

# **PUBLIC DISCLOSURE**

**March 6, 2023**

## **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

**OMB Bank  
RSSD #2785646**

**3570 South National Avenue  
Springfield, Missouri 65807**

**Federal Reserve Bank of St. Louis**

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

**NOTE:** This document is an evaluation of this institution'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 the institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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**INSTITUTION'S CRA RATING: This institution is rated SATISFACTORY.**

**The Lending Test is rated:**

**Satisfactory**

**The Community Development Test is rated:**

**Satisfactory**

OMB Bank (OMB) meets the criteria for a Satisfactory rating based on the evaluation of the bank's lending and community development activities. The factors supporting the institution's rating include:

- The loan-to-deposit ratio (LTD) is reasonable given the institution's size, financial condition, and credit needs of the assessment areas.
- A majority of loans and other lending-related activities are in the assessment areas.
- Distribution of loans to borrowers reflects reasonable penetration among businesses and farms of different revenue sizes and individuals of different income levels (including low- and moderate-income (LMI)).
- Geographic distribution of loans reflects an excellent dispersion throughout the assessment areas.
- There were no CRA-related complaints filed against the bank since the previous CRA evaluation.
- The bank's overall community development performance demonstrates adequate responsiveness to the community development needs of its assessment areas, considering the bank's capacity and the need and availability of such opportunities for community development in the assessment areas. The bank has responded to these needs through community development loans, qualified investments, and community development services.

During the COVID-19 pandemic, the bank responded to the needs of the community through its participation in the CARES Act<sup>1</sup> Paycheck Protection Program (PPP). The bank's participation in the PPP was also considered in the bank's rating.

## **SCOPE OF EXAMINATION**

The bank's CRA performance was reviewed using the Federal Financial Institutions Examination Council's (FFIEC's) intermediate small bank procedures. The intermediate small bank examination procedures entail two performance tests: the Lending Test and the Community Development Test. Bank performance under these tests is rated at the institution level. The bank maintains operations in three delineated assessment areas within Missouri.

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<sup>1</sup> Coronavirus Aid, Relief, and Economic Security Act, signed into law on March 27, 2020.

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The following table details the number of branch offices, breakdown of deposits, and the CRA review procedures applicable to each assessment area completed as part of this evaluation. Deposit information in the following table, as well as deposit information throughout this evaluation, is taken from the Federal Deposit Insurance Corporation (FDIC) Deposit Market Share Report data as of June 30, 2022.

Assessment Area	Offices		Deposits as of June 30, 2022		Review Scope
	#	%	\$ (000s)	%	
Springfield MSA	6	75.0%	\$683,883	82.1%	Full-Scope
Jasper County	1	12.5%	\$62,445	7.5%	Limited-Scope
Lawrence County	1	12.5%	\$86,802	10.4%	Limited-Scope
<b>OVERALL</b>	<b>8</b>	<b>100%</b>	<b>\$833,130</b>	<b>100%</b>	<b>1 Full-Scope/2 Limited-Scope</b>

As displayed in the table, full-scope review procedures were performed in the Springfield metropolitan statistical area (MSA). The full-scope review area, which drives the overall rating decisions, was selected based on branch structure, loan and deposit activity, and the bank's CRA evaluation history.

Furthermore, small business, small farm, and residential real estate loans were used to evaluate the bank's lending performance, as these loan categories are considered the bank's core business lines based on lending volume and the bank's stated business strategy. Therefore, the loan activity represented by these credit products is deemed indicative of the bank's overall lending performance. However, as the bank has a particular emphasis on small business lending and small farm lending, performance based on these loan categories carried the most significance toward overall performance conclusions. The following table details the performance criterion and the corresponding time periods used in each analysis.

Performance Criterion	Time Period
LTD Ratio	June 30, 2018 – December 31, 2022
Assessment Area Concentration	January 1, 2021 – December 31, 2021
Loan Distribution by Borrower's Profile	
Geographic Distribution of Loans	
Response to Written CRA Complaints	April 23, 2018 – March 5, 2023
Community Development Activities	

Lending Test analyses often entail comparisons of bank performance to assessment area demographics and the performance of other lenders, based on Home Mortgage Disclosure Act (HMDA) and CRA aggregate lending data. Unless otherwise noted, assessment area demographics are based on 2015 American Community Survey (ACS) data by the U.S. Census Bureau, and certain business and farm demographics are based on 2021 Dun & Bradstreet data. When analyzing bank performance by comparing lending activity to both demographic data

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and aggregate lending data, greater emphasis is generally placed on the aggregate lending data, because it is expected to describe many factors impacting lenders within an assessment area. Aggregate lending datasets are also updated annually and are, therefore, expected to predict more relevant comparisons. In addition, the bank's lending levels were evaluated in relation to those of comparable financial institutions operating within the same general region. Three other banks were identified as similarly situated peers, with asset sizes ranging from \$902.4 million to \$1.4 billion as of December 31, 2022.

As part of the Community Development Test, the bank's performance was evaluated using the following criteria, considering the bank's capacity and the need and availability of such opportunities for community development in the bank's assessment areas.

- The number and dollar amount of community development loans.
- The number and dollar amount of qualified investments and grants.
- The extent to which the bank provides community development services.

The review included community development activities initiated from the date of the bank's previous CRA evaluation to this review date. In addition, investments made prior to the date of the previous CRA evaluation, but still outstanding as of this review date, were considered.

To augment this evaluation, one community contact interview was used to ascertain specific credit needs, opportunities, and local market conditions within the full-scope assessment area. Information from this interview also assisted in evaluating the bank's responsiveness to identified community credit needs and community development opportunities. Key details from the community contact interview are included in the *Description of Assessment Area* section applicable to the full-scope assessment area.

**DESCRIPTION OF INSTITUTION**

OMB is a full-service retail bank offering commercial, agricultural, and consumer loan and deposit products. The bank is wholly owned by Jamesmark Bancshares, Inc., a one-bank holding company headquartered in Springfield, Missouri. The bank's branch network consists of eight offices (including the main office), seven of which are full-service. Of these offices, one is in a low-income census tract, one is in a moderate-income census tract, five are in middle-income census tracts, and one is in an upper-income census tract. The bank also offers cash-dispensing-only automated teller machines at seven of its facilities. The bank expanded its branch network during the review period when it converted one of its loan production offices into a branch in September 2019 (Jasper County) and opened one branch in February 2022 (Greene County). The bank did not close any branch offices during the review period. Based on this branch network, OMB is well positioned to deliver financial services to nearly all of its assessment areas. However, geographic constraints may hinder the bank from fully serving the entirety of Christian, Polk, and Webster counties, which are in the southeastern, northwestern, and eastern portions of the Springfield MSA assessment area, respectively.

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For this review period, no legal impediments or financial constraints were identified that would have hindered the bank from serving the credit needs of its customers, and the bank appeared capable of meeting the credit needs of its assessment areas based on its available resources and financial products. As of December 31, 2022, the bank reported total assets of \$1.2 billion. As of the same date, loans and leases outstanding were \$1.1 billion (88.9 percent of total assets), and deposits totaled \$1.0 billion. The bank's loan portfolio composition by credit category is displayed in the following table.

<b>Distribution of Total Loans as of December 31, 2022</b>		
<b>Credit Category</b>	<b>Amount \$ (000s)</b>	<b>Percentage of Total Loans</b>
Construction and Development	\$60,875	5.8%
Commercial Real Estate	\$373,389	35.4%
Multifamily Residential	\$58,549	5.5%
1-4 Family Residential	\$139,997	13.3%
Farmland	\$172,603	16.3%
Farm Loans	\$74,635	7.1%
Commercial and Industrial	\$164,471	15.6%
Loans to Individuals	\$9,674	0.9%
Total Other Loans	\$2,057	0.2%
<b>TOTAL</b>	<b>\$1,056,250</b>	<b>100%</b>

As indicated by the table above, a significant portion of the bank's lending resources is directed to commercial loans, farmland, and loans secured by 1-4 family residential properties. The bank also originates and subsequently sells a significant volume of loans related to residential real estate. As these loans are sold on the secondary market shortly after origination, this activity would not be captured in the table.

The bank received a Satisfactory rating at its previous CRA evaluation conducted by this Reserve Bank on April 23, 2018.

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## CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

### LENDING TEST

The bank meets the standards for a satisfactory Lending Test rating under the intermediate small bank procedures, which evaluate bank performance under the following five criteria, as applicable.

#### Loan-to-Deposit (LTD) Ratio

One indication of overall level of lending activity is the LTD ratio. The table below displays the bank's average LTD ratio in comparison to those of regional peers. The average LTD ratio represents a 19-quarter average, dating back to the bank's last CRA evaluation.

