



PUBLIC DISCLOSURE

December 6, 2021

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

The Union State Bank of Everest
RSSD# 736550

545 Main Street
Everest, Kansas 66424

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

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

TABLE OF CONTENTS

Institution’s Community Reinvestment Act Rating 2

Institution

 Scope of Examination..... 2

 Description of Institution 3

 Conclusions with Respect to Performance Criteria..... 4

 Fair Lending or Other Illegal Credit Practices Review 6

State of Kansas

 State Rating 7

 Scope of Examination 7

 Description of Institution’s Operations..... 7

 Conclusion With Respect to Performance Criteria 7

Northeast Kansas Assessment Area (Full Scope Review)

 Description of Institution’s Operations..... 9

 Conclusions with Respect to Performance Criteria 11

Jefferson County Metropolitan Assessment Area (Limited Scope Review)

 Description of Institution’s Operations..... 16

 Conclusions with Respect to Performance Criteria 16

State of Missouri/Clinton County Missouri Metropolitan Assessment Area

 State Rating 17

 Scope of Examination 17

 Description of Institution’s Operations..... 17

 Conclusion with Respect to Performance Criteria..... 20

Appendix A – Scope of Examination Table 26

Appendix B – Maps of the Assessment Areas 27

Appendix C – Demographic Information..... 30

Appendix D – Limited Scope Review Assessment Area Tables..... 36

Appendix E – Glossary 39

INSTITUTION'S COMMUNITY REINVESTMENT ACT RATING

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

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

SCOPE OF EXAMINATION

Examiners utilized the Federal Financial Institutions Examination Council's (FFIEC's) *Interagency Examination Procedures for Small Institutions* to evaluate the bank's CRA performance. The evaluation considered CRA performance context, including the bank's asset size, financial condition, business strategy and market competition, as well as AA demographic and economic characteristics, and credit needs. Lending performance was assessed within the bank's three AAs. Full scope reviews of the bank's lending performance were conducted for the Northeast Kansas AA in the state of Kansas and the Clinton County Missouri Metropolitan AA in the state of Missouri, where a majority of the bank's deposits and lending activities occur. A limited scope review was conducted for the Jefferson County Metropolitan AA in eastern Kansas. Examiners reviewed the following data:

- The bank's 17-quarter average NLTD ratio;
- A statistical sample of 149 small business loans selected from a universe of 566 loans originated between January 1, 2020 and December 31, 2020;
- A statistical sample of 142 small farm loans selected from a universe of 474 loans originated between January 1, 2020 and December 31, 2020; and
- The universe of 459 home mortgage loans reported on the bank's 2019 and 2020 Home Mortgage Disclosure Act (HMDA) Loan/Application Registers

Performance in the state of Kansas received greater weight when compared to the state of Missouri based on the distribution of total loans, deposits, and banking offices in each respective state. In addition, greater weight was placed on small farm lending in deference to the bank's strategic focus on extending agricultural credit, with secondary emphasis on small business lending. In addition, more consideration was given to the

volume of loan originations than to dollar amount, as this is more representative of the number of individuals or entities served.

With respect to conclusions pertaining to home mortgage lending, more consideration was placed on aggregate lending performance when compared to demographic data. The volume of home improvement, multifamily, and other-purpose closed-end home loans originated and reported by the bank was relatively low; therefore, individual analyses of these products was not considered meaningful and was not conducted although these loans are included within the AA concentration lending test criterion. In addition, a low volume of HMDA-related loans was noted for the Clinton County Missouri Metropolitan AA. Therefore, HMDA-related products were assessed in aggregate under the geographic and borrower distribution analyses rather than by individual home mortgage product (i.e., home purchase, home refinance, etc.) to provide a more meaningful analysis.

DESCRIPTION OF INSTITUTION

The bank is a community bank headquartered in Everest, Kansas. The bank's characteristics include:

- The bank is a wholly owned subsidiary of Everest Bancshares Inc., Everest, Kansas.
- As of June 30, 2021, the bank has total assets of \$374.2 million (MM).
- In addition to its main office in Everest, Kansas the bank operates six additional offices located in Atchison, Horton, McLouth, and Oskaloosa, Kansas. The bank's presence in Missouri includes two branches located in the towns of Gower and Plattsburg.
- The bank operates six cash-only automated teller machines at each of the branch locations.
- As shown in the table below, the bank's primary business focus is agricultural lending, followed by commercial and residential real estate lending.

Table 1

Composition of Loan Portfolio as of June 30, 2021		
Loan Type	\$(000)	%
Construction and Land Development	10,687	4.2
Farmland	67,697	26.9
1-4 Family Residential Real Estate	60,093	23.8
Multifamily Residential Real Estate	649	0.3
Non-Farm Non-Residential Real Estate	41,249	16.4
Agricultural	31,110	12.3
Commercial and Industrial	30,280	12.0
Consumer	8,585	3.4
Other	1,663	0.7
Gross Loans	252,013	100.0
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>		

The bank was rated Satisfactory under the CRA at its September 11, 2017 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 CRITERIA¹

This performance evaluation first discusses the bank's overall performance, followed by an in-depth evaluation of performance in the states of Kansas and Missouri. The bank's overall performance is satisfactory based on satisfactory ratings in Kansas and Missouri. Overall, all performance criteria received equal weighting except in the state of Kansas, where both AAs are exclusively comprised of middle-income census tracts. These AAs did not include an analysis of the geographic distribution of lending and this rating criteria was not factored into the overall rating for the state of Kansas.

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 its comparison to similarly-situated Federal Deposit Insurance Corporation (FDIC)-insured institutions. The similarly-situated institutions were selected based on asset size, product offerings, and the area in which they are located. The bank's 17-quarter average NLTD ratio is reasonable and falls within the range of the NLTDs for three similarly-situated banks.

¹ The net loan-to-deposit ratio and percentage of loans and other lending-related activity in the assessment area only apply to the institution overall. No discussion of these performance criteria applies to sections of the performance evaluation related to states, multistate metropolitan areas, and assessment areas.

Table 2

Comparative NLTD Ratios			
Institution	Location	Asset Size \$(000)	NLTD Ratio (%)
			17-Quarter Average
The Union State Bank of Everest	Everest, KS	374,212	75.9
Similarly Situated Institutions			
Farmers State Bank	Cameron, MO	307,429	87.5
Goppert Financial Bank	Lathrop, MO	220,156	66.6
The Citizens National Bank	Greenleaf, KS	217,397	43.5

Assessment Area Concentration

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

Table 3

Lending Inside and Outside the Assessment Areas								
Loan Type	Inside				Outside			
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%
Home Purchase	96	72.2	9,477	61.9	37	27.8	5,825	38.1
Home Improvement	10	62.5	444	62.0	6	37.5	272	38.0
Multi-Family Housing	9	69.2	1,229	30.4	4	30.8	2,810	69.6
Other Purpose Closed-End	9	75.0	415	71.6	3	25.0	165	28.4
Refinancing	204	71.6	25,817	60.5	81	28.4	16,876	39.5
Total HMDA related	328	71.5	37,382	59.0	131	28.5	25,948	41.0
Small Business	113	75.8	5,335	55.5	36	24.2	4,275	44.5
Total Small Business related	113	75.8	5,335	55.5	36	24.2	4,275	44.5
Small Farm	114	80.3	7,780	66.5	28	19.7	3,920	33.5
Total Small Farm related	114	80.3	7,780	66.5	28	19.7	3,920	33.5
Total Loans	555	74.0	50,497	59.7	195	26.0	34,142	40.3

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

Geographic Distribution of Loans

This performance criterion evaluates the bank’s distribution of lending within its AAs by income level of census tracts with consideration given to the dispersion of loans throughout the AAs. The bank’s overall geographic distribution of loans reflects reasonable distribution among the different census tracts and dispersion throughout the AAs. The conclusion is based solely on the bank’s performance in the state of Missouri as both AAs in the state of Kansas are comprised entirely of middle-income census tracts, as previously noted. As such, a meaningful analysis could not be conducted. In the state of Missouri, the distribution of lending by income level of census tracts was reasonable.

