



PUBLIC DISCLOSURE

JANUARY 22, 2018

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

**CENTRAL BANK OF WARRENSBURG
RSSD# 386852**

**401 NORTH MCGUIRE
WARRENSBURG, MISSOURI 64093**

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

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

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

Central Bank of Warrensburg (the bank) has an outstanding record of meeting the credit needs of its assessment areas (AAs) pursuant to the Community Reinvestment Act (CRA), in a manner consistent with its resources and operating philosophy.

The bank's average net loan-to-deposit (NLTD) ratio is reasonable considering the characteristics of the bank, performance of local competitors, and the economic conditions and credit needs within the bank's two delineated AAs. A substantial majority of loans subject to this review were originated inside the bank's AAs. The bank's lending reflects a reasonable dispersion of loans throughout its AA geographies. In addition, the bank's distribution of loans to borrowers of different income levels is also reasonable, while the distribution of loans to businesses and farms of different revenue sizes is considered excellent throughout the AAs. Furthermore, community development (CD) lending and qualified investment activities were sufficient to elevate the bank's overall CRA rating to outstanding.

SCOPE OF EXAMINATION

The bank's CRA performance was evaluated using the Federal Financial Institutions Examination Council's (FFIEC's) *Interagency Examination Procedures for Small Institutions*. The examination included an evaluation of the bank's lending performance with contextual consideration given to the demographic profile of the areas in which the bank operates. Four of the five criteria used to evaluate small bank's lending performance under the CRA were relevant to this review and are as follows:

- NLTD Ratio
- Lending Inside the AAs
- Distribution of Loans by Income Level of Geographies
- Distribution of Loans to Borrowers of Different Income Levels and to Businesses and Farms of Different Revenue Sizes

The fifth criterion, the bank's responsiveness to complaints under the CRA, was not evaluated, as neither the bank nor the Federal Reserve Bank of Kansas City has received any CRA-related complaints since the prior evaluation.

At the request of bank management, bank CD activities, including loans, investments, donations, and services, since the last examination were also reviewed as part of the CRA evaluation. The review period was between November 11, 2013 and January 8, 2018.

The evaluation included a full-scope review of the bank's lending performance in the Johnson County AA and a limited-scope review of lending performance in the Lafayette County AA. Conclusions regarding the bank's performance were based on the bank's major product lines: commercial, residential real estate, and agricultural loans. The major product lines were determined through discussions with bank management, a review of the bank's March 31,

2017 Reports of Condition and Income, and a review of the number of outstanding loan originations since the bank's previous CRA evaluation dated November 12, 2013. The analysis included the entire universe of 1,065 small business and small farm loans recorded on the bank's 2014, 2015, and 2016 CRA Loan/Application Registers (LARs). In addition, the analysis included the universe of 467 Home Mortgage Disclosure Act (HMDA) loans reported on the bank's 2014, 2015, and 2016 HMDA LARs, that included home purchase, home refinance, home improvement, and multifamily loans. Lastly, at the bank's request, 214 small business loans secured by residential real estate (business loans – RE secured) originated during the same three-year period were also considered, for which data was voluntarily collected by the bank.

Due to the low volume of home improvement and multifamily loans originated by the bank, these products were not evaluated individually under the geographic and borrower distribution analysis as it would not contribute to a meaningful analysis; therefore, these analyses focused on the bank's distribution of lending for home purchase and home refinance loans. In addition, the geographic distribution criterion carried less weight in the overall analysis as there are no low- or moderate-income (LMI) tracts in the bank's primary market, the Johnson County AA.

For evaluative purposes, the bank's HMDA-related lending was compared to local demographic data based on 2006-2010 American Community Survey (ACS) five-year estimate data; while the bank's small business and small farm lending was compared to the corresponding loan years' Dun & Bradstreet (D&B) business and farm data. The bank's HMDA and CRA-related lending was also compared to 2014, 2015, and 2016 aggregate data reported by all HMDA and CRA reporters within the bank's AAs. While conclusions with respect to lending performance were evaluated for all three years, only 2016 lending tables for the Johnson County AA are shown in the body of this public evaluation. The bank's 2015 and 2014 lending data and all lending data for the Jackson County AA can be found in Appendix A.

The bank's average NLTD ratio was calculated based on a 16-quarter average since the previous evaluation and compared to similarly situated financial institutions that operate within the bank's AAs. The geographic distribution analysis was based on the bank's penetration to geographies of different income categories within the bank's delineated AAs, particularly moderate-income tracts, as neither AA has low-income tracts. Geographies were classified based on the 2014, 2015, and 2016 FFIEC's census tract definitions. The borrower distribution analysis was based on the bank's penetration to individuals of different income categories, including LMI borrowers, and to businesses and farms of different revenue sizes, specifically those with gross annual revenues under \$1million (MM). For the evaluation of borrower characteristics, borrower income classifications for 2014, 2015, and 2016, were based on the median family income (MFI) figures from the FFIEC.

To further augment the evaluation, two interviews were conducted with members of the communities within the bank's AAs to determine the credit needs of the communities, the responsiveness of area banks to those needs, and to obtain perspective on local economic conditions. Both contacts interviewed were members of economic development organizations located within the two AAs.

DESCRIPTION OF INSTITUTION

The bank is a \$231.0MM full-service intrastate institution offering a variety of banking products and services. The bank is headquartered in Warrensburg, Missouri, and is wholly owned by Warrensburg Bancshares, Inc., a middle-tier bank holding company that is wholly owned by Central Banccompany, Inc., Jefferson City, Missouri (Central). Central is a \$13.0 billion multibank holding company with 13 affiliate banks, all controlled by the Cook family. All 13 affiliate banks are state member banks, with 12 of those banks headquartered in Missouri and the remaining bank in Oklahoma. Central Bank of Warrensburg, formerly known as First Central Bank, became a state member bank effective February 19, 2014.

The bank operates one limited-service, and four full-service branch locations in two AAs, the Johnson County AA and the Lafayette County AA. Branches are located in Warrensburg, Holden, Odessa, and Higginsville, Missouri. Since the prior examination, the bank opened no new branch locations and closed one branch in Warrensburg, effective February 3, 2017. Based on the June 30, 2016 Federal Deposit Insurance Corporation (FDIC) Market Share Report, the bank ranked first out of eight FDIC-insured depository institutions in the Johnson County AA, with a 22.0 percent market share. Within the Lafayette County AA, the bank ranked 3rd out of the 12 FDIC-insured institutions present in the AA, with a market share of 8.2 percent.

Table 1 illustrates the distribution of the bank's loan portfolio by product type as of March 31, 2017. The bank's gross loans represented \$145.5MM, or approximately 63.0 percent of total assets. Based on dollar volume, the bank is primarily a commercial and residential real estate lender, but offers a broad range of credit and deposit products to meet the credit needs of its AAs.

TABLE 1 CENTRAL BANK OF WARRENSBURG LOAN PORTFOLIO AS OF MARCH 31, 2017		
Loan Type	Amount \$(000)	Percent of Total
Commercial	79,448	54.6
Residential Real Estate	27,547	18.9
Other	19,782	13.6
Agricultural	13,909	9.6
Consumer	4,841	3.3
Gross Loans	145,527	100.0

There are no known legal, financial, or other factors impeding the bank's ability to meet the credit needs of the communities it serves. In addition, the bank received a Satisfactory rating at the previous CRA evaluation conducted by the FDIC on November 12, 2013.

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA

The bank's overall performance under the CRA is considered Outstanding and supported by a high level of CD activities. The overall rating and conclusions are based on its performance in each AA. Performance was weighted according to relative loan and deposit volumes, market share in the AAs, the number of branch locations, and relative materiality of HMDA-related, small farm, and small business lending.

The greatest weight was placed on bank performance in the Johnson County AA, which received a full-scope review and accounted for approximately 66.1 percent of all loans subject to review at this evaluation and 72.2 percent of bank-wide deposit activity as of the June 30, 2016 FDIC Deposit Market Share Report. The performance evaluation first discusses the bank's overall performance, including conclusions based on performance in the limited-scope Lafayette County AA, followed by a more in-depth discussion of the bank's record of lending in the Johnson County AA.

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, and the demographic and economic factors present in the AAs.

The bank's NLTD ratio reflects a reasonable effort to extend credit based on its size, financial condition, credit needs of its AAs, and competitive factors. The bank's average NLTD ratio over a 16-quarter period since the previous CRA evaluation was compared to the NLTD ratios of five similarly situated institutions. The bank's NLTD ratio averaged 62.1 percent during the evaluation period compared to peers whose average ratios ranged from 58.6 percent to 94.8 percent.

Assessment Area Concentration:

This core performance criterion evaluates the bank's lending inside and outside of its AAs and is illustrated in Table 2. The evaluation analyzes both the number and dollar volume of originations.

Overall, a substantial majority of the bank's lending was originated to borrowers within its two AAs, at 87.2 percent by number (81.3 percent by dollar). The bank originated 81.2 percent (77.7 percent by dollar) of its HMDA-related loans within the AAs. Similarly, the bank originated 88.7 percent by number of its small business loans (77.5 percent by dollar) inside the AAs. Regarding real estate-secured business loans, the bank originated 84.1 percent (82.3 percent by dollar) inside the AAs. Finally, the bank originated 92.0 percent by number (93.0 percent by dollar) of its small farm loans inside the AAs. This performance indicates a strong effort by the bank to serve the credit needs of the communities in which it operates.