LTD Ratio Analysis			
Name	Headquarters	Asset Size \$ (000s) as of December 31, 2022	Average LTD Ratio
OMB Bank	Springfield, Missouri	\$1,188,472	107.7%
Regional Banks	Mountain Grove, Missouri	\$1,369,808	97.0%
	Springfield, Missouri	\$902,427	78.1%
	Marshall, Missouri	\$1,123,137	86.1%

Based on data from the previous table, the bank's level of lending is above those of other banks in the region. During the review period, the LTD ratio experienced a generally stable trend, with a 19-quarter average of 107.7 percent. In comparison, the average LTD ratios for the regional peers were lower and had similarly stable trends. The bank's business model is a significant factor in the bank's high LTD ratio when compared to peers. Given this information, as well as the bank's size, financial condition, and assessment area credit needs, the LTD ratio is reasonable.

#### Assessment Area Concentration

For the loan activity reviewed as part of this evaluation, the following table displays the number and dollar volume of loans inside and outside the bank's assessment areas.

Lending Inside and Outside the Assessment Area January 1, 2021 through December 31, 2021								
Loan Type	Inside				Outside			
	#	# %	\$ (000s)	\$ %	#	# %	\$ (000s)	\$ %
Small Business	104	86.7	20,990	90.7	16	13.3	2,155	9.3
Small Farm	96	73.8	9,828	71.5	34	26.2	3,920	28.5
HMDA	179	78.9	32,805	59.2	48	21.1	22,602	40.8
<b>TOTAL LOANS</b>	<b>379</b>	<b>79.5</b>	<b>63,622</b>	<b>68.9</b>	<b>98</b>	<b>20.5</b>	<b>28,677</b>	<b>31.1</b>

*Note: Percentages may not total 100.0% due to rounding.*

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A majority of loans and other lending-related activities were made in the bank's assessment areas. As shown above, 79.5 percent of the total loans were made inside the assessment areas, accounting for 68.9 percent of the dollar volume of total loans.

**Borrower and Geographic Distribution**

As displayed in the following table, the bank's overall distribution of lending by borrower's income/revenue profile reflects reasonable penetration throughout the bank's full-scope assessment area.

Full-Scope Assessment Area	Loan Distribution by Borrower's Profile
Springfield MSA	Reasonable

Limited-Scope Assessment Areas	Loan Distribution by Borrower's Profile
Jasper County	Consistent
Lawrence County	Consistent

Overall, the bank's distribution of lending by income level of census tract reflects excellent penetration throughout the bank's full-scope assessment area.

Full-Scope Assessment Area	Geographic Distribution of Loans
Springfield MSA	Excellent

Limited-Scope Assessment Areas	Geographic Distribution of Loans
Jasper County	Below
Lawrence County	Not Applicable

**Responses to Complaints**

No CRA-related complaints were filed against the bank during this review period (April 23, 2018 through March 5, 2023).

**COMMUNITY DEVELOPMENT TEST**

The bank's performance under the Community Development Test is rated satisfactory. The bank demonstrates adequate responsiveness to the community development needs of its assessment area, considering the bank's capacity and the need and availability of such opportunities for community development in the assessment area.

Full-Scope Assessment Area	Community Development Test Performance Conclusions
Springfield MSA	Adequate
Limited-Scope Assessment Areas	Community Development Test Performance Conclusions
Jasper County	Consistent
Lawrence County	Below



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While performance varied between the three assessment areas, the overall Community Development Test rating was based on performance in the full-scope assessment area.

During the review period, the bank made 154 qualifying loans in its assessment areas totaling approximately \$75.4 million. The bank's community development lending activity included 76 PPP loans totaling \$2.9 million to businesses located in LMI or underserved geographies. These PPP loans were deemed responsive to area community development needs and positively affected the bank's overall rating. Of the remaining qualified loans, a majority were to help revitalize and stabilize LMI geographies, and one was to an organization that provides community services primarily for the LMI population.

While the bank did not make any qualifying investments during the review period in its assessment areas, 77 community development donations were made totaling \$51,130. Nearly all qualified donations were made to qualifying school districts serving a majority of students from LMI families or to community service organizations that primarily serve the LMI population.

During the review period, bank personnel used financial expertise to log 1,737 service hours to 18 different community development organizations within the bank's assessment areas. Service activities included delivering financial education in schools that primarily serve LMI families and providing financial expertise to community service organizations as board members.

In addition to adequately meeting the community development needs of its own assessment areas, the bank made 56 community development loans outside its assessment areas totaling \$43.9 million, including 16 PPP loans that were made to businesses located in either LMI or underserved geographies, totaling \$295,471. The bank also made one investment in the amount of \$498,092 and two donations in the amount of \$3,000 to various organizations outside its assessment areas. Furthermore, two bank employees used financial expertise to provide 304 service hours to three different community development organizations outside of its assessment areas.

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

Based on findings from the Consumer Affairs examination, including a fair lending analysis performed under Regulation B – Equal Credit Opportunity and the Fair Housing Act requirements, conducted concurrently with this CRA evaluation, no evidence of discriminatory or other illegal credit practices inconsistent with helping to meet community credit needs was identified.

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## SPRINGFIELD, MISSOURI METROPOLITAN STATISTICAL AREA

*(Full-Scope Review)*

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

#### **Bank Structure**

The bank operates six offices (75.0 percent of total branches) in this assessment area. Of the six offices, five are located in a middle-income census tract and one is located in a low-income census tract. Since the last examination, the bank opened one branch in a middle-income census tract and did not close any branches in this assessment area. As mentioned previously, the bank is adequately positioned to deliver financial services to substantially all of the assessment area; however, geographic constraints may hinder the bank from fully serving the entirety of Christian, Polk, and Webster counties. All three counties lack a branch presence, and portions of the counties are not in close proximity to a branch. In fact, within Webster County, there are two moderate-income census tracts that are over 15 miles from the nearest OMB branch. Additionally, several competitors in the assessment area offer residents in these counties closer banking alternatives than commuting to the nearest OMB branch location. Given that 32.9 percent of the assessment area LMI families reside in Christian, Polk, and Webster counties, the bank may have some difficulty serving the credit needs of these borrowers, given its current branch structure and these geographic constraints.

#### **General Demographics**

The bank has delineated the entire Springfield MSA as its assessment area, which includes the counties of Christian, Dallas, Greene, Polk, and Webster. This is the bank's primary assessment area and is located in southwest Missouri. Based on 2015 ACS data, the assessment area population was 448,471. Of the 36 FDIC-insured depository institutions with a branch presence in this assessment area, the bank ranked eighth in deposit market share, encompassing 4.5 percent of total deposit dollars.

Although the assessment area is in an MSA, a significant portion of the MSA is rural, which is the catalyst for OMB's agricultural lending focus. Accordingly, agricultural loans represent an important credit need in the assessment area in addition to the need for a standard blend of business and consumer loan products.

#### **Income and Wealth Demographics**

The following table summarizes the distribution of assessment area census tracts by income level and the family population of those tracts.

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Assessment Area Demographics by Geography Income Level						
Dataset	Low-	Moderate-	Middle-	Upper-	Unknown-	TOTAL
Census Tracts	5	23	49	13	1	<b>91</b>
	5.5%	25.3%	53.8%	14.3%	1.1%	<b>100%</b>
Family Population	3,596	19,711	71,184	20,307	41	<b>114,839</b>
	3.1%	17.2%	62.0%	17.7%	0.0%	<b>100%</b>

As shown in the preceding table, the majority of assessment area families (62.0 percent) reside in middle-income census tracts. While 30.8 percent of assessment area census tracts are considered LMI, only 20.3 percent of assessment area families reside in these LMI census tracts. All five low-income census tracts are located within the city of Springfield, as well as the unknown-income census tract, which consists largely of the Missouri State University campus. Four of the low-income census tracts, which are located near the campus, are largely made up of rental units that serve the college students. Additionally, the majority of the moderate-income census tracts (20 of 22) are located within the city of Springfield, and the remaining two moderate-income census tracts are located in Webster County.

Based on 2015 ACS U.S. Census data, the median family income for the assessment area was \$54,948. At the same time, the median family income was \$60,809 for the state of Missouri. More recently, the FFIEC estimated the 2021 median family income for the Springfield MSA to be \$63,900. The following table displays population percentages of assessment area families by income level compared to the state of Missouri family population as a whole.

Family Population by Income Level					
Dataset	Low-	Moderate-	Middle-	Upper-	TOTAL
Assessment Area	23,291	21,519	24,283	45,746	<b>114,839</b>
	20.3%	18.7%	21.2%	39.8%	<b>100%</b>
Missouri	327,271	274,380	319,267	609,088	<b>1,530,006</b>
	21.4%	17.9%	20.9%	39.8%	<b>100%</b>

As shown in the table above, 39.0 percent of families in the assessment area were considered LMI, which is comparable to the LMI family percentage of 39.3 percent in the state of Missouri. The assessment area also has middle- and upper-income family populations comparable to the state of Missouri. Although not shown in the table above, the percentage of families living below the poverty threshold in the assessment area, 12.1 percent, exceeds the 11.1 percent level of Missouri families. Considering these factors, including the median family income figures, the assessment area appears slightly less affluent than the state of Missouri as a whole.