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

This performance criterion evaluates the bank's lending to borrowers of different income levels and businesses and farms of different revenue sizes. The bank's lending has an overall reasonable distribution among individuals of different income levels and businesses and farms of different sizes. The distribution of lending to borrowers of different income levels and to businesses and farms of different revenue sizes was reasonable in the states of Kansas and Missouri.

FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

The fair lending review performed concurrently with this evaluation identified a substantive violation of the Equal Credit Opportunity Act and Regulation B. The violation was limited in nature. Subsequent to this evaluation, management began taking action to address the violation and implemented controls to prevent such a violation in the future. Additionally, a UDAP review was performed concurrently with this evaluation. While management has implemented policies, procedures, training programs, and internal assessments, substantive violations of Section (5) of the Federal Trade Commission Act involving unfair acts and practices were identified. The violations did not result in an adjustment to the CRA rating. The bank has since discontinued the identified practices.

STATE OF KANSAS

COMMUNITY INVESTMENT ACT RATING FOR KANSAS: Satisfactory

This rating is based on the following conclusions with respect to the performance criteria:

- Lending reflects a reasonable distribution among individuals of different income levels, including LMI, and businesses and farms of different sizes.
- The geographic distribution of loans was not evaluated, as both Kansas AAs are comprised solely of middle-income census tracts, which would not render meaningful analyses.

SCOPE OF EXAMINATION

The scope of the review for the state of Kansas is consistent with the overall scope for the entire institution. Based on the volume of loans and deposits, branch locations, and market share, the Northeast Kansas AA received a full scope review. A limited scope review was conducted for the Jefferson County Metropolitan AA to ascertain if the bank's performance in the area was generally consistent with its performance in the overall state evaluation.

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN KANSAS

The bank delineates two of its three AAs and operates five of its seven branches in the state of Kansas. Loan and deposit products, as well as other banking services offered in the state mirror those discussed in the overall institution section of this report, with a primary emphasis on agricultural and commercial lending. Detailed descriptions of the bank's operations in the Northeast Kansas and a brief discussion of operations in the Jefferson County Metropolitan AAs are provided in the sections that follow.

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA IN KANSAS

The bank's performance in the state of Kansas is satisfactory, based on an evaluation of small farm, small business, and residential mortgage lending, which comprise its primary lending products.

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

The bank's lending has an overall reasonable distribution among individuals of different income levels and businesses and farms of different sizes.

Geographic Distribution of Loans

The bank's overall geographic distribution of loans within Kansas was not evaluated in this analysis as both Kansas AAs are comprised entirely of middle-income census tracts.

**NORTHEAST KANSAS ASSESSMENT AREA
NONMETROPOLITAN AREA
(Full Scope Review)**

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN NORTHEAST KANSAS AA

The bank's Northeast Kansas AA consists of Atchison and Brown Counties in their entirety and two census tracts of Doniphan County, Kansas (see Appendix B for an AA map and Appendix C for additional demographic data).

- The bank's AA has remained unchanged since the prior CRA evaluation.
- The AA is comprised of nine middle-income census tracts.
- In addition to its main office in Everest, the bank has two additional branch offices located in Atchison and Horton, Kansas.
- Each branch location operates a cash-only ATM.
- The June 30, 2021 FDIC Deposit Market Share Report indicates the bank has a 14.6 percent deposit market share, ranking 2nd of 12 FDIC-insured depository institutions operating in the AA.
- An interview with a member of the community in the bank's AA was conducted to ascertain the credit needs of the local communities, the responsiveness of area banks in meeting those credit needs, and perspectives on local economic conditions. The community member represented an agricultural organization that supports farms and farming communities within the AA.

Table 4

Population Change Assessment Area: Northeast Kansas AA			
Area	2010 Population	2015 Population	Percent Change
Northeast Kansas AA	34,853	34,372	(1.4)
Atchison County, KS	16,924	16,633	(1.7)
Brown County, KS	9,984	9,880	(1.0)
Doniphan County, KS	7,945	7,859	(1.1)
NonMSA Kansas	929,981	922,403	(0.8)
Kansas	2,853,118	2,892,987	1.4
<i>Source: 2010 U.S. Census Bureau Decennial Census 2011 - 2015 U.S. Census Bureau: American Community Survey Note: All data presented is at the county level and some values may be different than expected for AAs with partial counties.</i>			

- Atchison County includes the town of Atchison, which is the largest town in the AA and serves as the county seat, with a population of 10,885 residents based on the 2020 Census data.

Table 5

Median Family Income Change			
Assessment Area: Northeast Kansas AA			
Area	2010 Median Family Income	2015 Median Family Income	Percent Change
Northeast Kansas AA	55,711	55,503	(0.4)
Atchison County, KS	57,614	56,082	(2.7)
Brown County, KS	50,795	52,701	3.8
Doniphan County, KS	57,961	59,079	1.9
NonMSA Kansas	57,322	57,229	(0.2)
Kansas	67,977	66,389	(2.3)

*Source: 2006 - 2010 U.S. Census Bureau: American Community Survey
2011 - 2015 U.S. Census Bureau: American Community Survey*

Note: Median family incomes have been inflation-adjusted and are expressed in 2015 dollars.

Note: All data presented is at the county level and some values may be different than expected for AAs with partial counties.

- The percentage of AA families living below the poverty level, at 12.2 percent, is above the statewide figure of 9.1 percent and the nonmetropolitan figure of 10.2 percent.
- Atchison County has the highest percentage of families living below the poverty level, at 14.2 percent.
- According to the 2015 American Community Survey (ACS) data, 37.4 percent of AA's families are LMI, which is above the statewide figure of 36.5 percent and is comparable to the statewide nonmetropolitan figure of 37.9 percent.

Table 6

Housing Cost Burden						
Assessment Area: Northeast Kansas AA						
Area	Cost Burden - Renters			Cost Burden - Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Northeast Kansas AA	55.5	17.4	28.1	59.7	26.4	16.9
Atchison County, KS	51.5	17.9	30.0	68.5	29.3	18.9
Brown County, KS	61.7	20.6	28.4	52.1	29.1	15.0
Doniphan County, KS	57.8	11.1	23.7	50.0	17.6	15.6
NonMSA Kansas	67.1	26.2	34.1	56.0	23.2	15.7
Kansas	73.0	33.5	38.8	59.9	28.6	16.3

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

Source: U.S. Department of Housing and Urban Development (HUD), 2013-2017 Comprehensive Housing Affordability Strategy

Note: All data presented is at the county level and some values may be different than expected for AAs with partial counties.

- The median housing value in the AA of \$86,058 is below the statewide figure of \$132,000 and the statewide nonmetropolitan figure of \$88,625. The AA’s housing affordability ratio² of 51.5 percent is comparable to the statewide nonmetropolitan ratio of 51.0 percent and above the statewide figure of 39.6 percent. Housing affordability ratios also varied among the three AA counties, ranging from a high of 54.3 percent in Doniphan County to a low of 49.5 percent in Atchison County.

