

PUBLIC DISCLOSURE

NOVEMBER 18, 2019

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

THE MISSOURI BANK II RSSD# 491251

1601 SOUTH LIMIT AVENUE SEDALIA, MISSOURI 65301

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 COMMUNITY REINVESTMENT ACT RATING

The Missouri Bank II (the bank) is rated Satisfactory. This rating is based on the following conclusions with respect to the performance criteria:

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

SCOPE OF EXAMINATION

The Federal Financial Institutions Examination Council's *Interagency Examination Procedures for Small Institutions* were utilized to evaluate the bank's CRA performance. The evaluation considered CRA performance context, including the bank's asset size, financial condition, business strategy and market competition, as well as AA demographic and economic characteristics and credit needs. A full-scope review of the bank's lending performance was assessed within the Pettis County AA, while the Columbia, Missouri Metropolitan Statistical Area (MSA) AA was subject to a limited-scope review based on lower lending volume. The following data was reviewed:

- The bank's 16-quarter average NLTD ratio.
- A universe of 63 Home Mortgage Disclosure Act (HMDA) loans reported on the bank's 2017 HMDA Loan/Application Register, and a statistical sample of 47 small business loans selected from a universe of 62 loans originated from October 26, 2015 through December 31, 2018.

More weight was placed on the bank's home mortgage lending due to a greater volume of lending by both number and dollar volume. In addition, while conclusions with respect to small business lending performance were determined based on a review of loans originated over multiple years, only 2017-2018 lending tables are reflected in the body of the report, with comparisons made to 2015-2016 lending performance. Refer to Appendix B of this report for more information on the bank's 2015-2016 lending performance.

DESCRIPTION OF INSTITUTION

The bank is a community bank headquartered in Sedalia, Missouri. The bank's characteristics include:

- The bank is a wholly owned subsidiary of Warren County Bancshares, Inc., Warrenton, Missouri.
- The bank reported total assets of \$101.1 million as of March 31, 2019.
- In addition to its main office in Sedalia, Missouri, the bank has two additional fullservice locations in Columbia, Missouri, and a deposit taking-only facility in Smithton, Missouri.
- The bank's three full-service locations each have an on-site, cash-only automated teller machine (ATM).
- The bank's primary business focus is commercial and residential real estate lending.

TABLE 1 COMPOSITION OF LOAN PORTFOLIO AS OF MARCH 31, 2019							
Loan Type	\$(000)	%					
Residential Real Estate	30,413	43.2					
Commercial	29,231	41.5					
Agricultural	8,351	11.9					
Consumer	1,265	1.8					
Other	1,115	1.6					
Gross Loans	70,375	100.0					

The bank was rated Satisfactory under the CRA at its previous October 26, 2015 performance evaluation. There are no known legal, financial, or other factors impeding the bank's ability to help meet the credit needs in its communities.

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA

Net Loan-to-Deposit Ratio

This performance criterion evaluates the bank's average NLTD ratio to determine the reasonableness of lending in light of performance context, such as the bank's capacity to lend, the availability of lending opportunities, the demographic and economic factors present in the AAs, and in comparison to similarly situated Federal Deposit Insurance Corporation (FDIC)-insured institutions. The similarly situated institutions were selected based on location, asset size, and loan portfolio composition. Overall, the bank's NLTD ratio is considered reasonable, as it falls within the range of NLTD ratios of other similarly situated institutions.

TABLE 2 COMPARATIVE NLTD RATIOS							
Institution	Location	Asset Size (\$000s)	NLTD Ratio (%)				
institution	Location	Asset Size (\$0005)	16-Quarter Average				
The Missouri Bank II	Sedalia, Missouri	101,061	79.4				
Citizens Community Bank	Pilot Grove, Missouri	101,632	79.8				
Commercial Trust Company of Fayette	Fayette, Missouri	123,158	73.9				
Tri-County Trust Company	Glasgow, Missouri	57,905	83.3				

Assessment Area Concentration

This performance criterion evaluates the percentage of lending extended inside and outside of the AAs. A majority of the bank's loans, by number and dollar, are originated inside its AAs.

TABLE 3 LENDING INSIDE AND OUTSIDE THE AAS									
Loop Type		Ins	ide			Outs	side		
Loan Type	#	\$(000)	#%	\$%	#	\$(000)	#%	\$%	
Home Purchase	34	3,524	87.2	85.0	5	621	12.8	15.0	
Home Refinance	13	991	100.0	100.0	0	0	0.0	0.0	
Home Improvement	10	394	100.0	100.0	0	0	0.0	0.0	
Multifamily	1	1,008	100.0	100.0	0	0	0.0	0.0	
Total HMDA Loans	58	5,917	92.1	90.5	5	621	7.9	9.5	
Small Business Loans	41	6,353	87.2	79.6	6	1,625	12.8	20.4	
Total Loans 99 12,270 90.0 84.5 11 2,246 10.0 15.5							15.5		
Note: Percentages may not add to 100.0 percent due to rounding.									

Geographic Distribution of Loans

This performance criterion evaluates the bank's distribution of lending within its AAs by income level of census tracts. The bank's overall geographic distribution of loans reflects reasonable dispersion throughout both AAs.

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

This performance criterion evaluates the bank's lending to borrowers of different income levels and to businesses of different revenue sizes. Overall, the bank's lending has a reasonable penetration among individuals of different income levels and businesses of different sizes.

FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

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

PETTIS COUNTY ASSESSMENT AREA NONMETROPOLITAN AREA

(FULL-SCOPE REVIEW)

DESCRIPTION OF THE PETTIS COUNTY AA

The bank's AA is comprised of Pettis County in its entirety (refer to Appendix A for an AA map).

- As of the 2015 American Community Survey (ACS), the AA was comprised of 11 total census tracts, which included 1 low-, 1 moderate-, 8 middle-, and 1 upper-income census tracts. The AA's delineation has not changed since the prior October 26, 2015 performance evaluation.
- The bank's presence within the AA includes its main office in Sedalia and one limitedservice branch in Smithton, Missouri, which is a deposit taking-only facility. Both branches are located in middle-income census tracts.
- According to the June 30, 2019 FDIC Deposit Market Share Report, the bank ranked fourth out of eight FDIC-insured institutions in the AA, with a market share of 10.4 percent.
- Two community contacts were interviewed by Reserve Bank examiners to augment the CRA performance evaluation, as well as to help ascertain the credit needs of the communities, the responsiveness of area banks in meeting those credit needs, and the local economic conditions. One community representative was a member of a local organization that targets small business development, while the second community representative was from an organization familiar with the local housing markets.

TABLE 4 POPULATION CHANGE								
Area 2010 Population 2015 Population Percent Change								
Pettis County, Missouri	42,201	42,215	0.0					
State of Missouri 5,988,927 6,045,448 0.9								
Source: 2010 U.S. Census Bureau Decennial Census 2011-2015 U.S. Census Bureau: American Community Survey								

- The AA has experienced very limited change in population in recent years, similar to the state of Missouri.
- The city of Sedalia, where the bank's main office is located, is the county seat of Pettis County and contains 51.4 percent of the AA's population.

TABLE 5 MEDIAN FAMILY INCOME CHANGE							
Area	2010 Median Family Income 2015 Median Family Income		Percent Change				
Pettis County, Missouri	49,389	50,183	1.6				
State of Missouri	57,661	60,809	5.5				
Source: 2006-2010 U.S. Census Bureau: American Community Survey 2011-2015 U.S. Census Bureau: American Community Survey							

- According to 2015 ACS data, 36.8 percent of families in the AA are considered LMI, which is comparable to both the state of Missouri at 39.4 percent and the statewide nonmetropolitan figure of 38.7 percent.
- Approximately 12.9 percent of families in the AA live below the poverty line, which is comparable to both figures for the state of Missouri and other statewide nonmetropolitan areas at 11.1 percent and 14.2 percent, respectively.

TABLE 6 HOUSING COSTS CHANGE							
Aroo	Median Housing Value		Percent Median (ross Rent	Percent	
Area	2010	2015	Change	2010	2015	Change	
Pettis County, Missouri	93,200	101,400	8.8	581	682	17.4	
State of Missouri	137,700	138,400	0.5	667	746	11.8	
Source: 2006-2010 U.S. Census Bureau: American Community Survey 2011-2015 U.S. Census Bureau: American Community Survey							

- The AA contains a higher number of owner-occupied housing units at 60.3 percent, as compared to rental units at 28.4 percent.
- The AA's affordability ratio¹ at 39.4 percent indicates more affordable housing as compared to the state of Missouri at 34.8 percent, as well as other statewide nonmetropolitan areas at 38.0 percent.
- The age of housing stock within the AA, at 50 years, is above the state of Missouri and other statewide nonmetropolitan areas at 40 years and 38 years, respectively. Additionally, 27.5 percent of the housing stock within the AA was built prior to 1950, as compared to only 19.3 percent in the state of Missouri and 17.9 percent in other statewide nonmetropolitan areas.
- A community representative noted the demand for new or updated housing in Sedalia is very strong, and recently renovated homes have been selling quickly, with many homes going under contract within 10 to 20 days. Additionally, the Sedalia housing market has seen a notable increase in demand over the past six to eight months.

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The housing affordability ratio is calculated by dividing the median housing income by the median housing value. A lower ratio indicates that housing is generally less affordable.

TABLE 7 UNEMPLOYMENT RATES							
Region	2014	2015	2016	2017	2018		
Pettis County, Missouri	6.1	5.2	4.9	3.7	3.2		
State of Missouri	6.1	5.0	4.5	3.3	3.1		
Source: Bureau of Labor Statistics: Local Area Unemployment Statistics							

- A community representative spoke of a recent influx of new employment opportunities in the Sedalia area. Specifically, a large manufacturing company that has the potential for significant job creation and retention, recently opened in the area. Additionally, the community representative noted an increase in new commercial construction in and around the area's industrial parks.
- The primary industries in the AA are manufacturing, healthcare, and retail. Some of the major employers include: Tyson Foods (1,800 employees), Stanley Black & Decker (850 employees), and Inter-State Studio & Publishing Company (500 to 600 employees).
- A community representative also discussed the area's recent economic growth, which
 is attributable to local major employers reinvesting in the area and generating
 additional employment opportunities for AA residents. Such opportunities include:
 Nucor Corp's new \$250.0 million steel plant in Sedalia; Custom Truck One Source
 expanding its manufacturing operations' footprint in one of the local industrial parks;
 and the opening of Quest Diagnostics' new call center.

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA IN PETTIS COUNTY AA

Geographic Distribution of Loans

This performance criterion evaluates the bank's distribution of lending within its AA by income level of census tracts. The bank's geographic distribution of loans reflects reasonable distribution among the different census tracts within the AA, as greater weight was given to the bank's home mortgage lending.

Home Mortgage Lending

The geographic distribution of home mortgage lending is reasonable. While the bank's lending in low-income census tracts was below aggregate lending data and the demographic figure, lending opportunities within low-income census tracts are often reduced due to the limited number of owner-occupied units and higher number of rental units. Conversely, the bank's lending performance in moderate-income census tracts was comparable to aggregate lending data by number and dollar volume and to the demographic figure. The bank's lending performance in middle-income census tracts was comparable to aggregate lending data by number, but exceeded the demographic figure. The distribution of home mortgage lending in upper-income census tracts fell below both aggregate lending data and the demographic figure.

An evaluation of the dispersion of home mortgage lending in 2017 revealed no significant gaps or lapses.

TABLE 8 DISTRIBUTION OF 2017 HOME MORTGAGE LENDING BY INCOME LEVEL OF GEOGRAPHY								
Census Tract Income Level	Bank Loans				Aggregate HMDA Data		% of Owner- Occupied	
income Level	#	\$(000)	#%	\$%	#%	\$%	Units	
Low	0	0	0.0	0.0	1.7	1.0	3.7	
Moderate	3	158	6.7	4.8	2.7	1.3	3.7	
Middle	38	2,815	84.4	86.3	81.2	77.2	76.6	
Upper	4	288	8.9	8.8	14.3	20.5	16.0	
Unknown	0	0	0.0	0.0	0.0	0.0	0.0	
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0	

Source: 2017 FFIEC Census Data

2011 – 2015 U.S. Census Bureau: American Community Survey NOTE: Percentages may not add up to 100.0 percent due to rounding.

Small Business Lending

The geographic distribution of small business lending is poor. The bank's 2017–2018 lending data reveals no small business loan originations within the AA's LMI census tracts, which falls below the demographic figures for both census tract income categories. The bank's lending in middle- and upper-income census tracts, where the majority of the small businesses within the AA are located, exceeded the demographic figure of businesses operating in middle- and upper-income census tracts.

The bank's level of small business lending in 2015 and 2016 was comparable to the lending performance in 2017–2018.

An evaluation of the dispersion of small business lending revealed gaps in the bank's lending performance given the absence of any small business loans within either of the AA's LMI census tracts.