**Housing Demographics**

While the median gross rent in the assessment area (\$696) is below that of the state of Missouri (\$746), 47.3 percent of assessment area renters have an elevated housing cost burden (spending

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30 percent or more of income on housing costs), which is less favorable compared to the Missouri level of 44.4 percent. Similarly, while the median housing value for the assessment area and Missouri is \$129,482 and \$138,400, respectively, the assessment area affordability ratio of 33.3 percent is below the Missouri figure of 34.8 percent, indicating that housing is relatively less affordable in the assessment area when considering income levels. Therefore, when considering this information, housing in the assessment area appears to be slightly less affordable than in Missouri.

**Industry and Employment Demographics**

The assessment area supports a large business community, including a strong small business sector, as evidenced by the Dun & Bradstreet data that indicates 91.2 percent of assessment area businesses and 98.6 percent of assessment area farms have gross annual revenues of \$1 million or less. According to the Bureau of Labor Statistics (BLS), there are 213,120 paid employees in the assessment area. By percentage of employees, the three largest job categories in the assessment area are healthcare and social assistance (17.3 percent), followed by government (13.3 percent), and then retail trade (12.3 percent).

The table below details unemployment data from the U.S. Department of Labor, BLS (not seasonally adjusted) for the assessment area compared to Missouri as a whole.

<b>Unemployment Levels</b>				
<b>Dataset</b>	<b>Time Period (Annual Average)</b>			
	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>2022 (YTD)</b>
Christian County	2.6%	4.9%	3.2%	2.4%
Dallas County	4.3%	5.8%	4.4%	3.2%
Greene County	2.6%	5.3%	3.4%	2.4%
Polk County	3.3%	4.7%	3.5%	2.8%
Webster County	3.4%	5.3%	3.4%	2.6%
Assessment Area Average	2.7%	5.2%	3.4%	2.5%
State of Missouri	3.1%	6.1%	4.4%	3.1%

As shown in the table above, unemployment levels for the assessment area vary by county, with the highest levels of unemployment in Dallas County. For each year of the review period, unemployment in the assessment area was below that of the state of Missouri as a whole. Overall, unemployment rates for both the assessment area and Missouri experienced increases in 2020 due to the economic disruption resulting from the COVID-19 pandemic; however, it appears that both have since recovered to pre-pandemic levels of unemployment.

**Community Contact Information**

Information from one community contact was used to help shape the performance context in which the bank's activities in the Springfield MSA assessment area were evaluated. The community contact interview was with an individual specializing in business development. The interviewee categorized the local economy as performing well due to a diversified industry

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mix with healthcare, education, government, and manufacturing among the major industries. The contact highlighted that much of the local manufacturing industry is connected to agriculture and that the higher education system is agriculturally focused, with beef, dairy, and poultry among the top commodities. The contact also mentioned that increases in population have been modest, and while unemployment is low, the labor participation rate has lagged the national average; thus, reengagement of those who have left the labor market is an opportunity within the area. Lastly, the contact characterized the area as “overbanked” but indicated that while there are many bank programs supporting small businesses, additional opportunities exist for banks to invest in small businesses.

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

**LENDING TEST**

The bank's overall distribution of loans by borrower's revenue/income profile reflects reasonable penetration among businesses and farms of different revenue sizes and borrowers of different income levels. Furthermore, the overall geographic distribution of loans reflects excellent penetration throughout the assessment area.

**Loan Distribution by Borrower's Profile**

Overall, the bank's loan distribution by borrower's profile is reasonable, based on performance from all three loan categories reviewed. In reaching overall conclusions, greater emphasis was placed on small business and small farm loans, followed by HMDA loans.

Small business loans were reviewed to determine the bank's lending levels to businesses of different sizes. The following table shows the distribution of 2021 small business loans by loan amount and business revenue size compared to Dun & Bradstreet and aggregate data.

<b>Distribution of 2021 Small Business Lending By Borrower Income Level Assessment Area: Springfield MSA</b>								
<b>Business Revenue and Loan Size</b>		<b>2021</b>						
		<b>Count</b>			<b>Dollars</b>			<b>Total Businesses</b>
		<b>Bank</b>		<b>Aggregate</b>	<b>Bank</b>		<b>Aggregate</b>	
<b>#</b>	<b>%</b>	<b>%</b>	<b>\$ (000s)</b>	<b>\$ %</b>	<b>\$ %</b>	<b>%</b>		
<b>Peer Business Revenue</b>	\$1 Million or Less	57	72.2%	48.0%	\$10,460	61.5%	35.3%	91.2%
	Over \$1 Million/ Unknown	22	27.8%	52.0%	\$6,552	38.5%	64.7%	8.8%
	<b>TOTAL</b>	<b>79</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$17,012</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Loan Size</b>	\$100,000 or Less	35	44.3%	89.0%	\$1,713	10.1%	28.8%	
	\$100,001–\$250,000	20	25.3%	5.9%	\$3,215	18.9%	19.1%	
	\$250,001–\$1 Million	24	30.4%	5.1%	\$12,084	71.0%	52.1%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<b>TOTAL</b>	<b>79</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$17,012</b>	<b>100.0%</b>	<b>100.0%</b>	
<b>Loan Size Revenue \$1 Million or Less</b>	\$100,000 or Less	28	49.1%		\$1,437	13.7%		
	\$100,001–\$250,000	14	24.6%		\$2,222	21.2%		
	\$250,001–\$1 Million	15	26.3%		\$6,801	65.0%		
	Over \$1 Million	0	0.0%		\$0	0.0%		
	<b>TOTAL</b>	<b>57</b>	<b>100.0%</b>		<b>\$10,460</b>	<b>100.0%</b>		

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The bank's level of lending to small businesses is reasonable. The bank originated the majority of its small business loans (72.2 percent) to businesses with revenues of \$1 million or less. In comparison, assessment area demographics estimate that 91.2 percent of businesses in the assessment area had annual revenues of \$1 million or less, and the aggregate lending level to small businesses is 48.0 percent. Furthermore, the bank originated 49.1 percent of its small business loans in dollar amounts less than \$100,000, further evidencing the bank's willingness to meet the credit needs of small businesses.

Next, small farm loans were reviewed to determine the bank's lending levels to farms of different sizes. The following table shows the distribution of 2021 small farm loans by loan amount and farm revenue size compared to Dun & Bradstreet and aggregate data.

Distribution of 2021 Small Farm Lending By Borrower Income Level Assessment Area: Springfield MSA								
Farm Revenue and Loan Size		2021						
		Count			Dollars			Farms
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Farm Revenue	\$1 Million or Less	28	71.8%	70.8%	3,187	68.6%	87.7%	98.6%
	Over \$1 Million/ Unknown	11	28.2%	29.2%	1,457	31.4%	12.3%	1.4%
	<b>TOTAL</b>	<b>39</b>	<b>100.0%</b>	<b>100.0%</b>	<b>4,644</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	23	59.0%	84.8%	1,175	25.3%	37.9%	
	\$100,001–\$250,000	12	30.8%	11.9%	2,193	47.2%	38.1%	
	\$250,001–\$500,000	4	10.3%	3.3%	1,276	27.5%	24.0%	
	Over \$500,000	0	0.0%	0.0%	0	0.0%	0.0%	
	<b>TOTAL</b>	<b>39</b>	<b>100.0%</b>	<b>100.0%</b>	<b>4,644</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	19	67.9%		1,040	32.6%		
	\$100,001–\$250,000	6	21.4%		1,151	36.1%		
	\$250,001–\$1 Million	3	10.7%		996	31.3%		
	Over \$1 Million	0	0.0%		0	0.0%		
	<b>TOTAL</b>	<b>28</b>	<b>100.0%</b>		<b>3,187</b>	<b>100.0%</b>		

The bank's performance in meeting the credit needs of small farms is reasonable. The percentage of the bank's total small farm loans (71.8 percent) is slightly above the small farm aggregate lending level (70.8 percent) and well below the percentage of farms with annual revenues of \$1 million or less (98.6 percent). As further evidence of the bank's ability to meet the credit needs of small farms, 67.9 percent of the bank's small farm loans were in amounts of \$100,000 or less.