**TABLE 2
LENDING INSIDE AND OUTSIDE THE BANK'S AAS**

Bank Loans	Inside				Outside			
	#	\$(000)	#%	\$%	#	\$(000)	#%	\$%
Home Purchase	219	27,133	78.2	75.9	61	8,618	21.8	24.1
Home Refinance	112	15,925	83.6	82.0	22	3,504	16.4	18.0
Home Improvement	45	2,178	91.8	96.4	4	82	8.2	3.6
Multifamily	3	1,548	75.0	55.7	1	1,231	25.0	44.3
Total HMDA Loans	379	46,784	81.2	77.7	88	13,435	18.8	22.3
Total Business Loans	414	36,984	88.7	77.5	53	10,730	11.3	22.5
Total Business Loans – RE Secured	180	13,219	84.1	82.3	34	2,843	15.9	17.7
Total Farm Loans	550	29,810	92.0	93.0	48	2,247	8.0	7.0
Total Loans	1,523	126,797	87.2	81.3	223	29,255	12.8	18.7

The remaining analysis considers only those loans originated inside the bank's AAs.

Geographic and Borrower Distribution:

The geographic distribution performance criterion evaluates the bank's distribution of loans among geographies of various income levels, with emphasis placed on lending in the LMI geographies. Emphasis was placed on the bank's performance in moderate-income tracts as there are no low-income tracts within the bank's delineated AAs. Overall, the bank's distribution of loans demonstrated a reasonable dispersion throughout the AAs. A detailed analysis of the geographic distribution is provided in the full-scope AA analysis.

The borrower distribution criterion evaluates the bank's distribution of lending to borrowers of different income levels and to businesses and farms of different revenue sizes, primarily LMI borrowers and businesses and farms with gross annual revenues of less than \$1MM. Based on the demographic and economic conditions of the AAs, the bank's overall distribution of loans to LMI borrowers was considered reasonable, while the distribution of loans to businesses and farms with gross annual revenues of less than \$1MM was excellent. A detailed analysis of the borrower distribution is provided in the full-scope AA analysis.

COMMUNITY DEVELOPMENT ACTIVITIES

CD activities were reviewed at the bank's request to evaluate the extent of the bank's qualified CD loans, investments, donations, and services, in order to enhance its overall performance rating.

To qualify for CRA credit, the activity must relate to affordable housing for LMI individuals; assist in CD services targeted to LMI individuals; enhance economic development by financing small businesses and small farms while assisting in the creation or retention of jobs for LMI individuals or in LMI geographies; or revitalize and stabilize LMI areas, designated disaster areas, or distressed or underserved nonmetropolitan middle-income areas. Emphasis was

placed on qualified CD loan activities and qualified investment activities related to affordable housing.

Overall, the volume of qualified CD activities demonstrates excellent responsiveness to CD needs throughout the AAs, considering the bank's capacity as well as the availability of CD opportunities within each area.

Table 3 outlines the number and dollar volume of qualified CD loans, investments, donations, and services initiated by the bank during the CRA evaluation period.

TABLE 3 COMMUNITY DEVELOPMENT ACTIVITIES ALL BANK ACTIVITIES									
Community Development Purpose	Community Development Loans		Qualified Investments						Community Development Services
			Investments		Donations		Total Investments		
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)	#
Affordable Housing	27	12,514	1	109	3	1	4	110	6
Community Services	0	0	19	4,343	4	1	23	4,344	3
Economic Development	6	7,555	0	0	9	11	9	11	7
Revitalization and Stabilization	0	0	1	334	0	0	1	334	0
Neighborhood Stabilization Plan	0	0	0	0	0	0	0	0	0
Totals	33	20,069	21	4,786	16	13	37	4,799	16

Overall, the bank was considered a leader in CD lending, with excellent levels throughout their primary market, the Johnson County AA. Of the bank's 33 qualified CD loans subject to this evaluation, 27 or 81.8 percent were located in the Johnson County AA and totaled \$19.7MM. Loans supporting CD in this area included multi-family property financing in which monthly rents for subject properties were below the fair market rental rate for Johnson County, and Small Business Administration (SBA) 504 loans. The following is a breakdown of the CD loans in this area:

- 21 loans totaling \$12.2MM supporting affordable housing; and,
- 6 SBA 504 loans totaling \$7.5MM supporting economic development and job retention.

The level of qualified CD investment and donations was also considered excellent, but more evenly distributed between the bank's two AAs. Lafayette County AA investments and donations combined for a total of \$2.5MM, or 52.5 percent of all activity bank-wide, followed by Johnson County at \$2.3MM or 47.4 percent. Nineteen of the 21 qualified investments were in school district bonds, in which the districts reported greater than 50 percent of students on the

free and reduced lunch program for the beneficiary schools.

FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

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

JOHNSON COUNTY, MISSOURI NONMETROPOLITAN ASSESSMENT AREA
(Full Review)

DESCRIPTION OF THE BANK'S OPERATIONS IN THE JOHNSON COUNTY AA

The bank operates one limited-service and two full-service banking offices in the Johnson County AA, including its headquarters. Two banking offices are located in an upper-income census tract, and one is located in a middle-income census tract. Each location includes a full-service automated teller machine (ATM). In addition, the bank operates five proprietary, stand-alone, cash-dispensing ATMs throughout the AA. Since the prior evaluation, the bank closed one full-service branch in Warrensburg, Missouri, which was located in an upper-income tract. Based on 2016 FFIEC's tract designations, the AA included three middle- and six upper-income census tracts.

As of the June 30, 2016 FDIC Summary of Deposits Market Share Report, the bank had deposits of \$132.2MM, which represented a market share of 22.0 percent and ranked first out of eight financial institutions with 17 banking offices in the Johnson County AA. Of the bank's two delineated AA's, the bank's primary lending and deposit volume activity takes place in the Johnson County AA. Based on the deposit market share report, the bank holds 72.2 percent of its total deposits in this AA and approximately 66.1 percent of all loans subject to this evaluation were originated in Johnson County. This included, by number, 72.8 percent of the bank's HMDA loans, 71.3 percent of small business loans, 85.0 percent of real estate-secured business loans, and 51.5 percent of small farm loans.

DESCRIPTION OF THE JOHNSON COUNTY AA

This AA consists of Johnson County, Missouri, in its entirety, and is comprised of three middle- and six upper-income tracts. There have been no changes to this AA's delineation since the prior evaluation.

Labor and Employment Characteristics

The largest industrial sectors in the Johnson County AA are comprised of educational services, retail trade, manufacturing, and healthcare industries. The county seat of Warrensburg remains the employment hub of the AA with a significant portion of its workforce coming from its two largest employers, Whiteman Air Force Base (7,400) and The University of Central Missouri (1,500). Other large employers in the AA include Stahl Specialty Co. (900), Western Missouri Medical Center (575), and the Warrensburg R-VI School District (450).

Exhibit 1 details annual unemployment rates (not seasonally adjusted) for Johnson County as well as the state and national figures. Unemployment figures for Johnson County were slightly higher than the state figures and similar to national figures; however, Johnson County figures shared a similar declining trend between 2014 and 2016.

EXHIBIT 1 ANNUAL UNEMPLOYMENT RATES (Not Seasonally Adjusted)			
Area	2014	2015	2016
Johnson County, Missouri	6.4	5.4	4.9
State of Missouri	6.1	5.0	4.5
United States	6.2	5.3	4.9

Population Trends

According to 2016 Census population estimate data, the AA's population was 53,942. This figure represented a 2.6 percent increase in population according to figures reported in the 2010 Census (52,595) and an 11.8 percent increase since 2000 Census data (48,258) was reported.

With regard to age of population, the AA contained a higher number of individuals between 18 to 24 years of age, at 19.9 percent, when compared to statewide rural areas and the overall state of Missouri figures, each at 9.8 percent. This anomaly is consistent with the presence of a large university and student population in the AA, which may reflect limited qualified credit demand in the AA.

Income Characteristics

In 2010, the AA had an MFI of \$56,841, which was well above the statewide rural figure of \$45,746 and slightly below the state of Missouri figure of \$57,661. The percentage of families in the AA that were classified as LMI, at 27.8 percent, was well below statewide rural areas and overall statewide figures, at 38.2 percent and 38.6 percent, respectively. Additionally, families living below the poverty level, at 8.3 percent, were below the statewide rural and state of Missouri figures, at 12.4 and 10.0 percent, respectively.

Housing Characteristics

The AA's concentration of owner-occupied housing units was 58.3 percent, which was in line with rural areas statewide, at 58.5 percent, and below the state of Missouri figure of 61.2 percent. Rental units in the AA represented 32.0 percent of housing, which was well above statewide rural areas and the overall statewide figure, at 22.4 percent and 26.2 percent, respectively. Median gross rents in the AA, at \$653, were considerably higher than rural statewide area rents, at \$532, but below the state of Missouri average of \$667. As previously indicated, the higher volume of rental units and higher rent costs in the AA is consistent with the presence of a university and student housing needs.

The AA's median housing value of \$133,091 was well above rural statewide areas, at \$94,539, but was lower than the state of Missouri figure of \$137,700. A further analysis of the AA's

affordability ratio¹ (33.8 percent) revealed that housing in the AA was generally less affordable than other rural areas statewide, which revealed a more favorable ratio, at 38.0 percent. However, the AA's affordability figure was more in line with the overall statewide figure of 33.6 percent. The information suggests that the higher concentrations of rental units in the AA may be in response to less affordable housing and the significant student population, where home buyers often compete with rental housing investors for homes in relative close proximity to colleges and universities.

