | 0.5 | 0 | 0.0 | 0.4 | 0.6 |
| Moderate | 0 | 0.0 | 14.0 | 0 | 0.0 | 8.8 | 16.7 |
| Middle | 1 | 100.0 | 55.0 | 182 | 100.0 | 51.4 | 56.6 |
| Upper | 0 | 0.0 | 30.4 | 0 | 0.0 | 39.4 | 26.1 |
| Unknown | 0 | 0.0 | 0.1 | 0 | 0.0 | 0.1 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| Total | 1 | 100.0 | 100.0 | 182 | 100.0 | 100.0 | 100.0 |

Source: 2021 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.

Table F-VII-2

| Distribution of 2021 Small Business Lending By Income Level of Geography Assessment Area: St Joseph Metropolitan | | | | | | | |
|---|--------------------------|-------|-------|---------|-------|-------|--------------------------|
| Geographic Income Level | Bank And Aggregate Loans | | | | | | Total Businesses % |
| | Bank | | Agg | Bank | | Agg | |
| | # | % | % | \$(000) | % | \$% | |
| Low | 0 | 0.0 | 6.6 | 0 | 0.0 | 11.1 | 5.8 |
| Moderate | 0 | 0.0 | 13.5 | 0 | 0.0 | 14.3 | 13.8 |
| Middle | 7 | 77.8 | 47.1 | 891 | 89.7 | 51.9 | 51.2 |
| Upper | 2 | 22.2 | 31.7 | 102 | 10.3 | 22.5 | 29.3 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 1.0 | 0 | 0.0 | 0.3 | |
| Total | 9 | 100.0 | 100.0 | 993 | 100.0 | 100.0 | 100.0 |

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Table F-VII-3

**Distribution of 2021 Home Mortgage Lending By Borrower Income Level
Assessment Area: St Joseph Metropolitan**

| Borrower Income Level | Bank And Aggregate Loans | | | | | | Families by Family Income % |
|----------------------------------|--------------------------|--------------|--------------|------------|--------------|--------------|--------------------------------|
| | Bank | | Agg | Bank | | Agg | |
| | # | % | % | \$(000) | % | % | |
| Home Purchase Loans | | | | | | | |
| Low | 0 | 0.0 | 9.5 | 0 | 0.0 | 5.1 | 21.2 |
| Moderate | 0 | 0.0 | 24.2 | 0 | 0.0 | 18.3 | 17.9 |
| Middle | 0 | 0.0 | 21.4 | 0 | 0.0 | 22.7 | 22.7 |
| Upper | 0 | 0.0 | 25.1 | 0 | 0.0 | 35.6 | 38.3 |
| Unknown | 0 | 0.0 | 19.8 | 0 | 0.0 | 18.4 | 0.0 |
| Total | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 100.0 |
| Refinance Loans | | | | | | | |
| Low | 0 | 0.0 | 4.8 | 0 | 0.0 | 2.4 | 21.2 |
| Moderate | 0 | 0.0 | 16.6 | 0 | 0.0 | 11.4 | 17.9 |
| Middle | 0 | 0.0 | 20.4 | 0 | 0.0 | 18.3 | 22.7 |
| Upper | 1 | 100.0 | 36.5 | 182 | 100.0 | 45.2 | 38.3 |
| Unknown | 0 | 0.0 | 21.7 | 0 | 0.0 | 22.7 | 0.0 |
| Total | 1 | 100.0 | 100.0 | 182 | 100.0 | 100.0 | 100.0 |
| Home Improvement Loans | | | | | | | |
| Low | 0 | 0.0 | 5.4 | 0 | 0.0 | 2.0 | 21.2 |
| Moderate | 0 | 0.0 | 18.5 | 0 | 0.0 | 13.5 | 17.9 |
| Middle | 0 | 0.0 | 23.9 | 0 | 0.0 | 27.0 | 22.7 |
| Upper | 0 | 0.0 | 46.7 | 0 | 0.0 | 54.3 | 38.3 |
| Unknown | 0 | 0.0 | 5.4 | 0 | 0.0 | 3.1 | 0.0 |
| Total | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 100.0 |
| Total Home Mortgage Loans | | | | | | | |
| Low | 0 | 0.0 | 7.0 | 0 | 0.0 | 3.7 | 21.2 |
| Moderate | 0 | 0.0 | 20.1 | 0 | 0.0 | 14.7 | 17.9 |
| Middle | 0 | 0.0 | 20.7 | 0 | 0.0 | 20.4 | 22.7 |
| Upper | 1 | 100.0 | 31.0 | 182 | 100.0 | 40.4 | 38.3 |
| Unknown | 0 | 0.0 | 21.3 | 0 | 0.0 | 20.9 | 0.0 |
| Total | 1 | 100.0 | 100.0 | 182 | 100.0 | 100.0 | 100.0 |

Source: 2021 FFIEC Census Data

2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Multifamily loans are not included in the borrower distribution analysis.

Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.

Table F-VII-4

| Distribution of 2021 Small Business Lending By Revenue Size of Businesses | | | | | | | |
|--|--------------------------|-------|-------|---------|-------|-------|--------------------------|
| Assessment Area: St Joseph Metropolitan | | | | | | | |
| | Bank And Aggregate Loans | | | | | | Total Businesses % |
| | Bank | | Agg | Bank | | Agg | |
| | # | #% | #% | \$(000) | % | % | |
| By Revenue | | | | | | | |
| \$1 Million or Less | 9 | 100.0 | 53.9 | 993 | 100.0 | 35.4 | 89.1 |
| Over \$1 Million | 0 | 0.0 | | 0 | 0.0 | | 9.8 |
| Revenue Unknown | 0 | 0.0 | | 0 | 0.0 | | 1.0 |
| Total | 9 | 100.0 | | 993 | 100.0 | | 100.0 |
| By Loan Size | | | | | | | |
| \$100,000 or Less | 6 | 66.7 | 91.6 | 210 | 21.1 | 33.7 | |
| \$100,001 - \$250,000 | 2 | 22.2 | 4.3 | 324 | 32.6 | 15.6 | |
| \$250,001 - \$1 Million | 1 | 11.1 | 4.1 | 459 | 46.2 | 50.7 | |
| Total | 9 | 100.0 | 100.0 | 993 | 100.0 | 100.0 | |
| By Loan Size and Revenues \$1 Million or Less | | | | | | | |
| \$100,000 or Less | 6 | 66.7 | | 210 | 21.1 | | |
| \$100,001 - \$250,000 | 2 | 22.2 | | 324 | 32.6 | | |
| \$250,001 - \$1 Million | 1 | 11.1 | | 459 | 46.2 | | |
| Total | 9 | 100.0 | | 993 | 100.0 | | |
| <i>Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i> | | | | | | | |
| <i>Note: Percentages may not total 100.0 percent due to rounding.</i> | | | | | | | |

Table F-VII-5

| Distribution of 2022 Home Mortgage Lending By Income Level of Geography Assessment Area: St Joseph Metropolitan | | | | | |
|--|-------------|--------------|--------------|--------------|-------------------------------|
| Geographic Income Level | Bank Loans* | | | | Owner Occupied Units % |
| | # | #% | \$(000) | \$% | |
| Home Purchase Loans | | | | | |
| Low | 0 | 0.0 | 0 | 0.0 | 2.7 |
| Moderate | 0 | 0.0 | 0 | 0.0 | 12.5 |
| Middle | 1 | 100.0 | 83 | 100.0 | 67.6 |
| Upper | 0 | 0.0 | 0 | 0.0 | 17.2 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 1 | 100.0 | 83 | 100.0 | 100.0 |
| Refinance Loans | | | | | |
| Low | 0 | 0.0 | 0 | 0.0 | 2.7 |
| Moderate | 1 | 50.0 | 13 | 3.4 | 12.5 |
| Middle | 1 | 50.0 | 374 | 96.6 | 67.6 |
| Upper | 0 | 0.0 | 0 | 0.0 | 17.2 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 2 | 100.0 | 387 | 100.0 | 100.0 |
| Home Improvement Loans | | | | | |
| Low | 0 | 0.0 | 0 | 0.0 | 2.7 |
| Moderate | 0 | 0.0 | 0 | 0.0 | 12.5 |
| Middle | 5 | 71.4 | 333 | 82.4 | 67.6 |
| Upper | 2 | 28.6 | 71 | 17.6 | 17.2 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 7 | 100.0 | 404 | 100.0 | 100.0 |
| Multifamily Loans | | | | | Multi-family Units % |
| Low | 0 | 0.0 | 0 | 0.0 | 4.4 |
| Moderate | 2 | 50.0 | 124 | 13.3 | 13.0 |
| Middle | 2 | 50.0 | 807 | 86.7 | 71.2 |
| Upper | 0 | 0.0 | 0 | 0.0 | 11.4 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 4 | 100.0 | 931 | 100.0 | 100.0 |
| Total Home Mortgage Loans | | | | | Owner Occupied Units % |
| Low | 0 | 0.0 | 0 | 0.0 | 2.7 |
| Moderate | 4 | 26.7 | 194 | 10.4 | 12.5 |
| Middle | 9 | 60.0 | 1,597 | 85.8 | 67.6 |
| Upper | 2 | 13.3 | 71 | 3.8 | 17.2 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 15 | 100.0 | 1,862 | 100.0 | 100.0 |

Source: 2022 FFIEC Census Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.

Table F-VII-6

| Distribution of 2022 Small Business Lending By Income Level of Geography | | | | | |
|---|-------------------|-----------|----------------|------------|-------------------------------|
| Assessment Area: St Joseph Metropolitan | | | | | |
| Geographic Income Level | Bank Loans | | | | Total Businesses % |
| | # | #% | \$(000) | \$% | |
| Low | 0 | 0.0 | 0 | 0.0 | 5.3 |
| Moderate | 1 | 9.1 | 300 | 14.2 | 8.1 |
| Middle | 8 | 72.7 | 1,643 | 77.9 | 68.8 |
| Upper | 2 | 18.2 | 167 | 7.9 | 17.8 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 11 | 100.0 | 2,110 | 100.0 | 100.0 |

Source: 2022 FFIEC Census Data
 2022 Dun & Bradstreet Data
 2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Table F-VII-7

| Distribution of 2022 Home Mortgage Lending By Borrower Income Level Assessment Area: St Joseph Metropolitan | | | | | |
|--|-------------|--------------|------------|--------------|--------------------------------|
| Borrower Income Level | Bank Loans* | | | | Families by Family Income % |
| | # | #% | \$(000) | % | |
| Home Purchase Loans | | | | | |
| Low | 0 | 0.0 | 0 | 0.0 | 19.4 |
| Moderate | 0 | 0.0 | 0 | 0.0 | 18.9 |
| Middle | 0 | 0.0 | 0 | 0.0 | 20.7 |
| Upper | 0 | 0.0 | 0 | 0.0 | 41.0 |
| Unknown | 1 | 100.0 | 83 | 100.0 | 0.0 |
| Total | 1 | 100.0 | 83 | 100.0 | 100.0 |
| Refinance Loans | | | | | |
| Low | 1 | 50.0 | 13 | 3.4 | 19.4 |
| Moderate | 0 | 0.0 | 0 | 0.0 | 18.9 |
| Middle | 0 | 0.0 | 0 | 0.0 | 20.7 |
| Upper | 1 | 50.0 | 374 | 96.6 | 41.0 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Total | 2 | 100.0 | 387 | 100.0 | 100.0 |
| Home Improvement Loans | | | | | |
| Low | 2 | 28.6 | 71 | 17.6 | 19.4 |
| Moderate | 1 | 14.3 | 50 | 12.4 | 18.9 |
| Middle | 1 | 14.3 | 75 | 18.6 | 20.7 |
| Upper | 3 | 42.9 | 208 | 51.5 | 41.0 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Total | 7 | 100.0 | 404 | 100.0 | 100.0 |
| Total Home Mortgage Loans | | | | | |
| Low | 3 | 27.3 | 84 | 9.0 | 19.4 |
| Moderate | 1 | 9.1 | 50 | 5.4 | 18.9 |
| Middle | 2 | 18.2 | 132 | 14.2 | 20.7 |
| Upper | 4 | 36.4 | 582 | 62.5 | 41.0 |
| Unknown | 1 | 9.1 | 83 | 8.9 | 0.0 |
| Total | 11 | 100.0 | 931 | 100.0 | 100.0 |

Source: 2022 FFIEC Census Data

2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.

Multifamily loans are not included in the borrower distribution analysis.

Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.

Table F-VII-8

| Distribution of 2022 Small Business Lending By Revenue Size of Businesses | | | | | |
|--|-------------------|-----------|----------------|----------|-------------------------------|
| Assessment Area: St Joseph Metropolitan | | | | | |
| | Bank Loans | | | | Total Businesses % |
| | # | #% | \$(000) | % | |
| By Revenue | | | | | |
| \$1 Million or Less | 3 | 27.3 | 412 | 19.5 | 89.1 |
| Over \$1 Million | 7 | 63.6 | 1,398 | 66.3 | 9.8 |
| Revenue Unknown | 1 | 9.1 | 300 | 14.2 | 1.1 |
| Total | 11 | 100.0 | 2,110 | 100.0 | 100.0 |
| By Loan Size | | | | | |
| \$100,000 or Less | 5 | 45.5 | 398 | 18.9 | |
| \$100,001 - \$250,000 | 4 | 36.4 | 815 | 38.6 | |
| \$250,001 - \$1 Million | 2 | 18.2 | 897 | 42.5 | |
| Total | 11 | 100.0 | 2,110 | 100.0 | |
| By Loan Size and Revenues \$1 Million or Less | | | | | |
| \$100,000 or Less | 2 | 66.7 | 162 | 39.3 | |
| \$100,001 - \$250,000 | 1 | 33.3 | 250 | 60.7 | |
| \$250,001 - \$1 Million | 0 | 0.0 | 0 | 0.0 | |
| Total | 3 | 100.0 | 412 | 100.0 | |
| <i>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i> | | | | | |
| <i>Note: Percentages may not total 100.0 percent due to rounding.</i> | | | | | |

Table F-VII-9
2020 Not Applicable

Table F-VII-10

| 2021 St Joseph Metropolitan AA Demographics | | | | | | | | |
|--|---------------------------|------------------------------------|--------------------------|------------------|--|----------------------|---------------------------|--------------|
| Income Categories | Tract Distribution | | Families by Tract Income | | Families < Poverty Level as % of Families by Tract | | Families by Family Income | |
| | # | % | # | % | # | % | # | % |
| Low | 1 | 3.2 | 307 | 1.1 | 141 | 45.9 | 5,969 | 21.2 |
| Moderate | 7 | 22.6 | 5,379 | 19.1 | 1,161 | 21.6 | 5,040 | 17.9 |
| Middle | 17 | 54.8 | 15,639 | 55.4 | 1,873 | 12.0 | 6,400 | 22.7 |
| Upper | 6 | 19.4 | 6,896 | 24.4 | 332 | 4.8 | 10,812 | 38.3 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 31 | 100.0 | 28,221 | 100.0 | 3,507 | 12.4 | 28,221 | 100.0 |
| | Housing Units by Tract | Housing Type by Tract | | | | | | |
| | | Owner-occupied | | | Rental | | Vacant | |
| | | # | % by tract | % by unit | # | % by unit | # | % by unit |
| Low | 1,080 | 183 | 0.6 | 16.9 | 645 | 59.7 | 252 | 23.3 |
| Moderate | 10,903 | 4,807 | 16.7 | 44.1 | 3,694 | 33.9 | 2,402 | 22.0 |
| Middle | 27,617 | 16,277 | 56.6 | 58.9 | 8,247 | 29.9 | 3,093 | 11.2 |
| Upper | 10,494 | 7,511 | 26.1 | 71.6 | 2,376 | 22.6 | 607 | 5.8 |
| Unknown | 0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 50,094 | 28,778 | 100.0 | 57.4 | 14,962 | 29.9 | 6,354 | 12.7 |
| | Total Businesses by Tract | Businesses by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | | # | % | # | % | # | % | |
| Low | 222 | 5.8 | 191 | 5.6 | 28 | 7.4 | 3 | 7.5 |
| Moderate | 531 | 13.8 | 452 | 13.2 | 74 | 19.5 | 5 | 12.5 |
| Middle | 1,972 | 51.2 | 1,791 | 52.1 | 156 | 41.2 | 25 | 62.5 |
| Upper | 1,129 | 29.3 | 1,001 | 29.1 | 121 | 31.9 | 7 | 17.5 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 3,854 | 100.0 | 3,435 | 100.0 | 379 | 100.0 | 40 | 100.0 |
| Percentage of Total Businesses: | | | | 89.1 | | 9.8 | | 1.0 |
| | Total Farms by Tract | Farms by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | | # | % | # | % | # | % | |
| Low | 1 | 0.5 | 1 | 0.5 | 0 | 0.0 | 0 | 0.0 |
| Moderate | 7 | 3.4 | 7 | 3.4 | 0 | 0.0 | 0 | 0.0 |
| Middle | 163 | 78.4 | 162 | 78.6 | 1 | 50.0 | 0 | 0.0 |
| Upper | 37 | 17.8 | 36 | 17.5 | 1 | 50.0 | 0 | 0.0 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 208 | 100.0 | 206 | 100.0 | 2 | 100.0 | 0 | 0.0 |
| Percentage of Total Farms: | | | | 99.0 | | 1.0 | | 0.0 |
| <i>Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.</i> | | | | | | | | |

Table F-VII-11

| 2022 St Joseph Metropolitan AA Demographics | | | | | | | | |
|--|---------------------------|------------------------------------|--------------------------|------------------|--|----------------------|---------------------------|--------------|
| Income Categories | Tract Distribution | | Families by Tract Income | | Families < Poverty Level as % of Families by Tract | | Families by Family Income | |
| | # | % | # | % | # | % | # | % |
| Low | 2 | 5.9 | 1,299 | 4.7 | 277 | 21.3 | 5,301 | 19.4 |
| Moderate | 6 | 17.6 | 3,739 | 13.7 | 660 | 17.7 | 5,173 | 18.9 |
| Middle | 22 | 64.7 | 18,053 | 65.9 | 1,553 | 8.6 | 5,682 | 20.7 |
| Upper | 4 | 11.8 | 4,300 | 15.7 | 112 | 2.6 | 11,235 | 41.0 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 34 | 100.0 | 27,391 | 100.0 | 2,602 | 9.5 | 27,391 | 100.0 |
| | Housing Units by Tract | Housing Type by Tract | | | | | | |
| | | Owner-occupied | | | Rental | | Vacant | |
| | | # | % by tract | % by unit | # | % by unit | # | % by unit |
| Low | 2,868 | 784 | 2.7 | 27.3 | 1,340 | 46.7 | 744 | 25.9 |
| Moderate | 7,641 | 3,616 | 12.5 | 47.3 | 2,772 | 36.3 | 1,253 | 16.4 |
| Middle | 32,830 | 19,503 | 67.6 | 59.4 | 9,648 | 29.4 | 3,679 | 11.2 |
| Upper | 7,174 | 4,964 | 17.2 | 69.2 | 1,614 | 22.5 | 596 | 8.3 |
| Unknown | 0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 50,513 | 28,867 | 100.0 | 57.1 | 15,374 | 30.4 | 6,272 | 12.4 |
| | Total Businesses by Tract | Businesses by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | | # | % | # | % | # | % | |
| Low | 206 | 5.3 | 155 | 4.5 | 49 | 12.9 | 2 | 4.8 |
| Moderate | 312 | 8.1 | 289 | 8.4 | 23 | 6.0 | 0 | 0.0 |
| Middle | 2,665 | 68.8 | 2,393 | 69.3 | 239 | 62.7 | 33 | 78.6 |
| Upper | 691 | 17.8 | 614 | 17.8 | 70 | 18.4 | 7 | 16.7 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 3,874 | 100.0 | 3,451 | 100.0 | 381 | 100.0 | 42 | 100.0 |
| Percentage of Total Businesses: | | | | 89.1 | | 9.8 | | 1.1 |
| | Total Farms by Tract | Farms by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | | # | % | # | % | # | % | |
| Low | 1 | 0.5 | 1 | 0.5 | 0 | 0.0 | 0 | 0.0 |
| Moderate | 5 | 2.4 | 5 | 2.4 | 0 | 0.0 | 0 | 0.0 |
| Middle | 166 | 78.3 | 165 | 78.2 | 1 | 100.0 | 0 | 0.0 |
| Upper | 40 | 18.9 | 40 | 19.0 | 0 | 0.0 | 0 | 0.0 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 212 | 100.0 | 211 | 100.0 | 1 | 100.0 | 0 | 0.0 |
| Percentage of Total Farms: | | | | 99.5 | | 0.5 | | 0.0 |
| <i>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.</i> | | | | | | | | |