Finally, HMDA loans were reviewed to determine the bank's lending levels to borrowers of different income levels. Borrowers are classified into low-, moderate-, middle-, and upper-

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income categories by comparing their reported income to the applicable median family income figure as estimated by the FFIEC (\$63,900 for the Springfield MSA as of 2021). The following table shows the distribution of HMDA loans by borrower income level compared to family population income demographics and 2021 HMDA aggregate performance for the assessment area.



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<b>Distribution of 2021 Home Mortgage Lending By Borrower Income Level Assessment Area: Springfield MSA</b>							
<b>Census Tract Income Level</b>	<b>Bank Loans</b>				<b>Families by Family Income %</b>	<b>Aggregate HMDA Data</b>	
	<b>#</b>	<b>#%</b>	<b>\$</b>	<b>\$%</b>		<b>#%</b>	<b>\$ %</b>
<b>Home Purchase Loans</b>							
Low	6	11.1%	642	6.2%	20.3%	5.8%	3.2%
Moderate	3	5.6%	772	7.5%	18.7%	17.8%	13.5%
Middle	5	9.3%	566	5.5%	21.1%	19.5%	18.7%
Upper	25	46.3%	6,311	61.0%	39.8%	29.9%	39.1%
Unknown	15	27.8%	2,060	19.9%	0.0%	27.0%	25.5%
<b>TOTAL</b>	<b>54</b>	<b>100.0%</b>	<b>10,351</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Refinance</b>							
Low	5	6.9%	425	4.0%	20.3%	4.8%	2.6%
Moderate	3	4.2%	230	2.2%	18.7%	14.6%	10.4%
Middle	7	9.7%	1,224	11.7%	21.1%	18.8%	15.9%
Upper	14	19.4%	2,434	23.2%	39.8%	34.4%	42.6%
Unknown	43	59.7%	6,181	58.9%	0.0%	27.3%	28.5%
<b>TOTAL</b>	<b>72</b>	<b>100.0%</b>	<b>10,494</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Home Improvement</b>							
Low	1	50.0%	23	18.0%	20.3%	5.4%	2.1%
Moderate	0	0.0%	0	0.0%	18.7%	14.8%	10.3%
Middle	1	50.0%	105	82.0%	21.1%	18.5%	13.8%
Upper	0	0.0%	0	0.0%	39.8%	48.1%	55.6%
Unknown	0	0.0%	0	0.0%	0.0%	13.1%	18.1%
<b>TOTAL</b>	<b>2</b>	<b>100.0%</b>	<b>128</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Multifamily Loans</b>					<b>% of Multifamily Units</b>		
Low	0	0.0%	0	0.0%	20.3%	0.0%	0.0%
Moderate	1	10.0%	671	11.5%	18.7%	0.9%	0.2%
Middle	0	0.0%	0	0.0%	21.1%	0.9%	0.1%
Upper	0	0.0%	0	0.0%	39.8%	2.7%	0.5%
Unknown	9	90.0%	5,176	88.5%	0.0%	95.5%	99.2%
<b>TOTAL</b>	<b>10</b>	<b>100.0%</b>	<b>5,847</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Total Home Mortgage Loans</b>					<b>Families by Family Income %</b>		
Low	12	8.7%	1,090	4.1%	20.3%	5.2%	2.7%
Moderate	7	5.1%	1,673	6.2%	18.7%	15.9%	11.0%
Middle	13	9.4%	1,895	7.1%	21.1%	18.7%	15.8%
Upper	39	28.3%	8,745	32.6%	39.8%	32.2%	37.8%
Unknown	67	48.6%	13,417	50.0%	0.0%	28.0%	32.7%
<b>TOTAL</b>	<b>138</b>	<b>100.0%</b>	<b>26,820</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

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As displayed in the preceding table, the bank's percentage of lending to low-income borrowers (8.7 percent) is substantially below the low-income family population figure (20.3 percent) but above the aggregate lending level to low-income borrowers (5.2 percent), reflecting reasonable performance. The bank's level of lending to moderate-income borrowers (5.1 percent) is significantly below the moderate-income family population percentage (18.7 percent) and also well below the aggregate lending level to moderate-income borrowers (15.9 percent), reflecting poor performance. Therefore, considering performance to both income categories, the bank's overall distribution of loans by borrower's profile is poor.

**Geographic Distribution of Loans**

As previously noted, the assessment area includes 5 low- and 23 moderate-income census tracts, representing 30.8 percent of all assessment area census tracts. Overall, the bank's geographic distribution of loans in this assessment area reflects excellent penetration throughout these LMI census tracts, based on the small business, small farm, and HMDA loan categories.

The following table displays 2021 small business loan activity by geography income level compared to the location of businesses throughout the bank's assessment area and 2021 small business aggregate data.

Distribution of 2021 Small Business Lending By Income Level of Geography Assessment Area: Springfield MSA							
Census Tract Income Level	Bank Small Business Loans				% of Businesses	Aggregate of Peer Data	
	#	%	\$ 000s	\$ %		%	\$ %
Low	0	0.0%	\$0	0.0%	2.3%	1.7%	1.6%
Moderate	14	17.7%	\$4,072	23.9%	24.4%	21.2%	28.9%
Middle	54	68.4%	\$9,753	57.3%	56.6%	58.9%	51.1%
Upper	11	13.9%	\$3,186	18.7%	16.5%	17.5%	18.2%
Unknown	0	0.0%	\$0	0.0%	0.3%	0.6%	0.2%
<b>TOTAL</b>	<b>79</b>	<b>100.0%</b>	<b>\$17,011</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

While the bank originated no small business loans in low-income census tracts, the bank's level of lending is only slightly below the percentage of businesses operating inside those census tracts (2.3 percent) and aggregate lending levels (1.7 percent). As such, the bank's performance in low-income areas is reasonable. Although the bank's lending level in moderate-income geographies is below comparison data, performance is considered reasonable, especially in light of the geographic constraints previously discussed. The bank's percentage of loans in moderate-income census tracts is 17.7 percent. In comparison, the aggregate lending percentage in moderate-income census tracts is 21.2 percent, and the percentage of small businesses in moderate-income census tracts is 24.4 percent. Therefore, the bank's overall geographic distribution of small business loans is reasonable.

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Second, the bank's geographic distribution of small farm loans was reviewed. The following table displays 2021 small farm loan activity by geography income level compared to the location of farms throughout the bank's assessment area and 2021 small farm aggregate data.

<b>Distribution of 2021 Small Farm Lending By Income Level of Geography Assessment Area: Springfield MSA</b>							
<b>Census Tract Income Level</b>	<b>Bank Small Farm Loans</b>				<b>% of Farms</b>	<b>Aggregate of Peer Data</b>	
	<b>#</b>	<b>#%</b>	<b>\$ 000s</b>	<b>\$ %</b>		<b>#%</b>	<b>\$ %</b>
Low	0	0.0%	\$0	0.0%	0.6%	0.1%	0.0%
Moderate	10	25.6%	\$1,454	31.3%	13.0%	14.6%	14.3%
Middle	27	69.2%	\$2,753	59.3%	76.1%	81.5%	81.4%
Upper	2	5.1%	\$437	9.4%	10.3%	3.8%	4.3%
Unknown	0	0.0%	\$0	0.0%	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>39</b>	<b>100.0%</b>	<b>\$4,644</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

As there are only three small farms located in low-income census tracts in the assessment area, performance in this loan category was based entirely on the bank's level of lending in moderate-income geographies. The bank originated ten loans in the moderate-income category (25.6 percent), which far exceeds the aggregate lending percentage of 14.6 percent and the percentage of agricultural institutions in moderate-income tracts (13.0 percent), reflecting excellent performance. Therefore, the bank's overall geographic distribution of small farm loans is excellent.

Third, the bank's geographic distribution of HMDA loans was reviewed. The following table displays the geographic distribution of 2021 HMDA loans compared to owner-occupied housing demographics and aggregate performance for the assessment area.

