



PUBLIC DISCLOSURE

January 8, 2024

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

State Bank of Burrton
RSSD# 21256

200 North Burrton Avenue
Burrton, Kansas 67020

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

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

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INSTITUTION'S COMMUNITY REINVESTMENT ACT RATING

State Bank of Burrton (the bank) is rated Satisfactory. This rating is based on the following conclusions with respect to the performance criteria:

- The bank's net loan-to-deposit ratio (NLTD) is reasonable given the bank's size, financial condition, and assessment area (AA) credit needs.
- A majority of the bank's loans are originated inside the AA.
- A reasonable distribution of loans occurs throughout the bank's AA.
- Lending reflects a reasonable distribution among individuals of different income levels, including low- and moderate-income (LMI), and businesses of different sizes.
- Neither the bank nor the Federal Reserve Bank of Kansas City (Reserve Bank) received any Community Reinvestment Act (CRA)-related complaints since the previous evaluation.

SCOPE OF EXAMINATION

Examiners utilized the Federal Financial Institutions Examination Council's (FFIEC's) *Interagency Examination Procedures for Small Institutions* to evaluate the bank's CRA performance. The evaluation considered CRA performance context, including the bank's asset size, financial condition, business strategy and market competition, as well as AA demographic and economic characteristics, and credit needs. In addition, available CRA aggregate lending data for the most recent three years (2020, 2021, and 2022) was referenced for additional perspective to gauge credit demand within the bank's AA. Lending performance was assessed within the bank's only AA. Examiners reviewed the following data:

- The bank's 20-quarter average NLTD ratio,
- The universe of 47 small business loans originated between May 7, 2019 and December 31, 2022, and
- The universe of 50 motor vehicle loans originated between May 7, 2019 and December 31, 2022.

Equal weight was given to small business and motor vehicle lending in the analysis. While small business lending makes up a greater portion of the bank's loan portfolio by dollar amount, the number of motor vehicle originations was meaningful.

DESCRIPTION OF INSTITUTION

State Bank of Burrton is a community bank headquartered in Burrton, Kansas. The bank's characteristics include:

- The bank has total assets of \$12.1 million as of September 30, 2023.
- The bank operates from its sole location in Burrton, Kansas and has no automated teller machines.
- As shown in the table below, the bank’s primary business focus is residential real estate, commercial, and lease-financed loans.
- While the bank’s strategic focus is commercial and residential real estate lending, the volume of residential real estate loans originated during the review period was too low to render a meaningful analysis for this evaluation.

Table 1

Composition of Loan Portfolio as of September 30, 2023		
Loan Type	\$(000)	%
Construction and Land Development	0	0.0
Farmland	0	0.0
1- to 4-Family Residential Real Estate	1,686	25.6
Multifamily Residential Real Estate	113	1.7
Nonfarm Nonresidential Real Estate	109	1.7
Agricultural	455	6.9
Commercial and Industrial	1,194	18.1
Consumer	364	5.5
Other	2,672	40.5
Gross Loans	6,593	100.0
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>		

The bank was rated Satisfactory under the CRA at its May 6, 2019 performance evaluation. There are no known legal, financial, or other factors impeding the bank’s ability to help meet the credit needs in its communities.

DESCRIPTION OF ASSESSMENT AREA

The bank’s Central Kansas AA consists of the entirety of Harvey County, the northeast corner of Reno County, and the northern portion of Sedgwick County, Kansas. (See Appendix A for an AA map and Appendix B for additional demographic data.)

- The delineation of the bank’s assessment area has not changed since the last exam.
- The AA is comprised of one low-, two moderate-, eighteen middle-, and two upper-income census tracts. Since the prior evaluation, American Community Survey (ACS) data changes between 2021 and 2022 resulted in changes to the income designations of census tracts; the 2019-2021 AA was comprised of five moderate-, ten middle-, and six upper-income census tracts.

- According to the June 30, 2023 Federal Deposit Insurance Corporation (FDIC) Market Share Report, the bank held .05 percent market share, ranking 42nd of 44 FDIC-insured institutions operating from 197 offices in the AA.
- To further augment the CRA performance evaluation, one interview with a member of the community in which the bank operates was conducted to ascertain the credit needs of the area communities and for perspectives on local economic conditions. The community member interviewed represented a local government office in the AA. For additional context, a community contact recently conducted as part of the CRA evaluation of another financial institution with offices in the AA was referenced. The community member represented an area housing and community services organization.