VIII. Benton County Metropolitan AA

Table F-VIII-1

| Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography Assessment Area: Benton County Metropolitan | | | | | | | | | | | | | | |
|--|----------------------------------|--------------|--------------|--------------|--------------|--------------|-----------|--------------|--------------|--------------|--------------|---------------------------------------|--------------|--------------|
| Geographic Income Level | Bank And Aggregate Loans By Year | | | | | | | | | | | Owner Occupied Units % | | |
| | 2020 | | | | | | 2021 | | | | | | | |
| | Bank | | Agg | | Bank | | Agg | | Bank | | Agg | | | |
| | # | % | # | \$ (000) | \$ % | \$ % | # | % | # | \$ (000) | \$ % | | \$ % | |
| Home Purchase Loans | | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 0.5 | 0 | 0.0 | 0.3 | 0 | 0.0 | 0.3 | 0 | 0.0 | 0.2 | 0.8 | |
| Moderate | 0 | 0.0 | 4.5 | 0 | 0.0 | 3.6 | 0 | 0.0 | 5.0 | 0 | 0.0 | 4.1 | 6.5 | |
| Middle | 5 | 45.5 | 42.8 | 729 | 39.4 | 38.6 | 7 | 63.6 | 45.6 | 1,679 | 47.0 | 41.3 | 53.9 | |
| Upper | 6 | 54.5 | 52.2 | 1,121 | 60.6 | 57.5 | 4 | 36.4 | 49.1 | 1,895 | 53.0 | 54.5 | 38.8 | |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 | |
| Tract-Unk | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | | |
| Total | 11 | 100.0 | 100.0 | 1,850 | 100.0 | 100.0 | 11 | 100.0 | 100.0 | 3,574 | 100.0 | 100.0 | 100.0 | |
| Refinance Loans | | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 0.3 | 0 | 0.0 | 0.2 | 1 | 8.3 | 0.4 | 48 | 2.2 | 0.2 | 0.8 | |
| Moderate | 0 | 0.0 | 3.7 | 0 | 0.0 | 2.8 | 0 | 0.0 | 4.4 | 0 | 0.0 | 3.4 | 6.5 | |
| Middle | 8 | 66.7 | 39.9 | 1,649 | 57.8 | 36.2 | 6 | 50.0 | 42.5 | 980 | 45.7 | 38.1 | 53.9 | |
| Upper | 4 | 33.3 | 56.1 | 1,205 | 42.2 | 60.8 | 5 | 41.7 | 52.8 | 1,116 | 52.1 | 58.3 | 38.8 | |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 | |
| Tract-Unk | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | | |
| Total | 12 | 100.0 | 100.0 | 2,854 | 100.0 | 100.0 | 12 | 100.0 | 100.0 | 2,144 | 100.0 | 100.0 | 100.0 | |
| Home Improvement Loans | | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.2 | 0 | 0.0 | 0.1 | 0.8 | |
| Moderate | 0 | 0.0 | 4.5 | 0 | 0.0 | 4.6 | 0 | 0.0 | 6.1 | 0 | 0.0 | 6.1 | 6.5 | |
| Middle | 0 | 0.0 | 44.4 | 0 | 0.0 | 45.7 | 0 | 0.0 | 44.0 | 0 | 0.0 | 40.1 | 53.9 | |
| Upper | 0 | 0.0 | 51.2 | 0 | 0.0 | 49.7 | 0 | 0.0 | 49.6 | 0 | 0.0 | 53.7 | 38.8 | |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 | |
| Tract-Unk | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | | |
| Total | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 100.0 | |
| Multifamily Loans | | | | | | | | | | | | Multi-family Units % | | |
| Low | 0 | 0.0 | 7.0 | 0 | 0.0 | 1.2 | 0 | 0.0 | 5.5 | 0 | 0.0 | | 6.8 | 5.8 |
| Moderate | 0 | 0.0 | 9.9 | 0 | 0.0 | 5.9 | 0 | 0.0 | 5.5 | 0 | 0.0 | | 1.1 | 2.7 |
| Middle | 0 | 0.0 | 49.3 | 0 | 0.0 | 41.3 | 0 | 0.0 | 51.6 | 0 | 0.0 | | 32.8 | 52.4 |
| Upper | 0 | 0.0 | 33.8 | 0 | 0.0 | 51.6 | 1 | 100.0 | 37.4 | 723 | 100.0 | | 59.4 | 39.1 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | | 0.0 | |
| Total | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 1 | 100.0 | 100.0 | 723 | 100.0 | | 100.0 | 100.0 |
| Total Home Mortgage Loans | | | | | | | | | | | | Owner Occupied Units % | | |
| Low | 0 | 0.0 | 0.4 | 0 | 0.0 | 0.3 | 1 | 4.2 | 0.3 | 48 | 0.7 | | 0.8 | 0.8 |
| Moderate | 0 | 0.0 | 4.2 | 0 | 0.0 | 3.3 | 0 | 0.0 | 4.8 | 0 | 0.0 | | 3.5 | 6.5 |
| Middle | 13 | 56.5 | 41.5 | 2,378 | 50.6 | 37.6 | 13 | 54.2 | 44.0 | 2,659 | 41.3 | | 39.1 | 53.9 |
| Upper | 10 | 43.5 | 53.9 | 2,326 | 49.4 | 58.8 | 10 | 41.7 | 50.8 | 3,734 | 58.0 | | 56.5 | 38.8 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | | 0.0 | |
| Total | 23 | 100.0 | 100.0 | 4,704 | 100.0 | 100.0 | 24 | 100.0 | 100.0 | 6,441 | 100.0 | | 100.0 | 100.0 |
| Source: 2021 FFIEC Census Data | | | | | | | | | | | | | | |
| 2011-2015 U.S. Census Bureau: American Community Survey | | | | | | | | | | | | | | |
| Note: Percentages may not total 100.0 percent due to rounding. | | | | | | | | | | | | | | |
| Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table. | | | | | | | | | | | | | | |

Table F-VIII-2

| Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography | | | | | | | | | | | | | |
|--|---|-----------|------------|----------------|-------------|----------|-------------|-----------|-------------|----------------|------------|----------|---------------------------|
| Assessment Area: Benton County Metropolitan | | | | | | | | | | | | | |
| Geographic Income Level | Bank And Aggregate Loans By Year | | | | | | | | | | | | Total Businesses % |
| | 2020 | | | | | | 2021 | | | | | | |
| | Bank | | Agg | | Bank | | Agg | | Bank | | Agg | | |
| | # | #% | #% | \$(000) | % | % | # | #% | #% | \$(000) | % | % | |
| Low | 0 | 0.0 | 2.2 | 0 | 0.0 | 2.6 | 0 | 0.0 | 1.6 | 0 | 0.0 | 2.2 | 2.2 |
| Moderate | 0 | 0.0 | 6.3 | 0 | 0.0 | 5.6 | 0 | 0.0 | 5.9 | 0 | 0.0 | 5.0 | 7.1 |
| Middle | 32 | 66.7 | 49.6 | 1,860 | 71.3 | 49.5 | 46 | 70.8 | 49.1 | 1,796 | 61.0 | 48.7 | 50.4 |
| Upper | 16 | 33.3 | 41.8 | 749 | 28.7 | 42.2 | 19 | 29.2 | 43.1 | 1,146 | 39.0 | 44.1 | 40.2 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0.2 | 0 | 0.0 | 0.1 | 0 | 0.0 | 0.3 | 0 | 0.0 | 0.0 | |
| Total | 48 | 100.0 | 100.0 | 2,609 | 100.0 | 100.0 | 65 | 100.0 | 100.0 | 2,942 | 100.0 | 100.0 | 100.0 |

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Table F-VIII-3

| Distribution of 2020 and 2021 Small Farm Lending By Income Level of Geography | | | | | | | | | | | | | |
|--|---|-----------|------------|----------------|-------------|----------|-------------|-----------|-------------|----------------|------------|----------|----------------------|
| Assessment Area: Benton County Metropolitan | | | | | | | | | | | | | |
| Geographic Income Level | Bank And Aggregate Loans By Year | | | | | | | | | | | | Total Farms % |
| | 2020 | | | | | | 2021 | | | | | | |
| | Bank | | Agg | | Bank | | Agg | | Bank | | Agg | | |
| | # | #% | #% | \$(000) | % | % | # | #% | #% | \$(000) | % | % | |
| Low | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Moderate | 0 | 0.0 | 1.9 | 0 | 0.0 | 5.2 | 0 | 0.0 | 2.4 | 0 | 0.0 | 3.4 | 0.7 |
| Middle | 4 | 57.1 | 81.3 | 290 | 59.2 | 76.3 | 11 | 78.6 | 80.9 | 947 | 67.5 | 78.5 | 69.2 |
| Upper | 3 | 42.9 | 16.7 | 200 | 40.8 | 18.5 | 3 | 21.4 | 16.3 | 456 | 32.5 | 18.1 | 30.1 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Tract- | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.4 | 0 | 0.0 | 0.1 | |
| Total | 7 | 100.0 | 100.0 | 490 | 100.0 | 100.0 | 14 | 100.0 | 100.0 | 1,403 | 100.0 | 100.0 | 100.0 |

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Table F-VIII-4

| Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level | | | | | | | | | | | | | |
|--|---|------------|------------|-----------------|-------------|-------------|-------------|------------|-------------|-----------------|-------------|-------------|--|
| Assessment Area: Benton County Metropolitan | | | | | | | | | | | | | |
| Borrower Income Level | Bank And Aggregate Loans By Year | | | | | | | | | | | | Families by Family Income % |
| | 2020 | | | | | | 2021 | | | | | | |
| | Bank | | Agg | | Bank | | Agg | | Bank | | Agg | | |
| | # | # % | # % | \$ (000) | \$ % | \$ % | # | # % | # % | \$ (000) | \$ % | \$ % | |
| Home Purchase Loans | | | | | | | | | | | | | |
| Low | 1 | 9.1 | 5.3 | 65 | 3.5 | 3.0 | 1 | 9.1 | 4.0 | 89 | 2.5 | 2.2 | 17.8 |
| Moderate | 4 | 36.4 | 16.3 | 622 | 33.6 | 11.7 | 1 | 9.1 | 13.7 | 200 | 5.6 | 9.8 | 17.4 |
| Middle | 5 | 45.5 | 19.6 | 968 | 52.3 | 17.1 | 1 | 9.1 | 18.6 | 176 | 4.9 | 15.9 | 21.2 |
| Upper | 1 | 9.1 | 45.3 | 195 | 10.5 | 55.1 | 5 | 45.5 | 41.8 | 1,303 | 36.5 | 50.3 | 43.5 |
| Unknown | 0 | 0.0 | 13.5 | 0 | 0.0 | 13.2 | 3 | 27.3 | 21.9 | 1,806 | 50.5 | 21.8 | 0.0 |
| Total | 11 | 100.0 | 100.0 | 1,850 | 100.0 | 100.0 | 11 | 100.0 | 100.0 | 3,574 | 100.0 | 100.0 | 100.0 |
| Refinance Loans | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 4.2 | 0 | 0.0 | 2.0 | 0 | 0.0 | 5.8 | 0 | 0.0 | 3.0 | 17.8 |
| Moderate | 0 | 0.0 | 9.8 | 0 | 0.0 | 6.0 | 3 | 25.0 | 12.2 | 319 | 14.9 | 8.0 | 17.4 |
| Middle | 2 | 16.7 | 14.2 | 292 | 10.2 | 10.7 | 3 | 25.0 | 16.6 | 330 | 15.4 | 13.4 | 21.2 |
| Upper | 9 | 75.0 | 52.4 | 2,511 | 88.0 | 62.0 | 5 | 41.7 | 43.7 | 1,292 | 60.3 | 52.6 | 43.5 |
| Unknown | 1 | 8.3 | 19.4 | 51 | 1.8 | 19.3 | 1 | 8.3 | 21.6 | 203 | 9.5 | 23.0 | 0.0 |
| Total | 12 | 100.0 | 100.0 | 2,854 | 100.0 | 100.0 | 12 | 100.0 | 100.0 | 2,144 | 100.0 | 100.0 | 100.0 |
| Home Improvement Loans | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 3.5 | 0 | 0.0 | 2.2 | 0 | 0.0 | 4.2 | 0 | 0.0 | 2.4 | 17.8 |
| Moderate | 0 | 0.0 | 7.5 | 0 | 0.0 | 4.3 | 0 | 0.0 | 9.2 | 0 | 0.0 | 5.0 | 17.4 |
| Middle | 0 | 0.0 | 16.4 | 0 | 0.0 | 12.6 | 0 | 0.0 | 16.8 | 0 | 0.0 | 11.3 | 21.2 |
| Upper | 0 | 0.0 | 56.3 | 0 | 0.0 | 63.6 | 0 | 0.0 | 56.5 | 0 | 0.0 | 64.5 | 43.5 |
| Unknown | 0 | 0.0 | 16.2 | 0 | 0.0 | 17.3 | 0 | 0.0 | 13.4 | 0 | 0.0 | 16.8 | 0.0 |
| Total | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 100.0 |
| Total Home Mortgage Loans | | | | | | | | | | | | | |
| Low | 1 | 4.3 | 4.6 | 65 | 1.4 | 2.5 | 1 | 4.3 | 4.9 | 89 | 1.6 | 2.6 | 17.8 |
| Moderate | 4 | 17.4 | 12.7 | 622 | 13.2 | 8.7 | 4 | 17.4 | 12.8 | 519 | 9.1 | 8.9 | 17.4 |
| Middle | 7 | 30.4 | 16.5 | 1,260 | 26.8 | 13.7 | 4 | 17.4 | 17.4 | 506 | 8.8 | 14.7 | 21.2 |
| Upper | 10 | 43.5 | 48.8 | 2,706 | 57.5 | 58.2 | 10 | 43.5 | 43.2 | 2,595 | 45.4 | 51.5 | 43.5 |
| Unknown | 1 | 4.3 | 17.4 | 51 | 1.1 | 16.9 | 4 | 17.4 | 21.6 | 2,009 | 35.1 | 22.4 | 0.0 |
| Total | 23 | 100.0 | 100.0 | 4,704 | 100.0 | 100.0 | 23 | 100.0 | 100.0 | 5,718 | 100.0 | 100.0 | 100.0 |
| <p>Source: 2021 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey</p> <p>Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis. Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.</p> | | | | | | | | | | | | | |

Table F-VIII-5

| Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses | | | | | | | | | | | | | |
|---|----------------------------------|--------------|--------------|--------------|--------------|--------------|-----------|--------------|--------------|--------------|--------------|--------------|--------------------------|
| Assessment Area: Benton County Metropolitan | | | | | | | | | | | | | |
| | Bank And Aggregate Loans By Year | | | | | | | | | | | | Total Businesses % |
| | 2020 | | | | | | 2021 | | | | | | |
| | Bank | | Agg | | Bank | | Agg | | Bank | | Agg | | |
| | # | % | % | \$(000) | % | % | # | % | % | \$(000) | % | % | |
| By Revenue | | | | | | | | | | | | | |
| \$1 Million or Less | 25 | 52.1 | 32.3 | 1,665 | 63.8 | 30.1 | 53 | 81.5 | 43.0 | 2,404 | 81.7 | 38.7 | 92.6 |
| Over \$1 Million | 8 | 16.7 | | 695 | 26.6 | | 7 | 10.8 | | 485 | 16.5 | | 6.5 |
| Revenue Unknown | 15 | 31.3 | | 249 | 9.5 | | 5 | 7.7 | | 53 | 1.8 | | 1.0 |
| Total | 48 | 100.0 | | 2,609 | 100.0 | | 65 | 100.0 | | 2,942 | 100.0 | | 100.0 |
| By Loan Size | | | | | | | | | | | | | |
| \$100,000 or Less | 39 | 81.3 | 85.3 | 1,145 | 43.9 | 29.2 | 58 | 89.2 | 88.1 | 1,560 | 53.0 | 30.1 | |
| \$100,001 - \$250,000 | 7 | 14.6 | 9.1 | 942 | 36.1 | 25.5 | 6 | 9.2 | 6.5 | 1,059 | 36.0 | 20.5 | |
| \$250,001 - \$1 Million | 2 | 4.2 | 5.6 | 522 | 20.0 | 45.4 | 1 | 1.5 | 5.4 | 323 | 11.0 | 49.3 | |
| Total | 48 | 100.0 | 100.0 | 2,609 | 100.0 | 100.0 | 65 | 100.0 | 100.0 | 2,942 | 100.0 | 100.0 | |
| By Loan Size and Revenues \$1 Million or Less | | | | | | | | | | | | | |
| \$100,000 or Less | 19 | 76.0 | | 586 | 35.2 | | 48 | 90.6 | | 1,314 | 54.7 | | |
| \$100,001 - \$250,000 | 4 | 16.0 | | 557 | 33.5 | | 4 | 7.5 | | 767 | 31.9 | | |
| \$250,001 - \$1 Million | 2 | 8.0 | | 522 | 31.4 | | 1 | 1.9 | | 323 | 13.4 | | |
| Total | 25 | 100.0 | | 1,665 | 100.0 | | 53 | 100.0 | | 2,404 | 100.0 | | |
| Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey | | | | | | | | | | | | | |
| Note: Percentages may not total 100.0 percent due to rounding. | | | | | | | | | | | | | |

Table F-VIII-6

| Distribution of 2020 and 2021 Small Farm Lending By Revenue Size of Farms | | | | | | | | | | | | | |
|--|---|----------|------------|----------------|----------|------------|-------------|----------|------------|----------------|----------|------------|----------------------|
| Assessment Area: Benton County Metropolitan | | | | | | | | | | | | | |
| | Bank And Aggregate Loans By Year | | | | | | | | | | | | Total Farms % |
| | 2020 | | | | | | 2021 | | | | | | |
| | Bank | | Agg | Bank | | Agg | Bank | | Agg | Bank | | Agg | |
| | # | % | % | \$(000) | % | % | # | % | % | \$(000) | % | % | |
| By Revenue | | | | | | | | | | | | | |
| \$1 Million or Less | 7 | 100.0 | 72.1 | 490 | 100.0 | 77.2 | 14 | 100.0 | 51.6 | 1,403 | 100.0 | 73.2 | 97.2 |
| Over \$1 Million | 0 | 0.0 | | 0 | 0.0 | | 0 | 0.0 | | 0 | 0.0 | | 2.8 |
| Revenue Unknown | 0 | 0.0 | | 0 | 0.0 | | 0 | 0.0 | | 0 | 0.0 | | 0.0 |
| Total | 7 | 100.0 | | 490 | 100.0 | | 14 | 100.0 | | 1,403 | 100.0 | | 100.0 |
| By Loan Size | | | | | | | | | | | | | |
| \$100,000 or Less | 6 | 85.7 | 86.2 | 340 | 69.4 | 50.3 | 10 | 71.4 | 88.6 | 213 | 15.2 | 45.3 | |
| \$100,001 - \$250,000 | 1 | 14.3 | 10.7 | 150 | 30.6 | 30.5 | 2 | 14.3 | 7.7 | 318 | 22.7 | 26.2 | |
| \$250,001 - \$500,000 | 0 | 0.0 | 3.2 | 0 | 0.0 | 19.2 | 2 | 14.3 | 3.7 | 872 | 62.2 | 28.5 | |
| Total | 7 | 100.0 | 100.0 | 490 | 100.0 | 100.0 | 14 | 100.0 | 100.0 | 1,403 | 100.0 | 100.0 | |
| By Loan Size and Revenues \$1 Million or Less | | | | | | | | | | | | | |
| \$100,000 or Less | 6 | 85.7 | | 340 | 69.4 | | 10 | 71.4 | | 213 | 15.2 | | |
| \$100,001 - \$250,000 | 1 | 14.3 | | 150 | 30.6 | | 2 | 14.3 | | 318 | 22.7 | | |
| \$250,001 - \$500,000 | 0 | 0.0 | | 0 | 0.0 | | 2 | 14.3 | | 872 | 62.2 | | |
| Total | 7 | 100.0 | | 490 | 100.0 | | 14 | 100.0 | | 1,403 | 100.0 | | |
| <i>Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i> | | | | | | | | | | | | | |
| <i>Note: Percentages may not total 100.0 percent due to rounding.</i> | | | | | | | | | | | | | |

Table F-VIII-7

| Distribution of 2022 Home Mortgage Lending By Income Level of Geography Assessment Area: Benton County Metropolitan | | | | | |
|---|--------------------|--------------|----------------|--------------|-----------------------------------|
| Geographic Income Level | Bank Loans* | | | | Owner Occupied Units |
| | # | #% | \$(000) | \$% | |
| Home Purchase Loans | | | | | |
| Low | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Moderate | 0 | 0.0 | 0 | 0.0 | 13.5 |
| Middle | 10 | 76.9 | 2,415 | 66.4 | 41.5 |
| Upper | 3 | 23.1 | 1,224 | 33.6 | 45.0 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 13 | 100.0 | 3,639 | 100.0 | 100.0 |
| Refinance Loans | | | | | |
| Low | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Moderate | 0 | 0.0 | 0 | 0.0 | 13.5 |
| Middle | 5 | 83.3 | 975 | 90.9 | 41.5 |
| Upper | 1 | 16.7 | 98 | 9.1 | 45.0 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 6 | 100.0 | 1,073 | 100.0 | 100.0 |
| Home Improvement Loans | | | | | |
| Low | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Moderate | 0 | 0.0 | 0 | 0.0 | 13.5 |
| Middle | 6 | 54.5 | 547 | 61.7 | 41.5 |
| Upper | 5 | 45.5 | 339 | 38.3 | 45.0 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 11 | 100.0 | 886 | 100.0 | 100.0 |
| Multifamily Loans | | | | | Multi-family Units % |
| Low | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Moderate | 0 | 0.0 | 0 | 0.0 | 12.5 |
| Middle | 0 | 0.0 | 0 | 0.0 | 42.3 |
| Upper | 0 | 0.0 | 0 | 0.0 | 45.3 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 0 | 0.0 | 0 | 0.0 | 100.0 |
| Total Home Mortgage Loans | | | | | Owner Occupied Units % |
| Low | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Moderate | 0 | 0.0 | 0 | 0.0 | 13.5 |
| Middle | 23 | 69.7 | 4,057 | 70.5 | 41.5 |
| Upper | 10 | 30.3 | 1,701 | 29.5 | 45.0 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 33 | 100.0 | 5,758 | 100.0 | 100.0 |
| Source: 2022 FFIEC Census Data 2016-2020 U.S. Census Bureau: American Community Survey | | | | | |
| Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available. Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of | | | | | |