TABLE 9 DISTRIBUTION OF 2017-2018 SMALL BUSINESS LENDING BY INCOME LEVEL OF GEOGRAPHY							
Census Tract		Bank	Loans		% of		
Income Level	#	\$(000)	#%	\$%	Businesses		
Low	0	0	0.0	0.0	3.4		
Moderate	0	0	0.0	0.0	13.2		
Middle	17	1,455	81.0	83.5	69.4		
Upper	4	286	19.0	16.4	14.0		
Unknown	0	0	0.0	0.0	0.0		
Not Reported	0	0	0.0	0.0	0.0		

Source: 2018 FFIEC Census Data 2018 Dun & Bradstreet Data

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

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

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

Home Mortgage Lending

The borrower distribution of home mortgage lending is reasonable. Lending to low-income borrowers was comparable to aggregate lending data, but below the demographic figure. Additionally, lending to moderate-income borrowers was below aggregate lending data by number, but comparable to the demographic figure by both number and dollar volume. The bank's 2017 HMDA lending included eight loans (17.8 percent) in which income was not obtained because the loans were for investment properties. Typically, these types of loans for commercial purposes are associated with affordable rental properties, which in turn benefit LMI individuals.

The bank's lending to middle-income borrowers exceeded aggregate lending data and the demographic figure, while lending to upper-income borrowers was comparable to aggregate lending data, but below the demographic figure.

TABLE 10 DISTRIBUTION OF 2017 HOME MORTGAGE LENDING BY BORROWER INCOME LEVEL								
Borrower	Bank Loans				Aggregate HMDA Data		Families by Family Income	
Income Level	#	\$(000)	#%	\$%	#%	\$%	%	
Low	1	92	2.2	2.8	6.7	3.7	19.1	
Moderate	6	466	13.3	14.3	18.5	13.6	17.6	
Middle	14	858	31.1	26.3	22.1	19.9	21.9	
Upper	15	1,330	33.3	40.8	32.2	42.3	41.4	
Unknown	9	515	20.0	15.8	20.5	20.5	0.0	
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0	

Source: 2017 FFIEC Census Data

2011 – 2015 U.S. Census Bureau: American Community Survey NOTE: Percentages may not add up to 100.0 percent due to rounding.

Small Business Lending

The borrower distribution of small business lending is reasonable. The bank's lending to small businesses with gross annual revenues of \$1.0 million or less was above the percentage of small businesses in the AA. The bank's lending to businesses with gross annual revenues over \$1.0 million was comparable to the demographic figure. Additionally, 90.5 percent of the bank's loans were originated in amounts of \$250,000 or less, which is considered beneficial to smaller businesses operating in the AA. This level of lending helps support the credit needs of small businesses, as smaller businesses typically do not have the need or capacity to borrow larger amounts. As such, smaller loan amounts are used as a proxy to estimate the support of small businesses.

The bank's level of small business lending in 2015 and 2016 was comparable to the lending performance in 2017–2018.

TABLE 11 DISTRIBUTION OF 2017-2018 SMALL BUSINESS LENDING BY REVENUE SIZE OF BUSINESSES

		Total Businesses							
	#	\$(000)	#%	\$%	%				
	By Revenue								
\$1 Million or Less	20	1,669	95.2	95.9	89.3				
Over \$1 Million	1	72	4.8	4.1	9.5				
Not Known	0	0	0.0	0.0	1.2				
Total	21	1,741	100.0	100.0	100.0				
		By Loan	Size						
\$100,000 or less	16	583	76.2	33.5					
\$100,001 - \$250,000	3	486	14.3	27.9					
\$250,001 – \$1 Million	2	672	9.5	38.6					
Total	21	1,741	100.0	100.0					
By Loan Size and Revenue \$1 Million or Less									
\$100,000 or less	15	511	75.0	30.6					
\$100,001 - \$250,000	3	486	15.0	29.1					
\$250,001 – \$1 Million	2	672	10.0	40.3					
Total	20	1,669	100.0	100.0					

Source: 2018 FFIEC Census Data 2018 Dun & Bradstreet Data

COLUMBIA, MISSOURI METROPOLITAN STATISTICAL AREA ASSESSMENT AREA METROPOLITAN AREA

(LIMITED-SCOPE REVIEW)

DESCRIPTION OF THE COLUMBIA, MISSOURI METROPOLITAN STATISTICAL AREA ASSESSMENT AREA

The bank delineates all of Boone County, which comprises the entire Columbia, Missouri MSA, as its AA. The bank's presence in the area includes two full-service branches in Columbia, Missouri, with each having a cash-only ATM. Similar to the previous evaluation, the bank's lending volume within the AA is limited due to the bank's limited market presence and considerable market competition. Therefore, this AA received a limited-scope review as part of this evaluation.

The AA is comprised of 3 low-, 6 moderate-, 10 middle-, 7 upper-, and 3 unknown-income census tracts. This represents a change from the previous evaluation in which the AA consisted of 5 low-, 6 moderate-, 11 middle-, and 7 upper-income census tracts. Based on 2015 ACS data, the population of the AA was 170,770, which represents an increase of 5.0 percent since the 2010 Census.

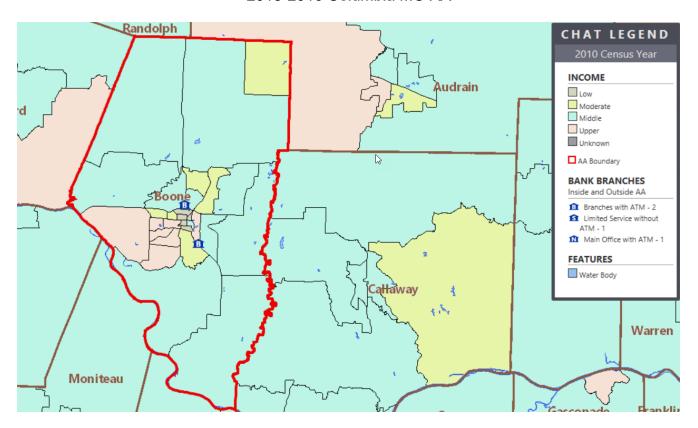
According to the June 30, 2019 FDIC Deposit Market Share Report, the bank ranked 22nd out of 31 FDIC-insured depository institutions in the AA with a market share of 0.7 percent.

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA IN THE COLUMBIA, MISSOURI METROPOLITAN STATISTICAL AREA ASSESSMENT AREA

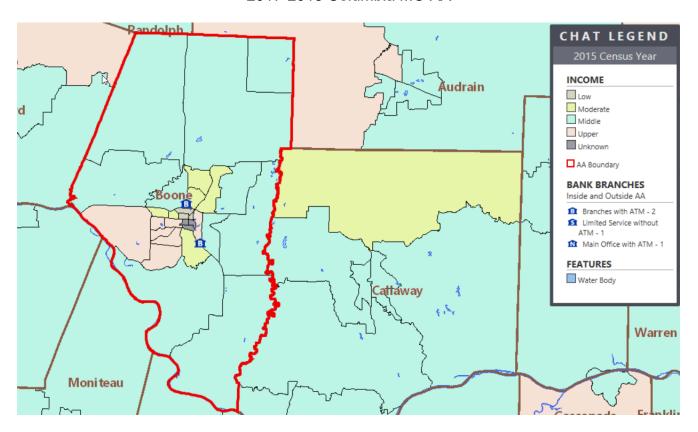
The bank's lending performance in the AA is consistent with its lending performance in the Pettis County AA. The geographic distribution and dispersion of loans, as well as the distribution of lending to borrowers of different income levels and to businesses of different revenue sizes, was consistent with the full-scope AA review for all loan products. The conclusions for this AA were based on a limited-scope review. Lending and demographic tables for this AA are located in Appendix B.