Table 2

Population Change			
Assessment Area: Central Kansas			
Area	2015 Population	2020 Population	Percent Change
Central Kansas	605,422	619,746	2.4
Harvey County, KS	34,835	34,024	(2.3)
Reno County, KS	64,058	61,898	(3.4)
Sedgwick County, KS	506,529	523,824	3.4
NonMSA Kansas	922,403	892,006	(3.3)
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>			

- Harvey County, where the bank’s sole branch is located, represents 34.3 percent of the AA population.
- The Central Kansas AA includes four census tracts in Sedgwick County; these tracts comprise 17,012, or 0.03 percent, of the total population of Sedgwick County.
- The Central Kansas AA also includes twelve census tracts in Reno County; these tracts comprise 48,075, or 77.7 percent, of Reno County’s total population.

Table 3

Median Family Income Change			
Assessment Area: Central Kansas			
Area	2015 Median Family Income	2020 Median Family Income	Percent Change
Central Kansas	68,504	71,640	4.6
Harvey County, KS	71,430	69,739	(2.4)
Reno County, KS	62,836	64,108	2.0
Sedgwick County, KS	69,683	73,508	5.5
NonMSA Kansas	62,527	65,467	4.7
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.

- The percent of families in the AA classified as LMI was 36.4 percent, which is comparable to the state of Kansas at 36.0 percent.
- The median family income in the AA at \$68,715 is lower than the state at \$77,620 and varies somewhat by assessment area counties, with higher family incomes in Reno and Sedgwick Counties.

Table 4

Housing Cost Burden						
Assessment Area: Central Kansas						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Central Kansas	74.9	24.5	41.0	56.9	23.7	15.2
Harvey County, KS	69.9	17.2	39.0	56.1	17.7	12.9
Reno County, KS	75.3	25.8	40.1	53.9	17.6	13.4
Sedgwick County, KS	75.1	24.8	41.2	57.3	25.0	15.6
NonMSA Kansas	66.6	19.8	34.1	51.6	19.9	14.9
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

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

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

- There are 42,869 total housing units in the Central Kansas AA, of which 62.8 percent are owner-occupied, 26.4 percent are rental units, and 10.7 percent are vacant. The low-income tracts comprise 3.3 percent of the total housing units in the AA, while the moderate-income census tracts comprise 8.1 percent.
- The median housing value in the AA of \$126,723 is below the statewide figure of \$157,600. By county within the AA, Harvey County’s median housing value

is 20.3 percent below the statewide figure, Reno County is 48.5 percent below, and Sedgwick County is 7.7 percent below.

- The overall affordability ratio of 45.0 percent reflects more affordable housing in the AA than in the state of Kansas overall, at 38.8 percent.
- A member of the community indicated that the City of Burrton and the surrounding Harvey County area has a higher demand for housing than what is available in the area.

Table 5

Unemployment Rates					
Assessment Area: Central Kansas					
Area	2017	2018	2019	2020	2021
Central Kansas	4.2	3.6	3.4	8.0	4.4
Harvey County, KS	4.1	3.1	2.9	5.2	2.9
Reno County, KS	3.9	3.5	3.2	5.3	3.2
Sedgwick County, KS	4.2	3.7	3.4	8.5	4.6
NonMSA Kansas	3.5	3.1	3.0	4.4	2.7
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 Central Kansas AA experienced higher unemployment in 2020 and 2021 related to the Coronavirus Disease 2019 pandemic than the statewide average, as well as slower recovery; unemployment rates have remained higher in the AA than in other rural areas of the state. Sedgwick County experienced the greatest increases in unemployment.
- The AA labor force participation rate at 63.5 percent is slightly lower than the statewide figure of 66.6 percent.
- According to a member of the community, manufacturing is the primary industry within the assessment area.
- The major employment industry for the AA is manufacturing and includes such companies as Spirit AeroSystems Inc., Excel Industries, and Tyson Prepared Foods.

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA

The bank’s overall lending test performance is Satisfactory. This conclusion was based on a reasonable NLTD ratio, a majority of loans originated within the bank’s AA, as well as reasonable geographic and borrower distributions of lending. Greater consideration was given to the volume of loan originations than the dollar amount, as it is more representative of the number of entities served.