Table 7

Unemployment Rates					
Assessment Area: Northeast Kansas AA					
Region	2016	2017	2018	2019	2020
Northeast Kansas AA	4.8	4.1	3.7	4.0	5.5
Atchison County, KS	6.2	5.2	4.5	5.2	6.9
Brown County, KS	3.6	3.2	3.0	3.1	4.5
Doniphan County, KS	3.9	3.5	3.5	3.3	4.5
NonMSA Kansas	4.0	3.5	3.1	3.1	4.6
Kansas	4.0	3.6	3.3	3.2	5.9

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics
Note: All data presented is at the county level and some values may be different than expected for AAs with partial counties.

- Major economic sectors in the area include manufacturing, health services, and education.

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA IN NORTHEAST KANSAS AA

The bank’s overall performance under the lending test in the Northeast Kansas AA is reasonable.

Geographic Distribution of Loans

The bank’s geographic distribution of loans was not evaluated in this analysis as the Northeast Kansas AA is comprised entirely of middle-income census tracts.

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

The bank’s lending has a reasonable distribution among individuals of different income levels and businesses and farms of different sizes in the Northeast Kansas AA. Home

² The housing affordability ratio is calculated by dividing the median household income by the median housing value. A lower ratio reflects less affordable housing.

improvement loans were not evaluated based on lending levels too low to render a meaningful analysis.

Home Mortgage Lending

The borrower distribution of home mortgage lending is reasonable. The bank's home mortgage lending to low-income borrowers is comparable to the aggregate lending data by both number and dollar volume, but below the percentage of low-income families in the AA. Home mortgage lending to moderate-income borrowers is comparable to aggregate lending data by both number and dollar volume and to the demographic figure.

The bank's performance in 2019 is consistent with lending in 2020.

Home Purchase Lending

The borrower distribution of home purchase lending is reasonable. The bank's home purchase lending to low-income borrowers is below the aggregate lending data by both number and dollar volume and the demographic figure. Home purchase lending to moderate-income borrowers is also below aggregate lending data by both number and dollar volume, as well as the demographic figure. Home purchase lending in 2019 was above 2020 performance, which supported the overall rating based on higher lending volume in 2019. In 2019, lending to moderate-income borrowers was comparable to aggregate lending data and above the demographic figure.

Home Refinance Lending

The borrower distribution of home refinance lending is excellent. The bank's home refinance lending to low-income borrowers is above aggregate lending data by both number and dollar, and below the demographic figure. Home refinance lending to moderate-income borrowers is above aggregate lending data by both number and dollar, and comparable to the demographic figure.

The bank's lending performance in 2019 is below lending in 2020, although more weight was applied to 2020 lending based on a higher lending volume in that year.

Table 8

Distribution of 2019 and 2020 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Northeast Kansas													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2019						2020						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	2	6.7	6.8	105	5.4	4.5	1	3.8	5.9	37	1.3	3.3	20.1
Moderate	8	26.7	25.0	333	17.1	17.9	2	7.7	21.6	179	6.1	15.9	17.3
Middle	8	26.7	25.7	559	28.7	24.8	1	3.8	22.0	20	0.7	20.0	26.1
Upper	6	20.0	32.5	597	30.6	44.4	15	57.7	34.8	2,244	76.8	48.0	36.5
Unknown	6	20.0	9.9	354	18.2	8.3	7	26.9	15.8	443	15.2	12.7	0.0
Total	30	100.0	100.0	1,948	100.0	100.0	26	100.0	100.0	2,923	100.0	100.0	100.0
Refinance Loans													
Low	6	10.9	6.1	232	4.8	2.4	3	4.4	2.8	195	2.3	1.3	20.1
Moderate	6	10.9	14.1	253	5.2	8.8	11	16.2	10.5	742	8.6	6.2	17.3
Middle	12	21.8	20.7	891	18.4	17.6	9	13.2	21.1	845	9.8	17.6	26.1
Upper	22	40.0	45.5	2,837	58.6	57.3	35	51.5	44.0	6,323	73.0	53.1	36.5
Unknown	9	16.4	13.6	630	13.0	13.9	10	14.7	21.7	560	6.5	21.8	0.0
Total	55	100.0	100.0	4,843	100.0	100.0	68	100.0	100.0	8,665	100.0	100.0	100.0
Home Improvement Loans													
Low	1	33.3	13.3	55	50.9	13.0	0	0.0	0.0	0	0.0	0.0	20.1
Moderate	0	0.0	6.7	0	0.0	3.3	0	0.0	0.0	0	0.0	0.0	17.3
Middle	1	33.3	26.7	45	41.7	21.2	0	0.0	16.7	0	0.0	11.0	26.1
Upper	1	33.3	40.0	8	7.4	51.7	1	50.0	75.0	45	47.4	83.2	36.5
Unknown	0	0.0	13.3	0	0.0	10.8	1	50.0	8.3	50	52.6	5.8	0.0
Total	3	100.0	100.0	108	100.0	100.0	2	100.0	100.0	95	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	9	9.9	6.5	392	5.6	3.8	4	4.0	4.0	232	2.0	2.1	20.1
Moderate	16	17.6	20.4	656	9.4	14.3	15	15.0	15.3	953	8.1	10.1	17.3
Middle	21	23.1	23.6	1,495	21.4	21.7	11	11.0	21.2	950	8.0	18.6	26.1
Upper	30	33.0	37.3	3,447	49.4	48.8	52	52.0	40.1	8,627	73.0	50.9	36.5
Unknown	15	16.5	12.2	984	14.1	11.4	18	18.0	19.3	1,053	8.9	18.2	0.0
Total	91	100.0	100.0	6,974	100.0	100.0	100	100.0	100.0	11,815	100.0	100.0	100.0
<p>Source: 2020 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey</p> <p>Note: Percentages may not total 100.0 percent due to rounding. Multifamily loans are not included in the borrower distribution analysis. Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.</p>													

Small Business Lending

The borrower distribution of small business lending is excellent. The bank's lending to businesses with revenues of \$1MM or less is comparable to the percentage of total businesses operating in the AA with revenues of \$1MM or less.

Table 9

Distribution of 2020 Small Business Lending By Revenue Size of Businesses					
Assessment Area: Northeast Kansas					
	Bank Loans				Total Businesses %
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	38	74.5	1,881	80.0	88.4
Over \$1 Million	7	13.7	358	15.2	8.5
Revenue Unknown	6	11.8	113	4.8	3.1
Total	51	100.0	2,352	100.0	100.0
By Loan Size					
\$100,000 or Less	44	86.3	738	31.4	
\$100,001 - \$250,000	5	9.8	714	30.4	
\$250,001 - \$1 Million	2	3.9	900	38.3	
Total	51	100.0	2,352	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	33	86.8	528	28.1	
\$100,001 - \$250,000	3	7.9	453	24.1	
\$250,001 - \$1 Million	2	5.3	900	47.8	
Total	38	100.0	1,881	100.0	
<i>Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>					
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>					

Small Farm Lending

The borrower distribution of small farm lending is reasonable. The bank’s lending to farms with revenues of \$1MM or less is comparable to the percentage of total farms operating in the AA with revenues of \$1MM or less.

Table 10

Distribution of 2020 Small Farm Lending By Revenue Size of Farms					
Assessment Area: Northeast Kansas					
	Bank Loans				Total Farms
	#	#%	\$(000)	\$%	%
By Revenue					
\$1 Million or Less	39	92.9	2,834	89.6	98.7
Over \$1 Million	3	7.1	328	10.4	1.0
Revenue Unknown	0	0.0	0	0.0	0.3
Total	42	100.0	3,162	100.0	100.0
By Loan Size					
\$100,000 or Less	33	78.6	1,157	36.6	
\$100,001 - \$250,000	6	14.3	1,000	31.6	
\$250,001 - \$500,000	3	7.1	1,005	31.8	
Total	42	100.0	3,162	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	31	79.5	1,024	36.1	
\$100,001 - \$250,000	5	12.8	805	28.4	
\$250,001 - \$500,000	3	7.7	1,005	35.5	
Total	39	100.0	2,834	100.0	
<i>Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>					
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>					

**JEFFERSON COUNTY METROPOLITAN ASSESSMENT AREA
METROPOLITAN AREA
(Limited Scope Review)**

**DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN JEFFERSON COUNTY
METROPOLITAN AA**

The bank's Jefferson County Metropolitan AA includes Jefferson County in its entirety and two census tracts in Leavenworth County. The AA is comprised of six middle-income census tracts. The composition of the AA at the prior examination consisted of four middle- and two upper-income census tracts.