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Distribution of 2021 Home Mortgage Lending By Income Level of Geography Assessment Area: Springfield MSA							
Census Tract Income Level	Bank Loans				% of Owner-Occupied Units	Aggregate HMDA Data	
	#	#%	\$	\$%		#%	\$ %
<b>Home Purchase Loans</b>							
Low	3	5.6%	171	1.7%	2.2%	2.5%	1.3%
Moderate	11	20.4%	966	9.3%	14.7%	14.2%	9.4%
Middle	32	59.3%	6,944	67.1%	62.4%	63.8%	64.2%
Upper	8	14.8%	2,270	21.9%	20.7%	19.5%	25.1%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>54</b>	<b>100.0%</b>	<b>10,351</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Refinance</b>							
Low	8	11.1%	1,072	10.2%	2.2%	1.2%	0.7%
Moderate	26	36.1%	2,847	27.1%	14.7%	9.7%	6.3%
Middle	26	36.1%	3,960	37.7%	62.4%	64.9%	62.7%
Upper	12	16.7%	2,615	24.9%	20.7%	24.2%	30.4%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>72</b>	<b>100.0%</b>	<b>10,494</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Home Improvement</b>							
Low	0	0.0%	0	0.0%	2.2%	1.6%	0.6%
Moderate	0	0.0%	0	0.0%	14.7%	12.7%	8.1%
Middle	2	100.0%	128	100.0%	62.4%	56.6%	50.8%
Upper	0	0.0%	0	0.0%	20.7%	29.1%	40.5%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>2</b>	<b>100.0%</b>	<b>128</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Multifamily Loans</b>					<b>% of Multifamily Units</b>		
Low	1	10.0%	232	4.0%	8.2%	13.1%	6.3%
Moderate	3	30.0%	1,865	31.9%	40.0%	27.9%	29.0%
Middle	4	40.0%	2,457	42.0%	42.4%	49.1%	40.7%
Upper	2	20.0%	1,293	22.1%	7.2%	8.6%	22.8%
Unknown	0	0.0%	0	0.0%	2.3%	1.4%	1.2%
<b>TOTAL</b>	<b>10</b>	<b>100.0%</b>	<b>5,847</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Total Home Mortgage Loans</b>					<b>% of Owner-Occupied Units</b>		
Low	12	8.7%	1,475	5.5%	2.2%	1.9%	1.4%
Moderate	40	29.0%	5,678	21.2%	14.7%	12.0%	9.4%
Middle	64	46.4%	13,489	50.3%	62.4%	64.1%	61.6%
Upper	22	15.9%	6,178	23.0%	20.7%	22.0%	27.5%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.1%
<b>TOTAL</b>	<b>138</b>	<b>100.0%</b>	<b>26,820</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

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The analysis of HMDA loans revealed excellent lending performance to borrowers residing in low-income geographies. The bank's total penetration of low-income census tracts by number of loans (8.7 percent) is significantly above the percentage of owner-occupied housing units (2.2 percent) as well as aggregate data (1.9 percent). Similarly, the bank's lending levels in moderate-income census tracts reflect excellent performance. The bank's total penetration of moderate-income census tracts by number of loans (29.0 percent) is considerably higher than the percentage of owner-occupied housing units in moderate-income census tracts (14.7 percent) and aggregate lending data (12.0 percent). Combined, the bank's geographic distribution of HMDA loans in LMI geographies (37.7 percent) is considered excellent.

Lastly, based on reviews from all three loan categories, the bank had loan activity in 83.5 percent of all assessment area census tracts, and 85.7 percent of all LMI census tracts. In total, 15 of the assessment area tracts contained no loan activity; 4 of these were moderate-income census tracts. Overall, no conspicuous lending gaps were identified, further supporting the conclusion that the bank's geographic distribution of loans in this assessment area is excellent.

#### COMMUNITY DEVELOPMENT TEST

The bank demonstrates adequate responsiveness to community development needs within the Springfield MSA assessment area, considering the bank's capacity and the need and availability of such opportunities for community development. The bank has addressed these needs through community development loans, qualified investments, and community development services.

During the review period, the bank extended 137 community development loans totaling \$68.2 million in this assessment area. Of these loans, 67 were PPP loans made to businesses located in LMI geographies, totaling \$2.9 million. Of the remaining loans, most were made to help revitalize and stabilize LMI geographies, including a \$5.0 million loan to construct a church and a \$1.7 million loan to fund small business upgrades, and two loans were made to organizations providing affordable housing.

Although the bank did not make any qualifying investments during the review period, 62 community development donations were made, totaling \$42,330. Noteworthy donations included:

- A \$2,500 donation to a healthcare organization that provides community services to LMI individuals in the community.
- Six donations totaling \$3,550 to an organization that provides affordable housing to LMI individuals in the community.
- Four donations totaling \$1,765 to food pantries that provide community services to LMI individuals in the community.

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Finally, bank personnel used financial expertise to contribute 1,311 service hours to 11 different agencies. The employees provided their financial expertise by teaching financial literacy to children and serving in the roles of secretary, treasurer, board member, and president for organizations that provide community services to LMI individuals and families.

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## JOPLIN, MISSOURI METROPOLITAN STATISTICAL AREA

*(Limited-Scope Review)*

### DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE JASPER COUNTY ASSESSMENT AREA

This assessment area includes the entirety of Jasper County, one of the two counties that make up the Joplin, Missouri MSA. The bank operates one office in this assessment area, which was opened during the review period in a moderate-income census tract. The bank has not closed any branches. The tables below detail key demographics relating to this assessment area.

Assessment Area Demographics by Population Income Level					
Demographic Type	Population Income Level				TOTAL
	Low-	Moderate-	Middle-	Upper-	
Family Population	5,907	5,475	5,888	12,411	<b>29,681</b>
	19.9%	18.5%	19.8%	41.8%	<b>100%</b>
Household Population	10,301	7,894	8,268	19,056	<b>45,519</b>
	22.6%	17.3%	18.2%	41.9%	<b>100%</b>

Assessment Area Demographics by Geography Income Level						
Dataset	Geography Income Level					TOTAL
	Low-	Moderate-	Middle-	Upper-	Unknown-	
Census Tracts	0	5	14	3	0	<b>22</b>
	0.0%	22.7%	63.6%	13.6%	0.0%	<b>100%</b>
Family Population	0	4,705	19,648	5,328	0	<b>29,681</b>
	0.0%	15.9%	66.2%	18.0%	0.0%	<b>100%</b>
Household Population	0	8,663	29,161	7,695	0	<b>45,519</b>
	0.0%	19.0%	64.1%	16.9%	0.0%	<b>100%</b>
Business Institutions	0	973	2,662	453	0	<b>4,088</b>
	0.0%	23.8%	65.1%	11.1%	0.0%	<b>100%</b>
Farm Institutions	0	2	85	7	0	<b>94</b>
	0.0%	2.1%	90.4%	7.4%	0.0%	<b>100%</b>

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**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE JASPER COUNTY ASSESSMENT AREA**

**LENDING TEST**

The bank's Lending Test performance in this assessment area is consistent with the bank's Lending Test performance in the assessment area within the MSA portion of the state of Missouri that was reviewed using full-scope procedures, as detailed in the following table. For more detailed information relating to the bank's Lending Test performance in this assessment area, see the tables in *Appendix A*.

<b>Lending Test Criteria</b>	<b>Performance</b>
Distribution of Loans by Borrower's Profile	Consistent
Geographic Distribution of Loans	Below
<b>OVERALL</b>	<b>Consistent</b>

**COMMUNITY DEVELOPMENT TEST**

The bank's Community Development Test performance in this assessment area is consistent with the bank's Community Development Test performance in the assessment area within the MSA portion of the state of Missouri that was reviewed using full-scope procedures.

During the review period, the bank made 17 community development loans totaling \$7.2 million. Included within these loans were nine PPP loans that were made to businesses located in LMI geographies, totaling \$90,653. Additionally, many of the remaining loans were made to help revitalize/stabilize LMI census tracts. The bank also made 11 donations totaling \$6,150, and one employee provided financial expertise to six different community development organizations, logging 346 service hours in this assessment area.



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## NONMETROPOLITAN MISSOURI STATEWIDE AREA

*(Limited-Scope Review)*

### DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE LAWRENCE COUNTY ASSESSMENT AREA

This assessment area includes the entirety of Lawrence County. The bank operates one office in this assessment area. The bank has not opened or closed any branches in this assessment area during the review period. The tables below detail key demographics relating to this assessment area.

Assessment Area Demographics by Population Income Level					
Demographic Type	Population Income Level				TOTAL
	Low-	Moderate-	Middle-	Upper-	
Family Population	2,044	1,728	2,248	4,098	<b>10,118</b>
	20.2%	17.1%	22.2%	40.5%	<b>100%</b>
Household Population	2,905	2,662	2,723	6,193	<b>14,483</b>
	20.1%	18.4%	18.8%	42.8%	<b>100%</b>

Assessment Area Demographics by Geography Income Level						
Dataset	Geography Income Level					TOTAL
	Low-	Moderate-	Middle-	Upper-	Unknown-	
Census Tracts	0	0	6	1	0	<b>7</b>
	0.0%	0.0%	85.7%	14.3%	0.0%	<b>100%</b>
Family Population	0	0	8,132	1,986	0	<b>10,118</b>
	0.0%	0.0%	80.4%	19.6%	0.0%	<b>100%</b>
Household Population	0	0	11,466	3,017	0	<b>14,483</b>
	0.0%	0.0%	79.2%	20.8%	0.0%	<b>100%</b>
Business Institutions	0	0	915	332	0	<b>1,247</b>
	0.0%	0.0%	73.4%	26.6%	0.0%	<b>100%</b>
Farm Institutions	0	0	100	19	0	<b>119</b>
	0.0%	0.0%	84.0%	16.0%	0.0%	<b>100%</b>

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**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE  
LAWRENCE COUNTY ASSESSMENT AREA**

**LENDING TEST**

The bank's Lending Test performance in this assessment area is consistent with the bank's Lending Test performance in the assessment area within the MSA portion of the state of Missouri that was reviewed using full-scope procedures, as detailed in the following table. For more detailed information relating to the bank's Lending Test performance in this assessment area, see the tables in *Appendix A*.