Interviews with Members of the Community

One member of the community was contacted to gain a perspective of the area economic conditions and possible credit needs. This contact, affiliated with an economic development organization in Johnson County, indicated that financial institutions are adequately meeting the credit needs of the AA. The contact also stated that housing values in the area have been relatively low, which has resulted in a slower housing market. Because of this, the population has experienced some turnover as borrowers are not looking for long-term home investment in the area.

¹ The housing affordability ratio is calculated by dividing the median household income by the median housing value. A lower ratio reflects less affordable housing.

**TABLE 4
JOHNSON COUNTY AA DEMOGRAPHICS**

Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	1,600	12.7
Moderate	0	0.0	0	0.0	0	0.0	1,912	15.2
Middle	3	33.3	2,750	21.8	266	9.7	2,482	19.7
Upper	6	66.7	9,864	78.2	786	8.0	6,620	52.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	9	100.0	12,614	100.0	1,052	8.3	12,614	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	0	0	0.0	0.0	0	0.0	0	0.0
Middle	4,735	1,601	12.9	33.8	2,588	54.7	546	11.5
Upper	16,491	10,782	87.1	65.4	4,213	25.5	1,496	9.1
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	21,226	12,383	100.0	58.3	6,801	32.0	2,042	9.6
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	525	29.2	486	29.1	32	29.9	7	35.0
Upper	1,270	70.8	1,182	70.9	75	70.1	13	65.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,795	100.0	1,668	100.0	107	100.0	20	100.0
Percentage of Total Businesses:			92.9		6.0		1.1	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	16	11.0	16	11.0	0	0.0	0	0.0
Upper	130	89.0	130	89.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	146	100.0	146	100.0	0	0.0	0	0.0
Percentage of Total Farms:			100.0		0.0		0.0	

Based on 2010 ACS five-year estimate, 2016 FFIEC's census tract definitions, and 2016 D&B data.
(NOTE: Total percentages shown may vary by 0.1 percent due to automated rounding differences.)

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA IN THE JOHNSON COUNTY AA

The bank's lending test performance in the Johnson County AA is reasonable. The distribution of loans among AA geographies of different income levels is reasonable. The distribution of loans to LMI borrowers is reasonable, while the distribution of loans to businesses and farms with gross annual revenues of less than \$1MM is excellent.

Based on lending volume, more weight is given to the bank's performance in small business and small farm lending followed by HMDA-related loans and business loans - RE secured in determining overall conclusions in Johnson County. Furthermore, greater emphasis was given to the borrower distribution analysis over the geographic distribution analysis based on the lack of LMI tracts in the area.

Distribution by Income Level of Geographies:

This performance criterion focuses on the bank's penetration of loans among geographies of different income levels, primarily in LMI geographies. As previously noted, there are no LMI tracts in the Johnson County AA. Accordingly, performance was based on the bank's lending in middle- and upper-income tracts.

The bank's distribution of HMDA-related, small farm, and small business loans, as well as business loans – RE secured, revealed a reasonable penetration to geographies of different income levels. For evaluative purposes, the bank's HMDA-related lending was compared to the percentage of owner-occupied units in the respective geographies of the AA, while the bank's small farm and small business lending was compared to the percentage of businesses and farms operating in the respective geographies of the AA. Table 5 displays the bank's geographic distribution of HMDA-related lending, while Tables 6 and 7 show the bank's geographic distribution of small business and small farm lending, as well as business loans – RE secured.

**TABLE 5
DISTRIBUTION OF 2016 HMDA LOANS
BY INCOME LEVEL OF GEOGRAPHY
JOHNSON COUNTY AA**

Census Tract Income Level	Bank Loans				Aggregate HMDA Data ¹		% of Owner Occupied Units ²
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	0	0	0.0	0.0	0.0	0.0	0.0
Middle	15	2,439	18.3	20.1	16.8	14.1	12.9
Upper	67	9,722	81.7	79.9	83.2	85.9	87.1
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Home Purchase Loans							
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	0	0	0.0	0.0	0.0	0.0	0.0
Middle	10	1,681	20.0	24.3	17.6	15.9	12.9
Upper	40	5,250	80.0	75.7	82.4	84.1	87.1
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Home Refinance Loans							
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	0	0	0.0	0.0	0.0	0.0	0.0
Middle	4	420	19.0	13.6	16.1	13.4	12.9
Upper	17	2,677	81.0	86.4	83.9	86.6	87.1
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Home Improvement Loans							
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	0	0	0.0	0.0	0.0	0.0	0.0
Middle	1	338	11.1	54.9	11.5	8.4	12.9
Upper	8	278	88.9	45.1	88.5	91.6	87.1
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Multifamily Loans							% of Multifamily Units²
Low	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	13.3	5.2	33.3
Upper	2	1,517	100.0	100.0	86.7	94.8	66.7
Unknown	0	0	0.0	0.0	0.0	0.0	0.0

¹ Aggregate loan data reflects all loan originations in the bank's AA reported by all HMDA filers.

² The percentage of owner-occupied housing and multifamily units by tract are based on 2016 FFIEC's census tract definitions and 2010 ACS data.

(NOTE: Total percentages shown may vary by 0.1 percent due to automated rounding differences.)

Home Purchase Loans

The bank's geographic distribution of 2016 home purchase loans reflected reasonable dispersion throughout the Johnson County AA. As Table 5 indicates, the bank's distribution of home purchase loans in the middle-income tracts during 2016 was 20.0 percent by number and 24.3 percent by dollar, which was above the aggregate lending figures of 17.6 percent by

number and 15.9 percent by dollar, respectively. The bank's lending figures were also higher than the percentage of owner-occupied units in middle-income tracts at 12.9 percent. Distribution in the upper-income tracts, at 80.0 percent by number and 75.7 percent by dollar, was comparable to aggregate lenders, at 82.4 percent by number and 84.1 percent by dollar, but below the demographic figure of 87.1 percent.

In 2014, lending in middle- and upper-income geographies was more consistent with aggregate and demographic figures. However, in 2015, performance was more closely aligned with 2016 performance, as lending in middle-income tracts was slightly above both comparators, while lending in upper-income tracts was slightly below both comparators.

Home Refinance Loans

The bank's geographic distribution of 2016 home refinance loans reflected a reasonable dispersion throughout Johnson County. The bank originated four loans in the middle-income tracts (19.0 percent by number and 13.6 percent by dollar), which was slightly above aggregate lenders (16.1 percent by number and 13.4 percent by dollar) and was also above the percentage of owner-occupied units in middle-income tracts, at 12.9 percent. Lending in upper-income tracts was 81.0 percent by number and 86.4 percent by dollar, which was comparable to aggregate reporters, at 83.9 percent and 86.6 percent, respectively, but below the percentage of owner-occupied units located in upper-income tracts, at 87.1 percent.

The bank's home refinance lending in 2014 was consistent with 2016 performance; however, in 2015, performance was below aggregate data and area demographics in middle-income tracts and was below 2016 performance. Despite the variations in performance in 2014 and 2015, the overall performance is considered reasonable.

**TABLE 6
DISTRIBUTION OF 2016 SMALL BUSINESS AND SMALL FARM LOANS
BY INCOME LEVEL OF GEOGRAPHY
JOHNSON COUNTY AA**

Census Tract Income Level	Small Business Loans ¹				Aggregate CRA Data ²		% of Businesses ³
	#	\$(000)	#%	\$%	#%	\$%	
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	0	0	0.0	0.0	0.0	0.0	0.0
Middle	21	3,428	25.9	32.7	22.7	11.4	29.2
Upper	60	7,062	74.1	67.3	74.5	87.1	70.8
Unknown ⁴	0	0	0.0	0.0	0.0	0.0	0.0
Census Tract Income Level	Small Farm Loans ¹				Aggregate CRA Data ²		% of Farms ³
	#	\$(000)	#%	\$%	#%	\$%	
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	0	0	0.0	0.0	0.0	0.0	0.0
Middle	6	607	5.3	8.9	5.1	1.6	11.0
Upper	107	6,222	94.7	91.1	94.9	98.4	89.0
Unknown ⁴	0	0	0.0	0.0	0.0	0.0	0.0

¹ CRA data reports only business loans in the amount of \$1MM or less and farm loans in the amount of \$500M or less.

² Aggregate loan data reflects all loan originations in the bank's AA reported by all CRA filers.

³ Based on 2016 FFIEC's census tract definitions and 2016 D&B data.

⁴ Does not include tracts where the income level is unknown, which is 2.8 percent by number and 1.4 percent by dollar for aggregate lenders. Only includes tract locations not reported.

(NOTE: Total percentages shown may vary by 0.1 percent due to automated rounding differences.)

Small Business Loans

The geographic distribution of 2016 small business loans reflected a reasonable dispersion throughout the Johnson County AA. As shown in Table 6, the bank originated 25.9 percent of loans by number and 32.7 percent by dollar in the AA's middle-income tracts, which was above the aggregate lending figures of 22.7 percent by number and 11.4 percent by dollar, but below the demographic figure of 29.2 percent by number. Lending in upper-income tracts was 74.1 percent by number and 67.3 percent by dollar, which was consistent with aggregate lenders by number at 74.5 percent and above the demographic figure of 70.8 percent, but below aggregate lenders by dollar volume at 87.1 percent.

Performance in 2014 and 2015 varied slightly from 2016, but did not impact the overall conclusion. In 2014, lending in middle- and upper-income tracts was consistent with both aggregate lenders and the demographic figure. However, in 2015, lending in middle-income tracts exceeded both aggregate figures and the demographic figure, while lending in upper-income tracts was below both comparators.