Table F-VIII-8

| Distribution of 2022 Small Business Lending By Income Level of Geography | | | | | |
|---|-------------------|-----------|----------------|------------|-----------------------------|
| Assessment Area: Benton County Metropolitan | | | | | |
| Geographic Income Level | Bank Loans | | | | Total Businesses |
| | # | #% | \$(000) | \$% | |
| Low | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Moderate | 4 | 6.0 | 136 | 4.0 | 13.1 |
| Middle | 39 | 58.2 | 2,012 | 58.6 | 41.8 |
| Upper | 24 | 35.8 | 1,288 | 37.5 | 45.1 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 67 | 100.0 | 3,436 | 100.0 | 100.0 |

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Table F-VIII-9

| Distribution of 2022 Small Farm Lending By Income Level of Geography | | | | | |
|---|-------------------|-----------|----------------|------------|--------------------------|
| Assessment Area: Benton County Metropolitan | | | | | |
| Geographic Income Level | Bank Loans | | | | Total Farms % |
| | # | #% | \$(000) | \$% | |
| Low | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Moderate | 0 | 0.0 | 0 | 0.0 | 19.6 |
| Middle | 11 | 91.7 | 725 | 64.4 | 46.4 |
| Upper | 1 | 8.3 | 400 | 35.6 | 34.1 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 12 | 100.0 | 1,125 | 100.0 | 100.0 |

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Table F-VIII-10

| Distribution of 2022 Home Mortgage Lending By Borrower Income Level | | | | | |
|--|--------------------|-----------|----------------|----------|--|
| Assessment Area: Benton County Metropolitan | | | | | |
| Borrower Income Level | Bank Loans* | | | | Families by Family Income % |
| | # | #% | \$(000) | % | |
| Home Purchase Loans | | | | | |
| Low | 1 | 7.7 | 177 | 4.9 | 17.1 |
| Moderate | 1 | 7.7 | 181 | 5.0 | 16.2 |
| Middle | 2 | 15.4 | 330 | 9.1 | 21.9 |
| Upper | 5 | 38.5 | 1,784 | 49.0 | 44.7 |
| Unknown | 4 | 30.8 | 1,167 | 32.1 | 0.0 |
| Total | 13 | 100.0 | 3,639 | 100.0 | 100.0 |
| Refinance Loans | | | | | |
| Low | 0 | 0.0 | 0 | 0.0 | 17.1 |
| Moderate | 1 | 16.7 | 200 | 18.6 | 16.2 |
| Middle | 0 | 0.0 | 0 | 0.0 | 21.9 |
| Upper | 4 | 66.7 | 813 | 75.8 | 44.7 |
| Unknown | 1 | 16.7 | 60 | 5.6 | 0.0 |
| Total | 6 | 100.0 | 1,073 | 100.0 | 100.0 |
| Home Improvement Loans | | | | | |
| Low | 0 | 0.0 | 0 | 0.0 | 17.1 |
| Moderate | 1 | 9.1 | 27 | 3.0 | 16.2 |
| Middle | 1 | 9.1 | 45 | 5.1 | 21.9 |
| Upper | 8 | 72.7 | 764 | 86.2 | 44.7 |
| Unknown | 1 | 9.1 | 50 | 5.6 | 0.0 |
| Total | 11 | 100.0 | 886 | 100.0 | 100.0 |
| Total Home Mortgage Loans | | | | | |
| Low | 2 | 6.1 | 217 | 3.8 | 17.1 |
| Moderate | 3 | 9.1 | 408 | 7.1 | 16.2 |
| Middle | 5 | 15.2 | 495 | 8.6 | 21.9 |
| Upper | 17 | 51.5 | 3,361 | 58.4 | 44.7 |
| Unknown | 6 | 18.2 | 1,277 | 22.2 | 0.0 |
| Total | 33 | 100.0 | 5,758 | 100.0 | 100.0 |

Source: 2022 FFIEC Census Data

2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.

Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of

Table F-VIII-11

| Distribution of 2022 Small Business Lending By Revenue Size of Businesses | | | | | |
|--|-------------------|-----------|----------------|----------|-----------------------------|
| Assessment Area: Benton County Metropolitan | | | | | |
| | Bank Loans | | | | Total Businesses |
| | # | #% | \$(000) | % | |
| By Revenue | | | | | |
| \$1 Million or Less | 54 | 80.6 | 2,783 | 81.0 | 92.4 |
| Over \$1 Million | 5 | 7.5 | 314 | 9.1 | 6.5 |
| Revenue Unknown | 8 | 11.9 | 339 | 9.9 | 1.1 |
| Total | 67 | 100.0 | 3,436 | 100.0 | 100.0 |
| By Loan Size | | | | | |
| \$100,000 or Less | 60 | 89.6 | 1,914 | 55.7 | |
| \$100,001 - \$250,000 | 4 | 6.0 | 529 | 15.4 | |
| \$250,001 - \$1 Million | 3 | 4.5 | 993 | 28.9 | |
| Total | 67 | 100.0 | 3,436 | 100.0 | |
| By Loan Size and Revenues \$1 Million or Less | | | | | |
| \$100,000 or Less | 49 | 90.7 | 1,560 | 56.1 | |
| \$100,001 - \$250,000 | 2 | 3.7 | 230 | 8.3 | |
| \$250,001 - \$1 Million | 3 | 5.6 | 993 | 35.7 | |
| Total | 54 | 100.0 | 2,783 | 100.0 | |
| <i>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i> | | | | | |
| <i>Note: Percentages may not total 100.0 percent due to rounding.</i> | | | | | |

Table F-VIII-12

| Distribution of 2022 Small Farm Lending By Revenue Size of Farms | | | | | |
|--|-------------------|-----------|----------------|----------|--------------------------|
| Assessment Area: Benton County Metropolitan | | | | | |
| | Bank Loans | | | | Total Farms % |
| | # | #% | \$(000) | % | |
| By Revenue | | | | | |
| \$1 Million or Less | 11 | 91.7 | 1,063 | 94.5 | 97.1 |
| Over \$1 Million | 0 | 0.0 | 0 | 0.0 | 2.9 |
| Revenue Unknown | 1 | 8.3 | 62 | 5.5 | 0.0 |
| Total | 12 | 100.0 | 1,125 | 100.0 | 100.0 |
| By Loan Size | | | | | |
| \$100,000 or Less | 9 | 75.0 | 321 | 28.5 | |
| \$100,001 - \$250,000 | 1 | 8.3 | 104 | 9.2 | |
| \$250,001 - \$500,000 | 2 | 16.7 | 700 | 62.2 | |
| Total | 12 | 100.0 | 1,125 | 100.0 | |
| By Loan Size and Revenues \$1 Million or Less | | | | | |
| \$100,000 or Less | 8 | 72.7 | 259 | 24.4 | |
| \$100,001 - \$250,000 | 1 | 9.1 | 104 | 9.8 | |
| \$250,001 - \$500,000 | 2 | 18.2 | 700 | 65.9 | |
| Total | 11 | 100.0 | 1,063 | 100.0 | |
| <i>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey</i> | | | | | |
| <i>Note: Percentages may not total 100.0 percent due to rounding.</i> | | | | | |

Table F-VIII-13

| 2020 Benton County Metropolitan AA Demographics | | | | | | | | |
|---|---------------------------|------------------------------------|--------------------------|------------------|--|----------------------|---------------------------|--------------|
| Income Categories | Tract Distribution | | Families by Tract Income | | Families < Poverty Level as % of Families by Tract | | Families by Family Income | |
| | # | % | # | % | # | % | # | % |
| Low | 1 | 2.0 | 955 | 1.5 | 383 | 40.1 | 11,328 | 17.8 |
| Moderate | 4 | 8.2 | 4,501 | 7.1 | 699 | 15.5 | 11,082 | 17.4 |
| Middle | 27 | 55.1 | 34,508 | 54.3 | 3,856 | 11.2 | 13,488 | 21.2 |
| Upper | 17 | 34.7 | 23,585 | 37.1 | 737 | 3.1 | 27,651 | 43.5 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 49 | 100.0 | 63,549 | 100.0 | 5,675 | 8.9 | 63,549 | 100.0 |
| | Housing Units by Tract | Housing Type by Tract | | | | | | |
| | | Owner-occupied | | | Rental | | Vacant | |
| | | # | % by tract | % by unit | # | % by unit | # | % by unit |
| Low | 1,645 | 449 | 0.8 | 27.3 | 1,059 | 64.4 | 137 | 8.3 |
| Moderate | 6,861 | 3,723 | 6.5 | 54.3 | 2,461 | 35.9 | 677 | 9.9 |
| Middle | 53,151 | 30,931 | 53.9 | 58.2 | 16,017 | 30.1 | 6,203 | 11.7 |
| Upper | 34,732 | 22,283 | 38.8 | 64.2 | 8,747 | 25.2 | 3,702 | 10.7 |
| Unknown | 0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 96,389 | 57,386 | 100.0 | 59.5 | 28,284 | 29.3 | 10,719 | 11.1 |
| | Total Businesses by Tract | Businesses by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | | # | % | # | % | # | % | |
| Low | 216 | 2.3 | 197 | 2.2 | 17 | 2.7 | 2 | 2.2 |
| Moderate | 684 | 7.2 | 626 | 7.1 | 55 | 8.9 | 3 | 3.3 |
| Middle | 4,800 | 50.6 | 4,382 | 50.0 | 371 | 59.8 | 47 | 51.6 |
| Upper | 3,781 | 39.9 | 3,565 | 40.6 | 177 | 28.5 | 39 | 42.9 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 9,481 | 100.0 | 8,770 | 100.0 | 620 | 100.0 | 91 | 100.0 |
| Percentage of Total Businesses: | | | | 92.5 | | 6.5 | | 1.0 |
| | Total Farms by Tract | Farms by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | | # | % | # | % | # | % | |
| Low | 1 | 0.7 | 1 | 0.7 | 0 | 0.0 | 0 | 0.0 |
| Moderate | 3 | 2.0 | 3 | 2.0 | 0 | 0.0 | 0 | 0.0 |
| Middle | 103 | 67.3 | 101 | 67.3 | 2 | 66.7 | 0 | 0.0 |
| Upper | 46 | 30.1 | 45 | 30.0 | 1 | 33.3 | 0 | 0.0 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 153 | 100.0 | 150 | 100.0 | 3 | 100.0 | 0 | 0.0 |
| Percentage of Total Farms: | | | | 98.0 | | 2.0 | | 0.0 |
| <i>Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.</i> | | | | | | | | |

Table F-VIII-14

| 2021 Benton County Metropolitan AA Demographics | | | | | | | | |
|---|---------------------------|------------------------------------|--------------------------|------------------|--|----------------------|---------------------------|--------------|
| Income Categories | Tract Distribution | | Families by Tract Income | | Families < Poverty Level as % of Families by Tract | | Families by Family Income | |
| | # | % | # | % | # | % | # | % |
| Low | 1 | 2.0 | 955 | 1.5 | 383 | 40.1 | 11,328 | 17.8 |
| Moderate | 4 | 8.2 | 4,501 | 7.1 | 699 | 15.5 | 11,082 | 17.4 |
| Middle | 27 | 55.1 | 34,508 | 54.3 | 3,856 | 11.2 | 13,488 | 21.2 |
| Upper | 17 | 34.7 | 23,585 | 37.1 | 737 | 3.1 | 27,651 | 43.5 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 49 | 100.0 | 63,549 | 100.0 | 5,675 | 8.9 | 63,549 | 100.0 |
| | Housing Units by Tract | Housing Type by Tract | | | | | | |
| | | Owner-occupied | | | Rental | | Vacant | |
| | | # | % by tract | % by unit | # | % by unit | # | % by unit |
| Low | 1,645 | 449 | 0.8 | 27.3 | 1,059 | 64.4 | 137 | 8.3 |
| Moderate | 6,861 | 3,723 | 6.5 | 54.3 | 2,461 | 35.9 | 677 | 9.9 |
| Middle | 53,151 | 30,931 | 53.9 | 58.2 | 16,017 | 30.1 | 6,203 | 11.7 |
| Upper | 34,732 | 22,283 | 38.8 | 64.2 | 8,747 | 25.2 | 3,702 | 10.7 |
| Unknown | 0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 96,389 | 57,386 | 100.0 | 59.5 | 28,284 | 29.3 | 10,719 | 11.1 |
| | Total Businesses by Tract | Businesses by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | | # | % | # | % | # | % | |
| Low | 211 | 2.2 | 193 | 2.2 | 16 | 2.6 | 2 | 2.2 |
| Moderate | 672 | 7.1 | 619 | 7.1 | 50 | 8.2 | 3 | 3.3 |
| Middle | 4,759 | 50.4 | 4,344 | 49.7 | 366 | 59.8 | 49 | 54.4 |
| Upper | 3,796 | 40.2 | 3,580 | 41.0 | 180 | 29.4 | 36 | 40.0 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 9,438 | 100.0 | 8,736 | 100.0 | 612 | 100.0 | 90 | 100.0 |
| Percentage of Total Businesses: | | | 92.6 | | 6.5 | | 1.0 | |
| | 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 | 1 | 0.7 | 1 | 0.7 | 0 | 0.0 | 0 | 0.0 |
| Middle | 99 | 69.2 | 96 | 69.1 | 3 | 75.0 | 0 | 0.0 |
| Upper | 43 | 30.1 | 42 | 30.2 | 1 | 25.0 | 0 | 0.0 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 143 | 100.0 | 139 | 100.0 | 4 | 100.0 | 0 | 0.0 |
| Percentage of Total Farms: | | | 97.2 | | 2.8 | | 0.0 | |
| Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. | | | | | | | | |

Table F-VIII-15

| 2022 Benton County Metropolitan AA Demographics | | | | | | | | |
|---|---------------------------|------------------------------------|--------------------------|------------------|--|----------------------|---------------------------|--------------|
| Income Categories | Tract Distribution | | Families by Tract Income | | Families < Poverty Level as % of Families by Tract | | Families by Family Income | |
| | # | % | # | % | # | % | # | % |
| Low | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 12,529 | 17.1 |
| Moderate | 9 | 15.8 | 11,306 | 15.5 | 1,597 | 14.1 | 11,854 | 16.2 |
| Middle | 27 | 47.4 | 29,922 | 40.9 | 2,301 | 7.7 | 16,036 | 21.9 |
| Upper | 21 | 36.8 | 31,847 | 43.6 | 1,021 | 3.2 | 32,656 | 44.7 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 57 | 100.0 | 73,075 | 100.0 | 4,919 | 6.7 | 73,075 | 100.0 |
| | Housing Units by Tract | Housing Type by Tract | | | | | | |
| | | Owner-occupied | | | Rental | | Vacant | |
| | | # | % by tract | % by unit | # | % by unit | # | % by unit |
| Low | 0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Moderate | 16,845 | 8,891 | 13.5 | 52.8 | 6,848 | 40.7 | 1,106 | 6.6 |
| Middle | 45,427 | 27,239 | 41.5 | 60.0 | 13,284 | 29.2 | 4,904 | 10.8 |
| Upper | 46,564 | 29,572 | 45.0 | 63.5 | 13,827 | 29.7 | 3,165 | 6.8 |
| Unknown | 0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 108,836 | 65,702 | 100.0 | 60.4 | 33,959 | 31.2 | 9,175 | 8.4 |
| | 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 | 1,259 | 13.1 | 1,152 | 13.0 | 95 | 15.2 | 12 | 11.2 |
| Middle | 4,011 | 41.8 | 3,664 | 41.3 | 291 | 46.6 | 56 | 52.3 |
| Upper | 4,325 | 45.1 | 4,047 | 45.7 | 239 | 38.2 | 39 | 36.4 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 9,595 | 100.0 | 8,863 | 100.0 | 625 | 100.0 | 107 | 100.0 |
| Percentage of Total Businesses: | | | | 92.4 | | 6.5 | | 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 | 27 | 19.6 | 26 | 19.4 | 1 | 25.0 | 0 | 0.0 |
| Middle | 64 | 46.4 | 63 | 47.0 | 1 | 25.0 | 0 | 0.0 |
| Upper | 47 | 34.1 | 45 | 33.6 | 2 | 50.0 | 0 | 0.0 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 138 | 100.0 | 134 | 100.0 | 4 | 100.0 | 0 | 0.0 |
| Percentage of Total Farms: | | | | 97.1 | | 2.9 | | 0.0 |
| <i>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.</i> | | | | | | | | |

IX. Washita County AA

Table F-IX-1

| Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography | | | | | | | | | | | | | |
|--|----------------------------------|--------------|--------------|------------|--------------|--------------|----------|--------------|--------------|-----------|--------------|--------------|-----------------------------------|
| Assessment Area: Washita County | | | | | | | | | | | | | |
| Geographic Income Level | Bank And Aggregate Loans By Year | | | | | | | | | | | | Owner Occupied Units % |
| | 2020 | | | | | | 2021 | | | | | | |
| | Bank | | Agg | | Bank | | Agg | | Bank | | Agg | | |
| | # | % | # | \$ | % | \$ | # | % | # | \$ | % | \$ | |
| Home Purchase Loans | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Moderate | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Middle | 0 | 0.0 | 59.8 | 0 | 0.0 | 58.5 | 0 | 0.0 | 51.5 | 0 | 0.0 | 53.3 | 67.3 |
| Upper | 0 | 0.0 | 40.2 | 0 | 0.0 | 41.5 | 2 | 100.0 | 48.5 | 71 | 100.0 | 46.7 | 32.7 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| Total | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 2 | 100.0 | 100.0 | 71 | 100.0 | 100.0 | 100.0 |
| Refinance Loans | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Moderate | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Middle | 0 | 0.0 | 74.3 | 0 | 0.0 | 79.1 | 0 | 0.0 | 64.3 | 0 | 0.0 | 66.0 | 67.3 |
| Upper | 2 | 100.0 | 25.7 | 106 | 100.0 | 20.9 | 0 | 0.0 | 35.7 | 0 | 0.0 | 34.0 | 32.7 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| Total | 2 | 100.0 | 100.0 | 106 | 100.0 | 100.0 | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 100.0 |
| Home Improvement Loans | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Moderate | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Middle | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 67.3 |
| Upper | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 32.7 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| Total | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 100.0 |
| Multifamily Loans | | | | | | | | | | | | | Multi-family Units % |
| Low | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Moderate | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Middle | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 25.7 |
| Upper | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 74.3 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| Total | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 100.0 |
| Total Home Mortgage Loans | | | | | | | | | | | | | Owner Occupied Units % |
| Low | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Moderate | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Middle | 0 | 0.0 | 66.5 | 0 | 0.0 | 69.3 | 0 | 0.0 | 57.1 | 0 | 0.0 | 59.2 | 67.3 |
| Upper | 2 | 100.0 | 33.5 | 106 | 100.0 | 30.7 | 2 | 100.0 | 42.9 | 71 | 100.0 | 40.8 | 32.7 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| Total | 2 | 100.0 | 100.0 | 106 | 100.0 | 100.0 | 2 | 100.0 | 100.0 | 71 | 100.0 | 100.0 | 100.0 |

Source: 2021 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.