<b>Lending Test Criteria</b>	<b>Performance</b>
Distribution of Loans by Borrower's Profile	Consistent
Geographic Distribution of Loans	Not Applicable
<b>OVERALL</b>	<b>Consistent</b>

**COMMUNITY DEVELOPMENT TEST**

The bank's Community Development Test performance in this assessment area is below the bank's Community Development Test performance in the assessment area within the MSA portion of the state of Missouri that was reviewed using full-scope procedures.

During the review period, the bank made four donations totaling \$2,650. In addition, one employee provided 80 hours of financial expertise to one community development organization in this assessment area.

**LENDING PERFORMANCE TABLES FOR LIMITED-SCOPE REVIEW  
ASSESSMENT AREAS**

**Jasper County, Missouri Assessment Area**

Distribution of 2021 Small Business Lending By Borrower Income Level Assessment Area: Jasper County								
Business Revenue and Loan Size		2021						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	10	66.7%	42.5%	\$2,465	82.8%	33.4%	90.3%
	Over \$1 Million/ Unknown	5	33.3%	57.5%	\$512	17.2%	66.6%	9.7%
	<b>TOTAL</b>	<b>15</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,977</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	8	53.3%	90.1%	\$353	11.9%	30.6%	
	\$100,001–\$250,000	4	26.7%	5.6%	\$754	25.3%	20.6%	
	\$250,001–\$1 Million	3	20.0%	4.4%	\$1,870	62.8%	48.8%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<b>TOTAL</b>	<b>15</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$2,977</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	5	50.0%		\$224	9.1%	
		\$100,001–\$250,000	2	20.0%		\$371	15.1%	
		\$250,001–\$1 Million	3	30.0%		\$1,870	75.9%	
		Over \$1 Million	0	0.0%		\$0	0.0%	
		<b>TOTAL</b>	<b>10</b>	<b>100.0%</b>		<b>\$2,465</b>	<b>100.0%</b>	

## Appendix A (continued)

Distribution of 2021 Small Farm Lending By Borrower Income Level Assessment Area: Jasper County								
Farm Revenue and Loan Size		2021						
		Count			Dollars			Farms
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Farm Revenue	\$1 Million or Less	10	90.9%	59.3%	891	99.4%	73.5%	100.0%
	Over \$1 Million/ Unknown	1	9.1%	40.7%	5	0.6%	26.5%	0.0%
	<b>TOTAL</b>	<b>11</b>	<b>100.0%</b>	<b>100.0%</b>	<b>896</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	9	81.8%	90.0%	356	39.7%	45.1%	
	\$100,001–\$250,000	1	9.1%	8.0%	250	27.9%	36.8%	
	\$250,001–\$500,000	1	9.1%	2.0%	290	32.4%	18.1%	
	Over \$500,000	0	0.0%	0.0%	0	0.0%	0.0%	
	<b>TOTAL</b>	<b>11</b>	<b>100.0%</b>	<b>100.0%</b>	<b>896</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	8	80.0%		351	39.4%	
		\$100,001–\$250,000	1	10.0%		250	28.1%	
		\$250,001–\$1 Million	1	10.0%		290	32.5%	
		Over \$1 Million	0	0.0%		0	0.0%	
		<b>TOTAL</b>	<b>10</b>	<b>100.0%</b>		<b>891</b>	<b>100.0%</b>	

## Appendix A (continued)

Distribution of 2021 Home Mortgage Lending By Borrower Income Level Assessment Area: Jasper County							
Census Tract Income Level	Bank Loans				Families by Family Income %	Aggregate HMDA Data	
	#	##%	\$	\$%		##%	\$ %
<b>Home Purchase Loans</b>							
Low	0	0.0%	0	0.0%	19.9%	7.3%	4.3%
Moderate	0	0.0%	0	0.0%	18.4%	20.1%	16.3%
Middle	1	12.5%	102	11.6%	19.8%	20.1%	20.1%
Upper	5	62.5%	652	74.1%	41.8%	28.1%	35.3%
Unknown	2	25.0%	126	14.3%	0.0%	24.4%	24.0%
<b>TOTAL</b>	<b>8</b>	<b>100.0%</b>	<b>880</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Refinance</b>							
Low	1	11.1%	59	5.3%	19.9%	5.9%	3.4%
Moderate	1	11.1%	155	13.9%	18.4%	16.0%	11.6%
Middle	1	11.1%	47	4.2%	19.8%	18.9%	16.6%
Upper	4	44.4%	671	60.2%	41.8%	34.8%	42.7%
Unknown	2	22.2%	182	16.3%	0.0%	24.3%	25.7%
<b>TOTAL</b>	<b>9</b>	<b>100.0%</b>	<b>1,114</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Home Improvement</b>							
Low	0	0.0%	0	0.0%	19.9%	8.2%	6.2%
Moderate	0	0.0%	0	0.0%	18.4%	18.8%	16.6%
Middle	0	0.0%	0	0.0%	19.8%	18.8%	18.9%
Upper	0	0.0%	0	0.0%	41.8%	42.4%	50.6%
Unknown	0	0.0%	0	0.0%	0.0%	11.8%	7.7%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Multifamily Loans</b>					<b>% of Multifamily Units</b>		
Low	0	0.0%	0	0.0%	19.9%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	18.4%	0.0%	0.0%
Middle	0	0.0%	0	0.0%	19.8%	0.0%	0.0%
Upper	2	66.7%	870	72.3%	41.8%	13.2%	4.7%
Unknown	1	33.3%	333	27.7%	0.0%	86.8%	95.3%
<b>TOTAL</b>	<b>3</b>	<b>100.0%</b>	<b>1,203</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Total Home Mortgage Loans</b>					<b>Families by Family Income %</b>		
Low	1	5.0%	59	1.8%	19.9%	6.6%	3.5%
Moderate	1	5.0%	155	4.8%	18.4%	17.8%	12.8%
Middle	2	10.0%	149	4.7%	19.8%	19.2%	16.6%
Upper	11	55.0%	2,193	68.6%	41.8%	30.8%	34.7%
Unknown	5	25.0%	641	20.1%	0.0%	25.6%	32.4%
<b>TOTAL</b>	<b>20</b>	<b>100.0%</b>	<b>3,197</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

## Appendix A (continued)

Distribution of 2021 Small Business Lending By Income Level of Geography Assessment Area: Jasper County							
Census Tract Income Level	Bank Small Business Loans				% of Businesses	Aggregate of Peer Data	
	#	#%	\$ 000s	\$ %		%	\$ %
Low	0	0.0%	\$0	0.0%	0.0%	0.0%	0.0%
Moderate	1	6.7%	\$50	1.7%	23.8%	21.5%	27.0%
Middle	14	93.3%	\$2,928	98.3%	65.1%	65.4%	62.8%
Upper	0	0.0%	\$0	0.0%	11.1%	12.5%	9.6%
Unknown	0	0.0%	\$0	0.0%	0.0%	0.6%	0.5%
<b>TOTAL</b>	<b>15</b>	<b>100.0%</b>	<b>\$2,978</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Distribution of 2021 Small Farm Lending By Income Level of Geography Assessment Area: Jasper County							
Census Tract Income Level	Bank Small Farm Loans				% of Farms	Aggregate of Peer Data	
	#	#%	\$ 000s	\$ %		#%	\$ %
Low	0	0.0%	\$0	0.0%	0.0%	0.0%	0.0%
Moderate	0	0.0%	\$0	0.0%	2.1%	4.7%	17.0%
Middle	11	100.0%	\$896	100.0%	90.4%	94.0%	82.7%
Upper	0	0.0%	\$0	0.0%	7.4%	1.3%	0.4%
Unknown	0	0.0%	\$0	0.0%	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>11</b>	<b>100.0%</b>	<b>\$896</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