Small Farm Loans

The geographic distribution of 2016 small farm loans reflected a reasonable dispersion throughout the AA. The bank originated 5.3 percent of its small farm loans by number and 8.9 percent by dollar in the middle-income tracts. This performance was consistent with aggregate lenders by number, at 5.1 percent, but below aggregate lenders by dollar volume, at 1.6

percent, as well as below the demographic figure of 11.0 percent. The bank's lending in the upper-income tracts, at 94.7 percent by number and 91.1 percent by dollar, was comparable to the aggregate figure by number, at 94.9 percent, but slightly below the aggregate figure by dollar volume, at 98.4 percent, but exceeded the demographic figure of 89.0 percent.

In 2014 and 2015, performance was relatively consistent with 2016; however, higher levels of lending by dollar volume were noted in middle-income tracts when compared to the aggregate figures. In addition, lending in middle- and upper-income tracts was more consistent with the demographic figure in both years.

**TABLE 7
DISTRIBUTION OF 2016 BUSINESS LOANS – REAL ESTATE SECURED
BY INCOME LEVEL OF GEOGRAPHY
JOHNSON COUNTY AA**

Census Tract Income Level	Business Loans – RE Secured ¹				% of Businesses ²
	#	\$(000)	#%	\$%	
Low	0	0	0.0	0.0	0.0
Moderate	0	0	0.0	0.0	0.0
Middle	15	985	28.3	20.9	29.2
Upper	38	3,725	71.7	79.1	70.8
Unknown	0	0	0.0	0.0	0.0

¹ CRA data reports only business loans in the amount of \$1MM or less.
² Based on 2016 FFIEC's census tract definitions and 2016 D&B data.
(NOTE: Total percentages shown may vary by 0.1 percent due to automated rounding differences.)

Business Loans - Real Estate Secured

The geographic distribution of 2016 business loans – RE secured reflected a reasonable dispersion of lending throughout the AA. The bank originated 28.3 percent by number (20.9 percent by dollar) of its business loans – RE secured in the middle-income tracts, which was comparable to the number of businesses in the AA's middle-income tracts at 29.2 percent by number. In the upper-income tracts, the bank originated 71.7 percent of its real estate-secured business loans by number and 79.1 percent by dollar, which was also comparable to the 70.8 percent of businesses located in the upper-income census tracts.

In 2014 and 2015, performance was consistent with 2016 as lending in middle- and upper-income tracts was comparable to the demographic figure.

Distribution by Borrower Income and Revenue Size of the Businesses and Farms:

This performance criterion reviews the bank's HMDA-related lending distribution to borrowers of different income levels with an emphasis on lending to LMI borrowers as well as lending to businesses and farms of different revenue sizes, with an emphasis on lending to small businesses and small farms with gross annual revenues less than \$1MM.

The bank's distribution of HMDA-related loans to borrowers of different income levels is

reasonable, while the distribution of loans to businesses and farms of different revenue sizes is considered excellent. For evaluative purposes, the bank's HMDA-related lending was compared to the percentage of families residing in the AA by income level, while the bank's small business and small farm lending was compared to the percentage of businesses and farms in the AA by revenue size. Table 8 displays the bank's HMDA lending distribution by borrower income levels, while Tables 9 and 10 illustrate the distribution of loans to businesses and farms of different revenue sizes, including business loans – RE secured.

**TABLE 8
DISTRIBUTION OF 2016 HMDA LOANS
BY BORROWER INCOME LEVELS
JOHNSON COUNTY AA**

Borrower Income Level	Bank Loans				Aggregate HMDA Data ¹		% of Families ²
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans³							
Low	2	96	2.4	0.8	1.6	0.7	12.7
Moderate	7	751	8.5	6.2	8.3	5.1	15.2
Middle	9	890	11.0	7.3	17.9	13.8	19.7
Upper	34	5,853	41.5	48.1	41.9	44.7	52.5
Unknown	30	4,571	36.6	37.6	30.4	35.7	0.0
Home Purchase Loans							
Low	1	35	2.0	0.5	1.2	0.6	12.7
Moderate	5	364	10.0	5.3	9.3	6.0	15.2
Middle	8	816	16.0	11.8	21.7	17.9	19.7
Upper	18	3,318	36.0	47.9	41.6	50.7	52.5
Unknown	18	2,398	36.0	34.6	26.2	24.8	0.0
Home Refinance Loans							
Low	1	61	4.8	2.0	1.6	1.0	12.7
Moderate	1	49	4.8	1.6	6.6	4.0	15.2
Middle	1	74	4.8	2.4	11.9	9.3	19.7
Upper	12	2,367	57.1	76.4	41.3	43.0	52.5
Unknown	6	546	28.6	17.6	38.6	42.8	0.0
Home Improvement Loans							
Low	0	0	0.0	0.0	5.7	1.5	12.7
Moderate	1	338	11.1	54.9	9.2	11.9	15.2
Middle	0	0	0.0	0.0	13.8	14.2	19.7
Upper	4	168	44.4	27.3	57.5	64.7	52.5
Unknown	4	110	44.4	17.9	13.8	7.7	0.0

¹ Aggregate loan data reflects all loan originations in the bank's AA reported by all HMDA filers.
² Based on 2010 ACS five-year estimate data and 2016 FFIEC's census tract definitions.
³ Multifamily loans are not considered in the Borrower Analysis.
(NOTE: Total percentages shown may vary by 0.1 percent due to automated rounding differences.)

Home Purchase Loans

The bank's distribution of 2016 home purchase loans demonstrated a reasonable penetration among borrowers of different income levels. The bank's origination of home purchase loans to

low-income borrowers was 2.0 percent by number and 0.5 percent by dollar. This performance was consistent with that of aggregate lenders, at 1.2 percent by number and 0.6 percent by dollar, but below the percentage of low-income families in the AA, at 12.7 percent. Similarly, lending to moderate-income borrowers (10.0 percent by number, and 5.3 percent by dollar) was consistent with that of aggregate lenders, at 9.3 percent by number and 6.0 percent by dollar, but below the percentage of AA families classified as moderate-income, at 15.2 percent. Although both lending performances are below the percentage of LMI families in the AA, the performance of aggregate lenders is considered a better comparator, as it simulates both the demand and credit constraints that exist in the AA. As mentioned previously, the AA contains a high percentage of rental units and housing prices are high, which would have significant impacts on LMI families seeking to purchase homes.

The percentage of home purchase loans made to middle-income borrowers was 16.0 percent by number, which was less than aggregate lenders, at 21.7 percent, and the demographic figure of 19.7 percent. Lending to upper-income borrowers was 36.0 percent by number, which was also lower than performance by aggregate lenders, at 41.6 percent, and the demographic figure of 52.5 percent.

In 2014, performance was consistent with 2016, as lending to LMI borrowers was consistent with aggregate lenders, but below the percent of LMI families in the AA. In addition, lending to middle-income borrowers was comparable to the aggregate and demographic figures, while lending to upper-income borrowers exceeded both comparators.

In 2015, performance was slightly better than 2016, as lending to low-income borrowers exceeded aggregate lenders by both number and dollar volume, while lending to moderate-income borrowers remained consistent with aggregate lenders. Lending to LMI borrowers was still below the percentage of LMI families in the AA. In addition, lending to middle-income borrowers was slightly above the aggregate and demographic figures, while lending to upper-income borrowers was slightly below both comparators.

Home Refinance Loans

The bank's distribution of 2016 home refinance loans demonstrated a reasonable penetration among borrowers of different income levels. As noted in Table 8, the bank's distribution of home refinance loans to low-income borrowers was 4.8 percent by number and 2.0 percent by dollar, which exceeded the aggregate lending figures of 1.6 percent by number and 1.0 percent by dollar, but was below the demographic figure of 12.7 percent. The bank's distribution of loans to moderate-income borrowers was 4.8 percent by number and 1.6 percent by dollar. This performance was lower than that of aggregate lenders, at 6.6 percent by number and 4.0 percent by dollar, as well as the percentage of moderate-income families in the AA, at 15.2 percent.

Lending to middle-income borrowers was 4.8 percent by number, which was below aggregate lenders, at 11.9 percent, and the demographic figure of 19.7 percent. Lending to upper-income borrowers was 57.1 percent by number, was above aggregate lenders, at

41.3 percent, and the demographic figure, at 52.5 percent. Home ownership by LMI individuals is constrained in the AA due to the high number of rental units and high median housing costs.

In 2014, performance was weaker than 2016, as the bank did not originate any loans to LMI borrowers. However, performance by aggregate lenders was also relatively low at only 2.7 percent of loans to low-income borrowers and 5.3 percent of loans to moderate-income borrowers. Both aggregate lenders and the bank performed below the demographic figure. In addition, lending to middle-income borrowers remained below aggregate lenders and the demographic figure, while lending to upper-income borrowers significantly exceeded both comparators.

In 2015, performance improved and was more consistent with 2016 performance. The bank's lending to LMI borrowers was more consistent with aggregate lending figures, but still below the demographic figure. In addition, lending to middle-income borrowers was above both aggregate lenders and the demographic figure, while lending to upper-income borrowers was more consistent with aggregate lenders and the demographic figure.