The bank operates two branches in the AA located in McLouth and Oskaloosa, Kansas. Both branch locations operate cash-only ATMs. According to the June 30, 2021 FDIC Deposit Market Share Report, the bank ranks 9th of 12 FDIC-insured depository institutions operating in the AA, with a market share of 4.6 percent. According to the 2015 ACS, the AA's population is 25,534.

**CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA IN JEFFERSON
COUNTY METROPOLITAN AA**

The bank's performance in the Jefferson County Metropolitan AA was reviewed using limited-scope examination procedures. Through these procedures, conclusions regarding the institution's CRA performance are drawn from the review of available facts and data, including performance figures, aggregate comparisons, and demographic information. Supporting loan information can be found in the tables in Appendix D.

The institution's lending performance in the area is consistent with the institution's lending performance in the state.

**STATE OF MISSOURI/CLINTON COUNTY MISSOURI METROPOLITAN
ASSESSMENT AREA
METROPOLITAN AREA
(Full Scope Review)**

COMMUNITY INVESTMENT ACT RATING FOR MISSOURI: Satisfactory

This rating is based on the following conclusions with respect to the performance criteria:

- A reasonable distribution of loans occurs throughout the bank's AAs.
- Lending reflects a reasonable distribution among individuals of different income levels, including LMI, and businesses and farms of different sizes.

SCOPE OF EXAMINATION

The scope of the review for the state of Missouri is consistent with the overall scope for the entire institution. A full-scope review was conducted for the Clinton County Missouri Metropolitan AA. The bank's state performance is discussed concurrently with the assessment of its lending activities for AA, as this is the sole AA in the state. Performance in this AA and the state of Missouri received less weight in the overall rating due to the lower volume of lending and limited branch presence in this AA. The lending test review in this AA included a total of 14 small business loans, 14 small farm loans and the entire universe of 19 residential real estate loans. Additionally, home mortgage products were evaluated collectively and not by individual product to ensure a more meaningful analysis.

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE STATE OF MISSOURI

The bank delineates one of its three AAs and operates two of its seven branches in the state of Missouri. Loan and deposit products and services offered in the state mirror those discussed in the overall institution section of this report, with a primary emphasis on agricultural and commercial lending. Detailed descriptions of the bank's operations in the Clinton County Missouri Metropolitan AA are provided in the section that follows.

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN CLINTON COUNTY MISSOURI METROPOLITAN AA

The bank's Clinton County Missouri Metropolitan AA consists of Clinton County in its entirety and one census tract in Buchanan County and is a part of the Kansas City, MO-KS MSA (see Appendix B for an AA map and Appendix C for additional demographic data).

- The bank's AA remains unchanged since the prior CRA evaluation.

- The AA is comprised of one moderate- and four middle-income census tracts.
- The bank has two branch locations in the AA, located in Gower and Plattsburg, Missouri. Each location maintains a cash-only ATM.
- The June 30, 2021 FDIC Deposit Market Share Report shows the bank has a 3.2 percent deposit market share, ranking 9th of 20 FDIC-insured depository institutions operating in the AA.
- An interview with a member of the community residing within the bank’s AA was conducted to ascertain the credit needs of the communities, the responsiveness of area banks in meeting those credit needs, and the local economic conditions. That community member represented a government office in one of the AA’s local municipalities.

Table 11

Population Change			
Assessment Area: Clinton County Missouri Metropolitan AA			
Area	2010 Population	2015 Population	Percent Change
Clinton County Missouri Metropolitan AA	109,944	110,059	0.1
Buchanan County, MO	89,201	89,561	0.4
Clinton County, MO	20,743	20,498	(1.2)
Kansas City, MO-KS MSA	2,009,342	2,055,675	2.3
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*

Note: All data presented is at the county level and some values may be different than expected for AAs with partial counties.

- Main population centers within the Clinton County Missouri Metropolitan AA include the cities of Cameron (8,513 residents) and Plattsburg (2,236 residents).

Table 12

Median Family Income Change			
Assessment Area: Clinton County Missouri Metropolitan AA			
Area	2010 Median Family Income	2015 Median Family Income	Percent Change
Clinton County Missouri Metropolitan AA	59,229	60,242	1.7
Buchanan County, MO	57,676	58,355	1.2
Clinton County, MO	65,764	64,760	(1.5)
Kansas City, MO-KS MSA	74,970	72,623	(3.1)
Missouri	62,790	60,809	(3.2)

*Source: 2006 – 2010 U.S. Census Bureau: American Community Survey
2011 – 2015 U.S. Census Bureau: American Community Survey*

Note: Median family incomes have been inflation-adjusted and are expressed in 2015 dollars.

Note: All data presented is at the county level and some values may be different than expected for AAs with partial counties.

- The percentage of AA families living below the poverty level, at 7.9 percent, is below both the statewide figure of 11.1 percent and the Kansas City, MO-KS

- MSA figure of 9.1 percent. Buchanan County has the highest percentage of families living below the poverty level, at 14.0 percent.
- According to the 2015 ACS data, 41.5 percent of families in the AA are LMI, which is above the state of Missouri at 39.3 percent.

Table 13

Housing Cost Burden						
Assessment Area: Clinton County Missouri Metropolitan AA						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Clinton County Missouri Metropolitan AA	71.7	33.2	37.8	58.1	24.6	15.6
Buchanan County, MO	71.6	34.8	37.9	60.2	26.2	15.9
Clinton County, MO	72.5	25.0	37.3	52.8	19.5	14.8
Kansas City, MO-KS MSA	74.7	32.1	39.9	61.2	31.7	17.7
Missouri	74.0	31.5	40.6	59.9	30.3	18.0

Cost Burden is housing cost that equals 30 percent or more of household income.
Source: U.S. Department of Housing and Urban Development (HUD), 2013-2017 Comprehensive Housing Affordability Strategy
Note: All data presented is at the county level and some values may be different than expected for AAs with partial counties.

- The AA’s median gross rent of \$757 is above the Missouri statewide figure of \$746 and below the Kansas City, MO-KS MSA figure of \$844.
- The median housing value in the AA of \$141,944 is above the Missouri statewide figure of \$138,400 and below the Kansas City, MO-KS MSA figure of \$159,473.

Table 14

Unemployment Rates					
Assessment Area: Clinton County Missouri Metropolitan AA					
Region	2016	2017	2018	2019	2020
Clinton County Missouri Metropolitan AA	4.1	3.7	3.0	3.1	5.1
Buchanan County, MO	4.1	3.6	3.0	3.1	4.9
Clinton County, MO	4.2	4.0	3.2	3.0	5.9
Kansas City, MO-KS MSA	4.3	3.8	3.4	3.3	6.2
Missouri	4.5	3.8	3.2	3.3	6.1

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics
Note: All data presented is at the county level and some values may be different than expected for AAs with partial counties.

- According to the community contact, business conditions in Clinton County are poor, and there are a number of empty storefronts due to local residents shopping in nearby urban areas.
- Major industries found in the area include manufacturing, health services, and education.

**CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA IN MISSOURI/
CLINTON COUNTY MISSOURI METROPOLITAN AA**

The bank’s performance in the state of Missouri is satisfactory. All performance criteria were equally weighted.

Geographic Distribution of Loans

The bank’s geographic distribution of loans reflects reasonable distribution among the different census tracts and dispersion throughout the AA.

Home Mortgage Lending

The geographic distribution of home mortgage lending is reasonable. The distribution of home mortgage lending in the AA’s moderate-income census tract is below the percentage of owner-occupied units located in this census tract. The bank’s Plattsburg, Missouri branch is located approximately 22 miles away and the Gower, Missouri branch is approximately 32 miles from the AA’s sole moderate-income census tract, which is more aptly served by other banks in Cameron, Missouri due to their closer proximity. Based on the distance of the bank’s office locations from the moderate-income census tract and competition from other lenders, the bank’s performance is reasonable. Loan dispersion for home mortgage lending noted lending gaps in the northeastern portion of Clinton County, although the bank’s overall performance was not altered.

Table 15

Distribution of 2019 and 2020 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Clinton County Missouri													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2019						2020						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	20.1	0	0.0	14.7	0	0.0	14.4	0	0.0	9.9	16.2
Middle	19	100.0	79.8	2,765	100.0	85.1	32	100.0	85.5	4,605	100.0	90.1	83.8
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.1	0	0.0	0.2	0	0.0	0.1	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	19	100.0	100.0	2,765	100.0	100.0	32	100.0	100.0	4,605	100.0	100.0	100.0

Source: 2020 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Small Business Lending

The geographic distribution of small business lending is reasonable. While the bank’s lending in the moderate-income census tracts is below the percentage of total businesses operating within the AA’s one moderate-income census tract, this is still considered reasonable given the distance of the bank’s branches from this tract as well as economic conditions with the AA. Loan dispersion for small business lending was evaluated and gaps in lending were noted, although the bank’s performance was not altered. A community contact stated that business conditions in Clinton County are depressed and there are numerous vacant store fronts in local communities due, in part, to local residents frequenting business in surrounding metropolitan areas. The contact indicated that business credit needs are generally being met by local banks, but underwriting guidelines have been stringent and the demand for business credit is limited.

Table 16

Distribution of 2020 Small Business Lending By Income Level of Geography					
Assessment Area: Clinton County Missouri					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	\$(000)	%	
Low	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	23.6
Middle	14	100.0	1,765	100.0	76.4
Upper	0	0.0	0	0.0	0.0
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	14	100.0	1,765	100.0	100.0

Source: 2020 FFIEC Census Data
 2020 Dun & Bradstreet Data
 2011-2015 U.S. Census Bureau: American Community Survey

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

Small Farm Lending

The geographic distribution of small farm lending is reasonable. The bank’s lending in the moderate-income census tract is below the percentage of total farms operating within the moderate-income census tract. However, this performance is considered reasonable based on the distance of the bank’s two locations from the AA’s moderate-income tracts. Loan dispersion for small farm lending was evaluated, while no lending is noted in the moderate-income census tract, the bank’s overall performance was not altered, considering the limited opportunity to lend in the AA.

Table 17

Distribution of 2020 Small Farm Lending By Income Level of Geography					
Assessment Area: Clinton County Missouri					
Geographic Income Level	Bank Loans				Total Farms %
	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	8.0
Middle	14	100.0	1,373	100.0	92.0
Upper	0	0.0	0	0.0	0.0
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	14	100.0	1,373	100.0	100.0
<i>Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>					
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>					

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

The bank’s lending has a reasonable distribution among individuals of different income levels and businesses and farms of different sizes.

Home Mortgage Lending

The borrower distribution of home mortgage lending is reasonable. The bank’s home mortgage lending to low-income borrowers is comparable to the aggregate lending data by both number and dollar volume, and below the percentage of low-income families in the AA. Home mortgage lending to moderate-income borrowers is comparable to aggregate lending data by both number and dollar, and above the percentage of moderate-income families.

The bank’s lending performance in 2019 is consistent with lending in 2020.

Table 18

Distribution of 2019 and 2020 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Clinton County Missouri													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2019						2020						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Low	2	10.5	11.8	207	7.5	6.9	2	6.5	8.5	156	3.5	4.7	21.8
Moderate	4	21.1	23.5	289	10.5	18.2	8	25.8	21.4	527	11.9	17.6	19.7
Middle	3	15.8	21.5	429	15.5	22.0	5	16.1	20.6	700	15.8	20.7	24.9
Upper	7	36.8	26.6	1,742	63.0	34.0	14	45.2	30.4	2,853	64.6	39.1	33.6
Unknown	3	15.8	16.6	98	3.5	19.0	2	6.5	19.2	183	4.1	17.9	0.0
Total	19	100.0	100.0	2,765	100.0	100.0	31	100.0	100.0	4,419	100.0	100.0	100.0

Source: 2020 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey

Note: Percentages may not total 100.0 percent due to rounding.
Multifamily loans are not included in the borrower distribution analysis.

Small Business Lending

The borrower distribution of small business lending is reasonable. The bank’s lending to businesses with revenues of \$1MM or less is comparable to the percentage of total businesses operating in the AA with revenues of \$1MM or less.

Table 19

Distribution of 2020 Small Business Lending By Revenue Size of Businesses					
Assessment Area: Clinton County Missouri					
	Bank Loans				Total Businesses %
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	10	71.4	388	22.0	91.8
Over \$1 Million	4	28.6	1,377	78.0	6.9
Revenue Unknown	0	0.0	0	0.0	1.3
Total	14	100.0	1,765	100.0	100.0
By Loan Size					
\$100,000 or Less	12	85.7	496	28.1	
\$100,001 - \$250,000	0	0.0	0	0.0	
\$250,001 - \$1 Million	2	14.3	1,269	71.9	
Total	14	100.0	1,765	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	10	100.0	388	100.0	
\$100,001 - \$250,000	0	0.0	0	0.0	
\$250,001 - \$1 Million	0	0.0	0	0.0	
Total	10	100.0	388	100.0	
<i>Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>					
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>					

Small Farm Lending

The borrower distribution of small farm lending is reasonable. The bank’s lending to farms with revenues of \$1MM or less is comparable to the percentage of total farms operating in the AA with revenues of \$1MM or less.

Table 20

Distribution of 2020 Small Farm Lending By Revenue Size of Farms					
Assessment Area: Clinton County Missouri					
	Bank Loans				Total Farms
	#	#%	\$(000)	\$%	%
By Revenue					
\$1 Million or Less	14	100.0	1,373	100.0	100.0
Over \$1 Million	0	0.0	0	0.0	0.0
Revenue Unknown	0	0.0	0	0.0	0.0
Total	14	100.0	1,373	100.0	100.0
By Loan Size					
\$100,000 or Less	11	78.6	471	34.3	
\$100,001 - \$250,000	1	7.1	150	10.9	
\$250,001 - \$500,000	2	14.3	752	54.8	
Total	14	100.0	1,373	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	11	78.6	471	34.3	
\$100,001 - \$250,000	1	7.1	150	10.9	
\$250,001 - \$500,000	2	14.3	752	54.8	
Total	14	100.0	1,373	100.0	
<i>Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>					
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>					