## Appendix A (continued)

Distribution of 2021 Home Mortgage Lending By Income Level of Geography Assessment Area: Jasper County							
Census Tract Income Level	Bank Loans				% of Owner- Occupied Units	Aggregate HMDA Data	
	#	#%	\$	\$%		#%	\$ %
<b>Home Purchase Loans</b>							
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	6	75.0%	646	73.4%	13.4%	17.1%	12.1%
Middle	2	25.0%	234	26.6%	67.6%	61.4%	64.2%
Upper	0	0.0%	0	0.0%	19.0%	21.6%	23.6%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>8</b>	<b>100.0%</b>	<b>880</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Refinance</b>							
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	1	11.1%	113	10.1%	13.4%	11.8%	8.8%
Middle	8	88.9%	1,001	89.9%	67.6%	67.0%	69.1%
Upper	0	0.0%	0	0.0%	19.0%	21.2%	22.1%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>9</b>	<b>100.0%</b>	<b>1,114</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Home Improvement</b>							
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	13.4%	18.8%	14.5%
Middle	0	0.0%	0	0.0%	67.6%	57.6%	61.5%
Upper	0	0.0%	0	0.0%	19.0%	23.5%	24.0%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Multifamily Loans</b>					<b>% of Multifamily Units</b>		
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	3	100.0%	1,203	100.0%	34.0%	33.0%	22.5%
Middle	0	0.0%	0	0.0%	60.2%	53.8%	71.5%
Upper	0	0.0%	0	0.0%	5.8%	13.2%	6.0%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>3</b>	<b>100.0%</b>	<b>1,203</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Total Home Mortgage Loans</b>					<b>% of Owner- Occupied Units</b>		
Low	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	10	50.0%	1,962	61.4%	13.4%	15.1%	12.0%
Middle	10	50.0%	1,235	38.6%	67.6%	63.6%	66.8%
Upper	0	0.0%	0	0.0%	19.0%	21.3%	21.2%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>20</b>	<b>100.0%</b>	<b>3,197</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

## Appendix A (continued)

Lawrence County, Missouri Assessment Area

Distribution of 2021 Small Business Lending By Borrower Income Level Assessment Area: Lawrence County								
Business Revenue and Loan Size		2021						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Business Revenue	\$1 Million or Less	6	60.0%	47.4%	\$824	82.4%	38.4%	92.2%
	Over \$1 Million/ Unknown	4	40.0%	52.6%	\$176	17.6%	61.6%	7.8%
	<b>TOTAL</b>	<b>10</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,000</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	6	60.0%	94.4%	\$224	22.4%	39.6%	
	\$100,001–\$250,000	3	30.0%	2.5%	\$447	44.7%	12.7%	
	\$250,001–\$1 Million	1	10.0%	3.1%	\$329	32.9%	47.7%	
	Over \$1 Million	0	0.0%	0.0%	\$0	0.0%	0.0%	
	<b>TOTAL</b>	<b>10</b>	<b>100.0%</b>	<b>100.0%</b>	<b>\$1,000</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size	Revenue \$1 Million or Less	\$100,000 or Less	3	50.0%		\$172	20.9%	
		\$100,001–\$250,000	2	33.3%		\$323	39.2%	
		\$250,001–\$1 Million	1	16.7%		\$329	39.9%	
		Over \$1 Million	0	0.0%		\$0	0.0%	
		<b>TOTAL</b>	<b>6</b>	<b>100.0%</b>		<b>\$824</b>	<b>100.0%</b>	



## Appendix A (continued)

Distribution of 2021 Small Farm Lending By Borrower Income Level Assessment Area: Lawrence County								
Farm Revenue and Loan Size		2021						
		Count			Dollars			Farms
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	\$ (000s)	\$ %	\$ %	%
Farm Revenue	\$1 Million or Less	24	52.2%	57.3%	2,909	67.9%	78.7%	98.3%
	Over \$1 Million/ Unknown	22	47.8%	42.7%	1,378	32.1%	21.3%	1.7%
	<b>TOTAL</b>	<b>46</b>	<b>100.0%</b>	<b>100.0%</b>	<b>4,287</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
Loan Size	\$100,000 or Less	31	67.4%	83.0%	933	21.8%	28.3%	
	\$100,001–\$250,000	11	23.9%	9.9%	2,009	46.9%	32.2%	
	\$250,001–\$500,000	4	8.7%	7.0%	1,345	31.4%	39.5%	
	Over \$500,000	0	0.0%	0.0%	0	0.0%	0.0%	
	<b>TOTAL</b>	<b>46</b>	<b>100.0%</b>	<b>100.0%</b>	<b>4,287</b>	<b>100.0%</b>	<b>100.0%</b>	
Loan Size Revenue \$1 Million or Less	\$100,000 or Less	13	54.2%		475	16.3%		
	\$100,001–\$250,000	8	33.3%		1,374	47.2%		
	\$250,001–\$1 Million	3	12.5%		1,060	36.4%		
	Over \$1 Million	0	0.0%		0	0.0%		
	<b>TOTAL</b>	<b>24</b>	<b>100.0%</b>		<b>2,909</b>	<b>100.0%</b>		

## Appendix A (continued)

Distribution of 2021 Home Mortgage Lending By Borrower Income Level Assessment Area: Lawrence County							
Census Tract Income Level	Bank Loans				Families by Family Income %	Aggregate HMDA Data	
	#	#%	\$	\$%		#%	\$ %
<b>Home Purchase Loans</b>							
Low	0	0.0%	0	0.0%	20.2%	6.1%	3.4%
Moderate	1	20.0%	147	22.0%	17.1%	19.8%	15.4%
Middle	1	20.0%	40	6.0%	22.2%	23.2%	23.6%
Upper	3	60.0%	482	72.0%	40.5%	24.4%	30.7%
Unknown	0	0.0%	0	0.0%	0.0%	26.5%	26.9%
<b>TOTAL</b>	<b>5</b>	<b>100.0%</b>	<b>669</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Refinance</b>							
Low	3	20.0%	173	11.1%	20.2%	4.0%	2.0%
Moderate	3	20.0%	184	11.8%	17.1%	12.8%	9.2%
Middle	1	6.7%	36	2.3%	22.2%	20.3%	17.2%
Upper	7	46.7%	1,033	66.5%	40.5%	41.3%	48.3%
Unknown	1	6.7%	128	8.2%	0.0%	21.6%	23.3%
<b>TOTAL</b>	<b>15</b>	<b>100.0%</b>	<b>1,554</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Home Improvement</b>							
Low	0	0.0%	0	0.0%	20.2%	8.8%	7.1%
Moderate	0	0.0%	0	0.0%	17.1%	14.7%	10.2%
Middle	0	0.0%	0	0.0%	22.2%	11.8%	6.7%
Upper	0	0.0%	0	0.0%	40.5%	58.8%	71.2%
Unknown	0	0.0%	0	0.0%	0.0%	5.9%	4.7%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Multifamily Loans</b>					<b>% of Multifamily Units</b>		
Low	0	0.0%	0	0.0%	20.2%	0.0%	0.0%
Moderate	0	0.0%	0	0.0%	17.1%	0.0%	0.0%
Middle	0	0.0%	0	0.0%	22.2%	0.0%	0.0%
Upper	0	0.0%	0	0.0%	40.5%	0.0%	0.0%
Unknown	1	100.0%	565	100.0%	0.0%	100.0%	100.0%
<b>TOTAL</b>	<b>1</b>	<b>100.0%</b>	<b>565</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Total Home Mortgage Loans</b>					<b>Families by Family Income %</b>		
Low	3	14.3%	173	6.2%	20.2%	5.0%	2.7%
Moderate	4	19.0%	331	11.9%	17.1%	16.1%	12.0%
Middle	2	9.5%	76	2.7%	22.2%	21.4%	19.9%
Upper	10	47.6%	1,515	54.3%	40.5%	33.5%	39.3%
Unknown	2	9.5%	693	24.9%	0.0%	24.1%	26.3%
<b>TOTAL</b>	<b>21</b>	<b>100.0%</b>	<b>2,788</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

## Appendix A (continued)

Distribution of 2021 Small Business Lending By Income Level of Geography Assessment Area: Lawrence County							
Census Tract Income Level	Bank Small Business Loans				% of Businesses	Aggregate of Peer Data	
	#	#%	\$ 000s	\$ %		%	\$ %
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	6	60.0%	\$742	74.2%	73.4%	72.1%	63.5%
Upper	4	40.0%	\$258	25.8%	26.6%	26.3%	35.8%
Unknown	0	0.0%	\$0	0.0%	0.0%	1.5%	0.7%
<b>TOTAL</b>	<b>10</b>	<b>100.0%</b>	<b>\$1,000</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