APPENDIX A - MAP OF THE ASSESSMENT AREAS

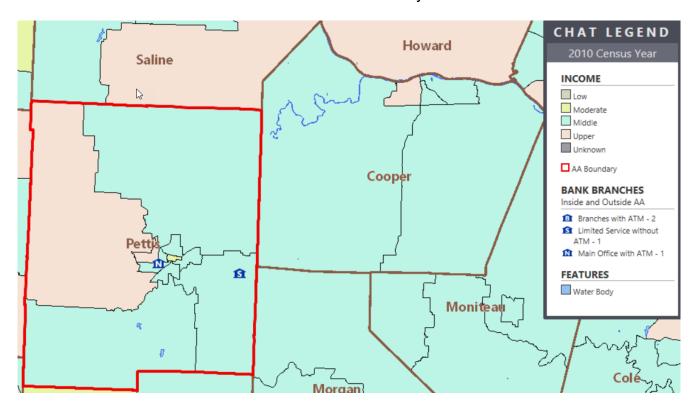
2015-2016 Columbia MO AA



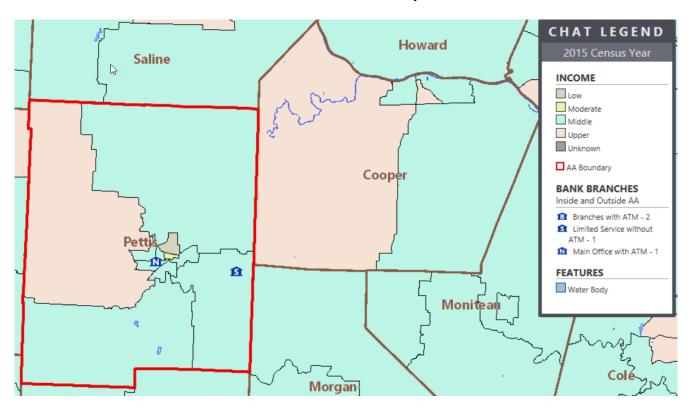
2017-2018 Columbia MO AA



2015-2016 Pettis County AA



2017-2018 Pettis County AA



APPENDIX B - DEMOGRAPHIC INFORMATION AND LENDING TABLES

TABLE B-1 2018 PETTIS COUNTY AA DEMOGRAPHICS											
Income Categories	Tra Distrik			ies by ncome	Level a	< Poverty as % of by Tract	Famili Family I				
	#	%	#	%	#	%	#	%			
Low	1	9.1	494	4.5	204	41.3	2,084	19.1			
Moderate	1	9.1	660	6.1	146	22.1	1,919	17.6			
Middle	8	72.7	8,054	73.9	943	11.7	2,385	21.9			
Upper	1	9.1	1,684	15.5	108	6.4	4,504	41.4			
Unknown	0	0.0	0	0.0	0	0.0	0	0.0			
Total AA	11	100.0	10,892	100.0	1,401	12.9	10,892	100.0			
				Housir	g Type by	Tract					
	Housing	Ov	vner-occupi		Rei		Vac	ant			
	Units by Tract	#	% by tract	% by unit	#	% by unit	#	% by unit			
Low	982	402	3.7	40.9	341	34.7	239	24.3			
Moderate	1,316	401	3.7	30.5	630	47.9	285	21.7			
Middle	13,548	8,409	76.6	62.1	3,846	28.4	1,293	9.5			
Upper	2,357	1,759	16.0	74.6	343	14.6	255	10.8			
Unknown	0	0	0.0	0.0	0	0.0	0	0.0			
Total AA	18,203	10,971	100.0	60.3	5,160	28.3	2,072	11.4			
	T-4-LD.			Busines	ses by Tra	ct & Revenu	ıe Size				
	Total Bus		Lose Than or -			Million	Revent				
	by T	iaci	\$1 M	illion	Ο το. ψ.		Repo	rtea			
	by T #	%	\$1 M	illion %	#	%	#	rtea %			
Low			•								
Low Moderate	#	%	#	%	#	%	#	%			
_	# 56	% 3.4	#	% 2.9	# 12	% 7.7	# 1	% 5.3			
Moderate	# 56 216	% 3.4 13.2	# 43 196	% 2.9 13.4	# 12 18	% 7.7 11.5	# 1 2	% 5.3 10.5			
Moderate Middle	# 56 216 1,134	% 3.4 13.2 69.4	# 43 196 1,012	% 2.9 13.4 69.3	# 12 18 110	% 7.7 11.5 70.5	# 1 2 12	% 5.3 10.5 63.2			
Moderate Middle Upper Unknown Total AA	# 56 216 1,134 229 0 1,635	% 3.4 13.2 69.4 14.0 0.0 100.0	# 43 196 1,012 209	% 2.9 13.4 69.3 14.3	# 12 18 110 16	% 7.7 11.5 70.5 10.3	# 1 2 12 4	% 5.3 10.5 63.2 21.1			
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Moderate Middle Upper Unknown Total AA	# 56 216 1,134 229 0 1,635 ge of Total B	% 3.4 13.2 69.4 14.0 0.0 100.0 usinesses: arms	# 43 196 1,012 209 0 1,460 Less Th	% 2.9 13.4 69.3 14.3 0.0 100.0 89.3 Farms an or =	# 12 18 110 16 0 156 S by Tract &	% 7.7 11.5 70.5 10.3 0.0 100.0 9.5 Revenue S Million %	# 1 2 12 4 0 19 Size Revenu Repor	% 5.3 10.5 63.2 21.1 0.0 100.0 1.2 e Not			
Moderate Middle Upper Unknown Total AA Percentag	# 56 216 1,134 229 0 1,635 ge of Total B Total F by Tr	% 3.4 13.2 69.4 14.0 0.0 100.0 usinesses: arms	# 43 196 1,012 209 0 1,460 Less Th \$1 Mi	% 2.9 13.4 69.3 14.3 0.0 100.0 89.3 Farms an or =	# 12 18 110 16 0 156 by Tract & Over \$1	% 7.7 11.5 70.5 10.3 0.0 100.0 9.5 Revenue S	# 1 2 12 4 0 19 Size Revenu Repor #	% 5.3 10.5 63.2 21.1 0.0 100.0 1.2 e Not			
Moderate Middle Upper Unknown Total AA Percentag	# 56 216 1,134 229 0 1,635 pe of Total B Total F by Tr #	% 3.4 13.2 69.4 14.0 0.0 100.0 usinesses: arms act % 0.0	# 43 196 1,012 209 0 1,460 Less Th \$1 Mi	% 2.9 13.4 69.3 14.3 0.0 100.0 89.3 Farms an or =	# 12 18 110 16 0 156 S by Tract & Over \$1 #	% 7.7 11.5 70.5 10.3 0.0 100.0 9.5 Revenue S Million % 0.0	# 1 2 12 4 0 19 Size Revenu Repor # 0	% 5.3 10.5 63.2 21.1 0.0 100.0 1.2 e Not ted % 0.0			
Moderate Middle Upper Unknown Total AA Percentag Low Moderate	# 56 216 1,134 229 0 1,635 pe of Total B Total F by Tr # 0 1	% 3.4 13.2 69.4 14.0 0.0 100.0 usinesses: arms act % 0.0 0.6	# 43 196 1,012 209 0 1,460 Less Th \$1 Mi #	% 2.9 13.4 69.3 14.3 0.0 100.0 89.3 Farms an or = Ilion % 0.0 0.6	# 12 18 110 16 0 156 Selection by Tract & Over \$1 # 0 0	% 7.7 11.5 70.5 10.3 0.0 100.0 9.5 Revenue S Million % 0.0 0.0	# 1 2 12 4 0 19 Size Revenu Repor # 0 0	% 5.3 10.5 63.2 21.1 0.0 100.0 1.2 e Not ted % 0.0 0.0			
Moderate Middle Upper Unknown Total AA Percentag Low Moderate Middle	# 56 216 1,134 229 0 1,635 pe of Total B Total F by Tr # 0 1 117	% 3.4 13.2 69.4 14.0 0.0 100.0 usinesses: arms act % 0.0 0.6 71.8	# 43 196 1,012 209 0 1,460 Less Th \$1 Mi # 0 1	% 2.9 13.4 69.3 14.3 0.0 100.0 89.3 Farms an or = Ilion % 0.0 0.6 71.8	# 12 18 110 16 0 156 S by Tract & Over \$1 # 0 0 0	% 7.7 11.5 70.5 10.3 0.0 100.0 9.5 Revenue S Million % 0.0 0.0 0.0	# 1 2 12 4 0 19 Size Revenu Repor # 0 0 0	% 5.3 10.5 63.2 21.1 0.0 100.0 1.2 e Not ted % 0.0 0.0 0.0			
Moderate Middle Upper Unknown Total AA Percentag Low Moderate Middle Upper Unknown Total AA	# 56 216 1,134 229 0 1,635 ge of Total B Total F by Tr # 0 117 45 0 163	% 3.4 13.2 69.4 14.0 0.0 100.0 usinesses: arms act % 0.0 0.6 71.8 27.6 0.0 100.0	# 43 196 1,012 209 0 1,460 Less Th \$1 Mi # 0 117 45	% 2.9 13.4 69.3 14.3 0.0 100.0 89.3 Farms an or = Illion 0.0 0.6 71.8 27.6	# 12 18 110 16 0 156 Selection by Tract & Over \$1 # 0 0 0 0	% 7.7 11.5 70.5 10.3 0.0 100.0 9.5 Revenue S Million % 0.0 0.0 0.0	# 1 2 12 4 0 19 Size Revenu Repor # 0 0 0 0	% 5.3 10.5 63.2 21.1 0.0 100.0 1.2 e Not ted % 0.0 0.0 0.0 0.0			
Moderate Middle Upper Unknown Total AA Percentag Low Moderate Middle Upper Unknown Total AA	# 56 216 1,134 229 0 1,635 ge of Total B Total F by Tr # 0 1 117 45 0	% 3.4 13.2 69.4 14.0 0.0 100.0 usinesses: arms act % 0.0 0.6 71.8 27.6 0.0 100.0	# 43 196 1,012 209 0 1,460 Less Th \$1 Mi # 0 117 45 0	% 2.9 13.4 69.3 14.3 0.0 100.0 89.3 Farms an or =	# 12 18 110 16 0 156 Selection by Tract & Over \$1 # 0 0 0 0 0 0	% 7.7 11.5 70.5 10.3 0.0 100.0 9.5 Revenue S Million 0.0 0.0 0.0 0.0 0.0	# 1 2 12 4 0 19 Size Revenu Repor # 0 0 0 0 0	% 5.3 10.5 63.2 21.1 0.0 100.0 1.2 e Not ted % 0.0 0.0 0.0 0.0 0.0			

Source: 2018 FFIEC Census Data 2018 Dun & Bradstreet Data

	TABLE B-2 2017 PETTIS COUNTY AA DEMOGRAPHICS										
Income Categories	Tra Distrib			ies by ncome	Level a	< Poverty as % of by Tract	Famili Family				
	#	%	#	%	#	%	#	%			
Low	1	9.1	494	4.5	204	41.3	2,084	19.1			
Moderate	1	9.1	660	6.1	146	22.1	1,919	17.6			
Middle	8	72.7	8,054	73.9	943	11.7	2,385	21.9			
Upper	1	9.1	1,684	15.5	108	6.4	4,504	41.4			
Unknown	0	0.0	0	0.0	0	0.0	0	0.0			
Total AA	11	100.0	10,892	100.0	1,401	12.9	10,892	100.0			
				Housir	ng Type by	Tract					
	Housing	Ov	vner-occupi			ntal	Vac	ant			
	Units by Tract	#	% by tract	% by unit	#	% by unit	#	% by unit			
Low	982	402	3.7	40.9	341	34.7	239	24.3			
Moderate	1,316	401	3.7	30.5	630	47.9	285	21.7			
Middle	13,548	8,409	76.6	62.1	3,846	28.4	1,293	9.5			
Upper	2.357	1,759	16.0	74.6	343	14.6	255	10.8			
Unknown	0	0	0.0	0.0	0	0.0	0	0.0			
Total AA	18,203	10,971	100.0	60.3	5,160	28.3	2,072	11.4			
		·		Busines		ct & Revenu					
	Total Businesses by Tract		Less Than or = \$1 Million		Over \$1 Million		Reven	uo Not			
	by T	ract			Over \$1	Million					
	by T	ract %			Over \$1 #	Million %	Revent Repo				
Low			\$1 M #	illion		%	Repo	orted %			
Low Moderate	#	% 3.2	\$1 M # 33	illion %	#	ů.	Repo	% 0.0			
Moderate	# 44 220	% 3.2 16.0	\$1 M # 33 195	2.7 16.2	# 11 23	% 7.2 15.1	Repo # 0	0.0 15.4			
Moderate Middle	# 44	% 3.2 16.0 68.3	\$1 M # 33 195 823	2.7 16.2 68.2	# 11	% 7.2 15.1 69.1	# 0 2	0.0 15.4 61.5			
Moderate	# 44 220 936	% 3.2 16.0	\$1 M # 33 195	2.7 16.2	# 11 23 105	% 7.2 15.1	# 0 2 8	0.0 15.4			
Moderate Middle Upper	# 44 220 936 171	% 3.2 16.0 68.3 12.5	\$1 M # 33 195 823 155 0	2.7 16.2 68.2 12.9	# 11 23 105 13	% 7.2 15.1 69.1 8.6	# 0 2 8 3	0.0 15.4 61.5 23.1			
Moderate Middle Upper Unknown Total AA	# 44 220 936 171 0	% 3.2 16.0 68.3 12.5 0.0 100.0	\$1 M # 33 195 823 155	2.7 16.2 68.2 12.9	# 11 23 105 13 0	% 7.2 15.1 69.1 8.6 0.0	# 0 2 8 3 0	0.0 15.4 61.5 23.1			
Moderate Middle Upper Unknown Total AA	# 44 220 936 171 0 1,371 ge of Total B	% 3.2 16.0 68.3 12.5 0.0 100.0 usinesses:	\$1 M # 33 195 823 155 0	2.7 16.2 68.2 12.9 0.0 100.0 88.0	# 11 23 105 13 0 152	% 7.2 15.1 69.1 8.6 0.0 100.0	# 0 2 8 3 0 13	0.0 15.4 61.5 23.1 0.0 100.0			
Moderate Middle Upper Unknown Total AA	# 44 220 936 171 0 1,371	% 3.2 16.0 68.3 12.5 0.0 100.0 usinesses:	\$1 M # 33 195 823 155 0	1000 2.7 16.2 68.2 12.9 0.0 100.0 88.0 Farms	# 11 23 105 13 0 152	% 7.2 15.1 69.1 8.6 0.0 100.0	# 0 2 8 3 0 13	0.0 15.4 61.5 23.1 0.0 100.0 0.9			
Moderate Middle Upper Unknown Total AA	# 44 220 936 171 0 1,371 ge of Total B	% 3.2 16.0 68.3 12.5 0.0 100.0 usinesses:	\$1 M # 33 195 823 155 0 1,206	1000 2.7 16.2 68.2 12.9 0.0 100.0 88.0 Farms	# 11 23 105 13 0 152	% 7.2 15.1 69.1 8.6 0.0 100.0 11.1 Revenue S	Report	0.0 15.4 61.5 23.1 0.0 100.0 0.9			
Moderate Middle Upper Unknown Total AA Percentag	# 44 220 936 171 0 1,371 ge of Total B Total F by Tr	% 3.2 16.0 68.3 12.5 0.0 100.0 usinesses: arms	\$1 M # 33 195 823 155 0 1,206 Less Th \$1 Mi	1000 2.7 16.2 68.2 12.9 0.0 100.0 88.0 Farms an or =	# 11 23 105 13 0 152 5 by Tract &	% 7.2 15.1 69.1 8.6 0.0 100.0 11.1 Revenue S Million %	Report	0.0 15.4 61.5 23.1 0.0 100.0 0.9			
Moderate Middle Upper Unknown Total AA Percentag	# 44 220 936 171 0 1,371 ge of Total B Total F by Tr	% 3.2 16.0 68.3 12.5 0.0 100.0 usinesses: arms act % 0.0	\$1 M # 33 195 823 155 0 1,206 Less Th \$1 Mi	1000 2.7 16.2 68.2 12.9 0.0 100.0 88.0 Farms an or =	# 11 23 105 13 0 152 by Tract & Over \$1 #	% 7.2 15.1 69.1 8.6 0.0 100.0 11.1 Revenue S Million % 0.0	Report	0.0 15.4 61.5 23.1 0.0 100.0 0.9			
Moderate Middle Upper Unknown Total AA Percentag Low Moderate	# 44 220 936 171 0 1,371 ge of Total B Total F by Tr #	% 3.2 16.0 68.3 12.5 0.0 100.0 usinesses: arms act % 0.0 0.6	\$1 M # 33 195 823 155 0 1,206 Less Th \$1 Mi #	100 2.7 16.2 68.2 12.9 0.0 100.0 88.0 Farms an or = 1100 % 0.0 0.6	# 11 23 105 13 0 152 by Tract & Over \$1 #	% 7.2 15.1 69.1 8.6 0.0 100.0 11.1 Revenue S Million % 0.0 0.0	Report	0.0 15.4 61.5 23.1 0.0 100.0 0.9 e Not rted % 0.0 0.0			
Moderate Middle Upper Unknown Total AA Percentag Low Moderate Middle	# 44 220 936 171 0 1,371 ge of Total B Total F by Tr # 0 1 113	% 3.2 16.0 68.3 12.5 0.0 100.0 usinesses: arms act % 0.0 0.6 72.9	\$1 M # 33 195 823 155 0 1,206 Less Th \$1 Mi # 0	100 2.7 16.2 68.2 12.9 0.0 100.0 88.0 Farms 100 88.0	# 11 23 105 13 0 152 S by Tract & Over \$1 # 0 0 0	% 7.2 15.1 69.1 8.6 0.0 100.0 11.1 Revenue S Million % 0.0 0.0 0.0	Repo #	0.0 15.4 61.5 23.1 0.0 100.0 0.9 e Not rted % 0.0 0.0 0.0			
Moderate Middle Upper Unknown Total AA Percentag Low Moderate Middle Upper	# 44 220 936 171 0 1,371 ge of Total B Total F by Tr # 0 113 41	% 3.2 16.0 68.3 12.5 0.0 100.0 usinesses: arms act % 0.0 0.6 72.9 26.5	\$1 M # 33 195 823 155 0 1,206 Less Th \$1 Mi # 0 113 41	100	# 11 23 105 13 0 152 S by Tract & Over \$1 # 0 0 0 0	% 7.2 15.1 69.1 8.6 0.0 100.0 11.1 Revenue S Million 0.0 0.0 0.0 0.0	Report	0.0 15.4 61.5 23.1 0.0 100.0 0.9 e Not rted % 0.0 0.0 0.0 0.0			
Moderate Middle Upper Unknown Total AA Percentag Low Moderate Middle Upper Unknown	# 44 220 936 171 0 1,371 ge of Total B Total F by Tr # 0 113 41 0	% 3.2 16.0 68.3 12.5 0.0 100.0 usinesses: arms act % 0.0 0.6 72.9 26.5 0.0	\$1 M # 33 195 823 155 0 1,206 Less Th \$1 Mi # 0 113 41	100	# 11 23 105 13 0 152 S by Tract & Over \$1 # 0 0 0	% 7.2 15.1 69.1 8.6 0.0 100.0 11.1 Revenue S Million 0.0 0.0 0.0 0.0	Repo #	0.0 15.4 61.5 23.1 0.0 100.0 0.9 e Not rted % 0.0 0.0 0.0 0.0 0.0			
Moderate Middle Upper Unknown Total AA Percentag Low Moderate Middle Upper Unknown Total AA	# 44 220 936 171 0 1,371 ge of Total B Total F by Tr # 0 113 41	% 3.2 16.0 68.3 12.5 0.0 100.0 usinesses: arms act % 0.0 0.6 72.9 26.5 0.0 100.0	\$1 M # 33 195 823 155 0 1,206 Less Th \$1 Mi # 0 113 41	100	# 11 23 105 13 0 152 S by Tract & Over \$1 # 0 0 0 0 0	% 7.2 15.1 69.1 8.6 0.0 100.0 11.1 Revenue S Million 0.0 0.0 0.0 0.0	Report	0.0 15.4 61.5 23.1 0.0 100.0 0.9 e Not rted % 0.0 0.0 0.0 0.0			