Table F-IX-2

| Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography | | | | | | | | | | | | | |
|---|----------------------------------|-------|-------|---------|-------|-------|------|-------|-------|---------|-------|-------|-----------------------|
| Assessment Area: Washita County | | | | | | | | | | | | | |
| Geographic Income Level | Bank And Aggregate Loans By Year | | | | | | | | | | | | Total Businesses % |
| | 2020 | | | | | | 2021 | | | | | | |
| | Bank | | Agg | Bank | | Agg | Bank | | Agg | Bank | | Agg | |
| | # | #% | #% | \$(000) | % | % | # | #% | #% | \$(000) | % | % | |
| Low | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Moderate | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Middle | 2 | 33.3 | 74.6 | 16 | 2.5 | 66.7 | 3 | 27.3 | 78.5 | 18 | 2.7 | 61.1 | 64.6 |
| Upper | 4 | 66.7 | 23.0 | 632 | 97.5 | 31.9 | 8 | 72.7 | 20.4 | 640 | 97.3 | 38.3 | 35.4 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 2.4 | 0 | 0.0 | 1.4 | 0 | 0.0 | 1.1 | 0 | 0.0 | 0.6 | |
| Total | 6 | 100.0 | 100.0 | 648 | 100.0 | 100.0 | 11 | 100.0 | 100.0 | 658 | 100.0 | 100.0 | 100.0 |

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table F-IX-3

| Distribution of 2020 and 2021 Small Farm Lending By Income Level of Geography | | | | | | | | | | | | | |
|---|----------------------------------|-----|-------|---------|-----|-------|------|-------|-------|---------|-------|-------|------------------|
| Assessment Area: Washita County | | | | | | | | | | | | | |
| Geographic Income Level | Bank And Aggregate Loans By Year | | | | | | | | | | | | Total Farms % |
| | 2020 | | | | | | 2021 | | | | | | |
| | Bank | | Agg | Bank | | Agg | Bank | | Agg | Bank | | Agg | |
| | # | #% | #% | \$(000) | % | % | # | #% | #% | \$(000) | % | % | |
| Low | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Moderate | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Middle | 0 | 0.0 | 85.9 | 0 | 0.0 | 92.6 | 1 | 10.0 | 82.8 | 1 | 0.5 | 91.6 | 66.0 |
| Upper | 0 | 0.0 | 14.1 | 0 | 0.0 | 7.4 | 9 | 90.0 | 17.2 | 189 | 99.5 | 8.4 | 34.0 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| Total | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 10 | 100.0 | 100.0 | 190 | 100.0 | 100.0 | 100.0 |

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table F-IX-4

| Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level | | | | | | | | | | | | | |
|---|---|-----------|------------|----------------|-------------|------------|-------------|-----------|-------------|----------------|------------|------------|------------------------------------|
| Assessment Area: Washita County | | | | | | | | | | | | | |
| Borrower Income Level | Bank And Aggregate Loans By Year | | | | | | | | | | | | Families by Family Income % |
| | 2020 | | | | | | 2021 | | | | | | |
| | Bank | | Agg | | Bank | | Agg | | Bank | | Agg | | |
| | # | #% | #% | \$(000) | \$% | \$% | # | #% | #% | \$(000) | \$% | \$% | |
| Home Purchase Loans | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 6.9 | 0 | 0.0 | 4.3 | 0 | 0.0 | 10.0 | 0 | 0.0 | 6.1 | 19.3 |
| Moderate | 0 | 0.0 | 19.6 | 0 | 0.0 | 19.2 | 0 | 0.0 | 16.9 | 0 | 0.0 | 11.4 | 13.6 |
| Middle | 0 | 0.0 | 25.5 | 0 | 0.0 | 22.9 | 0 | 0.0 | 17.7 | 0 | 0.0 | 15.2 | 19.6 |
| Upper | 0 | 0.0 | 28.4 | 0 | 0.0 | 35.6 | 2 | 100.0 | 30.8 | 71 | 100.0 | 42.5 | 47.5 |
| Unknown | 0 | 0.0 | 19.6 | 0 | 0.0 | 17.9 | 0 | 0.0 | 24.6 | 0 | 0.0 | 24.7 | 0.0 |
| Total | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 2 | 100.0 | 100.0 | 71 | 100.0 | 100.0 | 100.0 |
| Refinance Loans | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 2.9 | 0 | 0.0 | 0.7 | 0 | 0.0 | 2.4 | 0 | 0.0 | 1.0 | 19.3 |
| Moderate | 0 | 0.0 | 4.3 | 0 | 0.0 | 3.4 | 0 | 0.0 | 3.6 | 0 | 0.0 | 1.8 | 13.6 |
| Middle | 0 | 0.0 | 14.3 | 0 | 0.0 | 9.6 | 0 | 0.0 | 21.4 | 0 | 0.0 | 16.4 | 19.6 |
| Upper | 2 | 100.0 | 55.7 | 106 | 100.0 | 67.2 | 0 | 0.0 | 44.0 | 0 | 0.0 | 49.1 | 47.5 |
| Unknown | 0 | 0.0 | 22.9 | 0 | 0.0 | 19.1 | 0 | 0.0 | 28.6 | 0 | 0.0 | 31.6 | 0.0 |
| Total | 2 | 100.0 | 100.0 | 106 | 100.0 | 100.0 | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 100.0 |
| Home Improvement Loans | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 19.3 |
| Moderate | 0 | 0.0 | 33.3 | 0 | 0.0 | 8.3 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 13.6 |
| Middle | 0 | 0.0 | 33.3 | 0 | 0.0 | 56.9 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 19.6 |
| Upper | 0 | 0.0 | 33.3 | 0 | 0.0 | 34.7 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 47.5 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Total | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 100.0 |
| Total Home Mortgage Loans | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 4.9 | 0 | 0.0 | 2.3 | 0 | 0.0 | 6.8 | 0 | 0.0 | 3.9 | 19.3 |
| Moderate | 0 | 0.0 | 13.0 | 0 | 0.0 | 10.5 | 0 | 0.0 | 11.4 | 0 | 0.0 | 7.1 | 13.6 |
| Middle | 0 | 0.0 | 20.0 | 0 | 0.0 | 15.5 | 0 | 0.0 | 18.7 | 0 | 0.0 | 15.5 | 19.6 |
| Upper | 2 | 100.0 | 37.3 | 106 | 100.0 | 49.5 | 2 | 100.0 | 35.2 | 71 | 100.0 | 44.8 | 47.5 |
| Unknown | 0 | 0.0 | 24.9 | 0 | 0.0 | 22.3 | 0 | 0.0 | 27.9 | 0 | 0.0 | 28.7 | 0.0 |
| Total | 2 | 100.0 | 100.0 | 106 | 100.0 | 100.0 | 2 | 100.0 | 100.0 | 71 | 100.0 | 100.0 | 100.0 |
| <p>Source: 2021 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey</p> <p>Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis. Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.</p> | | | | | | | | | | | | | |

Table F-IX-5

| Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses | | | | | | | | | | | | | |
|--|----------------------------------|--------------|--------------|------------|--------------|--------------|-----------|--------------|--------------|------------|--------------|--------------|--------------------------|
| Assessment Area: Washita County | | | | | | | | | | | | | |
| | Bank And Aggregate Loans By Year | | | | | | | | | | | | Total Businesses % |
| | 2020 | | | | | | 2021 | | | | | | |
| | Bank | | Agg | | Bank | | Agg | | Bank | | Agg | | |
| | # | % | #% | \$(000) | \$% | \$% | # | % | #% | \$(000) | \$% | \$% | |
| By Revenue | | | | | | | | | | | | | |
| \$1 Million or Less | 4 | 66.7 | 53.2 | 26 | 4.0 | 23.3 | 10 | 90.9 | 48.9 | 99 | 15.0 | 29.0 | 84.4 |
| Over \$1 Million | 0 | 0.0 | | 0 | 0.0 | | 1 | 9.1 | | 559 | 85.0 | | 9.5 |
| Revenue Unknown | 2 | 33.3 | | 622 | 96.0 | | 0 | 0.0 | | 0 | 0.0 | | 6.1 |
| Total | 6 | 100.0 | | 648 | 100.0 | | 11 | 100.0 | | 658 | 100.0 | | 100.0 |
| By Loan Size | | | | | | | | | | | | | |
| \$100,000 or Less | 5 | 83.3 | 95.2 | 36 | 5.6 | 49.8 | 10 | 90.9 | 97.3 | 99 | 15.0 | 64.8 | |
| \$100,001 - \$250,000 | 0 | 0.0 | 3.2 | 0 | 0.0 | 22.4 | 0 | 0.0 | 1.6 | 0 | 0.0 | 12.8 | |
| \$250,001 - \$1 Million | 1 | 16.7 | 1.6 | 612 | 94.4 | 27.8 | 1 | 9.1 | 1.1 | 559 | 85.0 | 22.4 | |
| Total | 6 | 100.0 | 100.0 | 648 | 100.0 | 100.0 | 11 | 100.0 | 100.0 | 658 | 100.0 | 100.0 | |
| By Loan Size and Revenues \$1 Million or Less | | | | | | | | | | | | | |
| \$100,000 or Less | 4 | 100.0 | | 26 | 100.0 | | 10 | 100.0 | | 99 | 100.0 | | |
| \$100,001 - \$250,000 | 0 | 0.0 | | 0 | 0.0 | | 0 | 0.0 | | 0 | 0.0 | | |
| \$250,001 - \$1 Million | 0 | 0.0 | | 0 | 0.0 | | 0 | 0.0 | | 0 | 0.0 | | |
| Total | 4 | 100.0 | | 26 | 100.0 | | 10 | 100.0 | | 99 | 100.0 | | |

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table F-IX-6

| Distribution of 2020 and 2021 Small Farm Lending By Revenue Size of Farms | | | | | | | | | | | | | |
|---|----------------------------------|------------|--------------|----------|------------|--------------|-----------|--------------|--------------|------------|--------------|--------------|---------------------|
| Assessment Area: Washita County | | | | | | | | | | | | | |
| | Bank And Aggregate Loans By Year | | | | | | | | | | | | Total Farms % |
| | 2020 | | | | | | 2021 | | | | | | |
| | Bank | | Agg | | Bank | | Agg | | Bank | | Agg | | |
| | # | % | #% | \$(000) | \$% | \$% | # | % | #% | \$(000) | \$% | \$% | |
| By Revenue | | | | | | | | | | | | | |
| \$1 Million or Less | 0 | 0.0 | 67.6 | 0 | 0.0 | 93.3 | 10 | 100.0 | 72.0 | 190 | 100.0 | 93.5 | 98.0 |
| Over \$1 Million | 0 | 0.0 | | 0 | 0.0 | | 0 | 0.0 | | 0 | 0.0 | | 2.0 |
| Revenue Unknown | 0 | 0.0 | | 0 | 0.0 | | 0 | 0.0 | | 0 | 0.0 | | 0.0 |
| Total | 0 | 0.0 | | 0 | 0.0 | | 10 | 100.0 | | 190 | 100.0 | | 100.0 |
| By Loan Size | | | | | | | | | | | | | |
| \$100,000 or Less | 0 | 0.0 | 81.7 | 0 | 0.0 | 35.0 | 10 | 100.0 | 83.9 | 190 | 100.0 | 35.1 | |
| \$100,001 - \$250,000 | 0 | 0.0 | 14.1 | 0 | 0.0 | 40.0 | 0 | 0.0 | 10.8 | 0 | 0.0 | 29.3 | |
| \$250,001 - \$500,000 | 0 | 0.0 | 4.2 | 0 | 0.0 | 25.1 | 0 | 0.0 | 5.4 | 0 | 0.0 | 35.6 | |
| Total | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 10 | 100.0 | 100.0 | 190 | 100.0 | 100.0 | |
| By Loan Size and Revenues \$1 Million or Less | | | | | | | | | | | | | |
| \$100,000 or Less | 0 | 0.0 | | 0 | 0.0 | | 10 | 100.0 | | 190 | 100.0 | | |
| \$100,001 - \$250,000 | 0 | 0.0 | | 0 | 0.0 | | 0 | 0.0 | | 0 | 0.0 | | |
| \$250,001 - \$500,000 | 0 | 0.0 | | 0 | 0.0 | | 0 | 0.0 | | 0 | 0.0 | | |
| Total | 0 | 0.0 | | 0 | 0.0 | | 10 | 100.0 | | 190 | 100.0 | | |

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table F-IX-7

| Distribution of 2022 Home Mortgage Lending By Income Level of Geography Assessment Area: Washita County | | | | | |
|--|-------------|--------------|------------|--------------|-------------------------------|
| Geographic Income Level | Bank Loans* | | | | Owner Occupied Units % |
| | # | #% | \$(000) | % | |
| Home Purchase Loans | | | | | |
| Low | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Moderate | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Middle | 3 | 100.0 | 115 | 100.0 | 75.4 |
| Upper | 0 | 0.0 | 0 | 0.0 | 24.6 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 3 | 100.0 | 115 | 100.0 | 100.0 |
| Refinance Loans | | | | | |
| Low | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Moderate | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Middle | 4 | 100.0 | 224 | 100.0 | 75.4 |
| Upper | 0 | 0.0 | 0 | 0.0 | 24.6 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 4 | 100.0 | 224 | 100.0 | 100.0 |
| Home Improvement Loans | | | | | |
| Low | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Moderate | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Middle | 0 | 0.0 | 0 | 0.0 | 75.4 |
| Upper | 1 | 100.0 | 52 | 100.0 | 24.6 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 1 | 100.0 | 52 | 100.0 | 100.0 |
| Multifamily Loans | | | | | Multi-family Units % |
| Low | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Moderate | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Middle | 0 | 0.0 | 0 | 0.0 | 100.0 |
| Upper | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 0 | 0.0 | 0 | 0.0 | 100.0 |
| Total Home Mortgage Loans | | | | | Owner Occupied Units % |
| Low | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Moderate | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Middle | 7 | 87.5 | 339 | 86.7 | 75.4 |
| Upper | 1 | 12.5 | 52 | 13.3 | 24.6 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 8 | 100.0 | 391 | 100.0 | 100.0 |

Source: 2022 FFIEC Census Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.

Table F-IX-8

| Distribution of 2022 Small Business Lending By Income Level of Geography | | | | | |
|--|------------|--------------|------------|--------------|-----------------------|
| Assessment Area: Washita County | | | | | |
| Geographic Income Level | Bank Loans | | | | Total Businesses % |
| | # | #% | \$(000) | \$% | |
| Low | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Moderate | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Middle | 2 | 50.0 | 129 | 58.9 | 82.6 |
| Upper | 2 | 50.0 | 90 | 41.1 | 17.4 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 4 | 100.0 | 219 | 100.0 | 100.0 |

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Table F-IX-9

| Distribution of 2022 Small Farm Lending By Income Level of Geography | | | | | |
|--|------------|--------------|------------|--------------|------------------|
| Assessment Area: Washita County | | | | | |
| Geographic Income Level | Bank Loans | | | | Total Farms % |
| | # | #% | \$(000) | \$% | |
| Low | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Moderate | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Middle | 8 | 100.0 | 511 | 100.0 | 70.0 |
| Upper | 0 | 0.0 | 0 | 0.0 | 30.0 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 8 | 100.0 | 511 | 100.0 | 100.0 |

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Table F-IX-10

| Distribution of 2022 Home Mortgage Lending By Borrower Income Level Assessment Area: Washita County | | | | | |
|--|-------------|--------------|------------|--------------|--------------------------------|
| Borrower Income Level | Bank Loans* | | | | Families by Family Income % |
| | # | #% | \$(000) | % | |
| Home Purchase Loans | | | | | |
| Low | 0 | 0.0 | 0 | 0.0 | 12.8 |
| Moderate | 0 | 0.0 | 0 | 0.0 | 16.0 |
| Middle | 1 | 33.3 | 41 | 35.7 | 25.5 |
| Upper | 2 | 66.7 | 74 | 64.3 | 45.7 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Total | 3 | 100.0 | 115 | 100.0 | 100.0 |
| Refinance Loans | | | | | |
| Low | 0 | 0.0 | 0 | 0.0 | 12.8 |
| Moderate | 1 | 25.0 | 97 | 43.3 | 16.0 |
| Middle | 0 | 0.0 | 0 | 0.0 | 25.5 |
| Upper | 3 | 75.0 | 127 | 56.7 | 45.7 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Total | 4 | 100.0 | 224 | 100.0 | 100.0 |
| Home Improvement Loans | | | | | |
| Low | 0 | 0.0 | 0 | 0.0 | 12.8 |
| Moderate | 0 | 0.0 | 0 | 0.0 | 16.0 |
| Middle | 0 | 0.0 | 0 | 0.0 | 25.5 |
| Upper | 1 | 100.0 | 52 | 100.0 | 45.7 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Total | 1 | 100.0 | 52 | 100.0 | 100.0 |
| Total Home Mortgage Loans | | | | | |
| Low | 0 | 0.0 | 0 | 0.0 | 12.8 |
| Moderate | 1 | 12.5 | 97 | 24.8 | 16.0 |
| Middle | 1 | 12.5 | 41 | 10.5 | 25.5 |
| Upper | 6 | 75.0 | 253 | 64.7 | 45.7 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Total | 8 | 100.0 | 391 | 100.0 | 100.0 |

Source: 2022 FFIEC Census Data

2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.

Multifamily loans are not included in the borrower distribution analysis.

Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.

Table F-IX-11

| Distribution of 2022 Small Business Lending By Revenue Size of Businesses | | | | | |
|---|------------|-------|---------|-------|-----------------------|
| Assessment Area: Washita County | | | | | |
| | Bank Loans | | | | Total Businesses % |
| | # | #% | \$(000) | % | |
| By Revenue | | | | | |
| \$1 Million or Less | 3 | 75.0 | 122 | 55.7 | 84.6 |
| Over \$1 Million | 0 | 0.0 | 0 | 0.0 | 9.2 |
| Revenue Unknown | 1 | 25.0 | 97 | 44.3 | 6.2 |
| Total | 4 | 100.0 | 219 | 100.0 | 100.0 |
| By Loan Size | | | | | |
| \$100,000 or Less | 4 | 100.0 | 219 | 100.0 | |
| \$100,001 - \$250,000 | 0 | 0.0 | 0 | 0.0 | |
| \$250,001 - \$1 Million | 0 | 0.0 | 0 | 0.0 | |
| Total | 4 | 100.0 | 219 | 100.0 | |
| By Loan Size and Revenues \$1 Million or Less | | | | | |
| \$100,000 or Less | 3 | 100.0 | 122 | 100.0 | |
| \$100,001 - \$250,000 | 0 | 0.0 | 0 | 0.0 | |
| \$250,001 - \$1 Million | 0 | 0.0 | 0 | 0.0 | |
| Total | 3 | 100.0 | 122 | 100.0 | |

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Table F-IX-12

| Distribution of 2022 Small Farm Lending By Revenue Size of Farms | | | | | |
|--|------------|-------|---------|-------|------------------|
| Assessment Area: Washita County | | | | | |
| | Bank Loans | | | | Total Farms % |
| | # | #% | \$(000) | % | |
| By Revenue | | | | | |
| \$1 Million or Less | 7 | 87.5 | 429 | 84.0 | 98.0 |
| Over \$1 Million | 1 | 12.5 | 82 | 16.0 | 2.0 |
| Revenue Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Total | 8 | 100.0 | 511 | 100.0 | 100.0 |
| By Loan Size | | | | | |
| \$100,000 or Less | 7 | 87.5 | 383 | 75.0 | |
| \$100,001 - \$250,000 | 1 | 12.5 | 128 | 25.0 | |
| \$250,001 - \$500,000 | 0 | 0.0 | 0 | 0.0 | |
| Total | 8 | 100.0 | 511 | 100.0 | |
| By Loan Size and Revenues \$1 Million or Less | | | | | |
| \$100,000 or Less | 6 | 85.7 | 301 | 70.2 | |
| \$100,001 - \$250,000 | 1 | 14.3 | 128 | 29.8 | |
| \$250,001 - \$500,000 | 0 | 0.0 | 0 | 0.0 | |
| Total | 7 | 100.0 | 429 | 100.0 | |

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Table F-IX-13

| 2020 Washita County AA Demographics | | | | | | | | |
|--|---------------------------|------------------------------------|--------------------------|------------------|--|----------------------|---------------------------|--------------|
| Income Categories | Tract Distribution | | Families by Tract Income | | Families < Poverty Level as % of Families by Tract | | Families by Family Income | |
| | # | % | # | % | # | % | # | % |
| Low | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 636 | 19.3 |
| Moderate | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 449 | 13.6 |
| Middle | 3 | 75.0 | 2,285 | 69.2 | 303 | 13.3 | 647 | 19.6 |
| Upper | 1 | 25.0 | 1,015 | 30.8 | 75 | 7.4 | 1,568 | 47.5 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 4 | 100.0 | 3,300 | 100.0 | 378 | 11.5 | 3,300 | 100.0 |
| | Housing Units by Tract | Housing Type by Tract | | | | | | |
| | | Owner-occupied | | Rental | | Vacant | | |
| | | # | % by tract | % by unit | # | % by unit | # | % by unit |
| Low | 0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Moderate | 0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Middle | 3,836 | 2,247 | 67.3 | 58.6 | 918 | 23.9 | 671 | 17.5 |
| Upper | 1,633 | 1,092 | 32.7 | 66.9 | 383 | 23.5 | 158 | 9.7 |
| Unknown | 0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 5,469 | 3,339 | 100.0 | 61.1 | 1,301 | 23.8 | 829 | 15.2 |
| | Total Businesses by Tract | Businesses by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | | # | % | # | % | # | % | |
| Low | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Moderate | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Middle | 216 | 62.8 | 176 | 60.5 | 23 | 71.9 | 17 | 81.0 |
| Upper | 128 | 37.2 | 115 | 39.5 | 9 | 28.1 | 4 | 19.0 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 344 | 100.0 | 291 | 100.0 | 32 | 100.0 | 21 | 100.0 |
| Percentage of Total Businesses: | | | | 84.6 | | 9.3 | | 6.1 |
| | 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 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Middle | 32 | 65.3 | 32 | 66.7 | 0 | 0.0 | 0 | 0.0 |
| Upper | 17 | 34.7 | 16 | 33.3 | 1 | 100.0 | 0 | 0.0 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 49 | 100.0 | 48 | 100.0 | 1 | 100.0 | 0 | 0.0 |
| Percentage of Total Farms: | | | | 98.0 | | 2.0 | | 0.0 |
| <i>Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i> | | | | | | | | |
| <i>Note: Percentages may not total 100.0 percent due to rounding.</i> | | | | | | | | |