For geographic and borrower analyses, conclusions were based on 2019, 2020, 2021, and 2022 loan originations. However, only 2022 lending tables are presented in the main

section of this report, with analysis of the bank’s 2019-2021 performance compared to that of 2022. The bank’s 2019-2021 lending tables are included in Appendix C.

Net Loan-to-Deposit Ratio

This performance criterion evaluates the bank’s average NLTD ratio to determine the reasonableness of lending in light of performance context, such as the bank’s capacity to lend, the availability of lending opportunities, the demographic and economic factors present in the AA, and how the bank compares to similarly situated FDIC-insured institutions. The similarly situated institutions were selected based on asset size, similar loan portfolios, and geographic proximity to the bank.

The bank’s NLTD ratio is reasonable. The 20-quarter NLTD ratio at 49.2 percent is within the range of other similarly situated banks whose ratios ranged from 35.8 percent to 88.5 percent. Additionally, when compared to the similarly situated banks, the bank holds a significant portion of state and political subdivision deposits, which cannot be used to lend. The bank’s NLTD of 49.2 percent rises to 75.6 percent when these deposits are excluded.

Table 6

Comparative NLTD Ratios December 31, 2018 – September 30, 2023			
Institution	Location	Asset Size \$(000)	NLTD Ratio (%)
			20-Quarter Average
State Bank of Burrton	Burrton, KS	12,094	49.2
Similarly Situated Institutions			
Walton State Bank	Walton, KS	14,044	35.8
The Citizens State Bank of Cheney	Cheney, KS	78,941	57.8
Conway Bank	Conway Springs, KS	102,691	81.2
Community Bank	Wichita, KS	112,826	88.5

Assessment Area Concentration

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

Table 7

Lending Inside and Outside the Assessment Area								
Loan Type	Inside				Outside			
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%
Motor Vehicle	38	76	386	78.8	12	24	104	21.2
Small Business	37	78.7	1,489	66.4	10	21.3	754	33.6
Total Loans	75	77.3	1,875	68.6	22	22.7	857	31.4

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

Geographic Distribution of Loans

This performance criterion evaluates the bank’s distribution of lending within its AA by income level of census tracts with consideration given to the dispersion of loans throughout the AA. The bank’s geographic distribution of loans reflects reasonable distribution among the different census tracts and dispersion throughout the AA.

ACS data resulted in changes to the assessment area’s income designations between 2021 and 2022, resulting in the addition of a low-income census tract in a previously middle-income tract in Reno County and five moderate-income census tracts becoming middle-income tracts. Four of these tracts were located in Reno County and one was located in Harvey County.

During 2019-2021, 44.1 percent of the bank’s small business originations were Small Business Administration Paycheck Protection Program loans (PPP loans). Increases in lending in 2020 and 2021 were directly related to PPP lending. While this is demonstrative of the bank’s willingness to meet the needs of small businesses in their communities, it is not representative of the bank’s typical lending environment; this is accounted for in comparisons between 2022 and 2019-2021 lending.

Small Business Lending

The geographic distribution of small business lending is reasonable. The bank’s small business lending in the low- and moderate-income census tracts was below the demographic figure, which represents the percentage of businesses by census tract income level.

While the bank did not originate any loans in LMI tracts, these tracts are primarily located in Reno County, and contain limited lending opportunity, with only 14.7 percent of businesses in the AA located in these tracts. Additionally, a member of the community indicated that Reno County had seen a decline in employment opportunities as businesses left the area. Furthermore, the bank is not located near these tracts, which contain other lending institutions in the immediate area.

An evaluation of the bank’s loan dispersion of small business loans among geographies of different income levels was conducted. While there were some conspicuous gaps or lapses in lending, they did not impact the overall conclusion. Considering the bank’s overall low loan origination volume and distance to LMI tracts, as well as more closely situated lending competition in the AA’s LMI tracts, the bank’s performance is reasonable.

Small business lending in 2019 through 2021 was consistent with 2022 performance, with the exclusion of PPP lending.

Table 8

Distribution of 2022 Small Business Lending By Income Level of Geography					
Assessment Area: Central Kansas					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	9.5
Moderate	0	0.0	0	0.0	5.2
Middle	2	66.7	11	13.6	74.9
Upper	1	33.3	70	86.4	10.4
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	3	100.0	81	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.