**TABLE 9
DISTRIBUTION OF 2016 BUSINESS AND FARM LOANS BY REVENUE SIZE
JOHNSON COUNTY AA**

Business Revenue By Size	Business Loans ¹				Aggregate CRA Data ²		% of Businesses ³
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	66	8,553	81.5	81.5	44.1	33.6	92.9
Over \$1MM	11	1,423	13.6	13.6	Not Reported		6.0
Not Known	4	514	4.9	4.9	Not Reported		1.1
Farm Revenue By Size	Farm Loans ¹				Aggregate CRA Data ²		% of Farms ³
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	109	6,280	96.5	92.0	57.6	76.6	100.0
Over \$1MM	1	500	0.9	7.3	Not Reported		0.0
Not Known	3	49	2.7	0.7	Not Reported		0.0

¹ The CRA defines small business loans as loans in the amount of \$1MM or less and small farm loans in the amount of \$500M or less.

² Aggregate loan data reflects all loan originations in the bank's AA reported by all CRA filers.

³ Based on 2016 D&B data.

(NOTE: Total percentages shown may vary by 0.1 percent due to automated rounding differences.)

Small Business Loans

The bank's distribution of loans by revenue size of businesses in 2016 was excellent. As shown in Table 9, the bank originated 81.5 percent by number and dollar to businesses with gross annual revenues of less than \$1MM. While the bank's performance was below the percentage of AA businesses with gross annual revenues of less than \$1MM, at 92.9 percent, the bank's performance greatly exceeded aggregate lending by both number and dollar volume, at 44.1 percent and 33.6 percent, respectively. The bank's lending to businesses over \$1MM was 13.6 percent, compared to the demographic figure of 6.0 percent. Furthermore, 55 loans from the sample, which represents 67.9 percent of the business loans originated by the bank in 2016, were in amounts of \$100,000 or less, which is typically indicative of credit

amounts needed by small business entities. The bank’s performance compared to aggregate lenders was given the most weight in this analysis, as it is a better indicator of small business loan demand.

In 2014 and 2015, lending was consistent with 2016 performance, as the bank’s lending to businesses with gross annual revenues of \$1MM or less significantly exceeded aggregate lenders, but was slightly below the demographic figure.

Small Farm Loans

The bank’s distribution of loans by revenue size of farms in 2016 was excellent. The bank originated 96.5 percent of its loans by number and 92.0 percent by dollar to farms with gross annual revenues of \$1MM or less. This performance greatly exceeded the aggregate lenders’ performance of 57.6 percent by number, and 76.6 percent by dollar, but slightly lagged the demographic figure of 100.0 percent.

In 2014 and 2015, performance was consistent with 2016. In 2014, 100.0 percent of the bank’s small farm loans were made to farms with gross annual revenues of \$1MM or less, which exceeded both aggregate and demographic figures. Agriculture lending in 2015 also exceeded the performance of the aggregate lenders and was just under the demographic figure.

TABLE 10 DISTRIBUTION OF 2016 BUSINESS LOANS - REAL ESTATE SECURED BY REVENUE SIZE JOHNSON COUNTY AA					
Business Revenue By Size	Business Loans – RE Secured¹				% of Businesses³
	#	\$(000)	#%	\$%	
\$1MM or less	51	4,634	96.2	98.4	92.9
Over \$1MM	1	27	1.9	0.6	6.0
Not Known	1	49	1.9	1.0	1.1

¹ The CRA defines small business loans as loans in the amount of \$1MM or less.
² Aggregate loan data reflects all loan originations in the bank’s AA reported by all CRA filers.
³ Based on 2016 D&B data.
(NOTE: Total percentages shown may vary by 0.1 percent due to automated rounding differences.)

Business Loans – Real Estate Secured

The bank’s distribution of business loans – RE secured in 2016 was excellent. A substantial majority of the bank’s loans were originated to small businesses, or those with revenues of \$1MM or less. The bank’s penetration to small businesses, at 96.2 percent by number (98.4 percent by dollar), was slightly above the 92.9 percent of small businesses in the Johnson County AA.

In 2014 and 2015, performance was similar to 2016, as the bank's lending to small businesses exceeded the demographic figure in both years.

**LAFAYETTE COUNTY, MISSOURI METROPOLITAN AREA
(Limited Review)**

DESCRIPTION OF THE BANK'S OPERATIONS IN THE LAFAYETTE COUNTY AA

This AA consists of Lafayette County in its entirety, and includes three moderate- and four middle-income tracts. Lafayette County is part of the Kansas City Missouri-Kansas Metropolitan Statistical Area. The Lafayette County AA was revised in January of 2015. Previously, it consisted of portions of Cass, Jackson, and Lafayette Counties, but was revised by the bank to include an entire political subdivision (entire Lafayette County).

The bank's presence in this area includes two full-service locations, one located in Higginsville, Missouri in a moderate-income tract and one in Odessa, Missouri in a middle-income tract. According to the June 30, 2016 FDIC Deposit Market Share Report, the bank's total market share in this area was 8.2 percent, ranking 3rd out of 12 FDIC-insured financial institutions operating from 18 offices in the AA. Deposits in this area comprised 27.6 percent of the bank's total deposits.

Lending volume in this AA during the review period totaled 516 loans and represented 33.9 percent of all loans evaluated. Of the 516 loan originations, 27.2 percent were HMDA loans, 28.7 percent were business loans, 5.0 percent were agricultural loans, and 15.0 percent were business loans - RE secured. The conclusions for this AA were based on a limited review. Lending and demographic tables for this area are located in Appendix A of this report.

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA IN THE LAFAYETTE COUNTY AA

The overall lending performance in the Lafayette County AA exceeded performance in the Johnson County AA and further supports the outstanding rating.

COMMUNITY REINVESTMENT ACT
APPENDIX A
LENDING ANALYSIS TABLES

- A. 2015 and 2014 –Johnson County AA (Full Review)
B. 2016, 2015, and 2014 – Lafayette County AA (Limited Review)

Footnotes for all Analysis Tables

- Census tract income classifications, percentage of families by income classifications, percentage of owner-occupied housing units and multifamily housing units by tract, and percentage of businesses and farms by tract are based on 2010 ACS five-year estimates and 2014 or 2015 FFIEC's census tract definitions.
- Business and farm data based on 2014 or 2015 D&B data
- Aggregate HMDA data reflects all originations in the AA reported by all HMDA filers
- The borrower distribution analysis for business and farm loans focuses on the bank's lending to "small businesses" and "small farms" as defined by the CRA, which are those businesses with gross annual revenues of \$1MM or less and farms of \$500M or less
- Low-income census tracts are those geographies with MFI less than 50 percent of the or statewide MFI based on 2010 ACS five-year estimate data; moderate-income equals 50 percent to 80 percent; middle-income is 80 percent to 120 percent; and upper-income is greater than 120 percent.
- Percentages may not total 100 percent due to slight rounding differences. Also, aggregate percentages may be off due to the omission of loans with unknown census tract information.
- For the borrower distribution tables, total HMDA loans will not foot, as multifamily loans are not considered in the borrower distribution.

A. 2015 and 2014 – Johnson County AA (Full Review)

2015

TABLE A-1 DISTRIBUTION OF 2015 HMDA LOANS BY INCOME LEVEL OF GEOGRAPHY JOHNSON COUNTY AA							
Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	0	0	0.0	0.0	0.0	0.0	0.0
Middle	15	1,754	17.6	16.5	18.6	18.3	12.9
Upper	70	8,882	82.4	83.5	81.4	81.7	87.1
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Home Purchase Loans							
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	0	0	0.0	0.0	0.0	0.0	0.0
Middle	9	886	22.5	19.9	19.9	20.1	12.9
Upper	31	3,559	77.5	80.1	80.1	79.9	87.1
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Home Refinance Loans							
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	0	0	0.0	0.0	0.0	0.0	0.0
Middle	3	377	8.8	6.9	16.7	15.1	12.9
Upper	31	5,098	91.2	93.1	83.3	84.9	87.1
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Home Improvement Loans							
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	0	0	0.0	0.0	0.0	0.0	0.0
Middle	3	491	30.0	71.7	17.2	33.8	12.9
Upper	7	194	70.0	28.3	82.8	66.2	87.1
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Multifamily Loans							% of Multifamily Units
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	16.7	16.5	33.3
Upper	1	31	100.0	100.0	83.3	83.5	66.7
Unknown	0	0	0.0	0.0	0.0	0.0	0.0

**TABLE A-2
DISTRIBUTION OF 2015 HMDA LOANS
BY BORROWER INCOME LEVELS
JOHNSON COUNTY AA**

Borrower Income Level	Bank Loans				Aggregate HMDA Data		% of Families
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	4	265	4.7	2.5	2.1	0.8	12.7
Moderate	6	609	7.1	5.7	9.5	5.8	15.2
Middle	18	2,097	21.2	19.7	19.5	16.9	19.7
Upper	37	5,177	43.5	48.7	37.6	42.4	52.5
Unknown	20	2,488	23.5	23.4	31.4	34.1	0.0
Home Purchase Loans							
Low	3	200	7.5	4.5	1.9	0.7	12.7
Moderate	4	432	10.0	9.7	10.5	6.6	15.2
Middle	11	1,259	27.5	28.3	24.8	23.0	19.7
Upper	8	1,183	20.0	26.6	34.1	42.5	52.5
Unknown	14	1,371	35.0	30.8	28.7	27.1	0.0
Home Refinance Loans							
Low	1	65	2.9	1.2	2.0	1.0	12.7
Moderate	2	177	5.9	3.2	7.8	4.7	15.2
Middle	4	487	11.8	8.9	11.5	9.1	19.7
Upper	23	3,685	67.6	67.3	40.9	44.4	52.5
Unknown	4	1,061	11.8	19.4	37.8	40.8	0.0
Home Improvement Loans							
Low	0	0	0.0	0.0	6.3	2.3	12.7
Moderate	0	0	0.0	0.0	10.9	11.5	15.2
Middle	3	351	30.0	51.2	18.8	13.7	19.7
Upper	6	309	60.0	45.1	57.8	64.8	52.5
Unknown	1	25	10.0	3.6	6.3	7.7	0.0