Source: 2017 FFIEC Census Data 2017 Dun & Bradstreet Data

	20	16 PETTI		LE B-3 Y AA DEN	/IOGRAP	HICS		
Income Categories	Tra Distrik			ies by ncome	Level a	< Poverty as % of by Tract	Famili Family l	ncome
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	1,898	17.8
Moderate	1	9.1	512	4.8	166	32.4	1,929	18.1
Middle	8	72.7	7,744	72.8	850	11.0	2,169	20.4
Upper	2	18.2	2,385	22.4	189	7.9	4,645	43.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	11	100.0	10,641	100.0	1,205	11.3	10,641	100.0
				Housir	ng Type by	Tract		
	Housing	Ov	vner-occupi		Rei		Vac	ant
	Units by Tract	#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	1,333	492	4.2	36.9	601	45.1	240	18.0
Middle	12,864	8,679	74.5	67.5	2,955	23.0	1,230	9.6
Upper	3,896	2,473	21.2	63.5	1,088	27.9	335	8.6
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	18,093	11,644	100.0	64.4	4,644	25.7	1,805	10.0
	T (15			Busines	ses by Tra	ct & Revenu	ue Size	
	Total Bus by T		Less Than or = Over \$1 Million			Revenue Not Reported		
	~y .	luot	\$1 M	lillion	J 10. 4 .	-	l Kepo	rtea
	#		\$1 M			ů.	#	
Low	#	%	#	%	#	%	#	%
Low Moderate	# 0	%	# 0	%	# 0	%	# 0	% 0.0
Moderate	# 0 246	% 0.0 16.0	# 0 222	% 0.0 16.2	# 0 22	% 0.0 14.9	# 0 2	% 0.0 15.4
Moderate Middle	# 0 246 835	% 0.0 16.0 54.4	# 0 222 748	% 0.0 16.2 54.5	# 0 22 79	% 0.0 14.9 53.4	# 0 2 8	% 0.0 15.4 61.5
Moderate Middle Upper	# 0 246	% 0.0 16.0 54.4 29.5	# 0 222	% 0.0 16.2 54.5 29.4	# 0 22	% 0.0 14.9 53.4 31.8	# 0 2	% 0.0 15.4 61.5 23.1
Moderate Middle	# 0 246 835 453 0	% 0.0 16.0 54.4	# 0 222 748 403 0	% 0.0 16.2 54.5 29.4 0.0	# 0 22 79 47	% 0.0 14.9 53.4	# 0 2 8 3	% 0.0 15.4 61.5 23.1 0.0
Moderate Middle Upper Unknown Total AA	# 0 246 835 453 0 1,534	% 0.0 16.0 54.4 29.5 0.0 100.0	# 0 222 748 403	% 0.0 16.2 54.5 29.4 0.0 100.0	# 0 22 79 47 0	% 0.0 14.9 53.4 31.8 0.0	# 0 2 8 3 0	% 0.0 15.4 61.5 23.1
Moderate Middle Upper Unknown Total AA	# 0 246 835 453 0 1,534 ge of Total B	% 0.0 16.0 54.4 29.5 0.0 100.0 usinesses:	# 0 222 748 403 0	% 0.0 16.2 54.5 29.4 0.0 100.0 89.5	# 0 22 79 47 0 148	% 0.0 14.9 53.4 31.8 0.0 100.0 9.6	# 0 2 8 3 0 13	% 0.0 15.4 61.5 23.1 0.0 100.0
Moderate Middle Upper Unknown Total AA	# 0 246 835 453 0 1,534	% 0.0 16.0 54.4 29.5 0.0 100.0 usinesses:	# 0 222 748 403 0	% 0.0 16.2 54.5 29.4 0.0 100.0 89.5 Farms	# 0 22 79 47 0 148	% 0.0 14.9 53.4 31.8 0.0 100.0	# 0 2 8 3 0 13	% 0.0 15.4 61.5 23.1 0.0 100.0 0.8
Moderate Middle Upper Unknown Total AA	# 0 246 835 453 0 1,534 ge of Total B	% 0.0 16.0 54.4 29.5 0.0 100.0 usinesses:	# 0 222 748 403 0 1,373	% 0.0 16.2 54.5 29.4 0.0 100.0 89.5 Farms	# 0 22 79 47 0 148 s by Tract &	% 0.0 14.9 53.4 31.8 0.0 100.0 9.6 Revenue S	# 0 2 8 3 0 13 Size Revenu	% 0.0 15.4 61.5 23.1 0.0 100.0 0.8
Moderate Middle Upper Unknown Total AA Percentag	# 0 246 835 453 0 1,534 ge of Total B	% 0.0 16.0 54.4 29.5 0.0 100.0 usinesses: arms	# 0 222 748 403 0 1,373 Less Th \$1 Mi	% 0.0 16.2 54.5 29.4 0.0 100.0 89.5 Farms an or =	# 0 22 79 47 0 148 s by Tract 8	% 0.0 14.9 53.4 31.8 0.0 100.0 9.6 Revenue S	# 0 2 8 3 0 13 Size Revenu Report	% 0.0 15.4 61.5 23.1 0.0 100.0 0.8 e Not
Moderate Middle Upper Unknown Total AA Percentag	# 0 246 835 453 0 1,534 ge of Total B Total F by Tr	% 0.0 16.0 54.4 29.5 0.0 100.0 usinesses: arms	# 0 222 748 403 0 1,373 Less Th \$1 Mi #	% 0.0 16.2 54.5 29.4 0.0 100.0 89.5 Farms an or = Illion % 0.0	# 0 22 79 47 0 148 s by Tract &	% 0.0 14.9 53.4 31.8 0.0 100.0 9.6 Revenue S Million % 0.0	# 0 2 8 3 0 13 Size Revenu Report	% 0.0 15.4 61.5 23.1 0.0 100.0 0.8 e Not
Moderate Middle Upper Unknown Total AA Percentag Low Moderate	# 0 246 835 453 0 1,534 ge of Total B Total F by Tr # 0 5	% 0.0 16.0 54.4 29.5 0.0 100.0 usinesses: arms act % 0.0 2.6	# 0 222 748 403 0 1,373 Less Th \$1 Mi # 0 5	% 0.0 16.2 54.5 29.4 0.0 100.0 89.5 Farms an or = Ilion % 0.0 2.6	# 0 22 79 47 0 148 s by Tract & Over \$1 # 0	% 0.0 14.9 53.4 31.8 0.0 100.0 9.6 Revenue S Million % 0.0 0.0	# 0 2 8 3 0 13 Size Revenu Report # 0 0	% 0.0 15.4 61.5 23.1 0.0 100.0 0.8 e Notrted % 0.0 0.0
Moderate Middle Upper Unknown Total AA Percentag	# 0 246 835 453 0 1,534 ge of Total B Total F by Tr	% 0.0 16.0 54.4 29.5 0.0 100.0 usinesses: arms act % 0.0 2.6 68.8	# 0 222 748 403 0 1,373 Less Th \$1 Mi #	% 0.0 16.2 54.5 29.4 0.0 100.0 89.5 Farms an or = Illion % 0.0	# 0 22 79 47 0 148 s by Tract & Over \$1 #	% 0.0 14.9 53.4 31.8 0.0 100.0 9.6 Revenue S Million % 0.0 0.0 0.0	# 0 2 8 3 0 13 Size Revenu Report	% 0.0 15.4 61.5 23.1 0.0 100.0 0.8 e Not
Moderate Middle Upper Unknown Total AA Percentag Low Moderate Middle	# 0 246 835 453 0 1,534 ge of Total B Total F by Tr # 0 5 130	% 0.0 16.0 54.4 29.5 0.0 100.0 usinesses: arms act % 0.0 2.6 68.8 28.6	# 0 222 748 403 0 1,373 Less Th \$1 Mi # 0 5 130	% 0.0 16.2 54.5 29.4 0.0 100.0 89.5 Farms an or = Ilion % 0.0 2.6 68.8 28.6	# 0 22 79 47 0 148 S by Tract & Over \$1 # 0 0 0	% 0.0 14.9 53.4 31.8 0.0 100.0 9.6 Revenue S Million % 0.0 0.0 0.0	# 0 2 8 3 0 13 Size Revenu Report # 0 0 0	% 0.0 15.4 61.5 23.1 0.0 100.0 0.8 e Not rted % 0.0 0.0 0.0
Moderate Middle Upper Unknown Total AA Percentag Low Moderate Middle Upper	# 0 246 835 453 0 1,534 ge of Total B Total F by Tr # 0 5 130 54	% 0.0 16.0 54.4 29.5 0.0 100.0 usinesses: arms act % 0.0 2.6 68.8	# 0 222 748 403 0 1,373 Less Th \$1 Mi # 0 5 130 54	% 0.0 16.2 54.5 29.4 0.0 100.0 89.5 Farms an or = Ilion % 0.0 2.6 68.8	# 0 22 79 47 0 148 S by Tract & 0 0 0 0 0	% 0.0 14.9 53.4 31.8 0.0 100.0 9.6 Revenue S Million % 0.0 0.0 0.0	# 0 2 8 3 0 13 13 Size Revenu Repoi	% 0.0 15.4 61.5 23.1 0.0 100.0 0.8 e Not rted % 0.0 0.0 0.0 0.0
Moderate Middle Upper Unknown Total AA Percentag Low Moderate Middle Upper Unknown Total AA	# 0 246 835 453 0 1,534 ge of Total B Total F by Tr # 0 5 130 54 0	% 0.0 16.0 54.4 29.5 0.0 100.0 usinesses: arms act % 0.0 2.6 68.8 28.6 0.0 100.0	# 0 222 748 403 0 1,373 Less Th \$1 Mi # 0 5 130 54	% 0.0 16.2 54.5 29.4 0.0 100.0 89.5 Farms an or = Illion % 0.0 2.6 68.8 28.6 0.0	# 0 22 79 47 0 148 S by Tract 8 Over \$1 # 0 0 0 0 0	% 0.0 14.9 53.4 31.8 0.0 100.0 9.6 Revenue S Million 0.0 0.0 0.0 0.0 0.0	# 0 2 8 3 0 13 6ize Revenu Repoi	% 0.0 15.4 61.5 23.1 0.0 100.0 0.8 e Not rted % 0.0 0.0 0.0 0.0 0.0