Consumer Lending: Motor Vehicle Lending

The geographic distribution of motor vehicle-secured lending is reasonable. The bank’s motor vehicle lending in the low- and moderate-income census tracts was below the demographic figure, which represents the percentage of households by census tract income level, with no originations in those census tracts.

While the bank did not originate any motor vehicle loans in LMI tracts, as discussed previously, the distance of the bank’s location and the numerous more closely situated lending competitors in the area surrounding the LMI tracts present barriers to lending.

When loan dispersion was evaluated, some gaps or lapses in lending were noted, but did not impact the overall conclusion. Based on the bank’s distance from LMI tracts and the presence of numerous more closely situated lending institutions within those communities, the bank’s performance is reasonable.

Motor vehicle secured lending in 2019-2021 was consistent with 2022 performance.

Table 9

Distribution of 2022 Motor Vehicle Lending By Income Level of Geography					
Assessment Area: Central Kansas					
Geographic Income Level	Bank Loans				Households %
	#	#%	\$(000)	%	
Low	0	0.0	0	0.0	2.8
Moderate	0	0.0	0	0.0	7.9
Middle	10	100.0	56	100.0	81.5
Upper	0	0.0	0	0.0	7.8
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	10	100.0	56	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.

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

This performance criterion evaluates the bank’s lending to borrowers of different income levels and businesses of different revenue sizes. The bank’s lending has a reasonable distribution among individuals of different income levels and businesses of different sizes.

Small Business Lending

The borrower distribution of small business lending is reasonable. The bank’s lending to businesses with gross annual revenues of \$1 million or less in 2022 was comparable to the demographic figure, which represents the percentage of small businesses in the AA. While overall origination volume is low, 66.7 percent of loans were to businesses with gross revenue of \$1 million or less, with 100.0 percent of loans originated in amounts of \$100,000 or less, which indicates the bank’s willingness to meet the credit needs of small businesses in the communities served. A review of aggregate lending data submitted by CRA reporters in the bank’s AA noted an aggregate distribution of 48.2 percent by number and 37.7 percent by dollar to small businesses, which was well below the percentage of total businesses operating in the AA. While not a direct comparator, as the bank is not a CRA reporter, aggregate CRA figures are relevant as a proxy to ascertain demand for credit.

Small business lending in 2019-2021 was consistent with 2022 performance.

Table 10

Distribution of 2022 Small Business Lending By Revenue Size of Businesses					
Assessment Area: Central Kansas					
	Bank Loans				Total Businesses %
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	2	66.7	11	13.6	89.3
Over \$1 Million	0	0.0	0	0.0	9.4
Revenue Unknown	1	33.3	70	86.4	1.2
Total	3	100.0	81	100.0	100.0
By Loan Size					
\$100,000 or Less	3	100.0	81	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	81	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	2	100.0	11	100.0	
\$100,001 - \$250,000	0	0.0	0	0.0	
\$250,001 - \$1 Million	0	0.0	0	0.0	
Total	2	100.0	11	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>					

Consumer Lending: Motor Vehicle Lending

The borrower distribution of motor vehicle-secured lending is reasonable. The bank’s motor vehicle-secured lending to low-income individuals was above the demographic figure, which represents the percentage of households by income level in the AA. Lending to moderate-income borrowers was below the percentage of households with no originations.

It is noted that no originations were made to moderate-income borrowers. However, if loans originated to borrowers with unknown income is excluded from the data, 66.7 percent of loans were originated to low-income individuals, which reflects the bank’s willingness to lend to LMI individuals in their communities.

The bank’s motor vehicle lending in 2019-2021 was consistent with 2022 performance.