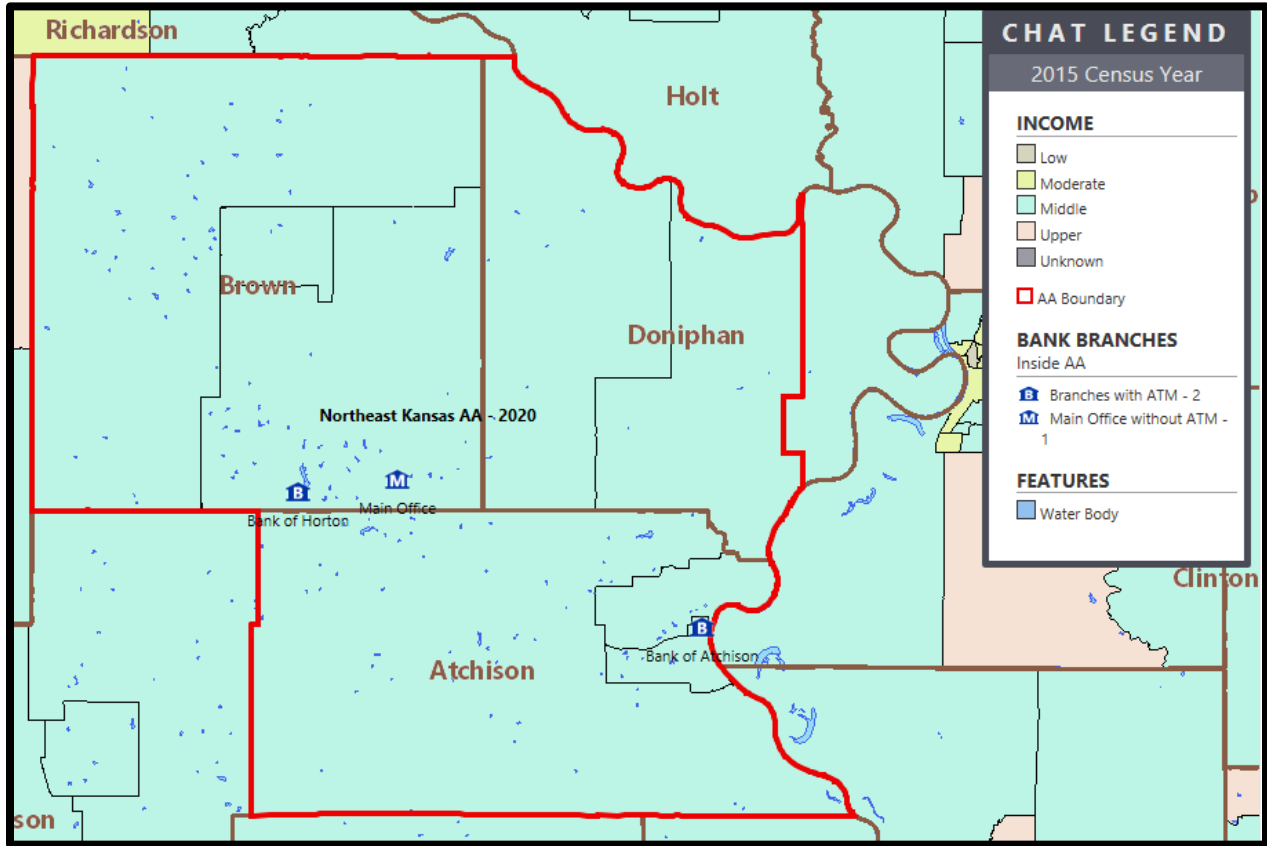
APPENDIX A – SCOPE OF EXAMINATION TABLE

Table A-1

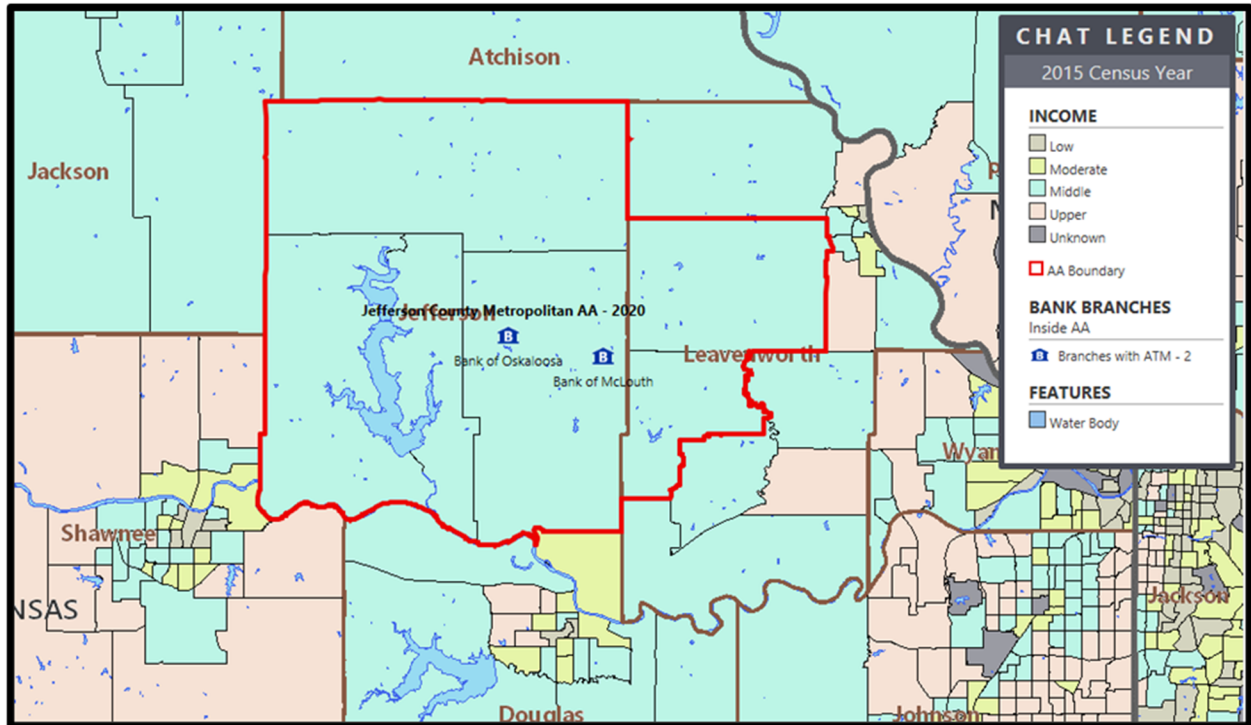
SCOPE OF EXAMINATION			
<u>FINANCIAL INSTITUTION</u> The Union State Bank Everest, KS		<u>PRODUCTS/SERVICES REVIEWED</u> <ul style="list-style-type: none"> • Small Business • Small Farm • Home Mortgage Loans 	
<u>TIME PERIODS REVIEWED</u>			
<u>Small Business:</u>		1/1/2020 – 12/31/2020	
<u>Small Farm:</u>		1/1/2020 – 12/31/2020	
<u>Home Mortgage:</u>		1/1/2019 – 12/31/2020	
LIST OF AFFILIATES CONSIDERED IN THIS EVALUATION			
AFFILIATES		AFFILIATE RELATIONSHIP	PRODUCTS REVIEWED
Not Applicable		Not Applicable	Not Applicable
LIST OF ASSESSMENT AREAS AND TYPE OF EXAMINATION			
ASSESSMENT AREA	TYPE OF EXAM	BRANCHES VISITED	OTHER INFORMATION
<u>Kansas</u> Northeast Kansas MSA 45820 Jefferson County Metropolitan	Full Review Limited Review	None	1 new community contact
<u>Missouri</u> MSA 28140 Clinton County Missouri Metropolitan	Full Review	None	1 new community contact