**TABLE A-3
DISTRIBUTION OF 2015 SMALL BUSINESS AND SMALL FARM LOANS
BY INCOME LEVEL OF GEOGRAPHY
JOHNSON COUNTY AA**

Census Tract Income Level	Small Business Loans				Aggregate CRA Data		% of Businesses
	#	\$(000)	#%	\$%	#%	\$%	
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	0	0	0.0	0.0	0.0	0.0	0.0
Middle	37	4,838	35.6	49.2	25.2	32.3	28.8
Upper	67	5,002	64.4	50.8	72.8	67.4	71.2
Unknown ⁴	0	0	0.0	0.0	0.0	0.0	0.0
Census Tract Income Level	Small Farm Loans				Aggregate CRA Data		% of Farms
	#	\$(000)	#%	\$%	#%	\$%	
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	0	0	0.0	0.0	0.0	0.0	0.0
Middle	7	744	7.8	15.4	8.5	10.9	9.6
Upper	83	4,077	92.2	84.6	91.5	89.1	90.4
Unknown ⁴	0	0	0.0	0.0	0.0	0.0	0.0

**TABLE A-4
DISTRIBUTION OF 2015 BUSINESS LOANS – REAL ESTATE SECURED
BY INCOME LEVEL OF GEOGRAPHY
JOHNSON COUNTY AA**

Census Tract Income Level	Business Loans – RE Secured				% of Businesses
	#	\$(000)	#%	\$%	
Low	0	0	0.0	0.0	0.0
Moderate	0	0	0.0	0.0	0.0
Middle	13	1,146	27.7	34.6	28.8
Upper	34	2,169	72.3	65.4	71.2
Unknown	0	0	0.0	0.0	0.0

**TABLE A-5
DISTRIBUTION OF 2015 BUSINESS AND FARM LOANS BY REVENUE SIZE
JOHNSON COUNTY AA**

Business Revenue By Size	Business Loans				Aggregate CRA Data		% of Businesses
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	85	8,245	81.7	83.8	52.4	66.0	93.7
Over \$1MM	14	1,535	13.5	16.6	Not Reported		5.4
Not Known	5	60	4.8	0.6			0.9
Farm Revenue By Size	Farm Loans				Aggregate CRA Data		% of Farms
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	89	4,786	98.9	99.3	82.4	83.8	100.0
Over \$1MM	0	0	0.0	0.0	Not Reported		0.0
Not Known	1	35	1.1	0.7			0.0

**TABLE A-6
DISTRIBUTION OF 2015 BUSINESS LOANS – REAL ESTATE SECURED
BY REVENUE SIZE
JOHNSON COUNTY AA**

Business Revenue By Size	Business Loans – RE Secured				% of Businesses
	#	\$(000)	#%	\$%	
\$1MM or less	46	3,225	97.9	97.3	93.7
Over \$1MM	0	0	0.0	0.0	5.4
Not Known	1	90	2.1	2.7	0.9

2014

TABLE A-7 DISTRIBUTION OF 2014 HMDA LOANS BY INCOME LEVEL OF GEOGRAPHY JOHNSON COUNTY AA							
Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	0	0	0.0	0.0	0.0	0.0	0.0
Middle	17	2,396	15.6	16.0	15.7	12.9	12.9
Upper	92	12,584	84.4	84.0	84.3	87.1	87.1
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Home Purchase Loans							
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	0	0	0.0	0.0	0.0	0.0	0.0
Middle	11	1,412	15.5	13.5	16.3	13.7	12.9
Upper	60	9,014	84.5	86.5	83.7	86.3	87.1
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Home Refinance Loans							
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	0	0	0.0	0.0	0.0	0.0	0.0
Middle	5	964	19.2	22.7	16.0	13.0	12.9
Upper	21	3,274	80.8	77.3	84.0	87.0	87.1
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Home Improvement Loans							
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	0	0	0.0	0.0	0.0	0.0	0.0
Middle	1	20	8.3	6.3	6.3	2.1	12.9
Upper	11	296	91.7	93.7	93.8	97.9	87.1
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Multifamily Loans							% of Multifamily Units
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	12.5	3.8	33.3
Upper	0	0	0.0	0.0	87.5	96.2	66.7
Unknown	0	0	0.0	0.0	0.0	0.0	0.0

**TABLE A-8
DISTRIBUTION OF 2014 HMDA LOANS
BY BORROWER INCOME LEVELS
JOHNSON COUNTY AA**

Borrower Income Level	Bank Loans				Aggregate HMDA Data		% of Families
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	1	3	0.9	0.0	2.1	1.0	12.7
Moderate	12	950	11.0	6.3	8.8	6.0	15.2
Middle	20	1,937	18.3	12.9	19.8	16.5	19.7
Upper	67	11,257	61.5	75.1	39.8	44.9	52.5
Unknown	9	833	8.3	5.6	29.6	31.6	0.0
Home Purchase Loans							
Low	0	0	0.0	0.0	1.5	0.5	12.7
Moderate	9	906	12.7	8.7	10.7	7.8	15.2
Middle	14	1,595	19.7	15.3	21.9	19.9	19.7
Upper	41	7,123	57.7	68.3	40.4	48.2	52.5
Unknown	7	802	9.9	7.7	25.5	23.6	0.0
Home Refinance Loans							
Low	0	0	0.0	0.0	2.7	1.9	12.7
Moderate	0	0	0.0	0.0	5.3	3.3	15.2
Middle	3	307	11.5	7.2	15.2	10.9	19.7
Upper	23	3,931	88.5	92.8	38.9	44.5	52.5
Unknown	0	0	0.0	0.0	37.9	39.5	0.0
Home Improvement Loans							
Low	1	3	8.3	0.9	6.3	3.6	12.7
Moderate	3	44	25.0	13.9	12.5	4.6	15.2
Middle	3	35	25.0	11.1	29.7	31.9	19.7
Upper	3	203	25.0	64.2	42.2	34.6	52.5
Unknown	2	31	16.7	9.8	9.4	25.2	0.0

**TABLE A-9
DISTRIBUTION OF 2014 SMALL BUSINESS AND SMALL FARM LOANS
BY INCOME LEVEL OF GEOGRAPHY
JOHNSON COUNTY AA**

Census Tract Income Level	Small Business Loans				Aggregate CRA Data		% of Businesses
	#	\$(000)	#%	\$%	#%	\$%	
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	0	0	0.0	0.0	0.0	0.0	0.0
Middle	32	2,496	29.1	23.3	27.3	35.4	30.5
Upper	78	8,224	70.9	76.7	71.1	64.3	69.5
Unknown ⁴	0	0	0.0	0.0	0.0	0.0	0.0
Census Tract Income Level	Small Farm Loans				Aggregate CRA Data		% of Farms
	#	\$(000)	#%	\$%	#%	\$%	
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	0	0	0.0	0.0	0.0	0.0	0.0
Middle	6	532	7.5	13.1	6.6	6.1	6.6
Upper	74	3,538	92.5	86.9	92.8	93.8	93.4
Unknown ⁴	0	0	0.0	0.0	0.0	0.0	0.0

**TABLE A-10
DISTRIBUTION OF 2014 BUSINESS LOANS – REAL ESTATE SECURED
BY INCOME LEVEL OF GEOGRAPHY
JOHNSON COUNTY AA**

Census Tract Income Level	Business Loans – RE Secured				% of Businesses
	#	\$(000)	#%	\$%	
Low	0	0	0.0	0.0	0.0
Moderate	0	0	0.0	0.0	0.0
Middle	15	777	28.3	22.2	30.5
Upper	38	2,722	71.7	77.8	69.5
Unknown	0	0	0.0	0.0	0.0

**TABLE A-11
DISTRIBUTION OF 2014 BUSINESS AND FARM LOANS BY REVENUE SIZE
JOHNSON COUNTY AA**

Business Revenue By Size	Business Loans				Aggregate CRA Data		% of Businesses
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	88	7,413	80.0	69.2	52.7	68.2	90.8
Over \$1MM	16	2,430	14.5	22.7	Not Reported		5.5
Not Known	6	877	5.5	8.2			3.7
Farm Revenue By Size	Farm Loans ¹				Aggregate CRA Data		% of Farms
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	80	4,070	100.0	100.0	81.3	81.6	100.0
Over \$1MM	0	0	0.0	0.0	Not Reported		0.0
Not Known	0	0	0.0	0.0			0.0

**TABLE A-12
DISTRIBUTION OF 2014 BUSINESS LOANS – REAL ESTATE SECURED
BY REVENUE SIZE JOHNSON COUNTY AA**

Business Revenue By Size	Business Loans – RE Secured				% of Businesses
	#	\$(000)	#%	\$%	
\$1MM or less	51	3,365	96.2	96.2	90.8
Over \$1MM	0	0	0.0	0.0	5.5
Not Known	2	134	3.8	3.8	3.7