Table 11

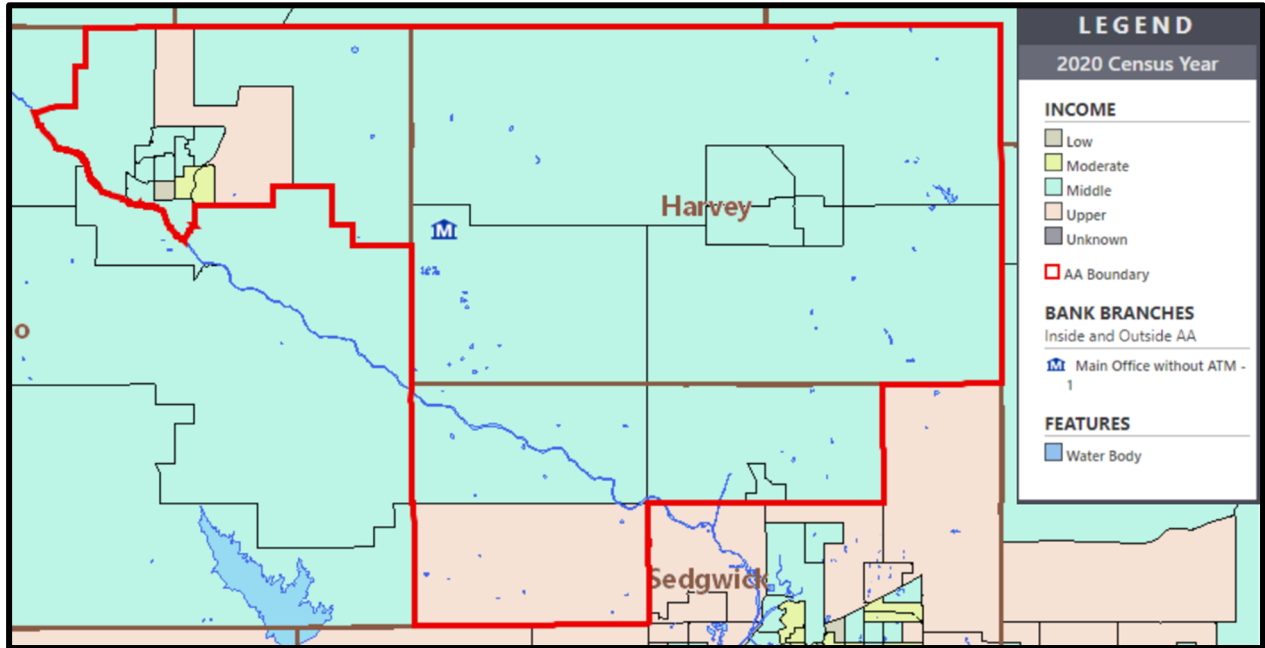
Distribution of 2022 Motor Vehicle Lending By Borrower Income Level					
Assessment Area: Central Kansas					
Borrower Income Level	Bank Loans				Households by Household Income %
	#	#%	\$(000)	%	
Low	4	40.0	10	17.5	20.0
Moderate	0	0.0	0	0	16.9
Middle	1	10.0	6	10.5	20.9
Upper	1	10.0	4	7.1	42.1
Unknown	4	40.0	37	64.9	1.5
Total	10	100.0	57	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.

FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

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

APPENDIX A – MAP OF THE ASSESSMENT AREA
Map A-1



APPENDIX B – DEMOGRAPHIC INFORMATION

Table B-1

2022 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	1	4.3	515	2.0	176	34.2	4,134	16.2
Moderate	2	8.7	1,588	6.2	190	12.0	5,174	20.2
Middle	18	78.3	21,152	82.6	1,243	5.9	6,408	25.0
Upper	2	8.7	2,338	9.1	101	4.3	9,877	38.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	23	100.0	25,593	100.0	1,710	6.7	25,593	100.0
Housing Units by Tract	Housing Type by Tract							
	Owner-occupied				Rental		Vacant	
	#	% by tract	% by unit	#	% by unit	#	% by unit	
Low	1,411	272	1.0	19.3	791	56.1	348	24.7
Moderate	3,479	1,734	6.4	49.8	1,291	37.1	454	13.0
Middle	34,800	22,322	82.9	64.1	8,863	25.5	3,615	10.4
Upper	3,179	2,607	9.7	82.0	390	12.3	182	5.7
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	42,869	26,935	100.0	62.8	11,335	26.4	4,599	10.7
Total Businesses by Tract	Businesses by Tract & Revenue Size							
	Less Than or = \$1 Million				Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	324	9.5	274	9.0	47	14.7	3	7.1
Moderate	175	5.2	154	5.1	21	6.6	0	0.0
Middle	2,544	74.9	2,294	75.6	219	68.4	31	73.8
Upper	353	10.4	312	10.3	33	10.3	8	19.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	3,396	100.0	3,034	100.0	320	100.0	42	100.0
Percentage of Total Businesses:				89.3	9.4		1.2	
Total Farms by Tract	Farms by Tract & Revenue Size							
	Less Than or = \$1 Million				Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	3	1.3	3	1.3	0	0.0	0	0.0
Moderate	1	0.4	1	0.4	0	0.0	0	0.0
Middle	202	84.2	201	84.5	1	50.0	0	0.0
Upper	34	14.2	33	13.9	1	50.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	240	100.0	238	100.0	2	100.0	0	0.0
Percentage of Total Farms:				99.2	0.8		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.								