Source: 2016 FFIEC Census Data 2016 Dun & Bradstreet Data

	20	15 PETTI		LE B-4 Y AA DEN	/IOGRAP	HICS		
Income Categories	Tra Distrik			ies by ncome	Level a	< Poverty as % of by Tract	Famili Family l	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	1,898	17.8
Moderate	1	9.1	512	4.8	166	32.4	1,929	18.1
Middle	8	72.7	7,744	72.8	850	11.0	2,169	20.4
Upper	2	18.2	2,385	22.4	189	7.9	4,645	43.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	11	100.0	10,641	100.0	1,205	11.3	10,641	100.0
				Housir	ng Type by	Tract		
	Housing	Ov	vner-occupi		Rei		Vac	ant
	Units by Tract	#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	1,333	492	4.2	36.9	601	45.1	240	18.0
Middle	12,864	8,679	74.5	67.5	2,955	23.0	1,230	9.6
Upper	3,896	2,473	21.2	63.5	1,088	27.9	335	8.6
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	18,093	11,644	100.0	64.4	4,644	25.7	1,805	10.0
	•	·		Busines	ses by Tra	ct & Revenu		
	Total Bus	sinesses ract	Less Than or = Over \$1 Million			Revenue Not Reported		
	l Sy i		\$1 M	lillion				
	# #					%	#	
Low	#	%	#	%	#	%	#	%
Low Moderate	# 0	%	# 0	%	# 0	0.0	# 0	% 0.0
Moderate	# 0 258	% 0.0 15.1	# 0 232	% 0.0 14.9	# 0 24	0.0 16.8	# 0 2	% 0.0 18.2
Moderate Middle	# 0 258 952	% 0.0 15.1 55.8	# 0 232 869	% 0.0 14.9 56.0	# 0 24 77	0.0 16.8 53.8	# 0 2 6	% 0.0 18.2 54.5
Moderate Middle Upper	# 0 258	% 0.0 15.1 55.8 29.1	# 0 232	% 0.0 14.9 56.0 29.1	# 0 24	0.0 16.8 53.8 29.4	# 0 2	% 0.0 18.2 54.5 27.3
Moderate Middle	# 0 258 952 497 0	% 0.0 15.1 55.8	# 0 232 869 452	% 0.0 14.9 56.0 29.1 0.0	# 0 24 77 42	0.0 16.8 53.8	# 0 2 6 3	% 0.0 18.2 54.5 27.3 0.0
Moderate Middle Upper Unknown Total AA	# 0 258 952 497 0 1,707	% 0.0 15.1 55.8 29.1 0.0 100.0	# 0 232 869 452	% 0.0 14.9 56.0 29.1 0.0 100.0	# 0 24 77 42 0	0.0 16.8 53.8 29.4 0.0	# 0 2 6 3 0	% 0.0 18.2 54.5 27.3
Moderate Middle Upper Unknown Total AA	# 0 258 952 497 0 1,707 ge of Total B	% 0.0 15.1 55.8 29.1 0.0 100.0 usinesses:	# 0 232 869 452	% 0.0 14.9 56.0 29.1 0.0 100.0 91.0	# 0 24 77 42 0 143	0.0 16.8 53.8 29.4 0.0 100.0 8.4	# 0 2 6 3 0 11	% 0.0 18.2 54.5 27.3 0.0 100.0
Moderate Middle Upper Unknown Total AA	# 0 258 952 497 0 1,707	% 0.0 15.1 55.8 29.1 0.0 100.0 usinesses:	# 0 232 869 452	% 0.0 14.9 56.0 29.1 0.0 100.0 91.0 Farms	# 0 24 77 42 0 143	0.0 16.8 53.8 29.4 0.0	# 0 2 6 3 0 11 Size	% 0.0 18.2 54.5 27.3 0.0 100.0 0.6
Moderate Middle Upper Unknown Total AA	# 0 258 952 497 0 1,707 ge of Total B	% 0.0 15.1 55.8 29.1 0.0 100.0 usinesses:	# 0 232 869 452 0 1,553 Less Th \$1 Mi	% 0.0 14.9 56.0 29.1 0.0 100.0 91.0 Farms an or =	# 0 24 77 42 0 143 s by Tract &	0.0 16.8 53.8 29.4 0.0 100.0 8.4 Revenue S	# 0 2 6 3 0 11 Size Revenu	% 0.0 18.2 54.5 27.3 0.0 100.0 0.6
Moderate Middle Upper Unknown Total AA Percentag	# 0 258 952 497 0 1,707 ge of Total B Total F by Tr	% 0.0 15.1 55.8 29.1 0.0 100.0 usinesses: arms	# 0 232 869 452 0 1,553 Less Th \$1 Mi	% 0.0 14.9 56.0 29.1 0.0 100.0 91.0 Farms an or =	# 0 24 77 42 0 143 s by Tract 8	0.0 16.8 53.8 29.4 0.0 100.0 8.4 Revenue S	# 0 2 6 3 0 11 Size Revenu Report	% 0.0 18.2 54.5 27.3 0.0 100.0 0.6 e Not
Moderate Middle Upper Unknown Total AA Percentag	# 0 258 952 497 0 1,707 ge of Total B Total F by Tr	% 0.0 15.1 55.8 29.1 0.0 100.0 usinesses: arms	# 0 232 869 452 0 1,553 Less Th \$1 Mi #	% 0.0 14.9 56.0 29.1 0.0 100.0 91.0 Farms an or = Illion % 0.0	# 0 24 77 42 0 143 s by Tract & Over \$1 #	0.0 16.8 53.8 29.4 0.0 100.0 8.4 Revenue S Million	# 0 2 6 3 0 11 Size Revenu Report	% 0.0 18.2 54.5 27.3 0.0 100.0 0.6 e Not rted % 0.0
Moderate Middle Upper Unknown Total AA Percentag Low Moderate	# 0 258 952 497 0 1,707 ge of Total B Total F by Tr # 0 3	% 0.0 15.1 55.8 29.1 0.0 100.0 usinesses: arms act % 0.0 1.2	# 0 232 869 452 0 1,553 Less Th \$1 Mi # 0 3	% 0.0 14.9 56.0 29.1 0.0 100.0 91.0 Farms an or = Ilion % 0.0 1.2	# 0 24 77 42 0 143 S by Tract & Over \$1 # 0 0	0.0 16.8 53.8 29.4 0.0 100.0 8.4 Revenue S Million % 0.0	# 0 2 6 3 0 11 Size Revenu Report # 0 0	% 0.0 18.2 54.5 27.3 0.0 100.0 0.6 e Not rted % 0.0 0.0
Moderate Middle Upper Unknown Total AA Percentag Low Moderate Middle	# 0 258 952 497 0 1,707 ge of Total B Total F by Tr	% 0.0 15.1 55.8 29.1 0.0 100.0 usinesses: arms act % 0.0 1.2 69.5	# 0 232 869 452 0 1,553 Less Th \$1 Mi # 0 3 168	% 0.0 14.9 56.0 29.1 0.0 100.0 91.0 Farms an or = Ilion % 0.0 1.2 69.7	# 0 24 77 42 0 143 s by Tract & Over \$1 #	0.0 16.8 53.8 29.4 0.0 100.0 8.4 Revenue S Million % 0.0 0.0	# 0 2 6 3 0 11 Size Revenu Report # 0 0 0	% 0.0 18.2 54.5 27.3 0.0 100.0 0.6 e Not rted % 0.0 0.0 0.0
Moderate Middle Upper Unknown Total AA Percentag Low Moderate Middle Upper	# 0 258 952 497 0 1,707 ge of Total B Total F by Tr # 0 3 169	% 0.0 15.1 55.8 29.1 0.0 100.0 usinesses: arms act % 0.0 1.2 69.5 29.2	# 0 232 869 452 0 1,553 Less Th \$1 Mi # 0 3 168 70	% 0.0 14.9 56.0 29.1 0.0 100.0 91.0 Farms an or =	# 0 24 77 42 0 143 S by Tract & Over \$1 # 0 0 1	0.0 16.8 53.8 29.4 0.0 100.0 8.4 Revenue S Million 0.0 0.0 50.0	# 0 2 6 3 0 11 Size Revenu Repoi	% 0.0 18.2 54.5 27.3 0.0 100.0 0.6 e Not rted % 0.0 0.0 0.0 0.0
Moderate Middle Upper Unknown Total AA Percentag Low Moderate Middle Upper Unknown	# 0 258 952 497 0 1,707 ge of Total B Total F by Tr # 0 3 169 71 0	% 0.0 15.1 55.8 29.1 0.0 100.0 usinesses: arms act % 0.0 1.2 69.5 29.2 0.0	# 0 232 869 452 0 1,553 Less Th \$1 Mi # 0 3 168 70 0	% 0.0 14.9 56.0 29.1 0.0 100.0 91.0 Farms an or = Illion 0.0 1.2 69.7 29.0 0.0	# 0 24 77 42 0 143 S by Tract & Over \$1 # 0 0 1 1 0	0.0 16.8 53.8 29.4 0.0 100.0 8.4 Revenue S Million 0.0 0.0 50.0 50.0	# 0 2 6 3 0 11 Size Revenu Report # 0 0 0	% 0.0 18.2 54.5 27.3 0.0 100.0 0.6 e Not rted % 0.0 0.0 0.0 0.0 0.0 0.0
Moderate Middle Upper Unknown Total AA Percentag Low Moderate Middle Upper Unknown Total AA	# 0 258 952 497 0 1,707 ge of Total B Total F by Tr # 0 3 169 71	% 0.0 15.1 55.8 29.1 0.0 100.0 usinesses: arms act % 0.0 1.2 69.5 29.2 0.0 100.0	# 0 232 869 452 0 1,553 Less Th \$1 Mi # 0 3 168 70	% 0.0 14.9 56.0 29.1 0.0 100.0 91.0 Farms an or =	# 0 24 77 42 0 143 S by Tract & Over \$1 # 0 0 1	0.0 16.8 53.8 29.4 0.0 100.0 8.4 Revenue S Million 0.0 0.0 50.0	# 0 2 6 3 0 11 Size Revenu Repoi	% 0.0 18.2 54.5 27.3 0.0 100.0 0.6 e Not rted % 0.0 0.0 0.0 0.0

Source: 2015 FFIEC Census Data 2015 Dun & Bradstreet Data

TABLE B-5 PETTIS COUNTY AA DISTRIBUTION OF 2015-2016 SMALL BUSINESS LENDING BY INCOME LEVEL OF GEOGRAPHY

Census Tract		Bank Loans							
Income Level	#	\$(000)	#%	\$%	Businesses				
Low	0	0	0.0	0.0	0.0				
Moderate	0	0	0.0	0.0	16.0				
Middle	5	877	83.3	83.6	54.4				
Upper	1	172	16.7	16.4	29.5				
Unknown	0	0	0.0	0.0	0.0				
Not Reported	0	0	0.0	0.0	0.0				

Source: 2016 FFIEC Census Data 2016 Dun & Bradstreet Data

2006-2010 U.S. Census Bureau: American Community Survey NOTE: Percentages may not add up to 100.0 percent due to rounding.

TABLE B-6 PETTIS COUNTY AA DISTRIBUTION OF 2015-2016 SMALL BUSINESS LENDING BY REVENUE SIZE OF BUSINESSES

		Bank	Loans		Total Businesses					
	#	\$(000)	#%	\$%	%					
By Revenue										
\$1 Million or Less	5	873	83.3	83.3	89.5					
Over \$1 Million	1	175	16.7	16.7	9.6					
Not Known	0	0	0.0	0.0	0.8					
Total	6	1,048	100.0	100.0	100.0					
		By Loan	Size							
\$100,000 or less	2	51	33.3	4.9						
\$100,001 - \$250,000	3	497	50.0	47.4						
\$250,001 – \$1 Million	1	500	16.7	47.7						
Total	6	1,048	100.0	100.0						
	By Loan	Size and Reven	ue \$1 Million or	Less						
\$100,000 or less	2	51	40.0	5.8						
\$100,001 - \$250,000	2	322	40.0	36.9						
\$250,001 – \$1 Million	1	500	20.0	57.3						
Total	5	1,669	100.0	100.0						