Table F-IX-14

| 2021 Washita County AA Demographics | | | | | | | | |
|--|---------------------------|------------------------------------|--------------------------|------------------|--|----------------------|---------------------------|--------------|
| Income Categories | Tract Distribution | | Families by Tract Income | | Families < Poverty Level as % of Families by Tract | | Families by Family Income | |
| | # | % | # | % | # | % | # | % |
| Low | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 636 | 19.3 |
| Moderate | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 449 | 13.6 |
| Middle | 3 | 75.0 | 2,285 | 69.2 | 303 | 13.3 | 647 | 19.6 |
| Upper | 1 | 25.0 | 1,015 | 30.8 | 75 | 7.4 | 1,568 | 47.5 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 4 | 100.0 | 3,300 | 100.0 | 378 | 11.5 | 3,300 | 100.0 |
| | Housing Units by Tract | Housing Type by Tract | | | | | | |
| | | Owner-occupied | | | Rental | | Vacant | |
| | | # | % by tract | % by unit | # | % by unit | # | % by unit |
| Low | 0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Moderate | 0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Middle | 3,836 | 2,247 | 67.3 | 58.6 | 918 | 23.9 | 671 | 17.5 |
| Upper | 1,633 | 1,092 | 32.7 | 66.9 | 383 | 23.5 | 158 | 9.7 |
| Unknown | 0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 5,469 | 3,339 | 100.0 | 61.1 | 1,301 | 23.8 | 829 | 15.2 |
| | Total Businesses by Tract | Businesses by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | | # | % | # | % | # | % | |
| Low | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Moderate | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Middle | 224 | 64.6 | 184 | 62.8 | 23 | 69.7 | 17 | 81.0 |
| Upper | 123 | 35.4 | 109 | 37.2 | 10 | 30.3 | 4 | 19.0 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 347 | 100.0 | 293 | 100.0 | 33 | 100.0 | 21 | 100.0 |
| Percentage of Total Businesses: | | | | 84.4 | | 9.5 | | 6.1 |
| | 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 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Middle | 33 | 66.0 | 33 | 67.3 | 0 | 0.0 | 0 | 0.0 |
| Upper | 17 | 34.0 | 16 | 32.7 | 1 | 100.0 | 0 | 0.0 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 50 | 100.0 | 49 | 100.0 | 1 | 100.0 | 0 | 0.0 |
| Percentage of Total Farms: | | | | 98.0 | | 2.0 | | 0.0 |
| <i>Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i> | | | | | | | | |
| <i>Note: Percentages may not total 100.0 percent due to rounding.</i> | | | | | | | | |

Table F-IX-15

| 2022 Washita County AA Demographics | | | | | | | | |
|---|---------------------------|------------------------------------|--------------------------|------------------|--|----------------------|---------------------------|--------------|
| Income Categories | Tract Distribution | | Families by Tract Income | | Families < Poverty Level as % of Families by Tract | | Families by Family Income | |
| | # | % | # | % | # | % | # | % |
| Low | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 383 | 12.8 |
| Moderate | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 480 | 16.0 |
| Middle | 3 | 75.0 | 2,304 | 76.9 | 231 | 10.0 | 764 | 25.5 |
| Upper | 1 | 25.0 | 693 | 23.1 | 44 | 6.3 | 1,370 | 45.7 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 4 | 100.0 | 2,997 | 100.0 | 275 | 9.2 | 2,997 | 100.0 |
| | Housing Units by Tract | Housing Type by Tract | | | | | | |
| | | Owner-occupied | | Rental | | Vacant | | |
| | | # | % by tract | % by unit | # | % by unit | # | % by unit |
| Low | 0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Moderate | 0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Middle | 4,263 | 2,320 | 75.4 | 54.4 | 1,030 | 24.2 | 913 | 21.4 |
| Upper | 1,149 | 755 | 24.6 | 65.7 | 191 | 16.6 | 203 | 17.7 |
| Unknown | 0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 5,412 | 3,075 | 100.0 | 56.8 | 1,221 | 22.6 | 1,116 | 20.6 |
| | Total Businesses by Tract | Businesses by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | | # | % | # | % | # | % | |
| Low | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Moderate | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Middle | 295 | 82.6 | 248 | 82.1 | 29 | 87.9 | 18 | 81.8 |
| Upper | 62 | 17.4 | 54 | 17.9 | 4 | 12.1 | 4 | 18.2 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 357 | 100.0 | 302 | 100.0 | 33 | 100.0 | 22 | 100.0 |
| Percentage of Total Businesses: | | | | 84.6 | | 9.2 | | 6.2 |
| | Total Farms by Tract | Farms by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | | # | % | # | % | # | % | |
| Low | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Moderate | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Middle | 35 | 70.0 | 34 | 69.4 | 1 | 100.0 | 0 | 0.0 |
| Upper | 15 | 30.0 | 15 | 30.6 | 0 | 0.0 | 0 | 0.0 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 50 | 100.0 | 49 | 100.0 | 1 | 100.0 | 0 | 0.0 |
| Percentage of Total Farms: | | | | 98.0 | | 2.0 | | 0.0 |
| <i>Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.</i> | | | | | | | | |

X. Texas County AA

Table F-X-1

| Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography Assessment Area: Texas County | | | | | | | | | | | | | |
|---|----------------------------------|--------------|--------------|--------------|--------------|--------------|-----------|--------------|--------------|--------------|--------------|--------------|-----------------------------------|
| Geographic Income Level | Bank And Aggregate Loans By Year | | | | | | | | | | | | Owner Occupied Units % |
| | 2020 | | | | | | 2021 | | | | | | |
| | Bank | | Agg | | Bank | | Agg | | Bank | | Agg | | |
| | # | % | # | \$(000) | % | % | # | % | # | \$(000) | % | % | |
| Home Purchase Loans | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Moderate | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Middle | 40 | 100.0 | 98.5 | 4,441 | 100.0 | 98.6 | 58 | 100.0 | 98.6 | 5,458 | 100.0 | 98.2 | 100.0 |
| Upper | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Unknown | 0 | 0.0 | 1.5 | 0 | 0.0 | 1.4 | 0 | 0.0 | 1.4 | 0 | 0.0 | 1.8 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| Total | 40 | 100.0 | 100.0 | 4,441 | 100.0 | 100.0 | 58 | 100.0 | 100.0 | 5,458 | 100.0 | 100.0 | 100.0 |
| Refinance Loans | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Moderate | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Middle | 32 | 100.0 | 100.0 | 2,191 | 100.0 | 100.0 | 30 | 100.0 | 100.0 | 2,147 | 100.0 | 100.0 | 100.0 |
| Upper | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| Total | 32 | 100.0 | 100.0 | 2,191 | 100.0 | 100.0 | 30 | 100.0 | 100.0 | 2,147 | 100.0 | 100.0 | 100.0 |
| Home Improvement Loans | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Moderate | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Middle | 2 | 100.0 | 100.0 | 56 | 100.0 | 100.0 | 4 | 100.0 | 100.0 | 299 | 100.0 | 100.0 | 100.0 |
| Upper | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| Total | 2 | 100.0 | 100.0 | 56 | 100.0 | 100.0 | 4 | 100.0 | 100.0 | 299 | 100.0 | 100.0 | 100.0 |
| Multifamily Loans | | | | | | | | | | | | | Multi-family Units % |
| Low | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Moderate | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Middle | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 3 | 100.0 | 100.0 | 742 | 100.0 | 100.0 | 100.0 |
| Upper | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| Total | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 3 | 100.0 | 100.0 | 742 | 100.0 | 100.0 | 100.0 |
| Total Home Mortgage Loans | | | | | | | | | | | | | Owner Occupied Units % |
| Low | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Moderate | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Middle | 75 | 100.0 | 99.2 | 6,779 | 100.0 | 99.2 | 95 | 100.0 | 99.2 | 8,646 | 100.0 | 98.9 | 100.0 |
| Upper | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Unknown | 0 | 0.0 | 0.8 | 0 | 0.0 | 0.8 | 0 | 0.0 | 0.8 | 0 | 0.0 | 1.1 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| Total | 75 | 100.0 | 100.0 | 6,779 | 100.0 | 100.0 | 95 | 100.0 | 100.0 | 8,646 | 100.0 | 100.0 | 100.0 |

Source: 2021 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.

Table F-X-2

| Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography | | | | | | | | | | | | | |
|---|----------------------------------|-------|-------|---------|-------|-------|------|-------|-------|---------|-------|-------|--------------------------|
| Assessment Area: Texas County | | | | | | | | | | | | | |
| Geographic Income Level | Bank And Aggregate Loans By Year | | | | | | | | | | | | Total Businesses % |
| | 2020 | | | | | | 2021 | | | | | | |
| | Bank | | Agg | Bank | | Agg | Bank | | Agg | Bank | | Agg | |
| | # | % | % | \$(000) | % | % | # | % | % | \$(000) | % | % | |
| Low | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Moderate | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Middle | 132 | 100.0 | 97.4 | 7,478 | 100.0 | 99.2 | 221 | 100.0 | 98.0 | 6,278 | 100.0 | 98.0 | 100.0 |
| Upper | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 2.6 | 0 | 0.0 | 0.8 | 0 | 0.0 | 2.0 | 0 | 0.0 | 2.0 | |
| Total | 132 | 100.0 | 100.0 | 7,478 | 100.0 | 100.0 | 221 | 100.0 | 100.0 | 6,278 | 100.0 | 100.0 | 100.0 |

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table F-X-3

| Distribution of 2020 and 2021 Small Farm Lending By Income Level of Geography | | | | | | | | | | | | | |
|---|----------------------------------|-------|-------|---------|-------|-------|------|-------|-------|---------|-------|-------|------------------|
| Assessment Area: Texas County | | | | | | | | | | | | | |
| Geographic Income Level | Bank And Aggregate Loans By Year | | | | | | | | | | | | Total Farms % |
| | 2020 | | | | | | 2021 | | | | | | |
| | Bank | | Agg | Bank | | Agg | Bank | | Agg | Bank | | Agg | |
| | # | % | % | \$(000) | % | % | # | % | % | \$(000) | % | % | |
| Low | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Moderate | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Middle | 23 | 100.0 | 96.4 | 2,526 | 100.0 | 98.2 | 39 | 100.0 | 98.9 | 2,320 | 100.0 | 99.6 | 100.0 |
| Upper | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 3.6 | 0 | 0.0 | 1.8 | 0 | 0.0 | 1.1 | 0 | 0.0 | 0.4 | |
| Total | 23 | 100.0 | 100.0 | 2,526 | 100.0 | 100.0 | 39 | 100.0 | 100.0 | 2,320 | 100.0 | 100.0 | 100.0 |

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table F-X-4

**Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level
Assessment Area: Texas County**

| Borrower Income Level | Bank And Aggregate Loans By Year | | | | | | | | | | | | Families by Family Income % |
|----------------------------------|----------------------------------|--------------|--------------|--------------|--------------|--------------|-----------|--------------|--------------|--------------|--------------|--------------|-----------------------------|
| | 2020 | | | | | | 2021 | | | | | | |
| | Bank | | Agg | | Bank | | Agg | | Bank | | Agg | | |
| | # | % | # | \$(000) | % | % | # | % | # | \$(000) | % | % | |
| Home Purchase Loans | | | | | | | | | | | | | |
| Low | 2 | 5.0 | 2.5 | 122 | 2.7 | 1.4 | 2 | 3.4 | 1.1 | 103 | 1.9 | 0.5 | 18.5 |
| Moderate | 13 | 32.5 | 21.7 | 1,434 | 32.3 | 17.1 | 16 | 27.6 | 19.8 | 1,467 | 26.9 | 16.0 | 20.6 |
| Middle | 8 | 20.0 | 20.7 | 915 | 20.6 | 17.8 | 23 | 39.7 | 28.8 | 2,467 | 45.2 | 26.0 | 17.7 |
| Upper | 14 | 35.0 | 37.9 | 1,620 | 36.5 | 47.1 | 15 | 25.9 | 25.5 | 1,345 | 24.6 | 30.1 | 43.1 |
| Unknown | 3 | 7.5 | 17.2 | 350 | 7.9 | 16.6 | 2 | 3.4 | 24.8 | 76 | 1.4 | 27.4 | 0.0 |
| Total | 40 | 100.0 | 100.0 | 4,441 | 100.0 | 100.0 | 58 | 100.0 | 100.0 | 5,458 | 100.0 | 100.0 | 100.0 |
| Refinance Loans | | | | | | | | | | | | | |
| Low | 6 | 18.8 | 5.9 | 200 | 9.1 | 2.2 | 1 | 3.3 | 1.7 | 24 | 1.1 | 0.8 | 18.5 |
| Moderate | 4 | 12.5 | 5.2 | 258 | 11.8 | 2.7 | 5 | 16.7 | 14.5 | 337 | 15.7 | 12.0 | 20.6 |
| Middle | 7 | 21.9 | 17.6 | 312 | 14.2 | 13.2 | 7 | 23.3 | 15.0 | 407 | 19.0 | 11.8 | 17.7 |
| Upper | 11 | 34.4 | 45.1 | 1,084 | 49.5 | 53.1 | 14 | 46.7 | 39.3 | 1,135 | 52.9 | 42.7 | 43.1 |
| Unknown | 4 | 12.5 | 26.1 | 337 | 15.4 | 28.7 | 3 | 10.0 | 29.5 | 244 | 11.4 | 32.6 | 0.0 |
| Total | 32 | 100.0 | 100.0 | 2,191 | 100.0 | 100.0 | 30 | 100.0 | 100.0 | 2,147 | 100.0 | 100.0 | 100.0 |
| Home Improvement Loans | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 18.5 |
| Moderate | 0 | 0.0 | 20.0 | 0 | 0.0 | 34.0 | 0 | 0.0 | 14.3 | 0 | 0.0 | 18.8 | 20.6 |
| Middle | 1 | 50.0 | 20.0 | 24 | 42.9 | 16.3 | 1 | 25.0 | 28.6 | 23 | 7.7 | 24.0 | 17.7 |
| Upper | 1 | 50.0 | 60.0 | 32 | 57.1 | 49.7 | 2 | 50.0 | 42.9 | 236 | 78.9 | 49.7 | 43.1 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 1 | 25.0 | 14.3 | 40 | 13.4 | 7.5 | 0.0 |
| Total | 2 | 100.0 | 100.0 | 56 | 100.0 | 100.0 | 4 | 100.0 | 100.0 | 299 | 100.0 | 100.0 | 100.0 |
| Total Home Mortgage Loans | | | | | | | | | | | | | |
| Low | 8 | 10.7 | 3.7 | 322 | 4.7 | 1.7 | 3 | 3.3 | 1.5 | 127 | 1.6 | 0.7 | 18.5 |
| Moderate | 17 | 22.7 | 14.0 | 1,692 | 25.0 | 10.6 | 21 | 22.8 | 17.2 | 1,804 | 22.8 | 14.4 | 20.6 |
| Middle | 17 | 22.7 | 18.7 | 1,342 | 19.8 | 15.4 | 31 | 33.7 | 23.2 | 2,897 | 36.7 | 21.0 | 17.7 |
| Upper | 26 | 34.7 | 40.1 | 2,736 | 40.4 | 48.8 | 31 | 33.7 | 30.4 | 2,716 | 34.4 | 34.3 | 43.1 |
| Unknown | 7 | 9.3 | 23.5 | 687 | 10.1 | 23.5 | 6 | 6.5 | 27.7 | 360 | 4.6 | 29.5 | 0.0 |
| Total | 75 | 100.0 | 100.0 | 6,779 | 100.0 | 100.0 | 92 | 100.0 | 100.0 | 7,904 | 100.0 | 100.0 | 100.0 |

Source: 2021 FFIEC Census Data

2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Multifamily loans are not included in the borrower distribution analysis.

Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.

Table F-X-5

| Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses | | | | | | | | | | | | | |
|--|----------------------------------|--------------|--------------|--------------|--------------|--------------|------------|--------------|--------------|--------------|--------------|--------------|--------------------------|
| Assessment Area: Texas County | | | | | | | | | | | | | |
| | Bank And Aggregate Loans By Year | | | | | | | | | | | | Total Businesses % |
| | 2020 | | | | | | 2021 | | | | | | |
| | Bank | | Agg | | Bank | | Agg | | Bank | | Agg | | |
| | # | % | #% | \$(000) | \$% | \$% | # | % | #% | \$(000) | \$% | \$% | |
| By Revenue | | | | | | | | | | | | | |
| \$1 Million or Less | 61 | 46.2 | 38.4 | 2,596 | 34.7 | 33.5 | 199 | 90.0 | 69.9 | 4,545 | 72.4 | 66.3 | 88.8 |
| Over \$1 Million | 16 | 12.1 | | 2,050 | 27.4 | | 13 | 5.9 | | 1,438 | 22.9 | | 8.3 |
| Revenue Unknown | 55 | 41.7 | | 2,832 | 37.9 | | 9 | 4.1 | | 295 | 4.7 | | 2.8 |
| Total | 132 | 100.0 | | 7,478 | 100.0 | | 221 | 100.0 | | 6,278 | 100.0 | | 100.0 |
| By Loan Size | | | | | | | | | | | | | |
| \$100,000 or Less | 118 | 89.4 | 93.7 | 2,906 | 38.9 | 46.7 | 211 | 95.5 | 96.7 | 4,226 | 67.3 | 67.5 | |
| \$100,001 - \$250,000 | 7 | 5.3 | 3.7 | 1,046 | 14.0 | 15.4 | 8 | 3.6 | 2.5 | 1,283 | 20.4 | 16.9 | |
| \$250,001 - \$1 Million | 7 | 5.3 | 2.6 | 3,526 | 47.2 | 37.8 | 2 | 0.9 | 0.8 | 769 | 12.2 | 15.6 | |
| Total | 132 | 100.0 | 100.0 | 7,478 | 100.0 | 100.0 | 221 | 100.0 | 100.0 | 6,278 | 100.0 | 100.0 | |
| By Loan Size and Revenues \$1 Million or Less | | | | | | | | | | | | | |
| \$100,000 or Less | 55 | 90.2 | | 1,273 | 49.0 | | 193 | 97.0 | | 3,603 | 79.3 | | |
| \$100,001 - \$250,000 | 5 | 8.2 | | 823 | 31.7 | | 6 | 3.0 | | 942 | 20.7 | | |
| \$250,001 - \$1 Million | 1 | 1.6 | | 500 | 19.3 | | 0 | 0.0 | | 0 | 0.0 | | |
| Total | 61 | 100.0 | | 2,596 | 100.0 | | 199 | 100.0 | | 4,545 | 100.0 | | |

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table F-X-6

| Distribution of 2020 and 2021 Small Farm Lending By Revenue Size of Farms | | | | | | | | | | | | | |
|---|----------------------------------|--------------|--------------|--------------|--------------|--------------|-----------|--------------|--------------|--------------|--------------|--------------|---------------------|
| Assessment Area: Texas County | | | | | | | | | | | | | |
| | Bank And Aggregate Loans By Year | | | | | | | | | | | | Total Farms % |
| | 2020 | | | | | | 2021 | | | | | | |
| | Bank | | Agg | | Bank | | Agg | | Bank | | Agg | | |
| | # | % | #% | \$(000) | \$% | \$% | # | % | #% | \$(000) | \$% | \$% | |
| By Revenue | | | | | | | | | | | | | |
| \$1 Million or Less | 21 | 91.3 | 63.6 | 2,070 | 81.9 | 77.2 | 36 | 92.3 | 59.1 | 1,994 | 85.9 | 67.0 | 88.5 |
| Over \$1 Million | 2 | 8.7 | | 456 | 18.1 | | 3 | 7.7 | | 326 | 14.1 | | 11.5 |
| Revenue Unknown | 0 | 0.0 | | 0 | 0.0 | | 0 | 0.0 | | 0 | 0.0 | | 0.0 |
| Total | 23 | 100.0 | | 2,526 | 100.0 | | 39 | 100.0 | | 2,320 | 100.0 | | 100.0 |
| By Loan Size | | | | | | | | | | | | | |
| \$100,000 or Less | 13 | 56.5 | 80.0 | 327 | 12.9 | 32.0 | 33 | 84.6 | 85.2 | 870 | 37.5 | 33.3 | |
| \$100,001 - \$250,000 | 7 | 30.4 | 14.5 | 1,152 | 45.6 | 38.9 | 4 | 10.3 | 10.2 | 625 | 26.9 | 32.1 | |
| \$250,001 - \$500,000 | 3 | 13.0 | 5.5 | 1,047 | 41.4 | 29.1 | 2 | 5.1 | 4.5 | 825 | 35.6 | 34.6 | |
| Total | 23 | 100.0 | 100.0 | 2,526 | 100.0 | 100.0 | 39 | 100.0 | 100.0 | 2,320 | 100.0 | 100.0 | |
| By Loan Size and Revenues \$1 Million or Less | | | | | | | | | | | | | |
| \$100,000 or Less | 12 | 57.1 | | 316 | 15.3 | | 31 | 86.1 | | 719 | 36.1 | | |
| \$100,001 - \$250,000 | 7 | 33.3 | | 1,152 | 55.7 | | 3 | 8.3 | | 450 | 22.6 | | |
| \$250,001 - \$500,000 | 2 | 9.5 | | 602 | 29.1 | | 2 | 5.6 | | 825 | 41.4 | | |
| Total | 21 | 100.0 | | 2,070 | 100.0 | | 36 | 100.0 | | 1,994 | 100.0 | | |