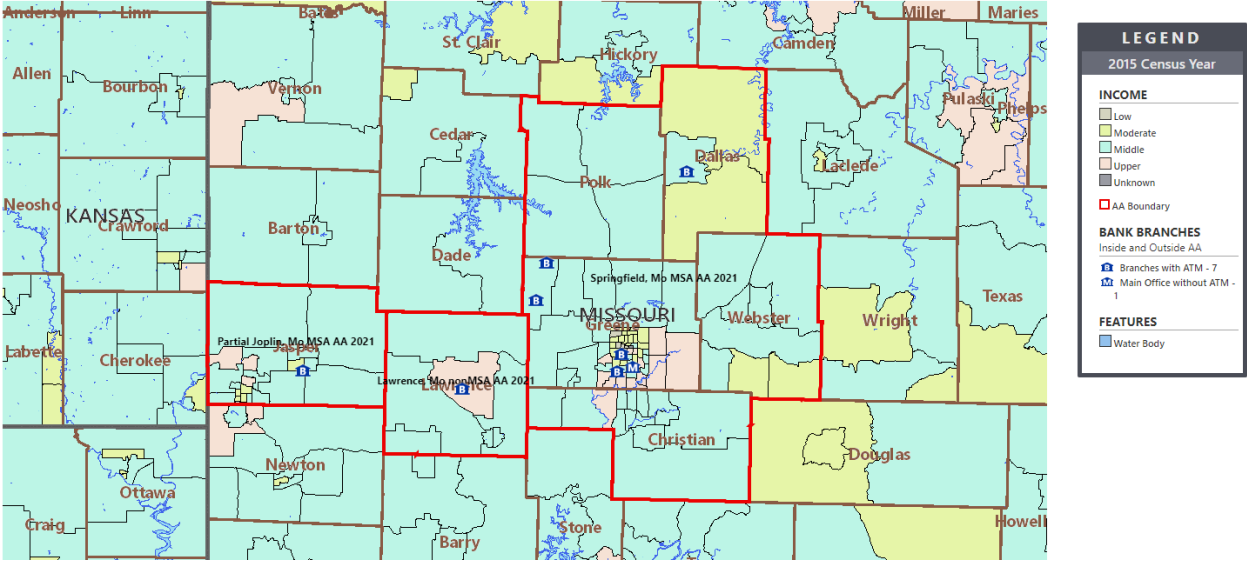
Distribution of 2021 Small Farm Lending By Income Level of Geography Assessment Area: Lawrence County							
Census Tract Income Level	Bank Small Farm Loans				% of Farms	Aggregate of Peer Data	
	#	#%	\$ 000s	\$ %		#%	\$ %
Low	0	0.0%	\$0	0.0%	0.0%	0.0%	0.0%
Moderate	0	0.0%	\$0	0.0%	0.0%	0.0%	0.0%
Middle	40	87.0%	\$3,792	88.4%	84.0%	87.7%	90.5%
Upper	6	13.0%	\$496	11.6%	16.0%	12.3%	9.5%
Unknown	0	0.0%	\$0	0.0%	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>46</b>	<b>100.0%</b>	<b>\$4,288</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

## Appendix A (continued)

Distribution of 2021 Home Mortgage Lending By Income Level of Geography Assessment Area: Lawrence County							
Census Tract Income Level	Bank Loans				% of Owner- Occupied Units	Aggregate HMDA Data	
	#	#%	\$	\$%		#%	\$ %
<b>Home Purchase Loans</b>							
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	60.0%	223	33.3%	80.7%	73.0%	70.5%
Upper	2	40.0%	446	66.7%	19.3%	27.0%	29.5%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>5</b>	<b>100.0%</b>	<b>669</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Refinance</b>							
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	26.7%	205	13.2%	80.7%	69.9%	68.2%
Upper	11	73.3%	1,349	86.8%	19.3%	30.1%	31.8%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>15</b>	<b>100.0%</b>	<b>1,554</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Home Improvement</b>							
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	0	0.0%	0	0.0%	80.7%	76.5%	76.4%
Upper	0	0.0%	0	0.0%	19.3%	23.5%	23.6%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>0</b>	<b>0.0%</b>	<b>0</b>	<b>0.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Multifamily Loans</b>					<b>% of Multifamily Units</b>		
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	0	0.0%	0	0.0%	61.1%	40.0%	65.5%
Upper	1	100.0%	565	100.0%	38.9%	60.0%	34.5%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>1</b>	<b>100.0%</b>	<b>565</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Total Home Mortgage Loans</b>					<b>% of Owner- Occupied Units</b>		
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	7	33.3%	428	15.4%	80.7%	71.7%	69.6%
Upper	14	66.7%	2,360	84.6%	19.3%	28.3%	30.4%
Unknown	0	0.0%	0	0.0%	0.0%	0.0%	0.0%
<b>TOTAL</b>	<b>21</b>	<b>100.0%</b>	<b>2,788</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Appendix B

ASSESSMENT AREAS DETAIL



## 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.

**Assessment area:** One or more of the geographic areas delineated by the bank and used by the regulatory agency to assess an institution's record of CRA performance.

**Census tract:** A small subdivision of metropolitan and nonmetropolitan 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 on 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 contact:** Interviews conducted as part of the CRA examination to gather information that might assist examiners in understanding the bank's community, available opportunities for helping to meet local credit and community development needs, and perceptions on the performance of financial institutions in helping meet local credit needs. Communications and information gathered can help to provide a context to assist in the evaluation of an institution's CRA performance.

**Community development:** An activity associated with one of the following five descriptions: (1) affordable housing (including multifamily rental housing) for low- or moderate-income individuals; (2) community services targeted to low- or moderate-income individuals; (3) 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; (4) activities that revitalize or stabilize low- or moderate-income geographies, designated disaster areas, or distressed or underserved nonmetropolitan middle-income geographies; or (5) Neighborhood Stabilization Program (NSP) eligible activities in areas with HUD-approved NSP plans, which are conducted within two years after the date when NSP program funds are required to be spent and benefit low-, moderate-, and middle-income individuals and 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.

**Demographics:** The statistical characteristics of human populations (e.g., age, race, sex, and income) used especially to identify markets.

**Appendix C (continued)**

**Distressed nonmetropolitan middle-income geography:** A middle-income, nonmetropolitan geography will be designated as distressed if it is in a county that meets one or more of the following triggers: (1) an unemployment rate of at least 1.5 times the national average, (2) a poverty rate of 20 percent or more, or (3) a population loss of 10 percent or more between the previous and most recent decennial census or a net migration loss of 5 percent or more over the 5-year period preceding the most recent census.

**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 under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., 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 who 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 income of applicants; the amount of loan requested; and the disposition of the application (e.g., approved, denied, and withdrawn).

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

**Household:** One or more persons who occupy a housing unit. The occupants may be a single family, one person living alone, two or more families living together, or any other group of related or unrelated persons who share living arrangements.

**Housing affordability ratio:** Calculated by dividing the median household income by the median housing value. It represents the amount of single family, owner-occupied housing that a dollar of income can purchase for the median household in the census tract. Values closer to 100 percent indicate greater affordability.

**Limited-scope review:** Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

**Appendix C (continued)**

**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.

**Median family income:** The dollar amount that divides the family income distribution into two equal groups, half having incomes above the median, half having incomes below the median. The median family income is based on all families within the area being analyzed.

**Metropolitan area (MA):** A metropolitan statistical area (MSA) or a metropolitan division (MD) as defined by the Office of Management and Budget. An 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. An MD is a division of an MSA based on specific criteria including commuting patterns. Only an MSA that has a population of at least 2.5 million may be divided into MDs.

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

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

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

**Nonmetropolitan statistical area (nonMSA):** Not part of a metropolitan area. (See metropolitan area.)

**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.

**Performance context:** The performance context is a broad range of economic, demographic, and institution- and community-specific information that an examiner reviews to understand the context in which an institution's record of performance should be evaluated. The performance context is not a formal or written assessment of community credit needs.



**Appendix C (continued)**

**Performance criteria:** These are the different criteria against which a bank's performance in helping to meet the credit needs of its assessment area(s) is measured. The criteria relate to lending, investment, retail service, and community development activities performed by a bank. The performance criteria have both quantitative and qualitative aspects. There are different sets of criteria for large banks, intermediate small banks, small banks, wholesale/limited purpose banks, and strategic plan banks.

**Performance evaluation (PE):** A written evaluation of a financial institution's record of meeting the credit needs of its community, as prepared by the federal financial supervision agency responsible for supervising the institution.

**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 businesses/small farms:** A small business/farm is considered to be one in which gross annual revenues for the preceding calendar year were \$1 million or less.

**Small loan(s) to business(es):** That is, "small business loans" are included in "loans to small businesses" as defined in the Consolidated Reports of Condition and Income (Call Report) and the Thrift Financial Reporting (TFR) instructions. These loans have original amounts of \$1 million or less and typically are secured either 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):** That is, "small farm loans" are included in "loans to small farms" as defined in the instructions for preparation of the Consolidated Reports of Condition and Income (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.

**Underserved middle-income geography:** A middle-income, nonmetropolitan geography will be designated as underserved if it meets criteria for population size, density, and dispersion that indicate the area's population is sufficiently small, thin, and distant from a population center that the tract is likely to have difficulty financing the fixed costs of meeting essential community needs.

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