Source: 2016 FFIEC Census Data 2016 Dun & Bradstreet Data

	TABLE B-7 2018 COLUMBIA, MISSOURI MSA AA DEMOGRAPHICS											
Income Categories	Tra Distrik	×		ies by ncome	Families • Level a Families	s % of by Tract		Families by Family Income				
	#	%	#	%	#	%	#	%				
Low	3	10.3	1,048	2.7	385	36.7	8,048	21.0				
Moderate	6	20.7	7,110	18.6	1,346	18.9	6,536	17.1				
Middle	10	34.5	17,586	46.0	1,095	6.2	8,414	22.0				
Upper	7	24.1	12,194	31.9	521	4.3	15,237	39.9				
Unknown	3	10.3	297	0.8	112	37.7	0	0.0				
Total AA	29	100.0	38,235	100.0	3,459	9.0	38,235	100.0				
	Harraina			Housir	ng Type by	Tract						
	Housing Units by	Ov	vner-occupi	ied	Rer	ntal	Vac	ant				
	Tract	#	% by tract	% by unit	#	% by unit	#	% by unit				
Low	3,526	611	1.6	17.3	2,508	71.1	407	11.5				
Moderate	16,520	5,821	15.5	35.2	9,359	56.7	1,340	8.1				
Middle	28,083	18,342	48.9	65.3	7,894	28.1	1,847	6.6				
Upper	20,901	12,543	33.5	60.0	7,078	33.9	1,280	6.1				
Unknown	3,157	165	0.4	0.1	2,659	84.2	333	10.5				
Total AA	72,187	37,482	100.0	51.9	29,498	40.9	5,207	7.2				
			Businesses by Tract & Revenu									
	Total Du	olmooooo		Busines	ses by Trac	ct & Revenu	ue Size					
	Total Bus			han or =	Over \$1		Reveni					
		ract	\$1 M	han or = lillion		Million	L	rted				
Low	by T #	ract %	\$1 M	han or = lillion %	Over \$1 #	Million %	Reveni Repo	orted %				
Low Moderate	by T # 835	"ract" % 11.5	\$1 M # 733	han or = lillion % 11.1	Over \$1 # 91	Million % 15.9	Revenu Repo #	% 15.7				
Moderate	by T # 835 1,340	% 11.5 18.5	\$1 M # 733 1,201	han or = illion % 11.1 18.1	Over \$1 # 91 131	Million % 15.9 22.9	Revenu Repo # 11	9rted % 15.7 11.4				
Moderate Middle	# 835 1,340 2,582	% 11.5 18.5 35.6	\$1 M # 733 1,201 2,366	han or = illion	Over \$1 # 91 131 186	Million % 15.9 22.9 32.5	# 11 8 30	15.7 11.4 42.9				
Moderate Middle Upper	by T # 835 1,340	% 11.5 18.5	\$1 M # 733 1,201	han or = illion % 11.1 18.1	91 131 186 126	Million % 15.9 22.9 32.5 22.0	Revenu Repo # 11	15.7 11.4 42.9 25.7				
Moderate Middle	# 835 1,340 2,582 2,061 444	% 11.5 18.5 35.6 28.4	\$1 M # 733 1,201 2,366 1,917 402	han or = illion	Over \$1 # 91 131 186	Million % 15.9 22.9 32.5 22.0 6.8	Revent Repo # 11 8 30 18	15.7 11.4 42.9 25.7 4.3				
Moderate Middle Upper Unknown Total AA	# 835 1,340 2,582 2,061 444 7,262	% 11.5 18.5 35.6 28.4 6.1 100.0	\$1 M # 733 1,201 2,366 1,917	han or = illion	91 131 186 126 39	Million % 15.9 22.9 32.5 22.0	Revent Repo # 11 8 30 18 3	15.7 11.4 42.9 25.7				
Moderate Middle Upper Unknown Total AA	# 835 1,340 2,582 2,061 444 7,262 ge of Total B	7 11.5 18.5 35.6 28.4 6.1 100.0 usinesses:	\$1 M # 733 1,201 2,366 1,917 402	han or =	91 131 186 126 39 573	Million % 15.9 22.9 32.5 22.0 6.8 100.0 7.9	Revented Report # 11 8 30 18 3 70	15.7 11.4 42.9 25.7 4.3 100.0				
Moderate Middle Upper Unknown Total AA	# 835 1,340 2,582 2,061 444 7,262	7 11.5 18.5 35.6 28.4 6.1 100.0 usinesses:	\$1 M # 733 1,201 2,366 1,917 402	han or =	91 131 186 126 39	Million % 15.9 22.9 32.5 22.0 6.8 100.0 7.9 Revenue S	Revenu Report # 11 8 30 18 3 70 Size Revenu	15.7 11.4 42.9 25.7 4.3 100.0 1.0				
Moderate Middle Upper Unknown Total AA	# 835 1,340 2,582 2,061 444 7,262 ge of Total B	11.5 18.5 35.6 28.4 6.1 100.0 usinesses:	\$1 M # 733 1,201 2,366 1,917 402 6,619 Less Th \$1 Mi	han or =	91 131 186 126 39 573 s by Tract &	Million % 15.9 22.9 32.5 22.0 6.8 100.0 7.9 Revenue S	Revenu Report Report Revenu Report Revenu Report Revenu Report Revenu Report Re	15.7 11.4 42.9 25.7 4.3 100.0 1.0				
Moderate Middle Upper Unknown Total AA Percentag	# 835 1,340 2,582 2,061 444 7,262 ge of Total B Total F by Tr	7 11.5 18.5 35.6 28.4 6.1 100.0 usinesses:	\$1 M # 733 1,201 2,366 1,917 402 6,619 Less Th \$1 Mi	han or =	Over \$1 # 91 131 186 126 39 573 s by Tract & Over \$1	Million % 15.9 22.9 32.5 22.0 6.8 100.0 7.9 Revenue S Million %	Revenue Report # 11 8 30 18 3 70 Size Revenue Report #	15.7 11.4 42.9 25.7 4.3 100.0 1.0 e Not				
Moderate Middle Upper Unknown Total AA Percentag	# 835 1,340 2,582 2,061 444 7,262 ge of Total B Total F by Tr	7 11.5 18.5 35.6 28.4 6.1 100.0 usinesses: arms	\$1 M # 733 1,201 2,366 1,917 402 6,619 Less Th \$1 Mi #	han or =	Over \$1 # 91 131 186 126 39 573 s by Tract & Over \$1 #	Million % 15.9 22.9 32.5 22.0 6.8 100.0 7.9 Revenue S Million % 0.0	Revenue Report # 0	15.7 11.4 42.9 25.7 4.3 100.0 1.0 e Not				
Moderate Middle Upper Unknown Total AA Percentag	# 835 1,340 2,582 2,061 444 7,262 ge of Total B Total F by Tr	### 11.5 ### 11.5 ### 18.5 ### 35.6 ### 28.4 ### 6.1 ### 100.0 ### 100.0 ### 100.0 ### 1.4 ### 6.0	\$1 M # 733 1,201 2,366 1,917 402 6,619 Less Th \$1 Mi # 3	han or =	Over \$1 # 91 131 186 126 39 573 S by Tract & Over \$1 # 0 0	Million % 15.9 22.9 32.5 22.0 6.8 100.0 7.9 Revenue S Million % 0.0 0.0	Revenue Report # 11 8 30 18 3 70 Size Revenue Report #	15.7 11.4 42.9 25.7 4.3 100.0 1.0 e Not rted % 0.0 0.0				
Moderate Middle Upper Unknown Total AA Percentag Low Moderate Middle	# 835 1,340 2,582 2,061 444 7,262 ge of Total B Total F by Tr	7 11.5 18.5 35.6 28.4 6.1 100.0 usinesses: arms	\$1 M # 733 1,201 2,366 1,917 402 6,619 Less Th \$1 Mi #	han or =	Over \$1 # 91 131 186 126 39 573 s by Tract & Over \$1 #	Million % 15.9 22.9 32.5 22.0 6.8 100.0 7.9 Revenue S Million % 0.0	Revenue Report # 0 0 0	15.7 11.4 42.9 25.7 4.3 100.0 1.0 e Not				
Moderate Middle Upper Unknown Total AA Percentag Low Moderate	# 835 1,340 2,582 2,061 444 7,262 ge of Total B Total F by Tr # 3 13 164	### 11.5 ### 11.5 ### 18.5 ### 35.6 ### 28.4 ### 6.1 ### 1.4 ### 6.0 ### 75.2 ### 17.4	\$1 M # 733 1,201 2,366 1,917 402 6,619 Less Th \$1 Mi # 3 13	han or =	Over \$1 # 91 131 186 126 39 573 s by Tract & Over \$1 # 0 0 0	Million % 15.9 22.9 32.5 22.0 6.8 100.0 7.9 Revenue S Million % 0.0 0.0 0.0 0.0	Revenue Report # 0 0 4	15.7 11.4 42.9 25.7 4.3 100.0 1.0 e Not rted % 0.0 0.0 100.0				
Moderate Middle Upper Unknown Total AA Percentag Low Moderate Middle Upper	# 835 1,340 2,582 2,061 444 7,262 ge of Total B Total F by Tr # 3 13 164 38	### 11.5 ### 11.5 ### 18.5 ### 35.6 ### 28.4 ### 6.1 ### 100.0 ### usinesses: ### ### ### ### ### ### ### ### ###	\$1 M # 733 1,201 2,366 1,917 402 6,619 Less Th \$1 Mi # 3 13 160 38	han or =	Over \$1 # 91 131 186 126 39 573 S by Tract & Over \$1 # 0 0 0	Million % 15.9 22.9 32.5 22.0 6.8 100.0 7.9 Revenue S Million 0.0 0.0 0.0 0.0 0.0	Revenue Report # 11 8 3 30 18 3 70 Size Revenue Report # 0 0 4 0 0	15.7 11.4 42.9 25.7 4.3 100.0 1.0 e Not rted % 0.0 0.0 100.0				
Moderate Middle Upper Unknown Total AA Percentag Low Moderate Middle Upper Unknown Total AA	# 835 1,340 2,582 2,061 444 7,262 ge of Total B Total F by Tr # 3 13 164 38 0	% 11.5 18.5 35.6 28.4 6.1 100.0 usinesses: arms act % 1.4 6.0 75.2 17.4 0.0 100.0	\$1 M # 733 1,201 2,366 1,917 402 6,619 Less Th \$1 Mi # 3 13 160 38 0	han or =	Over \$1 # 91 131 186 126 39 573 s by Tract & Over \$1 # 0 0 0 0 0	Million % 15.9 22.9 32.5 22.0 6.8 100.0 7.9 Revenue S Million % 0.0 0.0 0.0 0.0	Revenue	15.7 11.4 42.9 25.7 4.3 100.0 1.0 e Not rted % 0.0 0.0 100.0 0.0				

Source: 2018 FFIEC Census Data 2018 Dun & Bradstreet Data

TABLE B-8 COLUMBIA, MO MSA AA DISTRIBUTION OF 2017-2018 SMALL BUSINESS LENDING BY INCOME LEVEL OF GEOGRAPHY

Census Tract		% of			
Income Level	#	\$(000)	#%	\$%	Businesses
Low	0	0	0.0	0.0	11.5
Moderate	2	1,164	15.4	41.3	18.5
Middle	5	625	38.5	22.2	35.6
Upper	4	820	30.8	29.1	28.4
Unknown	2	210	15.4	7.4	6.1
Not Reported	0	0	0.0	0.0	0.0

Source: 2018 FFIEC Census Data 2018 Dun & Bradstreet Data

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

TABLE B-9 COLUMBIA, MO MSA AA DISTRIBUTION OF 2017-2018 SMALL BUSINESS LENDING BY REVENUE SIZE OF BUSINESSES

		Bank	Loans		Total Businesses					
	#	\$(000)	#%	\$%	%					
By Revenue										
\$1 Million or Less	12	2,319	92.3	82.3	91.1					
Over \$1 Million	1	500	7.7	17.7	7.9					
Not Known	0	0	0.0	0.0	1.0					
Total	13	2,819	100.0	100.0	100.0					
		By Loan	Size							
\$100,000 or less	4	237	30.8	8.4						
\$100,001 - \$250,000	5	778	38.5	27.6						
\$250,001 – \$1 Million	4	1,804	30.8	64.0						
Total	13	2,819	100.0	100.0						
	By Loan	Size and Reven	ue \$1 Million or	Less						
\$100,000 or less	4	237	33.3	10.2						
\$100,001 - \$250,000	5	778	41.7	33.5						
\$250,001 – \$1 Million	3	1,304	25.0	56.2						
Total	12	2,319	100.0	100.0						