Table B-2

2021 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	4,299	16.4
Moderate	5	23.8	5,085	19.4	709	13.9	5,048	19.3
Middle	10	47.6	11,219	42.8	945	8.4	5,996	22.9
Upper	6	28.6	9,902	37.8	330	3.3	10,863	41.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	21	100.0	26,206	100.0	1,984	7.6	26,206	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	9,558	4,750	17.6	49.7	3,648	38.2	1,160	12.1
Middle	18,972	11,236	41.7	59.2	5,790	30.5	1,946	10.3
Upper	14,141	10,940	40.6	77.4	2,490	17.6	711	5.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	42,671	26,926	100.0	63.1	11,928	28.0	3,817	8.9
	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	558	16.0	492	15.8	59	18.2	7	15.9
Middle	1,702	48.8	1,500	48.1	183	56.3	19	43.2
Upper	1,225	35.2	1,124	36.1	83	25.5	18	40.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	3,485	100.0	3,116	100.0	325	100.0	44	100.0
Percentage of Total Businesses:				89.4		9.3		1.3
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	3	1.3	3	1.3	0	0.0	0	0.0
Middle	112	46.7	111	46.6	1	50.0	0	0.0
Upper	125	52.1	124	52.1	1	50.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	240	100.0	238	100.0	2	100.0	0	0.0
Percentage of Total Farms:				99.2		0.8		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 B-3

2020 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	4,299	16.4
Moderate	5	23.8	5,085	19.4	709	13.9	5,048	19.3
Middle	10	47.6	11,219	42.8	945	8.4	5,996	22.9
Upper	6	28.6	9,902	37.8	330	3.3	10,863	41.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	21	100.0	26,206	100.0	1,984	7.6	26,206	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	9,558	4,750	17.6	49.7	3,648	38.2	1,160	12.1
Middle	18,972	11,236	41.7	59.2	5,790	30.5	1,946	10.3
Upper	14,141	10,940	40.6	77.4	2,490	17.6	711	5.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	42,671	26,926	100.0	63.1	11,928	28.0	3,817	8.9
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	577	16.0	507	15.8	63	18.3	7	15.9
Middle	1,774	49.3	1,565	48.7	190	55.2	19	43.2
Upper	1,250	34.7	1,141	35.5	91	26.5	18	40.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	3,601	100.0	3,213	100.0	344	100.0	44	100.0
Percentage of Total Businesses:				89.2		9.6		1.2
Total Farms by Tract	Farms by Tract & Revenue Size							
	Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	6	2.4	6	2.4	0	0.0	0	0.0
Middle	117	47.2	116	47.2	1	50.0	0	0.0
Upper	125	50.4	124	50.4	1	50.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	248	100.0	246	100.0	2	100.0	0	0.0
Percentage of Total Farms:				99.2		0.8		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 B-4

2019 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	4,299	16.4
Moderate	5	23.8	5,085	19.4	709	13.9	5,048	19.3
Middle	10	47.6	11,219	42.8	945	8.4	5,996	22.9
Upper	6	28.6	9,902	37.8	330	3.3	10,863	41.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	21	100.0	26,206	100.0	1,984	7.6	26,206	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	9,558	4,750	17.6	49.7	3,648	38.2	1,160	12.1
Middle	18,972	11,236	41.7	59.2	5,790	30.5	1,946	10.3
Upper	14,141	10,940	40.6	77.4	2,490	17.6	711	5.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	42,671	26,926	100.0	63.1	11,928	28.0	3,817	8.9
	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	597	16.5	529	16.4	62	17.7	6	13.0
Middle	1,783	49.3	1,566	48.6	195	55.6	22	47.8
Upper	1,240	34.3	1,128	35.0	94	26.8	18	39.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	3,620	100.0	3,223	100.0	351	100.0	46	100.0
Percentage of Total Businesses:				89.0		9.7		1.3
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	8	3.1	7	2.8	1	33.3	0	0.0
Middle	119	46.3	118	46.5	1	33.3	0	0.0
Upper	130	50.6	129	50.8	1	33.3	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	257	100.0	254	100.0	3	100.0	0	0.0
Percentage of Total Farms:				98.8		1.2		0.0
<i>Source: 2019 FFIEC Census Data 2019 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 C – ADDITIONAL LENDING TABLES