APPENDIX B – MAPS OF THE ASSESSMENT AREAS

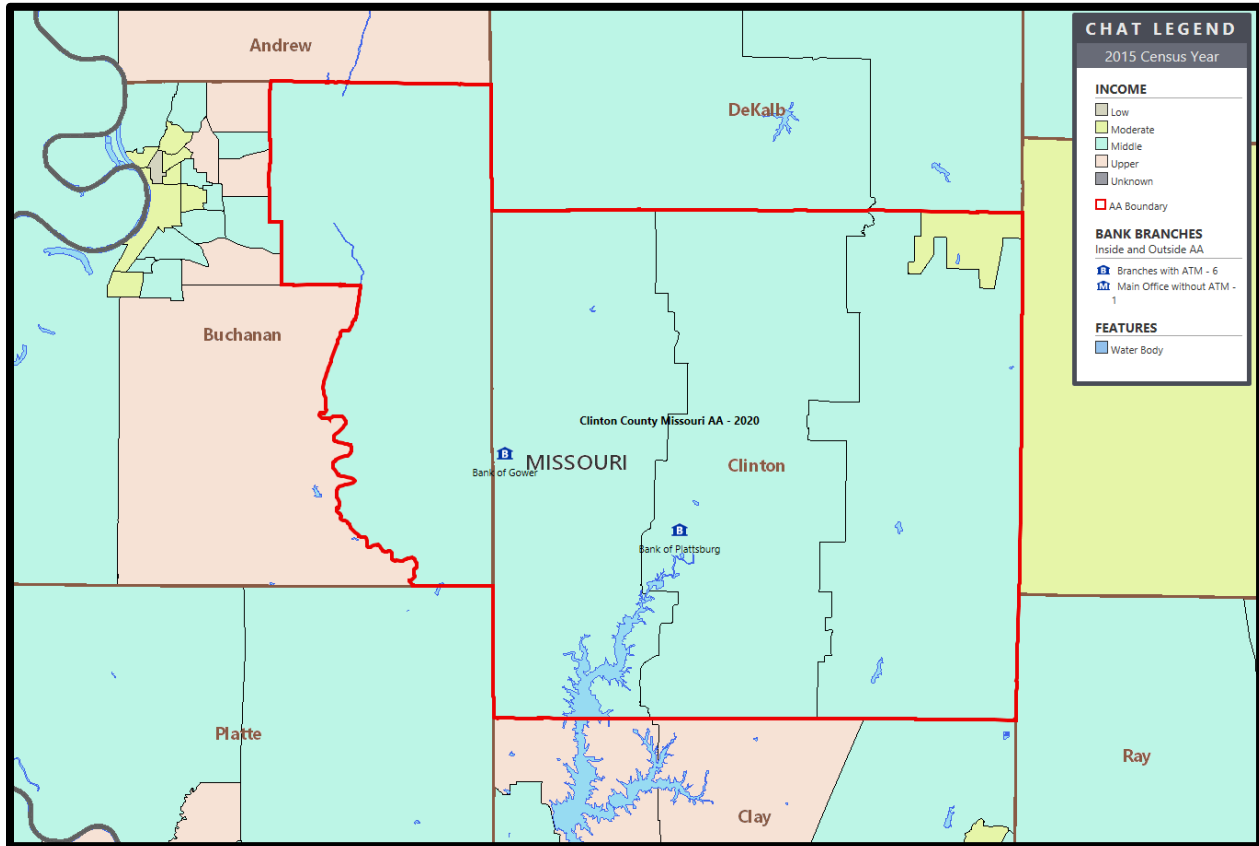
Northeast Kansas AA



Jefferson County Metropolitan AA



Clinton County Missouri Metropolitan AA



APPENDIX C – DEMOGRAPHIC INFORMATION

Table C-1

2020 Jefferson County Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	1,111	14.9
Moderate	0	0.0	0	0.0	0	0.0	1,281	17.1
Middle	6	100.0	7,478	100.0	380	5.1	1,871	25.0
Upper	0	0.0	0	0.0	0	0.0	3,215	43.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	6	100.0	7,478	100.0	380	5.1	7,478	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	0	0	0.0	0.0	0	0.0	0	0.0
Middle	10,753	8,291	100.0	77.1	1,698	15.8	764	7.1
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
Total AA	10,753	8,291	100.0	77.1	1,698	15.8	764	7.1
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	773	100.0	701	100.0	50	100.0	22	100.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	773	100.0	701	100.0	50	100.0	22	100.0
Percentage of Total Businesses:				90.7		6.5		2.8
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	100	100.0	99	100.0	1	100.0	0	0.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	100	100.0	99	100.0	1	100.0	0	0.0
Percentage of Total Farms:				99.0		1.0		0.0
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table C-2

2019 Jefferson County Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	1,111	14.9
Moderate	0	0.0	0	0.0	0	0.0	1,281	17.1
Middle	6	100.0	7,478	100.0	380	5.1	1,871	25.0
Upper	0	0.0	0	0.0	0	0.0	3,215	43.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	6	100.0	7,478	100.0	380	5.1	7,478	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	0	0	0.0	0.0	0	0.0	0	0.0
Middle	10,753	8,291	100.0	77.1	1,698	15.8	764	7.1
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
Total AA	10,753	8,291	100.0	77.1	1,698	15.8	764	7.1
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	778	100.0	702	100.0	53	100.0	23	100.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	778	100.0	702	100.0	53	100.0	23	100.0
Percentage of Total Businesses:				90.2		6.8		3.0
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	106	100.0	105	100.0	1	100.0	0	0.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	106	100.0	105	100.0	1	100.0	0	0.0
Percentage of Total Farms:				99.1		0.9		0.0
Source: 2019 FFIEC Census Data								
2019 Dun & Bradstreet Data								
2011-2015 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

Table C-3

2020 Northeast Kansas AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	1,515	20.1
Moderate	0	0.0	0	0.0	0	0.0	1,307	17.3
Middle	9	100.0	7,556	100.0	922	12.2	1,974	26.1
Upper	0	0.0	0	0.0	0	0.0	2,760	36.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	9	100.0	7,556	100.0	922	12.2	7,556	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	13,674	8,392	100.0	61.4	3,443	25.2	1,839	13.4
Upper	0	0	0.0	0.0	0	0.0	0	0.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	13,674	8,392	100.0	61.4	3,443	25.2	1,839	13.4
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	1,276	100.0	1,128	100.0	108	100.0	40	100.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,276	100.0	1,128	100.0	108	100.0	40	100.0
Percentage of Total Businesses:				88.4		8.5		3.1
	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	305	100.0	301	100.0	3	100.0	1	100.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	305	100.0	301	100.0	3	100.0	1	100.0
Percentage of Total Farms:				98.7		1.0		0.3
Source: 2020 FFIEC Census Data								
2020 Dun & Bradstreet Data								
2011-2015 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

Table C-4

2019 Northeast Kansas AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	1,515	20.1
Moderate	0	0.0	0	0.0	0	0.0	1,307	17.3
Middle	9	100.0	7,556	100.0	922	12.2	1,974	26.1
Upper	0	0.0	0	0.0	0	0.0	2,760	36.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	9	100.0	7,556	100.0	922	12.2	7,556	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	13,674	8,392	100.0	61.4	3,443	25.2	1,839	13.4
Upper	0	0	0.0	0.0	0	0.0	0	0.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	13,674	8,392	100.0	61.4	3,443	25.2	1,839	13.4
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	1,288	100.0	1,142	100.0	110	100.0	36	100.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,288	100.0	1,142	100.0	110	100.0	36	100.0
Percentage of Total Businesses:				88.7		8.5		2.8
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	310	100.0	307	100.0	2	100.0	1	100.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	310	100.0	307	100.0	2	100.0	1	100.0
Percentage of Total Farms:				99.0		0.6		0.3