Source: 2018 FFIEC Census Data 2018 Dun & Bradstreet Data

	TABLE B-10 2017 COLUMBIA, MISSOURI MSA AA DEMOGRAPHICS											
Income Categories	Distrib	×		ies by ncome	Families • Level a Families	s % of by Tract	Famili Family l	Income				
	#	%	#	%	#	%	#	%				
Low	3	10.3	1,048	2.7	385	36.7	8,048	21.0				
Moderate	6	20.7	7,110	18.6	1,346	18.9	6,536	17.1				
Middle	10	34.5	17,586	46.0	1,095	6.2	8,414	22.0				
Upper	7	24.1	12,194	31.9	521	4.3	15,237	39.9				
Unknown	3	10.3	297	0.8	112	37.7	0	0.0				
Total AA	29	100.0	38,235	100.0	3,459	9.0	38,235	100.0				
	Hausina			Housir	ng Type by	Tract						
	Housing Units by	Ov	vner-occupi	ied	Rer	ntal	Vac	ant				
	Tract	#	% by tract	% by unit	#	% by unit	#	% by unit				
Low	3,526	611	1.6	17.3	2,508	71.1	407	11.5				
Moderate	16,520	5,821	15.5	35.2	9,359	56.7	1,340	8.1				
Middle	28,083	18,342	48.9	65.3	7,894	28.1	1,847	6.6				
Upper	20,901	12,543	33.5	60.0	7,078	33.9	1,280	6.1				
Unknown	3,157	165	0.4	0.1	2,659	84.2	333	10.5				
Total AA	72,187	37,482	100.0	51.9	29,498	40.9	5,207	7.2				
			37,482 100.0 51.9 29,498 40.9 Businesses by Tract & Revenue					•				
	Total Bu	oinocco		Busines	sses by Tra	ct & Revenu	ue Size					
	Total Bu			han or =	Over \$1		Reveni					
	by T	ract	\$1 M	han or = lillion	Over \$1	Million	Revent Repo	rted				
Low	by T #	ract %	\$1 M	han or = lillion %	Over \$1	Million %	Reveni Repo	orted %				
Low Moderate	by T # 747	"ract % 12.3	\$1 M # 647	han or = lillion % 11.8	Over \$1 #	Million % 16.7	Revenu Repo #	% 14.6				
Moderate	by T # 747 1,069	% 12.3 17.6	\$1 M # 647 937	han or = illion	Over \$1 # 94 124	Million % 16.7 22.0	Revenu Repo # 6	14.6 19.5				
Moderate Middle	# 747 1,069 2,133	12.3 17.6 35.1	\$1 M # 647 937 1,925	han or = illion	Over \$1 # 94 124 191	Million % 16.7 22.0 33.9	Revent Repo # 6 8 17	14.6 19.5 41.5				
Moderate Middle Upper	# 747 1,069 2,133 1,712	% 12.3 17.6 35.1 28.2	\$1 M # 647 937 1,925 1,600	han or = illion	Over \$1 # 94 124 191 105	Million % 16.7 22.0 33.9 18.6	Revent Repo # 6 8 17 7	14.6 19.5 41.5 17.1				
Moderate Middle Upper Unknown	# 747 1,069 2,133 1,712 414	7 12.3 17.6 35.1 28.2 6.8	\$1 M # 647 937 1,925 1,600 361	han or = illion	94 124 191 105 50	Million % 16.7 22.0 33.9 18.6 8.9	Revent Repo # 6 8 17 7 3	14.6 19.5 41.5 17.1 7.3				
Moderate Middle Upper Unknown Total AA	# 747 1,069 2,133 1,712 414 6,075	7 12.3 17.6 35.1 28.2 6.8 100.0	\$1 M # 647 937 1,925 1,600	han or = illion	Over \$1 # 94 124 191 105	Million % 16.7 22.0 33.9 18.6	Revent Repo # 6 8 17 7	14.6 19.5 41.5 17.1				
Moderate Middle Upper Unknown Total AA	# 747 1,069 2,133 1,712 414 6,075 ge of Total B	7 12.3 17.6 35.1 28.2 6.8 100.0 usinesses:	\$1 M # 647 937 1,925 1,600 361	han or =	94 124 191 105 50 564	Million % 16.7 22.0 33.9 18.6 8.9 100.0 9.3	Revented Report # 6 8 17 7 3 41	14.6 19.5 41.5 17.1 7.3 100.0				
Moderate Middle Upper Unknown Total AA	# 747 1,069 2,133 1,712 414 6,075	7 12.3 17.6 35.1 28.2 6.8 100.0 usinesses:	\$1 M # 647 937 1,925 1,600 361	han or =	94 124 191 105 50	Million % 16.7 22.0 33.9 18.6 8.9 100.0 9.3 Revenue S	Revented Report # 6 8 17 7 3 41	14.6 19.5 41.5 17.1 7.3 100.0 0.7				
Moderate Middle Upper Unknown Total AA	# 747 1,069 2,133 1,712 414 6,075 ge of Total B	7 12.3 17.6 35.1 28.2 6.8 100.0 usinesses:	\$1 M # 647 937 1,925 1,600 361 5,470	han or =	94 124 191 105 50 564	Million % 16.7 22.0 33.9 18.6 8.9 100.0 9.3 Revenue S	Revenu Report # 6 8 17 7 3 41 Size Revenu	14.6 19.5 41.5 17.1 7.3 100.0 0.7				
Moderate Middle Upper Unknown Total AA Percentag	# 747 1,069 2,133 1,712 414 6,075 ge of Total B Total F by Tr	7 12.3 17.6 35.1 28.2 6.8 100.0 usinesses:	\$1 M # 647 937 1,925 1,600 361 5,470 Less Th \$1 Mi	han or =	Over \$1 # 94 124 191 105 50 564 S by Tract & Over \$1	Million % 16.7 22.0 33.9 18.6 8.9 100.0 9.3 Revenue S Million %	Revenue Report	14.6 19.5 41.5 17.1 7.3 100.0 0.7 e Not				
Moderate Middle Upper Unknown Total AA Percentag	# 747 1,069 2,133 1,712 414 6,075 ge of Total B Total F by Tr #	7 12.3 17.6 35.1 28.2 6.8 100.0 usinesses: arms ract %	\$1 M # 647 937 1,925 1,600 361 5,470 Less Th \$1 Mi #	han or =	Over \$1 # 94 124 191 105 50 564 S by Tract & Over \$1 #	Million % 16.7 22.0 33.9 18.6 8.9 100.0 9.3 Revenue S Million % 0.0	Revenue Report # 0	14.6 19.5 41.5 17.1 7.3 100.0 0.7 e Not				
Moderate Middle Upper Unknown Total AA Percentag	# 747 1,069 2,133 1,712 414 6,075 ge of Total B Total F by Tr #	7 x x x x x x x x x x x x x x x x x x x	\$1 M # 647 937 1,925 1,600 361 5,470 Less Th \$1 Mi #	han or =	Over \$1 # 94 124 191 105 50 564 S by Tract & Over \$1 # 0 0	Million % 16.7 22.0 33.9 18.6 8.9 100.0 9.3 Revenue S Million % 0.0 0.0	Revenue Report	14.6 19.5 41.5 17.1 7.3 100.0 0.7 e Not				
Moderate Middle Upper Unknown Total AA Percentag Low Moderate Middle	# 747 1,069 2,133 1,712 414 6,075 ge of Total B Total F by Tr #	7 12.3 17.6 35.1 28.2 6.8 100.0 usinesses: arms ract %	\$1 M # 647 937 1,925 1,600 361 5,470 Less Th \$1 Mi #	han or =	Over \$1 # 94 124 191 105 50 564 S by Tract & Over \$1 #	Million % 16.7 22.0 33.9 18.6 8.9 100.0 9.3 Revenue S Million % 0.0	Revenue	14.6 19.5 41.5 17.1 7.3 100.0 0.7 e Not				
Moderate Middle Upper Unknown Total AA Percentag Low Moderate	# 747 1,069 2,133 1,712 414 6,075 ge of Total B Total F by Tr # 2 9 141	### 12.3 17.6 35.1 28.2 6.8 100.0 usinesses: #### ###############################	\$1 M # 647 937 1,925 1,600 361 5,470 Less Th \$1 Mi # 2 9	han or =	Over \$1 # 94 124 191 105 50 564 S by Tract & Over \$1 # 0 0 0	Million % 16.7 22.0 33.9 18.6 8.9 100.0 9.3 Revenue S Million % 0.0 0.0 0.0 0.0	Revenue	14.6 19.5 41.5 17.1 7.3 100.0 0.7 e Not rted % 0.0 0.0 0.0				
Moderate Middle Upper Unknown Total AA Percentag Low Moderate Middle Upper	# 747 1,069 2,133 1,712 414 6,075 ge of Total B Total F by Tr # 2 9 141 29	7 12.3 17.6 35.1 28.2 6.8 100.0 usinesses: arms ract % 1.1 5.0 77.9	\$1 M # 647 937 1,925 1,600 361 5,470 Less Th \$1 Mi # 2 9	han or =	Over \$1 # 94 124 191 105 50 564 S by Tract & Over \$1 # 0 0 0	Million % 16.7 22.0 33.9 18.6 8.9 100.0 9.3 Revenue S Million % 0.0 0.0 0.0 0.0 0.0	Revenue	## 14.6 19.5 41.5 17.1 7.3 100.0 0.7 e Not rted % 0.0 0.0 0.0				
Moderate Middle Upper Unknown Total AA Percentag Low Moderate Middle Upper Unknown Total AA	# 747 1,069 2,133 1,712 414 6,075 ge of Total B Total F by Tr # 2 9 141 29 0	### 12.3 17.6 35.1 28.2 6.8 100.0 usinesses: ### ### ### ### ### ### ### ### ### #	\$1 M # 647 937 1,925 1,600 361 5,470 Less Th \$1 Mi # 2 9 141 29 0	han or =	Over \$1 # 94 124 191 105 50 564 S by Tract & Over \$1 # 0 0 0 0 0	Million % 16.7 22.0 33.9 18.6 8.9 100.0 9.3 Revenue S Million % 0.0 0.0 0.0 0.0	Revenue	## 14.6 19.5 41.5 17.1 7.3 100.0 0.7 e Not rted % 0.0 0.0 0.0 0.0 0.0 0.0				

Source: 2017 FFIEC Census Data 2017 Dun & Bradstreet Data

TABLE B-11 COLUMBIA, MISSOURI MSA AA DISTRIBUTION OF 2017 HOME MORTGAGE LENDING BY INCOME LEVEL OF GEOGRAPHY

Census Tract		Bank	Loans	Aggrega Da	% of Owner- Occupied		
Income Level	#	\$(000)	#%	\$%	#%	\$%	Units
Low	0	0	0.0	0.0	2.1	1.9	1.6
Moderate	1	357	7.7	13.4	16.8	14.2	15.5
Middle	5	564	38.5	21.2	49.9	43.2	48.9
Upper	6	727	46.2	27.4	30.4	32.9	33.5
Unknown	1	1,008	7.7	38.0	0.8	7.8	0.4
Not Reported	0	0	0.0	0.0	0.0	0.0	0.0

Source: 2017 FFIEC Census Data

2011 – 2015 U.S. Census Bureau: American Community Survey NOTE: Percentages may not add up to 100.0 percent due to rounding.

TABLE B-12 COLUMBIA, MISSOURI MSA AA DISTRIBUTION OF 2017 HOME MORTGAGE LENDING BY BORROWER INCOME LEVEL

Borrower		Bank	Loans		Aggrega Da	te HMDA ata	Families by Family Income
Income Level	#	\$(000)	#%	\$%	#%	\$%	%
Low	1	102	7.7	3.8	9.5	4.7	21.0
Moderate	1	210	7.7	7.9	20.2	13.6	17.1
Middle	1	37	7.7	1.4	20.4	16.8	22.0
Upper	4	331	30.8	12.5	29.9	34.7	39.9
Unknown	6	1,976	46.2	74.4	20.0	30.3	0.0

Source: 2017 FFIEC Census Data

	2016 CC	DLUMBIA,		LE B-13 RI MSA A	A DEMOC	GRAPHIC	s	
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	5	17.2	1,245	3.4	490	39.4	7,612	21.0
Moderate	6	20.7	5,950	16.4	953	16.0	6,220	17.1
Middle	11	37.9	17,434	48.1	1,194	6.8	8,101	22.3
Upper	7	24.1	11,644	32.1	818	7.0	14,340	39.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	29	100.0	36,273	100.0	3,455	9.5	36,273	100.0
	Housing			Tract	act			
	Units by	Ov	vner-occupi	ied	Rental		Vac	ant
	Tract	#	% by tract	% by unit	#	% by unit	#	% by unit
Low	5,624	730	2.0	13.0	4,198	74.6	696	12.4
Moderate	14,627	5,440	14.9	37.2	7,919	54.1	1,268	8.7
Middle	28,773	18,344	50.2	63.8	8,440	29.3	1,989	6.9
Upper	19,572	12,005	32.9	61.3	6,344	32.4	1,223	6.2
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	68,596	36,519	100.0	53.2	26,901	39.2	5,176	7.5
	Total Bus	einossos		Busines	ses by Trac	ct & Revenu	ıe Size	
	by T		Less Than or = \$1 Million Over \$1 Million		Million	Revenue Not Reported		
	#	%	#	%	#	%	#	%
Low	1,232	17.7	1,087	17.2	135	23.9	10	22.2
Moderate	1,139	16.4	1,011	16.0	116	20.6	12	26.7
Middle	2,560	36.9	2,331	36.8	213	37.8	16	35.6
Upper	2,012	29.0	1,905	30.1	100	17.7	7	15.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	6,943	100.0	6,334	100.0	564	100.0	45	100.0
Percentag	ge of Total B	usinesses:		91.2		8.1		0.6
Total Farms			Farms by Tract & Revenue Size					
	by Tract		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	2	0.9	2	0.9	0	0.0	0	0.0
Moderate	27	12.1	27	12.1	0	0.0	0	0.0
Middle	158	70.9	158	70.9	0	0.0	0	0.0
Upper	36	16.1	36	16.1	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
	223	400.0	202				0	0.0
Total AA	223	100.0	223	100.0	0	0.0	U	0.0