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table F-X-7

| Distribution of 2022 Home Mortgage Lending By Income Level of Geography Assessment Area: Texas County | | | | | |
|--|-------------|--------------|--------------|--------------|-------------------------------|
| Geographic Income Level | Bank Loans* | | | | Owner Occupied Units % |
| | # | #% | \$(000) | \$% | |
| Home Purchase Loans | | | | | |
| Low | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Moderate | 3 | 6.5 | 169 | 3.4 | 4.7 |
| Middle | 24 | 52.2 | 2,772 | 56.2 | 51.6 |
| Upper | 19 | 41.3 | 1,991 | 40.4 | 43.7 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 46 | 100.0 | 4,932 | 100.0 | 100.0 |
| Refinance Loans | | | | | |
| Low | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Moderate | 2 | 14.3 | 54 | 5.9 | 4.7 |
| Middle | 2 | 14.3 | 151 | 16.6 | 51.6 |
| Upper | 10 | 71.4 | 706 | 77.5 | 43.7 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 14 | 100.0 | 911 | 100.0 | 100.0 |
| Home Improvement Loans | | | | | |
| Low | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Moderate | 2 | 11.8 | 111 | 13.5 | 4.7 |
| Middle | 8 | 47.1 | 461 | 55.9 | 51.6 |
| Upper | 7 | 41.2 | 252 | 30.6 | 43.7 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 17 | 100.0 | 824 | 100.0 | 100.0 |
| Multifamily Loans | | | | | Multi-family Units % |
| Low | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Moderate | 1 | 33.3 | 1,000 | 75.9 | 30.0 |
| Middle | 1 | 33.3 | 234 | 17.8 | 56.3 |
| Upper | 1 | 33.3 | 83 | 6.3 | 13.7 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 3 | 100.0 | 1,317 | 100.0 | 100.0 |
| Total Home Mortgage Loans | | | | | Owner Occupied Units % |
| Low | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Moderate | 9 | 9.9 | 1,403 | 16.7 | 4.7 |
| Middle | 39 | 42.9 | 3,807 | 45.4 | 51.6 |
| Upper | 43 | 47.3 | 3,183 | 37.9 | 43.7 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 91 | 100.0 | 8,393 | 100.0 | 100.0 |
| Source: 2022 FFIEC Census Data | | | | | |
| 2016-2020 U.S. Census Bureau: American Community Survey | | | | | |
| Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available. | | | | | |
| Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table. | | | | | |

Table F-X-8

| Distribution of 2022 Small Business Lending By Income Level of Geography | | | | | |
|---|-------------------|-----------|----------------|------------|-------------------------------|
| Assessment Area: Texas County | | | | | |
| Geographic Income Level | Bank Loans | | | | Total Businesses % |
| | # | #% | \$(000) | \$% | |
| Low | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Moderate | 5 | 11.1 | 651 | 25.5 | 3.9 |
| Middle | 26 | 57.8 | 1,415 | 55.5 | 60.9 |
| Upper | 14 | 31.1 | 483 | 18.9 | 35.2 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 45 | 100.0 | 2,549 | 100.0 | 100.0 |

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Table F-X-9

| Distribution of 2022 Small Farm Lending By Income Level of Geography | | | | | |
|---|-------------------|-----------|----------------|------------|--------------------------|
| Assessment Area: Texas County | | | | | |
| Geographic Income Level | Bank Loans | | | | Total Farms % |
| | # | #% | \$(000) | \$% | |
| Low | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Moderate | 0 | 0.0 | 0 | 0.0 | 1.1 |
| Middle | 9 | 69.2 | 1,719 | 85.9 | 54.8 |
| Upper | 4 | 30.8 | 282 | 14.1 | 44.1 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 13 | 100.0 | 2,001 | 100.0 | 100.0 |

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Table F-X-10

| Distribution of 2022 Home Mortgage Lending By Borrower Income Level | | | | | |
|---|-------------|--------------|--------------|--------------|--------------------------------|
| Assessment Area: Texas County | | | | | |
| Borrower Income Level | Bank Loans* | | | | Families by Family Income % |
| | # | #% | \$(000) | % | |
| Home Purchase Loans | | | | | |
| Low | 4 | 8.7 | 267 | 5.4 | 20.1 |
| Moderate | 13 | 28.3 | 1,559 | 31.6 | 17.5 |
| Middle | 15 | 32.6 | 1,716 | 34.8 | 21.6 |
| Upper | 12 | 26.1 | 1,135 | 23.0 | 40.9 |
| Unknown | 2 | 4.3 | 255 | 5.2 | 0.0 |
| Total | 46 | 100.0 | 4,932 | 100.0 | 100.0 |
| Refinance Loans | | | | | |
| Low | 1 | 7.1 | 20 | 2.2 | 20.1 |
| Moderate | 3 | 21.4 | 264 | 29.0 | 17.5 |
| Middle | 5 | 35.7 | 400 | 43.9 | 21.6 |
| Upper | 3 | 21.4 | 109 | 12.0 | 40.9 |
| Unknown | 2 | 14.3 | 118 | 13.0 | 0.0 |
| Total | 14 | 100.0 | 911 | 100.0 | 100.0 |
| Home Improvement Loans | | | | | |
| Low | 1 | 5.9 | 30 | 3.6 | 20.1 |
| Moderate | 8 | 47.1 | 426 | 51.7 | 17.5 |
| Middle | 4 | 23.5 | 145 | 17.6 | 21.6 |
| Upper | 3 | 17.6 | 152 | 18.4 | 40.9 |
| Unknown | 1 | 5.9 | 71 | 8.6 | 0.0 |
| Total | 17 | 100.0 | 824 | 100.0 | 100.0 |
| Total Home Mortgage Loans | | | | | |
| Low | 6 | 6.8 | 317 | 4.5 | 20.1 |
| Moderate | 26 | 29.5 | 2,299 | 32.5 | 17.5 |
| Middle | 28 | 31.8 | 2,435 | 34.4 | 21.6 |
| Upper | 23 | 26.1 | 1,581 | 22.3 | 40.9 |
| Unknown | 5 | 5.7 | 444 | 6.3 | 0.0 |
| Total | 88 | 100.0 | 7,076 | 100.0 | 100.0 |

Source: 2022 FFIEC Census Data

2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.

Multifamily loans are not included in the borrower distribution analysis.

Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.

Table F-X-11

| Distribution of 2022 Small Business Lending By Revenue Size of Businesses | | | | | |
|---|------------|-------|---------|-------|-----------------------|
| Assessment Area: Texas County | | | | | |
| | Bank Loans | | | | Total Businesses % |
| | # | #% | \$(000) | % | |
| By Revenue | | | | | |
| \$1 Million or Less | 35 | 77.8 | 1,632 | 64.0 | 88.6 |
| Over \$1 Million | 7 | 15.6 | 748 | 29.3 | 9.0 |
| Revenue Unknown | 3 | 6.7 | 169 | 6.6 | 2.3 |
| Total | 45 | 100.0 | 2,549 | 100.0 | 100.0 |
| By Loan Size | | | | | |
| \$100,000 or Less | 38 | 84.4 | 1,298 | 50.9 | |
| \$100,001 - \$250,000 | 6 | 13.3 | 931 | 36.5 | |
| \$250,001 - \$1 Million | 1 | 2.2 | 320 | 12.6 | |
| Total | 45 | 100.0 | 2,549 | 100.0 | |
| By Loan Size and Revenues \$1 Million or Less | | | | | |
| \$100,000 or Less | 31 | 88.6 | 903 | 55.3 | |
| \$100,001 - \$250,000 | 3 | 8.6 | 409 | 25.1 | |
| \$250,001 - \$1 Million | 1 | 2.9 | 320 | 19.6 | |
| Total | 35 | 100.0 | 1,632 | 100.0 | |
| Source: 2022 FFIEC Census Data | | | | | |
| 2022 Dun & Bradstreet Data | | | | | |
| 2016-2020 U.S. Census Bureau: American Community Survey | | | | | |
| Note: Percentages may not total 100.0 percent due to rounding. | | | | | |

Table F-X-12

| Distribution of 2022 Small Farm Lending By Revenue Size of Farms | | | | | |
|--|------------|-------|---------|-------|------------------|
| Assessment Area: Texas County | | | | | |
| | Bank Loans | | | | Total Farms % |
| | # | #% | \$(000) | % | |
| By Revenue | | | | | |
| \$1 Million or Less | 10 | 76.9 | 1,485 | 74.2 | 88.2 |
| Over \$1 Million | 2 | 15.4 | 470 | 23.5 | 11.8 |
| Revenue Unknown | 1 | 7.7 | 46 | 2.3 | 0.0 |
| Total | 13 | 100.0 | 2,001 | 100.0 | 100.0 |
| By Loan Size | | | | | |
| \$100,000 or Less | 6 | 46.2 | 306 | 15.3 | |
| \$100,001 - \$250,000 | 5 | 38.5 | 995 | 49.7 | |
| \$250,001 - \$500,000 | 2 | 15.4 | 700 | 35.0 | |
| Total | 13 | 100.0 | 2,001 | 100.0 | |
| By Loan Size and Revenues \$1 Million or Less | | | | | |
| \$100,000 or Less | 5 | 50.0 | 260 | 17.5 | |
| \$100,001 - \$250,000 | 3 | 30.0 | 525 | 35.4 | |
| \$250,001 - \$500,000 | 2 | 20.0 | 700 | 47.1 | |
| Total | 10 | 100.0 | 1,485 | 100.0 | |
| Source: 2022 FFIEC Census Data | | | | | |
| 2022 Dun & Bradstreet Data | | | | | |
| 2016-2020 U.S. Census Bureau: American Community Survey | | | | | |
| Note: Percentages may not total 100.0 percent due to rounding. | | | | | |

Table F-X-13

| 2020 Texas County AA Demographics | | | | | | | | |
|---|---------------------------|-----------------------|------------------------------------|--------------|--|--------------|---------------------------|--------------|
| Income Categories | Tract Distribution | | Families by Tract Income | | Families < Poverty Level as % of Families by Tract | | Families by Family Income | |
| | # | % | # | % | # | % | # | % |
| Low | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 944 | 18.5 |
| Moderate | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 1,051 | 20.6 |
| Middle | 5 | 100.0 | 5,098 | 100.0 | 481 | 9.4 | 904 | 17.7 |
| Upper | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 2,199 | 43.1 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 5 | 100.0 | 5,098 | 100.0 | 481 | 9.4 | 5,098 | 100.0 |
| | Housing Units by Tract | Housing Type by Tract | | | | | | |
| | | Owner-occupied | | | Rental | | Vacant | |
| | | # | % by tract | % by unit | # | % by unit | # | % by unit |
| Low | 0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Moderate | 0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Middle | 8,181 | 4,454 | 100.0 | 54.4 | 2,719 | 33.2 | 1,008 | 12.3 |
| Upper | 0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Unknown | 0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 8,181 | 4,454 | 100.0 | 54.4 | 2,719 | 33.2 | 1,008 | 12.3 |
| | 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 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Middle | 564 | 100.0 | 496 | 100.0 | 54 | 100.0 | 14 | 100.0 |
| Upper | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 564 | 100.0 | 496 | 100.0 | 54 | 100.0 | 14 | 100.0 |
| Percentage of Total Businesses: | | | | 87.9 | | 9.6 | | 2.5 |
| | Total Farms by Tract | | Farms by Tract & Revenue Size | | | | | |
| | | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | |
| | | | # | % | # | % | # | % |
| Low | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Moderate | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Middle | 107 | 100.0 | 94 | 100.0 | 13 | 100.0 | 0 | 0.0 |
| Upper | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 107 | 100.0 | 94 | 100.0 | 13 | 100.0 | 0 | 0.0 |
| Percentage of Total Farms: | | | | 87.9 | | 12.1 | | 0.0 |
| Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. | | | | | | | | |

Table F-X-14

| 2021 Texas County AA Demographics | | | | | | | | |
|--|---------------------------|------------------------------------|--------------------------|------------------|--|----------------------|---------------------------|--------------|
| Income Categories | Tract Distribution | | Families by Tract Income | | Families < Poverty Level as % of Families by Tract | | Families by Family Income | |
| | # | % | # | % | # | % | # | % |
| Low | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 944 | 18.5 |
| Moderate | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 1,051 | 20.6 |
| Middle | 5 | 100.0 | 5,098 | 100.0 | 481 | 9.4 | 904 | 17.7 |
| Upper | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 2,199 | 43.1 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 5 | 100.0 | 5,098 | 100.0 | 481 | 9.4 | 5,098 | 100.0 |
| | Housing Units by Tract | Housing Type by Tract | | | | | | |
| | | Owner-occupied | | | Rental | | Vacant | |
| | | # | % by tract | % by unit | # | % by unit | # | % by unit |
| Low | 0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Moderate | 0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Middle | 8,181 | 4,454 | 100.0 | 54.4 | 2,719 | 33.2 | 1,008 | 12.3 |
| Upper | 0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Unknown | 0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 8,181 | 4,454 | 100.0 | 54.4 | 2,719 | 33.2 | 1,008 | 12.3 |
| | 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 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Middle | 527 | 100.0 | 468 | 100.0 | 44 | 100.0 | 15 | 100.0 |
| Upper | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 527 | 100.0 | 468 | 100.0 | 44 | 100.0 | 15 | 100.0 |
| Percentage of Total Businesses: | | | | 88.8 | | 8.3 | | 2.8 |
| | Total Farms by Tract | Farms by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | | # | % | # | % | # | % | |
| Low | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Moderate | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Middle | 96 | 100.0 | 85 | 100.0 | 11 | 100.0 | 0 | 0.0 |
| Upper | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 96 | 100.0 | 85 | 100.0 | 11 | 100.0 | 0 | 0.0 |
| Percentage of Total Farms: | | | | 88.5 | | 11.5 | | 0.0 |

Source: 2021 FFIEC Census Data
 2021 Dun & Bradstreet Data
 2011-2015 U.S. Census Bureau: American Community Survey
 Note: Percentages may not total 100.0 percent due to rounding.

Table F-X-15

| 2022 Texas County AA Demographics | | | | | | | | |
|---|---------------------------|-----------------------|------------------------------------|--------------|--|--------------|---------------------------|--------------|
| Income Categories | Tract Distribution | | Families by Tract Income | | Families < Poverty Level as % of Families by Tract | | Families by Family Income | |
| | # | % | # | % | # | % | # | % |
| Low | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 909 | 20.1 |
| Moderate | 1 | 16.7 | 284 | 6.3 | 202 | 71.1 | 791 | 17.5 |
| Middle | 3 | 50.0 | 2,451 | 54.1 | 401 | 16.4 | 977 | 21.6 |
| Upper | 2 | 33.3 | 1,797 | 39.7 | 159 | 8.8 | 1,855 | 40.9 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 6 | 100.0 | 4,532 | 100.0 | 762 | 16.8 | 4,532 | 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 | 816 | 212 | 4.7 | 26.0 | 346 | 42.4 | 258 | 31.6 |
| Middle | 4,281 | 2,335 | 51.6 | 54.5 | 1,270 | 29.7 | 676 | 15.8 |
| Upper | 3,177 | 1,980 | 43.7 | 62.3 | 618 | 19.5 | 579 | 18.2 |
| Unknown | 0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 8,274 | 4,527 | 100.0 | 54.7 | 2,234 | 27.0 | 1,513 | 18.3 |
| | 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 | 20 | 3.9 | 15 | 3.3 | 4 | 8.7 | 1 | 8.3 |
| Middle | 311 | 60.9 | 280 | 61.8 | 23 | 50.0 | 8 | 66.7 |
| Upper | 180 | 35.2 | 158 | 34.9 | 19 | 41.3 | 3 | 25.0 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 511 | 100.0 | 453 | 100.0 | 46 | 100.0 | 12 | 100.0 |
| Percentage of Total Businesses: | | | | 88.6 | | 9.0 | | 2.3 |
| | Total Farms by Tract | | Farms by Tract & Revenue Size | | | | | |
| | | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | |
| | | | # | % | # | % | # | % |
| Low | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Moderate | 1 | 1.1 | 1 | 1.2 | 0 | 0.0 | 0 | 0.0 |
| Middle | 51 | 54.8 | 47 | 57.3 | 4 | 36.4 | 0 | 0.0 |
| Upper | 41 | 44.1 | 34 | 41.5 | 7 | 63.6 | 0 | 0.0 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 93 | 100.0 | 82 | 100.0 | 11 | 100.0 | 0 | 0.0 |
| Percentage of Total Farms: | | | | 88.2 | | 11.8 | | 0.0 |
| Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. | | | | | | | | |

XI. Tulsa Metropolitan AA

Table F-XI-1

| Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography | | | | | | | | | | | | | |
|--|----------------------------------|--------------|--------------|--------------|--------------|--------------|-----------|--------------|--------------|---------------|--------------|--------------|-----------------------------------|
| Assessment Area: Tulsa Metropolitan | | | | | | | | | | | | | |
| Geographic Income Level | Bank And Aggregate Loans By Year | | | | | | | | | | | | Owner Occupied Units % |
| | 2020 | | | | | | 2021 | | | | | | |
| | Bank | | Agg | | Bank | | Agg | | Bank | | Agg | | |
| | # | % | # | \$ (000) | % | % | # | % | # | \$ (000) | % | % | |
| Home Purchase Loans | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 1.4 | 0 | 0.0 | 0.5 | 0 | 0.0 | 1.6 | 0 | 0.0 | 0.7 | 4.5 |
| Moderate | 0 | 0.0 | 13.1 | 0 | 0.0 | 8.0 | 3 | 27.3 | 14.6 | 428 | 11.1 | 9.1 | 20.5 |
| Middle | 1 | 100.0 | 33.9 | 348 | 100.0 | 29.2 | 5 | 45.5 | 34.5 | 1,727 | 44.7 | 30.3 | 32.9 |
| Upper | 0 | 0.0 | 51.6 | 0 | 0.0 | 62.3 | 3 | 27.3 | 49.3 | 1,705 | 44.2 | 59.9 | 42.1 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| Total | 1 | 100.0 | 100.0 | 348 | 100.0 | 100.0 | 11 | 100.0 | 100.0 | 3,860 | 100.0 | 100.0 | 100.0 |
| Refinance Loans | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 0.5 | 0 | 0.0 | 0.3 | 0 | 0.0 | 0.8 | 0 | 0.0 | 0.4 | 4.5 |
| Moderate | 2 | 14.3 | 8.0 | 241 | 10.4 | 4.7 | 5 | 29.4 | 10.1 | 835 | 21.9 | 6.3 | 20.5 |
| Middle | 2 | 14.3 | 29.2 | 238 | 10.3 | 24.1 | 6 | 35.3 | 32.8 | 483 | 12.7 | 27.2 | 32.9 |
| Upper | 10 | 71.4 | 62.3 | 1,828 | 79.2 | 70.9 | 6 | 35.3 | 56.3 | 2,497 | 65.5 | 66.1 | 42.1 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| Total | 14 | 100.0 | 100.0 | 2,307 | 100.0 | 100.0 | 17 | 100.0 | 100.0 | 3,815 | 100.0 | 100.0 | 100.0 |
| Home Improvement Loans | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 1.5 | 0 | 0.0 | 0.7 | 0 | 0.0 | 2.8 | 0 | 0.0 | 1.9 | 4.5 |
| Moderate | 0 | 0.0 | 14.3 | 0 | 0.0 | 11.4 | 0 | 0.0 | 13.5 | 0 | 0.0 | 11.7 | 20.5 |
| Middle | 0 | 0.0 | 29.3 | 0 | 0.0 | 24.8 | 0 | 0.0 | 31.9 | 0 | 0.0 | 27.8 | 32.9 |
| Upper | 0 | 0.0 | 55.0 | 0 | 0.0 | 63.1 | 0 | 0.0 | 51.8 | 0 | 0.0 | 58.6 | 42.1 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| Total | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 100.0 |
| Multifamily Loans | | | | | | | | | | | | | Multi-family Units % |
| Low | 0 | 0.0 | 15.8 | 0 | 0.0 | 4.6 | 0 | 0.0 | 6.0 | 0 | 0.0 | 3.2 | 10.4 |
| Moderate | 0 | 0.0 | 44.2 | 0 | 0.0 | 50.5 | 0 | 0.0 | 43.6 | 0 | 0.0 | 45.2 | 36.4 |
| Middle | 2 | 66.7 | 30.0 | 1,891 | 73.0 | 36.8 | 2 | 50.0 | 35.9 | 2,953 | 79.0 | 30.1 | 31.2 |
| Upper | 1 | 33.3 | 10.0 | 700 | 27.0 | 8.1 | 2 | 50.0 | 14.5 | 785 | 21.0 | 21.4 | 22.0 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| Total | 3 | 100.0 | 100.0 | 2,591 | 100.0 | 100.0 | 4 | 100.0 | 100.0 | 3,738 | 100.0 | 100.0 | 100.0 |
| Total Home Mortgage Loans | | | | | | | | | | | | | Owner Occupied Units % |
| Low | 0 | 0.0 | 1.1 | 0 | 0.0 | 0.6 | 0 | 0.0 | 1.3 | 0 | 0.0 | 0.7 | 4.5 |
| Moderate | 2 | 11.1 | 11.4 | 241 | 4.6 | 8.4 | 8 | 24.2 | 12.8 | 1,263 | 10.9 | 10.1 | 20.5 |
| Middle | 5 | 27.8 | 31.8 | 2,477 | 47.2 | 27.2 | 14 | 42.4 | 33.8 | 5,293 | 45.9 | 29.2 | 32.9 |
| Upper | 11 | 61.1 | 55.7 | 2,528 | 48.2 | 63.8 | 11 | 33.3 | 52.1 | 4,987 | 43.2 | 60.0 | 42.1 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| Total | 18 | 100.0 | 100.0 | 5,246 | 100.0 | 100.0 | 33 | 100.0 | 100.0 | 11,543 | 100.0 | 100.0 | 100.0 |
| Source: 2021 FFIEC Census Data | | | | | | | | | | | | | |
| 2011-2015 U.S. Census Bureau: American Community Survey | | | | | | | | | | | | | |
| Note: Percentages may not total 100.0 percent due to rounding. | | | | | | | | | | | | | |
| Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table. | | | | | | | | | | | | | |