B. 2016, 2015, and 2014 – Lafayette County AA (Limited Review)

TABLE B-1 LAFAYETTE COUNTY AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	2,478	26.4
Moderate	3	42.9	3,890	41.4	326	8.4	1,894	20.2
Middle	4	57.1	5,496	58.6	415	7.6	2,259	24.1
Upper	0	0.0	0	0.0	0	0.0	2,755	29.4
Total AA	7	100.0	9,386	100.0	741	7.9	9,386	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	6,438	4,248	42.9	66.0	1,725	26.8	465	7.2
Middle	8,207	5,662	57.1	69.0	1,759	21.4	786	9.6
Upper	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	14,645	9,910	100.0	67.7	3,484	23.8	1,251	8.5
	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	672	50.2	620	50.9	37	40.2	15	53.6
Middle	666	49.8	598	49.1	55	59.8	13	46.4
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,338	100.0	1,218	100.0	92	100.0	28	100.0
Percentage of Total Businesses:			91.0		6.9		2.1	
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	150	64.1	148	64.1	2	66.7	0	0.0
Middle	84	35.9	83	35.9	1	33.3	0	0.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	234	100.0	231	100.0	3	100.0	0	0.0
Percentage of Total Farms:			98.7		1.3		0.0	

2016

TABLE B-2 DISTRIBUTION OF 2016 HMDA LOANS BY INCOME LEVEL OF GEOGRAPHY LAFAYETTE COUNTY AA							
Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	16	1,558	57.1	61.5	35.2	30.9	42.9
Middle	12	974	42.9	38.5	64.8	69.1	57.1
Upper	0	0	0.0	0.0	0.0	0.0	0.0
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Home Purchase Loans							
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	11	1,075	68.8	70.5	39.4	32.3	42.9
Middle	5	449	31.3	29.5	60.6	67.7	57.1
Upper	0	0	0.0	0.0	0.0	0.0	0.0
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Home Refinance Loans							
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	5	483	45.5	50.2	29.0	27.7	42.9
Middle	6	480	54.5	49.8	71.0	72.3	57.1
Upper	0	0	0.0	0.0	0.0	0.0	0.0
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Home Improvement Loans							
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	0	0	0.0	0.0	33.8	25.3	42.9
Middle	1	45	100.0	100.0	66.2	74.7	57.1
Upper	0	0	0.0	0.0	0.0	0.0	0.0
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Multifamily Loans							% of Multifamily Units
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	0	0	0.0	0.0	100.0	100.0	60.4
Middle	0	0	0.0	0.0	0.0	0.0	39.6
Upper	0	0	0.0	0.0	0.0	0.0	0.0
Unknown	0	0	0.0	0.0	0.0	0.0	0.0

**TABLE B-3
DISTRIBUTION OF 2016 SMALL BUSINESS AND SMALL FARM LOANS
BY INCOME LEVEL OF GEOGRAPHY
LAFAYETTE COUNTY AA**

Census Tract Income Level	Small Business Loans				Aggregate CRA Data		% of Businesses
	#	\$(000)	#%	\$%	#%	\$%	
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	22	788	84.6	87.8	38.0	47.4	50.2
Middle	4	110	15.4	12.2	56.7	49.9	49.8
Upper	0	0	0.0	0.0	0.0	0.0	0.0
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Census Tract Income Level	Small Farm Loans				Aggregate CRA Data		% of Farms
	#	\$(000)	#%	\$%	#%	\$%	
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	69	3,981	75.0	83.4	48.3	44.3	64.1
Middle	23	792	25.0	16.6	51.7	55.7	35.9
Upper	0	0	0.0	0.0	0.0	0.0	0.0
Unknown	0	0	0.0	0.0	0.0	0.0	0.0

**TABLE B-4
DISTRIBUTION OF 2016 BUSINESS LOANS – REAL ESTATE SECURED
BY INCOME LEVEL OF GEOGRAPHY
LAFAYETTE COUNTY AA**

Census Tract Income Level	Business Loans – RE Secured				% of Businesses
	#	\$(000)	#%	\$%	
Low	0	0	0.0	0.0	0.0
Moderate	4	113	100.0	100.0	50.2
Middle	0	0	0.0	0.0	49.8
Upper	0	0	0.0	0.0	0.0
Unknown	0	0	0.0	0.0	0.0

**TABLE B-5
DISTRIBUTION OF 2016 HMDA LOANS
BY BORROWER INCOME LEVELS
LAFAYETTE COUNTY AA**

Borrower Income Level	Bank Loans				Aggregate HMDA Data		% of Families
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	3	134	10.7	5.3	12.0	8.5	26.4
Moderate	6	621	21.4	24.5	22.0	18.2	20.2
Middle	6	511	21.4	20.2	22.2	22.5	24.1
Upper	12	1,216	42.9	48.0	25.3	31.7	29.4
Unknown	1	50	3.6	2.0	18.5	19.1	0.0
Home Purchase Loans							
Low	2	91	12.5	6.0	13.2	8.3	26.4
Moderate	6	621	37.5	40.7	28.1	23.4	20.2
Middle	2	176	12.5	11.5	20.8	23.9	24.1
Upper	5	586	31.3	38.5	21.3	28.6	29.4
Unknown	1	50	6.3	3.3	16.6	15.9	0.0
Home Refinance Loans							
Low	1	43	9.1	4.5	10.3	9.0	26.4
Moderate	0	0	0.0	0.0	13.4	11.9	20.2
Middle	3	290	27.3	30.1	22.9	20.6	24.1
Upper	7	630	63.6	65.4	30.6	36.2	29.4
Unknown	0	0	0.0	0.0	22.9	22.3	0.0
Home Improvement Loans							
Low	0	0	0.0	0.0	11.7	7.8	26.4
Moderate	0	0	0.0	0.0	22.1	21.3	20.2
Middle	1	45	100.0	100.0	29.9	28.8	24.1
Upper	0	0	0.0	0.0	28.6	34.8	29.4
Unknown	0	0	0.0	0.0	7.8	7.4	0.0

**TABLE B-6
DISTRIBUTION OF 2016 BUSINESS AND FARM LOANS BY REVENUE SIZE
LAFAYETTE COUNTY AA**

Business Revenue By Size	Business Loans				Aggregate CRA Data		% of Businesses
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	21	568	80.8	63.3	44.2	46.3	91.0
Over \$1MM	5	330	19.2	36.7	Not Reported		6.9
Not Known	0	0	0.0	0.0			2.1
Farm Revenue By Size	Farm Loans				Aggregate CRA Data		% of Farms
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	90	4,570	97.8	95.7	28.3	44.4	98.7
Over \$1MM	1	200	1.1	4.2	Not Reported		1.3
Not Known	1	3	1.1	0.1			0.0

**TABLE B-7
DISTRIBUTION OF 2016 BUSINESS LOANS – REAL ESTATE SECURED
BY REVENUE SIZE
LAFAYETTE COUNTY AA**

Business Revenue By Size	Business Loans – RE Secured				% of Businesses
	#	\$(000)	#%	\$%	
\$1MM or less	4	113	100.0	100.0	91.0
Over \$1MM	0	0	0.0	0.0	6.9
Not Known	0	0	0.0	0.0	2.1

2015

TABLE B-8 DISTRIBUTION OF 2015 HMDA LOANS BY INCOME LEVEL OF GEOGRAPHY LAFAYETTE COUNTY AA							
Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Moderate	22	1,661	66.7	51.1	35.0	29.3	42.9
Middle	11	1,589	33.3	48.9	65.0	70.7	57.1
Home Purchase Loans							
Moderate	11	948	61.1	54.9	34.3	27.7	42.9
Middle	7	780	38.9	45.1	65.7	72.3	57.1
Home Refinance Loans							
Moderate	10	706	76.9	53.7	36.4	31.4	42.9
Middle	3	609	23.1	46.3	63.6	68.6	57.1
Home Improvement Loans							
Moderate	1	7	50.0	3.4	33.3	29.2	42.9
Middle	1	200	50.0	96.6	66.7	70.8	57.1
Multifamily Loans							% of Multifamily Units
Moderate	0	0	0.0	0.0	0.0	0.0	60.4
Middle	0	0	0.0	0.0	100.0	100.0	39.6

**TABLE B-9
DISTRIBUTION OF 2015 HMDA LOANS
BY BORROWER INCOME LEVELS
LAFAYETTE COUNTY AA**

Borrower Income Level	Bank Loans				Aggregate HMDA Data		% of Families
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	8	746	24.2	23.0	14.4	9.1	26.4
Moderate	7	612	21.2	18.8	22.2	19.6	20.2
Middle	6	564	18.2	17.4	23.2	23.3	24.1
Upper	11	1,321	33.3	40.6	21.8	28.3	29.4
Unknown	1	7	3.0	0.2	18.4	19.7	0.0
Home Purchase Loans							
Low	8	746	44.4	43.2	15.7	10.0	26.4
Moderate	4	420	22.2	24.3	24.0	20.8	20.2
Middle	2	172	11.1	10.0	22.2	23.5	24.1
Upper	4	390	22.2	22.6	20.4	27.5	29.4
Unknown	0	0	0.0	0.0	17.7	18.1	0.0
Home Refinance Loans							
Low	0	0	0.0	0.0	11.3	7.8	26.4
Moderate	3	192	23.1	14.6	20.1	18.0	20.2
Middle	4	392	30.8	29.8	24.0	23.4	24.1
Upper	6	731	46.2	55.6	24.3	28.4	29.4
Unknown	0	0	0.0	0.0	20.3	22.5	0.0
Home Improvement Loans							
Low	0	0	0.0	0.0	22.7	9.2	26.4
Moderate	0	0	0.0	0.0	21.2	19.5	20.2
Middle	0	0	0.0	0.0	27.3	19.5	24.1
Upper	1	200	50.0	96.6	18.2	39.8	29.4
Unknown	1	7	50.0	3.4	10.6	12.0	0.0