Source: 2019 FFIEC Census Data

2019 Dun & Bradstreet Data

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

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

Table C-5

2020 Clinton County Missouri Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	1,490	21.8
Moderate	1	20.0	1,295	18.9	153	11.8	1,347	19.7
Middle	4	80.0	5,539	81.1	386	7.0	1,701	24.9
Upper	0	0.0	0	0.0	0	0.0	2,296	33.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	5	100.0	6,834	100.0	539	7.9	6,834	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	2,189	1,113	16.2	50.8	813	37.1	263	12.0
Middle	8,188	5,753	83.8	70.3	1,742	21.3	693	8.5
Upper	0	0	0.0	0.0	0	0.0	0	0.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	10,377	6,866	100.0	66.2	2,555	24.6	956	9.2
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	213	23.6	197	23.8	13	21.0	3	25.0
Middle	688	76.4	630	76.2	49	79.0	9	75.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	901	100.0	827	100.0	62	100.0	12	100.0
Percentage of Total Businesses:				91.8		6.9		1.3
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	9	8.0	9	8.0	0	0.0	0	0.0
Middle	103	92.0	103	92.0	0	0.0	0	0.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	112	100.0	112	100.0	0	0.0	0	0.0
Percentage of Total Farms:				100.0		0.0		0.0
Source: 2020 FFIEC Census Data								
2020 Dun & Bradstreet Data								
2011-2015 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

Table C-6

2019 Clinton County Missouri Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	1,490	21.8
Moderate	1	20.0	1,295	18.9	153	11.8	1,347	19.7
Middle	4	80.0	5,539	81.1	386	7.0	1,701	24.9
Upper	0	0.0	0	0.0	0	0.0	2,296	33.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	5	100.0	6,834	100.0	539	7.9	6,834	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	2,189	1,113	16.2	50.8	813	37.1	263	12.0
Middle	8,188	5,753	83.8	70.3	1,742	21.3	693	8.5
Upper	0	0	0.0	0.0	0	0.0	0	0.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	10,377	6,866	100.0	66.2	2,555	24.6	956	9.2
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	214	24.2	197	24.4	15	22.4	2	18.2
Middle	671	75.8	610	75.6	52	77.6	9	81.8
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	885	100.0	807	100.0	67	100.0	11	100.0
Percentage of Total Businesses:				91.2		7.6		1.2
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	7	6.3	7	6.3	0	0.0	0	0.0
Middle	105	93.8	105	93.8	0	0.0	0	0.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	112	100.0	112	100.0	0	0.0	0	0.0
Percentage of Total Farms:				100.0		0.0		0.0
Source: 2019 FFIEC Census Data								
2019 Dun & Bradstreet Data								
2011-2015 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

APPENDIX D – LIMITED SCOPE REVIEW ASSESSMENT AREA TABLES

Table D-1

Distribution of 2020 Small Business Lending By Revenue Size of Businesses Assessment Area: Jefferson County Metropolitan					
	Bank Loans				Total Businesses %
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	33	68.8	773	63.5	90.7
Over \$1 Million	9	18.8	192	15.8	6.5
Revenue Unknown	6	12.5	252	20.7	2.8
Total	48	100.0	1,217	100.0	100.0
By Loan Size					
\$100,000 or Less	46	95.8	892	73.3	
\$100,001 - \$250,000	2	4.2	325	26.7	
\$250,001 - \$1 Million	0	0.0	0	0.0	
Total	48	100.0	1,217	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	32	97.0	608	78.7	
\$100,001 - \$250,000	1	3.0	165	21.3	
\$250,001 - \$1 Million	0	0.0	0	0.0	
Total	33	100.0	773	100.0	
Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.					

Table D-2

Distribution of 2020 Small Farm Lending By Revenue Size of Farms Assessment Area: Jefferson County Metropolitan					
	Bank Loans				Total Farms
	#	#%	\$(000)	\$%	%
By Revenue					
\$1 Million or Less	52	89.7	3,155	97.2	99.0
Over \$1 Million	2	3.4	58	1.8	1.0
Revenue Unknown	4	6.9	33	1.0	0.0
Total	58	100.0	3,245	100.0	100.0
By Loan Size					
\$100,000 or Less	51	87.9	1,250	38.5	
\$100,001 - \$250,000	3	5.2	480	14.8	
\$250,001 - \$500,000	4	6.9	1,515	46.7	
Total	58	100.0	3,245	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	45	86.5	1,160	36.8	
\$100,001 - \$250,000	3	5.8	480	15.2	
\$250,001 - \$500,000	4	7.7	1,515	48.0	
Total	52	100.0	3,155	100.0	
<i>Source: 2020 FFIEC Census Data 2020 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey</i>					
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>					

Table D-3

**Distribution of 2019 and 2020 Home Mortgage Lending By Borrower Income Level
Assessment Area: Jefferson County Metropolitan**

Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2019						2020						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	1	12.5	5.7	190	16.7	3.4	3	15.8	9.5	198	12.2	4.3	14.9
Moderate	2	25.0	22.7	207	18.2	16.4	2	10.5	19.8	208	12.8	15.0	17.1
Middle	3	37.5	22.7	433	38.0	21.7	8	42.1	23.6	749	46.1	21.4	25.0
Upper	2	25.0	36.5	308	27.1	47.1	4	21.1	35.7	416	25.6	47.9	43.0
Unknown	0	0.0	12.3	0	0.0	11.5	2	10.5	11.3	52	3.2	11.5	0.0
Total	8	100.0	100.0	1,138	100.0	100.0	19	100.0	100.0	1,623	100.0	100.0	100.0
Refinance Loans													
Low	1	4.5	5.6	35	1.1	2.6	2	8.0	2.8	90	2.4	1.3	14.9
Moderate	3	13.6	15.6	322	10.0	10.6	5	20.0	14.4	624	16.3	10.6	17.1
Middle	5	22.7	22.1	630	19.6	19.6	6	24.0	25.4	517	13.5	22.6	25.0
Upper	12	54.5	40.2	2,160	67.1	46.7	11	44.0	36.8	2,482	65.0	41.7	43.0
Unknown	1	4.5	16.5	71	2.2	20.5	1	4.0	20.5	108	2.8	23.7	0.0
Total	22	100.0	100.0	3,218	100.0	100.0	25	100.0	100.0	3,821	100.0	100.0	100.0
Home Improvement Loans													
Low	1	50.0	12.8	57	36.3	7.8	1	100.0	6.0	60	100.0	5.8	14.9
Moderate	0	0.0	14.9	0	0.0	11.3	0	0.0	16.0	0	0.0	14.4	17.1
Middle	0	0.0	21.3	0	0.0	27.7	0	0.0	30.0	0	0.0	28.4	25.0
Upper	1	50.0	46.8	100	63.7	49.3	0	0.0	44.0	0	0.0	48.4	43.0
Unknown	0	0.0	4.3	0	0.0	3.9	0	0.0	4.0	0	0.0	3.0	0.0
Total	2	100.0	100.0	157	100.0	100.0	1	100.0	100.0	60	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	3	9.4	6.1	282	6.2	3.1	6	13.0	5.4	348	6.1	2.6	14.9
Moderate	5	15.6	18.9	529	11.7	13.7	7	15.2	16.4	832	14.7	12.5	17.1
Middle	8	25.0	22.9	1,063	23.6	21.1	14	30.4	24.7	1,266	22.3	21.9	25.0
Upper	15	46.9	38.1	2,568	56.9	46.6	16	34.8	36.1	3,061	54.0	44.0	43.0
Unknown	1	3.1	14.0	71	1.6	15.5	3	6.5	17.3	160	2.8	19.1	0.0
Total	32	100.0	100.0	4,513	100.0	100.0	46	100.0	100.0	5,667	100.0	100.0	100.0

Source: 2020 FFIEC Census Data

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

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

Multifamily loans are not included in the borrower distribution analysis.

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

APPENDIX E – GLOSSARY

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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