Table F-XI-2

| Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography | | | | | | | | | | | | | |
|--|---|-----------|------------|----------------|------------|------------|-------------|-----------|------------|----------------|------------|------------|-----------------------------------|
| Assessment Area: Tulsa Metropolitan | | | | | | | | | | | | | |
| Geographic Income Level | Bank And Aggregate Loans By Year | | | | | | | | | | | | Total Businesses % |
| | 2020 | | | | | | 2021 | | | | | | |
| | Bank | | Agg | Bank | | Agg | Bank | | Agg | Bank | | Agg | |
| | # | #% | #% | \$(000) | \$% | \$% | # | #% | #% | \$(000) | \$% | \$% | |
| Low | 3 | 3.9 | 3.2 | 410 | 4.1 | 4.0 | 2 | 3.4 | 3.7 | 1,141 | 10.6 | 4.5 | 4.1 |
| Moderate | 11 | 14.5 | 20.8 | 1,773 | 17.6 | 23.8 | 10 | 16.9 | 21.3 | 2,060 | 19.1 | 25.4 | 22.1 |
| Middle | 35 | 46.1 | 35.4 | 4,068 | 40.3 | 37.8 | 28 | 47.5 | 33.9 | 3,431 | 31.8 | 35.6 | 34.9 |
| Upper | 27 | 35.5 | 40.3 | 3,846 | 38.1 | 34.3 | 19 | 32.2 | 40.4 | 4,161 | 38.6 | 34.4 | 38.9 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0.4 | 0 | 0.0 | 0.1 | 0 | 0.0 | 0.7 | 0 | 0.0 | 0.1 | |
| Total | 76 | 100.0 | 100.0 | 10,097 | 100.0 | 100.0 | 59 | 100.0 | 100.0 | 10,793 | 100.0 | 100.0 | 100.0 |

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Table F-XI-3

| Distribution of 2020 and 2021 Small Farm Lending By Income Level of Geography | | | | | | | | | | | | | |
|--|---|-----------|------------|----------------|------------|------------|-------------|-----------|------------|----------------|------------|------------|--------------------------|
| Assessment Area: Tulsa Metropolitan | | | | | | | | | | | | | |
| Geographic Income Level | Bank And Aggregate Loans By Year | | | | | | | | | | | | Total Farms % |
| | 2020 | | | | | | 2021 | | | | | | |
| | Bank | | Agg | Bank | | Agg | Bank | | Agg | Bank | | Agg | |
| | # | #% | #% | \$(000) | \$% | \$% | # | #% | #% | \$(000) | \$% | \$% | |
| Low | 0 | 0.0 | 1.3 | 0 | 0.0 | 0.1 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 2.4 |
| Moderate | 0 | 0.0 | 13.9 | 0 | 0.0 | 6.8 | 0 | 0.0 | 8.5 | 0 | 0.0 | 4.9 | 11.7 |
| Middle | 0 | 0.0 | 35.4 | 0 | 0.0 | 31.1 | 0 | 0.0 | 34.0 | 0 | 0.0 | 35.2 | 36.7 |
| Upper | 1 | 100.0 | 48.1 | 241 | 100.0 | 61.7 | 2 | 100.0 | 54.7 | 170 | 100.0 | 59.0 | 49.1 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 1.3 | 0 | 0.0 | 0.2 | 0 | 0.0 | 2.8 | 0 | 0.0 | 0.8 | |
| Total | 1 | 100.0 | 100.0 | 241 | 100.0 | 100.0 | 2 | 100.0 | 100.0 | 170 | 100.0 | 100.0 | 100.0 |

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Table F-XI-4

**Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level
Assessment Area: Tulsa Metropolitan**

| Borrower Income Level | Bank And Aggregate Loans By Year | | | | | | | | | | | Families by Family Income % | |
|----------------------------------|----------------------------------|--------------|--------------|--------------|--------------|--------------|-----------|--------------|--------------|--------------|--------------|-----------------------------|--------------|
| | 2020 | | | | | | 2021 | | | | | | |
| | Bank | | Agg | | Bank | | Agg | | Bank | | Agg | | |
| | # | % | % | \$(000) | \$% | \$% | # | % | % | \$(000) | \$% | | \$% |
| Home Purchase Loans | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 5.3 | 0 | 0.0 | 2.9 | 0 | 0.0 | 6.1 | 0 | 0.0 | 3.5 | 22.0 |
| Moderate | 0 | 0.0 | 19.3 | 0 | 0.0 | 13.9 | 0 | 0.0 | 17.7 | 0 | 0.0 | 13.1 | 16.9 |
| Middle | 0 | 0.0 | 20.3 | 0 | 0.0 | 18.4 | 1 | 9.1 | 18.3 | 270 | 7.0 | 17.0 | 19.6 |
| Upper | 0 | 0.0 | 38.6 | 0 | 0.0 | 50.2 | 3 | 27.3 | 31.8 | 1,387 | 35.9 | 41.6 | 41.4 |
| Unknown | 1 | 100.0 | 16.5 | 348 | 100.0 | 14.6 | 7 | 63.6 | 26.1 | 2,203 | 57.1 | 24.8 | 0.0 |
| Total | 1 | 100.0 | 100.0 | 348 | 100.0 | 100.0 | 11 | 100.0 | 100.0 | 3,860 | 100.0 | 100.0 | 100.0 |
| Refinance Loans | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 3.0 | 0 | 0.0 | 1.4 | 0 | 0.0 | 5.4 | 0 | 0.0 | 2.9 | 22.0 |
| Moderate | 0 | 0.0 | 10.6 | 0 | 0.0 | 6.4 | 0 | 0.0 | 14.3 | 0 | 0.0 | 9.6 | 16.9 |
| Middle | 2 | 14.3 | 16.1 | 326 | 14.1 | 11.8 | 2 | 11.8 | 17.5 | 470 | 12.3 | 14.5 | 19.6 |
| Upper | 4 | 28.6 | 49.5 | 1,220 | 52.9 | 59.7 | 1 | 5.9 | 37.7 | 243 | 6.4 | 46.9 | 41.4 |
| Unknown | 8 | 57.1 | 20.7 | 761 | 33.0 | 20.8 | 14 | 82.4 | 25.1 | 3,102 | 81.3 | 26.2 | 0.0 |
| Total | 14 | 100.0 | 100.0 | 2,307 | 100.0 | 100.0 | 17 | 100.0 | 100.0 | 3,815 | 100.0 | 100.0 | 100.0 |
| Home Improvement Loans | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 5.5 | 0 | 0.0 | 3.3 | 0 | 0.0 | 5.6 | 0 | 0.0 | 3.0 | 22.0 |
| Moderate | 0 | 0.0 | 12.8 | 0 | 0.0 | 9.8 | 0 | 0.0 | 14.0 | 0 | 0.0 | 10.4 | 16.9 |
| Middle | 0 | 0.0 | 18.9 | 0 | 0.0 | 14.7 | 0 | 0.0 | 17.7 | 0 | 0.0 | 14.5 | 19.6 |
| Upper | 0 | 0.0 | 53.0 | 0 | 0.0 | 60.5 | 0 | 0.0 | 50.6 | 0 | 0.0 | 59.6 | 41.4 |
| Unknown | 0 | 0.0 | 9.9 | 0 | 0.0 | 11.6 | 0 | 0.0 | 12.0 | 0 | 0.0 | 12.6 | 0.0 |
| Total | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 0 | 0.0 | 100.0 | 100.0 |
| Total Home Mortgage Loans | | | | | | | | | | | | | |
| Low | 0 | 0.0 | 4.1 | 0 | 0.0 | 2.2 | 0 | 0.0 | 5.8 | 0 | 0.0 | 3.2 | 22.0 |
| Moderate | 0 | 0.0 | 14.7 | 0 | 0.0 | 10.2 | 0 | 0.0 | 15.9 | 0 | 0.0 | 11.6 | 16.9 |
| Middle | 2 | 13.3 | 17.7 | 326 | 12.3 | 14.9 | 4 | 13.8 | 17.7 | 870 | 11.1 | 15.8 | 19.6 |
| Upper | 4 | 26.7 | 42.7 | 1,220 | 46.0 | 53.7 | 4 | 13.8 | 34.9 | 1,630 | 20.9 | 43.9 | 41.4 |
| Unknown | 9 | 60.0 | 20.7 | 1,109 | 41.8 | 19.1 | 21 | 72.4 | 25.8 | 5,305 | 68.0 | 25.5 | 0.0 |
| Total | 15 | 100.0 | 100.0 | 2,655 | 100.0 | 100.0 | 29 | 100.0 | 100.0 | 7,805 | 100.0 | 100.0 | 100.0 |

Source: 2021 FFIEC Census Data

2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Multifamily loans are not included in the borrower distribution analysis.

Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.

Table F-XI-5

| Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses | | | | | | | | | | | | | |
|--|----------------------------------|--------------|--------------|---------------|--------------|--------------|-----------|--------------|--------------|---------------|--------------|--------------|--------------------------|
| Assessment Area: Tulsa Metropolitan | | | | | | | | | | | | | |
| | Bank And Aggregate Loans By Year | | | | | | | | | | | | Total Businesses % |
| | 2020 | | | | | | 2021 | | | | | | |
| | Bank | | Agg | | Bank | | Agg | | Bank | | Agg | | |
| | # | % | #% | \$(000) | % | % | # | % | #% | \$(000) | % | % | |
| By Revenue | | | | | | | | | | | | | |
| \$1 Million or Less | 25 | 32.9 | 31.8 | 2,614 | 25.9 | 22.1 | 30 | 50.8 | 41.2 | 3,289 | 30.5 | 26.1 | 91.0 |
| Over \$1 Million | 20 | 26.3 | | 5,008 | 49.6 | | 21 | 35.6 | | 6,082 | 56.4 | | 8.3 |
| Revenue Unknown | 31 | 40.8 | | 2,475 | 24.5 | | 8 | 13.6 | | 1,422 | 13.2 | | 0.7 |
| Total | 76 | 100.0 | | 10,097 | 100.0 | | 59 | 100.0 | | 10,793 | 100.0 | | 100.0 |
| By Loan Size | | | | | | | | | | | | | |
| \$100,000 or Less | 53 | 69.7 | 87.0 | 1,596 | 15.8 | 27.8 | 33 | 55.9 | 90.3 | 1,039 | 9.6 | 30.1 | |
| \$100,001 - \$250,000 | 8 | 10.5 | 6.6 | 1,320 | 13.1 | 17.3 | 13 | 22.0 | 4.9 | 2,674 | 24.8 | 16.9 | |
| \$250,001 - \$1 Million | 15 | 19.7 | 6.4 | 7,181 | 71.1 | 54.9 | 13 | 22.0 | 4.8 | 7,080 | 65.6 | 53.0 | |
| Total | 76 | 100.0 | 100.0 | 10,097 | 100.0 | 100.0 | 59 | 100.0 | 100.0 | 10,793 | 100.0 | 100.0 | |
| By Loan Size and Revenues \$1 Million or Less | | | | | | | | | | | | | |
| \$100,000 or Less | 20 | 80.0 | | 545 | 20.8 | | 23 | 76.7 | | 667 | 20.3 | | |
| \$100,001 - \$250,000 | 0 | 0.0 | | 0 | 0.0 | | 4 | 13.3 | | 853 | 25.9 | | |
| \$250,001 - \$1 Million | 5 | 20.0 | | 2,069 | 79.2 | | 3 | 10.0 | | 1,769 | 53.8 | | |
| Total | 25 | 100.0 | | 2,614 | 100.0 | | 30 | 100.0 | | 3,289 | 100.0 | | |

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table F-XI-6

| Distribution of 2020 and 2021 Small Farm Lending By Revenue Size of Farms | | | | | | | | | | | | | |
|---|----------------------------------|--------------|--------------|------------|--------------|--------------|----------|--------------|--------------|------------|--------------|--------------|---------------------|
| Assessment Area: Tulsa Metropolitan | | | | | | | | | | | | | |
| | Bank And Aggregate Loans By Year | | | | | | | | | | | | Total Farms % |
| | 2020 | | | | | | 2021 | | | | | | |
| | Bank | | Agg | | Bank | | Agg | | Bank | | Agg | | |
| | # | % | #% | \$(000) | % | % | # | % | #% | \$(000) | % | % | |
| By Revenue | | | | | | | | | | | | | |
| \$1 Million or Less | 1 | 100.0 | 70.9 | 241 | 100.0 | 88.3 | 1 | 50.0 | 57.5 | 20 | 11.8 | 61.1 | 97.6 |
| Over \$1 Million | 0 | 0.0 | | 0 | 0.0 | | 1 | 50.0 | | 150 | 88.2 | | 1.8 |
| Revenue Unknown | 0 | 0.0 | | 0 | 0.0 | | 0 | 0.0 | | 0 | 0.0 | | 0.6 |
| Total | 1 | 100.0 | | 241 | 100.0 | | 2 | 100.0 | | 170 | 100.0 | | 100.0 |
| By Loan Size | | | | | | | | | | | | | |
| \$100,000 or Less | 0 | 0.0 | 91.1 | 0 | 0.0 | 50.3 | 1 | 50.0 | 89.6 | 20 | 11.8 | 54.6 | |
| \$100,001 - \$250,000 | 1 | 100.0 | 7.6 | 241 | 100.0 | 40.4 | 1 | 50.0 | 9.4 | 150 | 88.2 | 38.6 | |
| \$250,001 - \$500,000 | 0 | 0.0 | 1.3 | 0 | 0.0 | 9.3 | 0 | 0.0 | 0.9 | 0 | 0.0 | 6.7 | |
| Total | 1 | 100.0 | 100.0 | 241 | 100.0 | 100.0 | 2 | 100.0 | 100.0 | 170 | 100.0 | 100.0 | |
| By Loan Size and Revenues \$1 Million or Less | | | | | | | | | | | | | |
| \$100,000 or Less | 0 | 0.0 | | 0 | 0.0 | | 1 | 100.0 | | 20 | 100.0 | | |
| \$100,001 - \$250,000 | 1 | 100.0 | | 241 | 100.0 | | 0 | 0.0 | | 0 | 0.0 | | |
| \$250,001 - \$500,000 | 0 | 0.0 | | 0 | 0.0 | | 0 | 0.0 | | 0 | 0.0 | | |
| Total | 1 | 100.0 | | 241 | 100.0 | | 1 | 100.0 | | 20 | 100.0 | | |

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table F-XI-7

| Distribution of 2022 Home Mortgage Lending By Income Level of Geography Assessment Area: Tulsa Metropolitan | | | | | |
|--|-------------|--------------|---------------|--------------|-------------------------------|
| Geographic Income Level | Bank Loans* | | | | Owner Occupied Units % |
| | # | #% | \$(000) | % | |
| Home Purchase Loans | | | | | |
| Low | 1 | 4.5 | 56 | 1.4 | 3.6 |
| Moderate | 5 | 22.7 | 719 | 18.5 | 23.2 |
| Middle | 7 | 31.8 | 1,158 | 29.7 | 27.7 |
| Upper | 9 | 40.9 | 1,964 | 50.4 | 45.4 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.1 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 22 | 100.0 | 3,897 | 100.0 | 100.0 |
| Refinance Loans | | | | | |
| Low | 0 | 0.0 | 0 | 0.0 | 3.6 |
| Moderate | 2 | 12.5 | 265 | 10.4 | 23.2 |
| Middle | 2 | 12.5 | 400 | 15.8 | 27.7 |
| Upper | 12 | 75.0 | 1,873 | 73.8 | 45.4 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.1 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 16 | 100.0 | 2,538 | 100.0 | 100.0 |
| Home Improvement Loans | | | | | |
| Low | 0 | 0.0 | 0 | 0.0 | 3.6 |
| Moderate | 0 | 0.0 | 0 | 0.0 | 23.2 |
| Middle | 0 | 0.0 | 0 | 0.0 | 27.7 |
| Upper | 1 | 100.0 | 40 | 100.0 | 45.4 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.1 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 1 | 100.0 | 40 | 100.0 | 100.0 |
| Multifamily Loans | | | | | Multi-family Units % |
| Low | 0 | 0.0 | 0 | 0.0 | 12.4 |
| Moderate | 0 | 0.0 | 0 | 0.0 | 37.7 |
| Middle | 4 | 80.0 | 13,011 | 92.9 | 26.4 |
| Upper | 1 | 20.0 | 1,000 | 7.1 | 22.1 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 1.4 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 5 | 100.0 | 14,011 | 100.0 | 100.0 |
| Total Home Mortgage Loans | | | | | Owner Occupied Units % |
| Low | 1 | 2.2 | 56 | 0.3 | 3.6 |
| Moderate | 7 | 15.6 | 984 | 4.8 | 23.2 |
| Middle | 13 | 28.9 | 14,569 | 70.6 | 27.7 |
| Upper | 24 | 53.3 | 5,027 | 24.4 | 45.4 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.1 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 45 | 100.0 | 20,636 | 100.0 | 100.0 |
| Source: 2022 FFIEC Census Data | | | | | |
| 2016-2020 U.S. Census Bureau: American Community Survey | | | | | |
| Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available. | | | | | |
| Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table. | | | | | |

Table F-XI-8

| Distribution of 2022 Small Business Lending By Income Level of Geography | | | | | |
|---|-------------------|-----------|----------------|------------|-------------------------------|
| Assessment Area: Tulsa Metropolitan | | | | | |
| Geographic Income Level | Bank Loans | | | | Total Businesses % |
| | # | #% | \$(000) | \$% | |
| Low | 1 | 4.0 | 200 | 2.9 | 4.3 |
| Moderate | 3 | 12.0 | 811 | 11.7 | 25.6 |
| Middle | 6 | 24.0 | 1,363 | 19.6 | 29.9 |
| Upper | 15 | 60.0 | 4,578 | 65.9 | 39.9 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.1 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 25 | 100.0 | 6,952 | 100.0 | 100.0 |

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Table F-XI-9

| Distribution of 2022 Small Farm Lending By Income Level of Geography | | | | | |
|---|-------------------|-----------|----------------|------------|--------------------------|
| Assessment Area: Tulsa Metropolitan | | | | | |
| Geographic Income Level | Bank Loans | | | | Total Farms % |
| | # | #% | \$(000) | \$% | |
| Low | 0 | 0.0 | 0 | 0.0 | 1.9 |
| Moderate | 0 | 0.0 | 0 | 0.0 | 14.0 |
| Middle | 2 | 66.7 | 160 | 63.2 | 29.8 |
| Upper | 1 | 33.3 | 93 | 36.8 | 54.3 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Tract-Unk | 0 | 0.0 | 0 | 0.0 | |
| Total | 3 | 100.0 | 253 | 100.0 | 100.0 |

Source: 2022 FFIEC Census Data
2022 Dun & Bradstreet Data
2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.