**TABLE B-10
DISTRIBUTION OF 2015 SMALL BUSINESS AND SMALL FARM LOANS
BY INCOME LEVEL OF GEOGRAPHY
LAFAYETTE COUNTY AA**

Census Tract Income Level	Small Business Loans				Aggregate CRA Data		% of Businesses
	#	\$(000)	#%	\$%	#%	\$%	
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	36	1,469	80.0	46.5	45.3	36.8	49.2
Middle	9	1,687	20.0	53.5	51.7	62.2	50.8
Upper	0	0	0.0	0.0	0.0	0.0	0.0
Unknown ⁴	0	0	0.0	0.0	0.0	0.0	0.0
Census Tract Income Level	Small Farm Loans				Aggregate CRA Data		% of Farms
	#	\$(000)	#%	\$%	#%	\$%	
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	69	4,101	77.5	85.3	69.9	76.7	62.5
Middle	20	706	22.5	14.7	30.1	23.3	37.5
Upper	0	0	0.0	0.0	0.0	0.0	0.0
Unknown ⁴	0	0	0.0	0.0	0.0	0.0	0.0

**TABLE B-11
DISTRIBUTION OF 2015 BUSINESS LOANS – REAL ESTATE SECURED
BY INCOME LEVEL OF GEOGRAPHY
LAFAYETTE COUNTY AA**

Census Tract Income Level	Business Loans – RE Secured				% of Businesses
	#	\$(000)	#%	\$%	
Low	0	0	0.0	0.0	0.0
Moderate	10	538	83.3	51.1	49.2
Middle	2	514	16.7	48.9	50.8
Upper	0	0	0.0	0.0	0.0
Unknown	0	0	0.0	0.0	0.0

**TABLE B-12
DISTRIBUTION OF 2015 BUSINESS AND FARM LOANS BY REVENUE SIZE
LAFAYETTE COUNTY AA**

Business Revenue By Size	Business Loans				Aggregate CRA Data		% of Businesses
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	37	2,480	82.2	78.6	53.6	56.4	92.8
Over \$1MM	5	660	11.1	20.9	Not Reported		5.5
Not Known	3	16	6.7	0.5			1.7
Farm Revenue By Size	Farm Loans				Aggregate CRA Data		% of Farms
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	85	4,027	95.5	83.8	73.4	75.6	99.0
Over \$1MM	4	780	4.5	16.2	Not Reported		1.0
Not Known	0	0	0.0	0.0			0.0

**TABLE B-13
DISTRIBUTION OF 2015 BUSINESS LOANS – REAL ESTATE SECURED
BY REVENUE SIZE
LAFAYETTE COUNTY AA**

Business Revenue By Size	Business Loans – RE Secured				% of Businesses
	#	\$(000)	#%	\$%	
\$1MM or less	11	684	91.7	65.0	92.8
Over \$1MM	0	0	0.0	0.0	5.5
Not Known	1	368	8.3	35.0	1.7

2014

**TABLE B-14
DISTRIBUTION OF 2014 HMDA LOANS
BY INCOME LEVEL OF GEOGRAPHY
LAFAYETTE COUNTY AA**

Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner Occupied Units
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	34	2,526	81.0	78.3	39.0	35.4	42.9
Middle	8	699	19.0	21.7	61.0	64.6	57.1
Upper	0	0	0.0	0.0	0.0	0.0	0.0
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Home Purchase Loans							
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	20	1,772	83.3	85.2	37.0	32.2	42.9
Middle	4	307	16.7	14.8	63.0	67.8	57.1
Upper	0	0	0.0	0.0	0.0	0.0	0.0
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Home Refinance Loans							
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	5	623	71.4	74.4	41.7	38.9	42.9
Middle	2	214	28.6	25.6	58.3	61.1	57.1
Upper	0	0	0.0	0.0	0.0	0.0	0.0
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Home Improvement Loans							
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	9	131	81.8	42.4	38.8	33.6	42.9
Middle	2	178	18.2	57.6	61.2	66.4	57.1
Upper	0	0	0.0	0.0	0.0	0.0	0.0
Unknown	0	0	0.0	0.0	0.0	0.0	0.0
Multifamily Loans							% of Multifamily Units
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	0	0	0.0	0.0	20.0	46.9	60.4
Middle	0	0	0.0	0.0	80.0	53.1	39.6
Upper	0	0	0.0	0.0	0.0	0.0	0.0
Unknown	0	0	0.0	0.0	0.0	0.0	0.0

**TABLE B-15
DISTRIBUTION OF 2014 MDA LOANS
BY BORROWER INCOME LEVELS
LAFAYETTE COUNTY AA**

Borrower Income Level	Bank Loans				Aggregate HMDA Data		% of Families
	#	\$(000)	#%	\$%	#%	\$%	
Total Home Mortgage Loans							
Low	11	592	26.2	18.4	15.9	8.7	26.4
Moderate	6	302	14.3	9.4	21.1	17.7	20.2
Middle	13	1,269	31.0	39.3	23.7	25.2	24.1
Upper	12	1,062	28.6	32.9	21.8	28.0	29.4
Unknown	0	0	0.0	0.0	17.6	20.4	0.0
Home Purchase Loans							
Low	7	486	29.2	23.4	18.2	10.6	26.4
Moderate	3	271	12.5	13.0	19.9	17.7	20.2
Middle	7	768	29.2	36.9	25.4	28.2	24.1
Upper	7	554	29.2	26.6	17.8	25.6	29.4
Unknown	0	0	0.0	0.0	18.7	17.9	0.0
Home Refinance Loans							
Low	1	83	14.3	9.9	12.1	7.1	26.4
Moderate	0	0	0.0	0.0	22.0	18.5	20.2
Middle	4	480	57.1	57.3	22.0	23.0	24.1
Upper	2	274	28.6	32.7	25.9	31.6	29.4
Unknown	0	0	0.0	0.0	18.0	19.8	0.0
Home Improvement Loans							
Low	3	23	27.3	7.4	22.4	7.5	26.4
Moderate	3	31	27.3	10.0	25.4	18.2	20.2
Middle	2	21	18.2	6.8	23.9	25.3	24.1
Upper	3	234	27.3	75.7	26.9	36.7	29.4
Unknown	0	0	0.0	0.0	1.5	12.2	0.0

TABLE B-16
DISTRIBUTION OF 2014 SMALL BUSINESS AND SMALL FARM LOANS
BY INCOME LEVEL OF GEOGRAPHY
LAFAYETTE COUNTY AA

Census Tract Income Level	Small Business Loans				Aggregate CRA Data		% of Businesses
	#	\$(000)	#%	\$%	#%	\$%	
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	35	1,443	72.9	76.8	43.7	44.9	48.1
Middle	13	437	27.1	23.2	53.2	54.4	51.9
Upper	0	0	0.0	0.0	0.0	0.0	0.0
Unknown ⁴	0	0	0.0	0.0	0.0	0.0	0.0
Census Tract Income Level	Small Farm Loans				Aggregate CRA Data		% of Farms
	#	\$(000)	#%	\$%	#%	\$%	
Low	0	0	0.0	0.0	0.0	0.0	0.0
Moderate	68	3,759	79.1	83.3	68.3	78.0	62.5
Middle	18	751	20.9	16.7	31.7	22.0	37.5
Upper	0	0	0.0	0.0	0.0	0.0	0.0
Unknown ⁴	0	0	0.0	0.0	0.0	0.0	0.0

TABLE B-17
DISTRIBUTION OF 2014 BUSINESS LOANS – REAL ESTATE SECURED
BY INCOME LEVEL OF GEOGRAPHY
LAFAYETTE COUNTY AA

Census Tract Income Level	Business Loans – RE Secured				% of Businesses
	#	\$(000)	#%	\$%	
Low	0	0	0.0	0.0	0.0
Moderate	9	249	81.8	47.0	48.1
Middle	2	281	18.2	53.0	51.9
Upper	0	0	0.0	0.0	0.0
Unknown	0	0	0.0	0.0	0.0

**TABLE B-18
DISTRIBUTION OF 2014 BUSINESS AND FARM LOANS BY REVENUE SIZE
LAFAYETTE COUNTY AA**

Business Revenue By Size	Business Loans				Aggregate CRA Data		% of Businesses
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	43	1,311	89.6	69.7	50.7	41.2	91.0
Over \$1MM	5	569	10.4	30.3	Not Reported		5.2
Not Known	0	0	0.0	0.0			3.8
Farm Revenue By Size	Farm Loans				Aggregate CRA Data		% of Farms
	#	\$(000)	#%	\$%	#%	\$%	
\$1MM or less	84	4,155	97.7	92.1	78.2	88.2	99.1
Over \$1MM	2	355	2.3	7.9	Not Reported		0.9
Not Known	0	0	0.0	0.0			0.0

**TABLE B-19
DISTRIBUTION OF 2014 BUSINESS LOANS – REAL ESTATE SECURED
BY REVENUE SIZE
LAFAYETTE COUNTY AA**

Business Revenue By Size	Business Loans – RE Secured				% of Businesses
	#	\$(000)	#%	\$%	
\$1MM or less	10	382	90.9	72.1	91.0
Over \$1MM	1	148	9.1	27.9	5.2
Not Known	0	0	0.0	0.0	3.8