Table C-1

Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography									
Assessment Area: Central Kansas									
Geographic Income Level	Bank Loans By Year								Total Businesses %
	2020				2021				
	#	#%	\$(000)	%	#	#%	\$(000)	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Moderate	1	5.6	5	0.6	0	0.0	0	0.0	16.0
Middle	12	66.7	692	84.9	7	58.3	226	71.3	48.8
Upper	5	27.8	117	14.4	5	41.7	91	28.7	35.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	0	0.0	0	0.0	
Total	18	100.0	815	100.0	12	100.0	317	100.0	100.0

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

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

Table C-2

Distribution of 2020 and 2021 Motor Vehicle Lending By Income Level of Geography									
Assessment Area: Central Kansas									
Geographic Income Level	Bank Loans By Year								Households %
	2020				2021				
	#	#%	\$(000)	%	#	#%	\$(000)	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0	21.6
Middle	7	87.5	72	91.1	14	100.0	191	100.0	43.8
Upper	1	12.5	7	8.9	0	0.0	0	0.0	34.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	0	0.0	0	0.0	
Total	8	100.0	79	100.0	14	100.0	191	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.

Table C-3

Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses									
Assessment Area: Central Kansas									
	Bank Loans By Year								Total Businesses %
	2020				2021				
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%	
By Revenue									
\$1 Million or Less	13	72.2	613	75.2	9	75.0	222	70.0	89.4
Over \$1 Million	0	0.0	0	0.0	0	0.0	0	0.0	9.3
Revenue Unknown	5	27.8	201	24.7	3	25.0	95	30.0	1.3
Total	18	100.0	815	100.0	12	100.0	317	100.0	100.0
By Loan Size									
\$100,000 or Less	17	94.4	512	62.8	12	100.0	317	100.0	
\$100,001 - \$250,000	0	0.0	0	0.0	0	0.0	0	0.0	
\$250,001 - \$1 Million	1	5.6	302	37.1	0	0.0	0	0.0	
Total	18	100.0	815	100.0	12	100.0	317	100.0	
By Loan Size and Revenue \$1 Million or Less									
\$100,000 or Less	12	92.3	311	50.7	9	100.0	222	100.0	
\$100,001 - \$250,000	0	0.0	0	0.0	0	0.0	0	0.0	
\$250,001 - \$1 Million	1	7.7	302	49.3	0	0.0	0	0.0	
Total	13	100.0	613	100.0	9	100.0	222	100.0	
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey									
Note: Percentages may not total 100.0 percent due to rounding.									

Table C-4

Distribution of 2020 and 2021 Motor Vehicle Lending By Borrower Income Level									
Assessment Area: Central Kansas									
Borrower Income Level	Bank Loans By Year								Households by Household Income %
	2020				2021				
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%	
Low	2	25.0	10	12.7	2	14.3	15	7.9	20.8
Moderate	0	0.0	0	0.0	2	14.3	16	8.4	16.0
Middle	2	25.0	17	21.5	2	14.3	23	12.0	19.3
Upper	1	12.5	28	35.4	4	28.6	74	38.7	43.9
Unknown	3	37.5	24	30.4	4	28.6	62	32.5	0.0
Total	8	100.0	79	100.0	14	100.0	191	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.									