Table F-XI-10

| Distribution of 2022 Home Mortgage Lending By Borrower Income Level | | | | | |
|--|--------------------|-----------|----------------|----------|--|
| Assessment Area: Tulsa Metropolitan | | | | | |
| Borrower Income Level | Bank Loans* | | | | Families by Family Income % |
| | # | #% | \$(000) | % | |
| Home Purchase Loans | | | | | |
| Low | 1 | 4.5 | 56 | 1.4 | 21.5 |
| Moderate | 0 | 0.0 | 0 | 0.0 | 17.3 |
| Middle | 2 | 9.1 | 394 | 10.1 | 18.9 |
| Upper | 5 | 22.7 | 1,048 | 26.9 | 42.4 |
| Unknown | 14 | 63.6 | 2,399 | 61.6 | 0.0 |
| Total | 22 | 100.0 | 3,897 | 100.0 | 100.0 |
| Refinance Loans | | | | | |
| Low | 0 | 0.0 | 0 | 0.0 | 21.5 |
| Moderate | 1 | 6.3 | 122 | 4.8 | 17.3 |
| Middle | 2 | 12.5 | 290 | 11.4 | 18.9 |
| Upper | 3 | 18.8 | 403 | 15.9 | 42.4 |
| Unknown | 10 | 62.5 | 1,723 | 67.9 | 0.0 |
| Total | 16 | 100.0 | 2,538 | 100.0 | 100.0 |
| Home Improvement Loans | | | | | |
| Low | 0 | 0.0 | 0 | 0.0 | 21.5 |
| Moderate | 0 | 0.0 | 0 | 0.0 | 17.3 |
| Middle | 0 | 0.0 | 0 | 0.0 | 18.9 |
| Upper | 1 | 100.0 | 40 | 100.0 | 42.4 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0.0 |
| Total | 1 | 100.0 | 40 | 100.0 | 100.0 |
| Total Home Mortgage Loans | | | | | |
| Low | 1 | 2.5 | 56 | 0.8 | 21.5 |
| Moderate | 1 | 2.5 | 122 | 1.8 | 17.3 |
| Middle | 4 | 10.0 | 684 | 10.3 | 18.9 |
| Upper | 10 | 25.0 | 1,641 | 24.8 | 42.4 |
| Unknown | 24 | 60.0 | 4,122 | 62.2 | 0.0 |
| Total | 40 | 100.0 | 6,625 | 100.0 | 100.0 |

Source: 2022 FFIEC Census Data

2016-2020 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding. *Aggregate data is not currently available.

Multifamily loans are not included in the borrower distribution analysis.

Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.

Table F-XI-11

| Distribution of 2022 Small Business Lending By Revenue Size of Businesses | | | | | |
|---|------------|--------------|--------------|--------------|-----------------------|
| Assessment Area: Tulsa Metropolitan | | | | | |
| | Bank Loans | | | | Total Businesses % |
| | # | % | \$(000) | % | |
| By Revenue | | | | | |
| \$1 Million or Less | 9 | 36.0 | 1,726 | 24.8 | 90.8 |
| Over \$1 Million | 14 | 56.0 | 4,543 | 65.3 | 8.3 |
| Revenue Unknown | 2 | 8.0 | 683 | 9.8 | 0.9 |
| Total | 25 | 100.0 | 6,952 | 100.0 | 100.0 |
| By Loan Size | | | | | |
| \$100,000 or Less | 7 | 28.0 | 394 | 5.7 | |
| \$100,001 - \$250,000 | 6 | 24.0 | 1,241 | 17.9 | |
| \$250,001 - \$1 Million | 12 | 48.0 | 5,317 | 76.5 | |
| Total | 25 | 100.0 | 6,952 | 100.0 | |
| By Loan Size and Revenues \$1 Million or Less | | | | | |
| \$100,000 or Less | 4 | 44.4 | 178 | 10.3 | |
| \$100,001 - \$250,000 | 2 | 22.2 | 450 | 26.1 | |
| \$250,001 - \$1 Million | 3 | 33.3 | 1,098 | 63.6 | |
| Total | 9 | 100.0 | 1,726 | 100.0 | |
| Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey | | | | | |
| Note: Percentages may not total 100.0 percent due to rounding. | | | | | |

Table F-XI-12

| Distribution of 2022 Small Farm Lending By Revenue Size of Farms | | | | | |
|---|------------|--------------|------------|--------------|------------------|
| Assessment Area: Tulsa Metropolitan | | | | | |
| | Bank Loans | | | | Total Farms % |
| | # | % | \$(000) | % | |
| By Revenue | | | | | |
| \$1 Million or Less | 0 | 0.0 | 0 | 0.0 | 97.5 |
| Over \$1 Million | 0 | 0.0 | 0 | 0.0 | 1.9 |
| Revenue Unknown | 3 | 100.0 | 253 | 100.0 | 0.6 |
| Total | 3 | 100.0 | 253 | 100.0 | 100.0 |
| By Loan Size | | | | | |
| \$100,000 or Less | 2 | 66.7 | 100 | 39.5 | |
| \$100,001 - \$250,000 | 1 | 33.3 | 153 | 60.5 | |
| \$250,001 - \$500,000 | 0 | 0.0 | 0 | 0.0 | |
| Total | 3 | 100.0 | 253 | 100.0 | |
| By Loan Size and Revenues \$1 Million or Less | | | | | |
| \$100,000 or Less | 0 | 0.0 | 0 | 0.0 | |
| \$100,001 - \$250,000 | 0 | 0.0 | 0 | 0.0 | |
| \$250,001 - \$500,000 | 0 | 0.0 | 0 | 0.0 | |
| Total | 0 | 0.0 | 0 | 0.0 | |
| Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey | | | | | |
| Note: Percentages may not total 100.0 percent due to rounding. | | | | | |

Table F-XI-13

| 2020 Tulsa Metropolitan AA Demographics | | | | | | | | |
|---|---------------------------|------------------------------------|--------------------------|------------------|--|----------------------|---------------------------|--------------|
| Income Categories | Tract Distribution | | Families by Tract Income | | Families < Poverty Level as % of Families by Tract | | Families by Family Income | |
| | # | % | # | % | # | % | # | % |
| Low | 17 | 9.7 | 10,765 | 6.9 | 4,413 | 41.0 | 34,488 | 22.0 |
| Moderate | 54 | 30.9 | 39,165 | 25.0 | 8,290 | 21.2 | 26,498 | 16.9 |
| Middle | 51 | 29.1 | 49,004 | 31.3 | 4,194 | 8.6 | 30,724 | 19.6 |
| Upper | 53 | 30.3 | 57,640 | 36.8 | 2,300 | 4.0 | 64,864 | 41.4 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 175 | 100.0 | 156,574 | 100.0 | 19,197 | 12.3 | 156,574 | 100.0 |
| | Housing Units by Tract | Housing Type by Tract | | | | | | |
| | | Owner-occupied | | | Rental | | Vacant | |
| | | # | % by tract | % by unit | # | % by unit | # | % by unit |
| Low | 22,903 | 6,671 | 4.5 | 29.1 | 12,302 | 53.7 | 3,930 | 17.2 |
| Moderate | 77,468 | 30,109 | 20.5 | 38.9 | 36,618 | 47.3 | 10,741 | 13.9 |
| Middle | 87,534 | 48,253 | 32.9 | 55.1 | 31,422 | 35.9 | 7,859 | 9.0 |
| Upper | 86,986 | 61,760 | 42.1 | 71.0 | 18,945 | 21.8 | 6,281 | 7.2 |
| Unknown | 0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 274,891 | 146,793 | 100.0 | 53.4 | 99,287 | 36.1 | 28,811 | 10.5 |
| | Total Businesses by Tract | Businesses by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | | # | % | # | % | # | % | |
| Low | 1,572 | 4.0 | 1,357 | 3.8 | 202 | 6.0 | 13 | 4.8 |
| Moderate | 8,714 | 22.0 | 7,630 | 21.2 | 1,034 | 31.0 | 50 | 18.3 |
| Middle | 13,777 | 34.8 | 12,451 | 34.6 | 1,244 | 37.3 | 82 | 30.0 |
| Upper | 15,560 | 39.3 | 14,573 | 40.5 | 859 | 25.7 | 128 | 46.9 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 39,623 | 100.0 | 36,011 | 100.0 | 3,339 | 100.0 | 273 | 100.0 |
| Percentage of Total Businesses: | | | | 90.9 | | 8.4 | | 0.7 |
| | Total Farms by Tract | Farms by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | | # | % | # | % | # | % | |
| Low | 8 | 2.3 | 7 | 2.0 | 1 | 16.7 | 0 | 0.0 |
| Moderate | 41 | 11.6 | 41 | 11.9 | 0 | 0.0 | 0 | 0.0 |
| Middle | 124 | 35.2 | 122 | 35.5 | 2 | 33.3 | 0 | 0.0 |
| Upper | 179 | 50.9 | 174 | 50.6 | 3 | 50.0 | 2 | 100.0 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 352 | 100.0 | 344 | 100.0 | 6 | 100.0 | 2 | 100.0 |
| Percentage of Total Farms: | | | | 97.7 | | 1.7 | | 0.6 |
| Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. | | | | | | | | |

Table F-XI-14

| 2021 Tulsa Metropolitan AA Demographics | | | | | | | | |
|---|---------------------------|------------------------------------|--------------------------|------------------|--|----------------------|---------------------------|--------------|
| Income Categories | Tract Distribution | | Families by Tract Income | | Families < Poverty Level as % of Families by Tract | | Families by Family Income | |
| | # | % | # | % | # | % | # | % |
| Low | 17 | 9.7 | 10,765 | 6.9 | 4,413 | 41.0 | 34,488 | 22.0 |
| Moderate | 54 | 30.9 | 39,165 | 25.0 | 8,290 | 21.2 | 26,498 | 16.9 |
| Middle | 51 | 29.1 | 49,004 | 31.3 | 4,194 | 8.6 | 30,724 | 19.6 |
| Upper | 53 | 30.3 | 57,640 | 36.8 | 2,300 | 4.0 | 64,864 | 41.4 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 175 | 100.0 | 156,574 | 100.0 | 19,197 | 12.3 | 156,574 | 100.0 |
| | Housing Units by Tract | Housing Type by Tract | | | | | | |
| | | Owner-occupied | | | Rental | | Vacant | |
| | | # | % by tract | % by unit | # | % by unit | # | % by unit |
| Low | 22,903 | 6,671 | 4.5 | 29.1 | 12,302 | 53.7 | 3,930 | 17.2 |
| Moderate | 77,468 | 30,109 | 20.5 | 38.9 | 36,618 | 47.3 | 10,741 | 13.9 |
| Middle | 87,534 | 48,253 | 32.9 | 55.1 | 31,422 | 35.9 | 7,859 | 9.0 |
| Upper | 86,986 | 61,760 | 42.1 | 71.0 | 18,945 | 21.8 | 6,281 | 7.2 |
| Unknown | 0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 274,891 | 146,793 | 100.0 | 53.4 | 99,287 | 36.1 | 28,811 | 10.5 |
| | Total Businesses by Tract | Businesses by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | | # | % | # | % | # | % | |
| Low | 1,578 | 4.1 | 1,364 | 3.9 | 202 | 6.3 | 12 | 4.3 |
| Moderate | 8,563 | 22.1 | 7,510 | 21.3 | 1,004 | 31.2 | 49 | 17.6 |
| Middle | 13,507 | 34.9 | 12,232 | 34.7 | 1,184 | 36.8 | 91 | 32.6 |
| Upper | 15,061 | 38.9 | 14,109 | 40.1 | 825 | 25.7 | 127 | 45.5 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 38,709 | 100.0 | 35,215 | 100.0 | 3,215 | 100.0 | 279 | 100.0 |
| Percentage of Total Businesses: | | | | 91.0 | 8.3 | 0.7 | | |
| | Total Farms by Tract | Farms by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | | # | % | # | % | # | % | |
| Low | 8 | 2.4 | 7 | 2.2 | 1 | 16.7 | 0 | 0.0 |
| Moderate | 39 | 11.7 | 38 | 11.7 | 1 | 16.7 | 0 | 0.0 |
| Middle | 122 | 36.7 | 119 | 36.7 | 3 | 50.0 | 0 | 0.0 |
| Upper | 163 | 49.1 | 160 | 49.4 | 1 | 16.7 | 2 | 100.0 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 332 | 100.0 | 324 | 100.0 | 6 | 100.0 | 2 | 100.0 |
| Percentage of Total Farms: | | | | 97.6 | 1.8 | 0.6 | | |
| <i>Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.</i> | | | | | | | | |

Table F-XI-15

| 2022 Tulsa Metropolitan AA Demographics | | | | | | | | |
|---|---------------------------|------------------------------------|--------------------------|------------------|--|----------------------|---------------------------|--------------|
| Income Categories | Tract Distribution | | Families by Tract Income | | Families < Poverty Level as % of Families by Tract | | Families by Family Income | |
| | # | % | # | % | # | % | # | % |
| Low | 13 | 6.3 | 9,472 | 6.0 | 3,988 | 42.1 | 34,172 | 21.5 |
| Moderate | 66 | 31.7 | 44,533 | 28.0 | 8,193 | 18.4 | 27,496 | 17.3 |
| Middle | 53 | 25.5 | 41,693 | 26.2 | 2,925 | 7.0 | 30,011 | 18.9 |
| Upper | 75 | 36.1 | 63,220 | 39.7 | 2,204 | 3.5 | 67,374 | 42.4 |
| Unknown | 1 | 0.5 | 135 | 0.1 | 26 | 19.3 | 0 | 0.0 |
| Total AA | 208 | 100.0 | 159,053 | 100.0 | 17,336 | 10.9 | 159,053 | 100.0 |
| | Housing Units by Tract | Housing Type by Tract | | | | | | |
| | | Owner-occupied | | Rental | | Vacant | | |
| | | # | % by tract | % by unit | # | % by unit | # | % by unit |
| Low | 19,591 | 5,458 | 3.6 | 27.9 | 11,311 | 57.7 | 2,822 | 14.4 |
| Moderate | 89,430 | 35,003 | 23.2 | 39.1 | 41,759 | 46.7 | 12,668 | 14.2 |
| Middle | 77,519 | 41,919 | 27.7 | 54.1 | 27,707 | 35.7 | 7,893 | 10.2 |
| Upper | 96,616 | 68,678 | 45.4 | 71.1 | 21,174 | 21.9 | 6,764 | 7.0 |
| Unknown | 1,185 | 104 | 0.1 | 8.8 | 796 | 67.2 | 285 | 24.1 |
| Total AA | 284,341 | 151,162 | 100.0 | 53.2 | 102,747 | 36.1 | 30,432 | 10.7 |
| | Total Businesses by Tract | Businesses by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | | # | % | # | % | # | % | |
| Low | 1,636 | 4.3 | 1,409 | 4.1 | 217 | 6.9 | 10 | 3.0 |
| Moderate | 9,677 | 25.6 | 8,551 | 24.9 | 1,050 | 33.6 | 76 | 22.7 |
| Middle | 11,300 | 29.9 | 10,149 | 29.6 | 1,046 | 33.4 | 105 | 31.3 |
| Upper | 15,078 | 39.9 | 14,129 | 41.2 | 806 | 25.8 | 143 | 42.7 |
| Unknown | 56 | 0.1 | 46 | 0.1 | 9 | 0.3 | 1 | 0.3 |
| Total AA | 37,747 | 100.0 | 34,284 | 100.0 | 3,128 | 100.0 | 335 | 100.0 |
| Percentage of Total Businesses: | | | | 90.8 | | 8.3 | | 0.9 |
| | Total Farms by Tract | Farms by Tract & Revenue Size | | | | | | |
| | | Less Than or = \$1 Million | | Over \$1 Million | | Revenue Not Reported | | |
| | | # | % | # | % | # | % | |
| Low | 6 | 1.9 | 6 | 2.0 | 0 | 0.0 | 0 | 0.0 |
| Moderate | 44 | 14.0 | 43 | 14.0 | 1 | 16.7 | 0 | 0.0 |
| Middle | 94 | 29.8 | 92 | 30.0 | 2 | 33.3 | 0 | 0.0 |
| Upper | 171 | 54.3 | 166 | 54.1 | 3 | 50.0 | 2 | 100.0 |
| Unknown | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 | 0 | 0.0 |
| Total AA | 315 | 100.0 | 307 | 100.0 | 6 | 100.0 | 2 | 100.0 |
| Percentage of Total Farms: | | | | 97.5 | | 1.9 | | 0.6 |
| Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. | | | | | | | | |

APPENDIX G – ADDITIONAL FULL-SCOPE LENDING TABLES

Wichita Metropolitan AA

Table G-1

| Distribution of 2020 and 2021 Small Farm Lending By Income Level of Geography Assessment Area: Wichita Metropolitan | | | | | | | | | | | | | |
|--|---|-----------|------------|----------------|----------|------------|-------------|-----------|------------|----------------|----------|------------|--------------------------|
| Geograph ic Income Level | Bank And Aggregate Loans By Year | | | | | | | | | | | | Total Farms % |
| | 2020 | | | | | | 2021 | | | | | | |
| | Bank | | Agg | Bank | | Agg | Bank | | Agg | Bank | | Agg | |
| | # | #% | #% | \$(000) | % | % | # | #% | #% | \$(000) | % | % | |
| Low | 2 | 40.0 | 0.9 | 8 | 1.4 | 0.1 | 0 | 0.0 | 1.8 | 0 | 0.0 | 0.2 | 0.8 |
| Moderate | 0 | 0.0 | 3.0 | 0 | 0.0 | 1.8 | 0 | 0.0 | 2.4 | 0 | 0.0 | 0.6 | 5.4 |
| Middle | 1 | 20.0 | 47.9 | 20 | 3.6 | 55.4 | 4 | 40.0 | 48.5 | 546 | 86.0 | 61.9 | 40.4 |
| Upper | 2 | 40.0 | 48.2 | 535 | 95.0 | 42.7 | 6 | 60.0 | 47.3 | 89 | 14.0 | 37.3 | 53.4 |
| Unknown | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0.0 |
| Tract- | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | 0 | 0.0 | 0.0 | |
| Total | 5 | 100.0 | 100.0 | 563 | 100.0 | 100.0 | 10 | 100.0 | 100.0 | 635 | 100.0 | 100.0 | 100.0 |

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table G-2

| Distribution of 2020 and 2021 Small Farm Lending By Revenue Size of Farms | | | | | | | | | | | | | |
|--|---|----------|------------|----------------|-------------|----------|-------------|----------|-------------|----------------|------------|----------|----------------------|
| Assessment Area: Wichita Metropolitan | | | | | | | | | | | | | |
| | Bank And Aggregate Loans By Year | | | | | | | | | | | | Total Farms % |
| | 2020 | | | | | | 2021 | | | | | | |
| | Bank | | Agg | | Bank | | Agg | | Bank | | Agg | | |
| | # | % | % | \$(000) | % | % | # | % | % | \$(000) | % | % | |
| By Revenue | | | | | | | | | | | | | |
| \$1 Million or Less | 3 | 60.0 | 60.4 | 542 | 96.3 | 83.6 | 8 | 80.0 | 70.1 | 524 | 82.5 | 89.0 | 98.8 |
| Over \$1 Million | 0 | 0.0 | | 0 | 0.0 | | 2 | 20.0 | | 111 | 17.5 | | 1.2 |
| Revenue Unknown | 2 | 40.0 | | 21 | 3.7 | | 0 | 0.0 | | 0 | 0.0 | | 0.0 |
| Total | 5 | 100.0 | | 563 | 100.0 | | 10 | 100.0 | | 635 | 100.0 | | 100.0 |
| By Loan Size | | | | | | | | | | | | | |
| \$100,000 or Less | 4 | 80.0 | 81.4 | 113 | 20.1 | 27.9 | 8 | 80.0 | 81.7 | 193 | 30.4 | 27.9 | |
| \$100,001 - \$250,000 | 0 | 0.0 | 11.0 | 0 | 0.0 | 29.5 | 2 | 20.0 | 12.0 | 442 | 69.6 | 33.3 | |
| \$250,001 - \$500,000 | 1 | 20.0 | 7.6 | 450 | 79.9 | 42.5 | 0 | 0.0 | 6.3 | 0 | 0.0 | 38.8 | |
| Total | 5 | 100.0 | 100.0 | 563 | 100.0 | 100.0 | 10 | 100.0 | 100.0 | 635 | 100.0 | 100.0 | |
| By Loan Size and Revenues \$1 Million or Less | | | | | | | | | | | | | |
| \$100,000 or Less | 2 | 66.7 | | 92 | 17.0 | | 6 | 75.0 | | 82 | 15.6 | | |
| \$100,001 - \$250,000 | 0 | 0.0 | | 0 | 0.0 | | 2 | 25.0 | | 442 | 84.4 | | |
| \$250,001 - \$500,000 | 1 | 33.3 | | 450 | 83.0 | | 0 | 0.0 | | 0 | 0.0 | | |
| Total | 3 | 100.0 | | 542 | 100.0 | | 8 | 100.0 | | 524 | 100.0 | | |
| <i>Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i> | | | | | | | | | | | | | |
| <i>Note: Percentages may not total 100.0 percent due to rounding.</i> | | | | | | | | | | | | | |

APPENDIX H – 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 refinancings of home improvement and home purchase loans.

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

Limited-scope review: Performance is analyzed using only quantitative factors (for example, geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

Low-income: Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent, in the case of a geography.

Market share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

Metropolitan area (MA): A metropolitan statistical area (MSA) or a metropolitan division (MD) as defined by the Office of Management and Budget. A MSA is a core area containing at least one urbanized area of 50,000 or more inhabitants, together with adjacent communities having a high degree of economic and social integration with that core. A MD is a division of a MSA based on specific criteria including commuting patterns. Only a MSA that has a population of at least 2.5 million may be divided into MDs.

Middle-income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent, in the case of a geography

Moderate-income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, in the case of a geography.

Multifamily: Refers to a residential structure that contains five or more units.

Nonmetropolitan area (NonMSA): Any area that is not located within an MSA.

Other products: Includes any unreported optional category of loans for which the institution collects and maintains data for consideration during a CRA examination. Examples of such

activity include consumer loans and other loan data an institution may provide concerning its lending performance.

Owner-occupied units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Qualified investment: A qualified investment is defined as any lawful investment, deposit, membership share or grant that has as its primary purpose community development.

Rated area: A rated area is a state or multistate metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area.

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.