Source: 2016 FFIEC Census Data 2016 Dun & Bradstreet Data

TABLE B-14 2015 COLUMBIA, MISSOURI MSA AA DEMOGRAPHICS								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	5	17.2	1,245	3.4	490	39.4	7,612	21.0
Moderate	6	20.7	5,950	16.4	953	16.0	6,220	17.1
Middle	11	37.9	17,434	48.1	1,194	6.8	8,101	22.3
Upper	7	24.1	11,644	32.1	818	7.0	14,340	39.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	29	100.0	36,273	100.0	3,455	9.5	36,273	100.0
				Housir	ng Type by	Tract		
	Housing	Ov	vner-occupied		Rental		Vac	ant
	Units by Tract	#	% by tract	% by unit	#	% by unit	#	% by unit
Low	5,624	730	2.0	13.0	4,198	74.6	696	12.4
Moderate	14,627	5,440	14.9	37.2	7,919	54.1	1,268	8.7
Middle	28,773	18,344	50.2	63.8	8,440	29.3	1,989	6.9
Upper	19,572	12,005	32.9	61.3	6,344	32.4	1,223	6.2
Unknown	0	0	0.0	0.0	0	0.0	, 0	0.0
Total AA	68,596	36,519	100.0	53.2	26,901	39.2	5,176	7.5
			Businesses by Tract & Revenue Size					
	Total Businesses by Tract		Less Than or = \$1 Million				Revenue Not Reported	
	by T	ract			Over \$1	Million		
	by T		\$1 M	illion	Over \$1			rted
Low	#	%	\$1 M	illion %	#	%	Repo	rted %
Low Moderate	# 1,288	% 16.7	\$1 M # 1,147	### 16.0	# 133	% 24.4	Repo #	% 30.8
Moderate	# 1,288 1,273	% 16.7 16.5	\$1 M # 1,147 1,145	16.0 16.0	# 133 123	% 24.4 22.6	Repo	30.8 19.2
Moderate Middle	# 1,288 1,273 2,915	% 16.7 16.5 37.7	\$1 M # 1,147 1,145 2,711	### 16.0 16.0 37.8	# 133 123 193	% 24.4 22.6 35.4	# 8 5 11	30.8 19.2 42.3
Moderate Middle Upper	# 1,288 1,273	% 16.7 16.5 37.7 29.2	\$1 M # 1,147 1,145	16.0 16.0	# 133 123	% 24.4 22.6 35.4 17.6	# 8 5	30.8 19.2
Moderate Middle	# 1,288 1,273 2,915 2,258 0	% 16.7 16.5 37.7	# 1,147 1,145 2,711 2,160	116.0 16.0 16.0 37.8 30.2 0.0	# 133 123 193 96	% 24.4 22.6 35.4 17.6 0.0	# 8 5 11 2	30.8 19.2 42.3 7.7 0.0
Moderate Middle Upper Unknown Total AA	# 1,288 1,273 2,915 2,258 0 7,734	% 16.7 16.5 37.7 29.2 0.0 100.0	\$1 M # 1,147 1,145 2,711 2,160	16.0 16.0 37.8 30.2	# 133 123 193 96 0	% 24.4 22.6 35.4 17.6	8 5 11 2	30.8 19.2 42.3 7.7
Moderate Middle Upper Unknown Total AA	# 1,288 1,273 2,915 2,258 0 7,734 ge of Total B	% 16.7 16.5 37.7 29.2 0.0 100.0 usinesses:	# 1,147 1,145 2,711 2,160	16.0 16.0 37.8 30.2 0.0 100.0 92.6	# 133 123 193 96 0 545	% 24.4 22.6 35.4 17.6 0.0 100.0 7.0	8 5 11 2 0 26	30.8 19.2 42.3 7.7 0.0 100.0
Moderate Middle Upper Unknown Total AA	# 1,288 1,273 2,915 2,258 0 7,734	% 16.7 16.5 37.7 29.2 0.0 100.0 usinesses:	# 1,147 1,145 2,711 2,160	116.0 16.0 37.8 30.2 0.0 100.0 92.6 Farms	# 133 123 193 96 0	% 24.4 22.6 35.4 17.6 0.0 100.0 7.0 Revenue S	8 5 11 2 0 26	30.8 19.2 42.3 7.7 0.0 100.0 0.3
Moderate Middle Upper Unknown Total AA	# 1,288 1,273 2,915 2,258 0 7,734 ge of Total B	% 16.7 16.5 37.7 29.2 0.0 100.0 usinesses:	\$1 M # 1,147 1,145 2,711 2,160 0 7,163 Less Th \$1 Mi	116.0 16.0 37.8 30.2 0.0 100.0 92.6 Farms	# 133 123 193 96 0 545	% 24.4 22.6 35.4 17.6 0.0 100.0 7.0 Revenue S	Report # 8 5 11 2 0 26 Size Revenu Report	30.8 19.2 42.3 7.7 0.0 100.0 0.3
Moderate Middle Upper Unknown Total AA Percentag	# 1,288 1,273 2,915 2,258 0 7,734 ge of Total B Total F by Tr	% 16.7 16.5 37.7 29.2 0.0 100.0 usinesses:	\$1 M # 1,147 1,145 2,711 2,160 0 7,163 Less Th \$1 Mi	1100 16.0 16.0 37.8 30.2 0.0 100.0 92.6 Farms an or =	# 133 123 193 96 0 545 S by Tract & Over \$1	% 24.4 22.6 35.4 17.6 0.0 100.0 7.0 Revenue S Million %	Report	30.8 19.2 42.3 7.7 0.0 100.0 0.3 e Not
Moderate Middle Upper Unknown Total AA Percentag	# 1,288 1,273 2,915 2,258 0 7,734 ge of Total B Total F by Tr	% 16.7 16.5 37.7 29.2 0.0 100.0 usinesses: arms	\$1 M # 1,147 1,145 2,711 2,160 0 7,163 Less Th \$1 Mi #	### 16.0 16.0 37.8 30.2 0.0 100.0 92.6 Farms an or =	# 133 123 193 96 0 545 s by Tract & Over \$1 #	% 24.4 22.6 35.4 17.6 0.0 100.0 7.0 Revenue S Million % 0.0	Report 8 5 11 2 0 26 Size Revenu Report #	30.8 19.2 42.3 7.7 0.0 100.0 0.3 e Not
Moderate Middle Upper Unknown Total AA Percentag Low Moderate	# 1,288 1,273 2,915 2,258 0 7,734 ge of Total B Total F by Tr # 3 32	% 16.7 16.5 37.7 29.2 0.0 100.0 usinesses: arms act % 0.9 10.1	\$1 M # 1,147 1,145 2,711 2,160 0 7,163 Less Th \$1 Mi #	### 16.0 ### 16.0 ### 16.0 ### 37.8 ### 30.2 ### 0.0 ### 100.0 ### 92.6 ### Farms ### an or = ###	# 133 123 193 96 0 545 S by Tract & Over \$1 # 0 0	% 24.4 22.6 35.4 17.6 0.0 100.0 7.0 Revenue S Million % 0.0 0.0	Report	30.8 19.2 42.3 7.7 0.0 100.0 0.3 e Not ted % 0.0
Moderate Middle Upper Unknown Total AA Percentag Low Moderate Middle	# 1,288 1,273 2,915 2,258 0 7,734 ge of Total B Total F by Tr # 3 32 228	% 16.7 16.5 37.7 29.2 0.0 100.0 usinesses: arms act % 0.9 10.1 72.2	\$1 M # 1,147 1,145 2,711 2,160 0 7,163 Less Th \$1 Mi # 3 32 228	### 16.0 16.0 37.8 30.2 0.0 100.0 92.6 Farms an or =	# 133 123 193 96 0 545 Substitute Over \$1 # 0 0 0	% 24.4 22.6 35.4 17.6 0.0 100.0 7.0 Revenue S Million % 0.0 0.0 0.0	Report 8 5 11 2 0 26 Size Revenu Report #	% 30.8 19.2 42.3 7.7 0.0 100.0 0.3 e Not ted % 0.0 0.0 0.0
Moderate Middle Upper Unknown Total AA Percentag Low Moderate Middle Upper	# 1,288 1,273 2,915 2,258 0 7,734 ge of Total B Total F by Tr # 3 32	% 16.7 16.5 37.7 29.2 0.0 100.0 usinesses: arms act % 0.9 10.1 72.2 16.8	\$1 M # 1,147 1,145 2,711 2,160 0 7,163 Less Th \$1 Mi # 3 32 228 53	### 16.0 16.0 37.8 30.2 0.0 100.0 92.6 Farms an or =	# 133 123 193 96 0 545 S by Tract & Over \$1 # 0 0 0 0	% 24.4 22.6 35.4 17.6 0.0 100.0 7.0 Revenue S Million % 0.0 0.0 0.0 0.0	Repo # 8 5 11 2 0 26 Size Revenu Repoi # 0 0 0 0	% 30.8 19.2 42.3 7.7 0.0 100.0 0.3 e Not ted % 0.0 0.0 0.0
Moderate Middle Upper Unknown Total AA Percentag Low Moderate Middle	# 1,288 1,273 2,915 2,258 0 7,734 ge of Total B Total F by Tr # 3 32 228 53	% 16.7 16.5 37.7 29.2 0.0 100.0 usinesses: arms act % 0.9 10.1 72.2	\$1 M # 1,147 1,145 2,711 2,160 0 7,163 Less Th \$1 Mi # 3 32 228	### 16.0 16.0 37.8 30.2 0.0 100.0 92.6 Farms an or =	# 133 123 193 96 0 545 Substitute Over \$1 # 0 0 0	% 24.4 22.6 35.4 17.6 0.0 100.0 7.0 Revenue S Million % 0.0 0.0 0.0	Report	% 30.8 19.2 42.3 7.7 0.0 100.0 0.3 e Not ted % 0.0 0.0 0.0
Moderate Middle Upper Unknown Total AA Percentag Low Moderate Middle Upper Unknown Total AA	# 1,288 1,273 2,915 2,258 0 7,734 ge of Total B Total F by Tr # 3 32 228 53 0	% 16.7 16.5 37.7 29.2 0.0 100.0 usinesses: act % 0.9 10.1 72.2 16.8 0.0 100.0	\$1 M # 1,147 1,145 2,711 2,160 0 7,163 Less Th \$1 Mi # 3 32 228 53 0	### 16.0 16.0 37.8 30.2 0.0 100.0 92.6 Farms an or = ##################################	# 133 123 193 96 0 545 S by Tract & Over \$1 # 0 0 0 0 0	% 24.4 22.6 35.4 17.6 0.0 100.0 7.0 Revenue S Million 0.0 0.0 0.0 0.0 0.0	Report 8 5 11 2 0 26 Size Revenu Report # 0 0 0 0 0	30.8 19.2 42.3 7.7 0.0 100.0 0.3 e Not ted % 0.0 0.0 0.0 0.0 0.0

Source: 2015 FFIEC Census Data 2015 Dun & Bradstreet Data

TABLE B-15 COLUMBIA, MISSOURI MSA AA DISTRIBUTION OF 2015-2016 SMALL BUSINESS LENDING BY INCOME LEVEL OF GEOGRAPHY

Census Tract		% of			
Income Level	#	\$(000)	#%	\$%	Businesses
Low	0	0	0.0	0.0	17.7
Moderate	0	0	0.0	0.0	16.4
Middle	0	0	0.0	0.0	36.9
Upper	1	744	100.0	100.0	29.0
Unknown	0	0	0.0	0.0	0.0
Not Reported	0	0	0.0	0.0	0.0

Source: 2016 FFIEC Census Data 2016 Dun & Bradstreet Data

2006-2010 U.S. Census Bureau: American Community Survey NOTE: Percentages may not add up to 100.0 percent due to rounding.

TABLE B-16 COLUMBIA, MISSOURI MSA AA DISTRIBUTION OF 2015-2016 SMALL BUSINESS LENDING BY REVENUE SIZE OF BUSINESSES

		Total Businesses						
	#	\$(000)	#%	\$%	%			
By Revenue								
\$1 Million or Less	1	744	100.0	100.0	91.2			
Over \$1 Million	0	0	0.0	0.0	8.1			
Not Known	0	0	0.0	0.0	0.6			
Total	1	744	100.0	100.0	100.0			
By Loan Size								
\$100,000 or less	0	0	0.0	0.0				
\$100,001 - \$250,000	0	0	0.0	0.0				
\$250,001 – \$1 Million	1	744	100.0	100.0				
Total	1	744	100.0	100.0				
By Loan Size and Revenue \$1 Million or Less								
\$100,000 or less	0	0	0.0	0.0				
\$100,001 - \$250,000	0	0	0.0	0.0				
\$250,001 – \$1 Million	1	744	100.0	100.0				
Total	1	744	100.0	100.0				

Source: 2016 FFIEC Census Data 2016 Dun & Bradstreet Data

APPENDIX C - GLOSSARY

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

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

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

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

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

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

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

Home Mortgage Disclosure Act (HMDA): The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary

reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applications, the amount of loan requested, and the disposition of the application (for example, approved, denied, and withdrawn).

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

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

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

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

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

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

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

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

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

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

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

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

Rated area: A rated area is a state or multistate metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area.

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

Small loan(s) to farm(s): A loan included in 'loans to small farms' as defined in the instructions for preparation of the Consolidated Report 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.

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