Table C-5

Distribution of 2019 Small Business Lending By Income Level of Geography					
Assessment Area: Central Kansas					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	\$(000)	%	
Low	0	0.0	0	0.0	0.0
Moderate	1	25.0	71	25.7	16.5
Middle	2	50.0	174	63.0	49.3
Upper	1	25.0	32	11.6	34.3
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	4	100.0	276	100.0	100.0

Source: 2019 FFIEC Census Data
2019 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey

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

Table C-6

Distribution of 2019 Motor Vehicle Lending By Income Level of Geography					
Assessment Area: Central Kansas					
Geographic Income Level	Bank Loans				Households %
	#	#%	\$(000)	%	
Low	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	21.6
Middle	6	100.0	60	100.0	43.8
Upper	0	0.0	0	0.0	34.6
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	6	100.0	60	100.0	100.0

Source: 2019 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey

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

Table C-7

Distribution of 2019 Small Business Lending By Revenue Size of Businesses					
Assessment Area: Central Kansas					
	Bank Loans				Total Businesses %
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	2	50.0	102	37.0	89.0
Over \$1 Million	1	25.0	80	29.0	9.7
Revenue Unknown	1	25.0	93	33.7	1.3
Total	4	100.0	276	100.0	100.0
By Loan Size					
\$100,000 or Less	4	100.0	276	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	276	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	2	100.0	102	100.0	
\$100,001 - \$250,000	0	0.0	0	0.0	
\$250,001 - \$1 Million	0	0.0	0	0.0	
Total	2	100.0	102	100.0	
Source: 2019 FFIEC Census Data 2019 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey					
Note: Percentages may not total 100.0 percent due to rounding.					

Table C-8

Distribution of 2019 Motor Vehicle Lending By Borrower Income Level					
Assessment Area: Central Kansas					
Borrower Income Level	Bank Loans				Households by Household Income %
	#	#%	\$(000)	%	
Low	0	0.0	0	0.0	20.8
Moderate	2	33.3	11	18.3	16.0
Middle	1	16.7	10	16.7	19.3
Upper	2	33.3	35	58.3	43.9
Unknown	1	16.7	4	6.7	0.0
Total	6	100.0	60	100.0	100.0
Source: 2019 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey					
Note: Percentages may not total 100.0 percent due to rounding.					

APPENDIX D – GLOSSARY

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

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

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

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

Family: Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include nonrelatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into 'male householder' (a family with a male householder and no wife present) or 'female householder' (a family with a female householder and no husband present).

Full-scope review: Performance is analyzed considering performance context, quantitative factors (for example, geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (for example, innovativeness, complexity, and responsiveness).

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applications, the amount of loan requested, and the disposition of the application (for example, approved, denied, and withdrawn).

Home mortgage loans: Includes home purchase and home improvement loans as defined in the HMDA regulation. This definition also includes multifamily (five or more families) dwelling loans, loans for the purchase of manufactured homes and refinancings of home improvement and home purchase loans.

Household: Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

Limited-scope review: Performance is analyzed using only quantitative factors (for example, geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

Low-income: Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent, in the case of a geography.

Market share: The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

Metropolitan area (MA): A metropolitan statistical area (MSA) or a metropolitan division (MD) as defined by the Office of Management and Budget. A MSA is a core area containing at least one urbanized area of 50,000 or more inhabitants, together with adjacent communities having a high degree of economic and social integration with that core. A MD is a division of a MSA based on specific criteria including commuting patterns. Only a MSA that has a population of at least 2.5 million may be divided into MDs.

Middle-income: Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent, in the case of a geography.

Moderate-income: Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, in the case of a geography.

Multifamily: Refers to a residential structure that contains five or more units.

Nonmetropolitan area (NonMSA): Any area that is not located within an MSA.

Other products: Includes any unreported optional category of loans for which the institution collects and maintains data for consideration during a CRA examination. Examples of such activity include consumer loans and other loan data an institution may provide concerning its lending performance.

Owner-occupied units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Qualified investment: A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

Rated area: A rated area is a state or multistate metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area. For these institutions, no state ratings will be received unless the bank also maintains deposit facilities outside of the multistate metropolitan area. CRA activity is captured in either a state rating or a multistate metropolitan area rating, but not both.

Small loan(s) to business(es): A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans. However, thrift institutions may also exercise the option to report loans secured by nonfarm residential real estate as 'small business loans' if the loans are reported on the TFR as nonmortgage, commercial loans.

Small loan(s) to farm(s): A loan included in 'loans to small farms' as defined in the Consolidated Reports of Condition and Income (Call Report) instructions. These loans have original amounts of \$500,000 or less and are either secured by farmland or are classified as loans to finance agricultural production and other loans to farmers.

Upper-income: Individual income that is more than 120 percent of the area median income, or a median family income that is more than 120 percent, in the case of a geography.