



PUBLIC DISCLOSURE

November 28, 2022

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Commerce Bank
RSSD# 601050

1000 Walnut Street
Kansas City, Missouri 64106

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 institution. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this bank. The rating assigned to this bank does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial bank.

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INSTITUTION’S COMMUNITY REINVESTMENT ACT RATING

This institution is rated: **Outstanding**

The following table indicates the performance level of Commerce Bank (the bank) with respect to the lending, investment, and service tests.

Performance Levels	Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding		X	X
High Satisfactory	X		
Low Satisfactory			
Needs to Improve			
Substantial Noncompliance			

* The lending test is weighted more heavily than the investment and service tests in determining the overall rating.

Major factors supporting the rating include:

Lending Test

- Lending levels reflect good responsiveness to assessment area (AA) credit needs, and the bank makes use of innovative and/or flexible lending practices in serving AA credit needs.
- A high percentage of the bank’s loans are originated within its delineated AAs.
- The bank’s distribution of loans by income level of geography (geographic distribution) is adequate.
- The bank’s distribution of loans among individuals of different income levels, including low- and moderate-income (LMI), and businesses and farms of different sizes (borrower distribution) is good.
- The bank is a leader in making community development (CD) loans.

Investment Test

- The bank makes an excellent level of qualified CD investments and grants and is often in a leadership position. In addition, the bank makes significant use of innovative and/or complex investments to support CD initiatives and exhibits excellent responsiveness to credit and CD needs.

Service Test

- The bank’s delivery systems are readily accessible to geographies and/or individuals of different income levels in its AAs.

- The bank's record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly to LMI geographies and/or LMI individuals.
- Products, services, and business hours do not vary in a way that inconveniences its AAs, particularly LMI geographies and/or LMI individuals.
- The bank is a leader in providing CD services and is responsive to the available service opportunities.

INSTITUTION

DESCRIPTION OF INSTITUTION

The bank is an interstate financial institution headquartered in Kansas City, Missouri. The bank's characteristics include:

- The bank is a wholly owned subsidiary of Commerce Bancshares, Inc. (CBI), Kansas City, Missouri. CBI does not own any other depository institutions; however, the company owns several nonbank affiliates, including Capital for Business, Inc. (CFB), whose products are considered in this evaluation. CFB is a Small Business Investment Company (SBIC) private equity firm that partners with other organizations to provide venture capital to Small Business Administration (SBA)-eligible small businesses for expansion and operating capital.
- As of March 31, 2022, the bank reported total assets of \$34.8 billion.
- The bank maintains a dominant presence throughout the multistate Metropolitan Statistical Areas (MSAs) of Kansas City and St. Louis, as well as a notable presence throughout the states of Missouri and Kansas. The bank also operates branch facilities and automated teller machines (ATMs) in the states of Illinois, Oklahoma, Colorado, and Texas.
- The bank provides a full range of financial products to consumer and commercial customers, including lending, mortgage banking, payment processing, personal banking, wealth management, brokerage, and capital markets products and services.
- Consumer products include: portfolio and secondary market mortgage financing, credit cards, direct and indirect automobile lending, educational loans, and lines of credit.
- Commercial products include: real estate financing, working capital lines of credit, SBA loan products, acquisition and franchise financing, term loans, credit cards, aircraft lending, and agricultural loan products.

Table 1

Composition of Loan Portfolio as of March 31, 2022		
Loan Type	\$(000)	%
Construction and Land Development	1,149,723	7.4
Farmland	188,150	1.2
1- to 4-Family Residential Real Estate	3,308,223	21.4
Multifamily Residential Real Estate	350,567	2.3
Nonfarm Nonresidential Real Estate	2,535,792	16.4
Agricultural	86,190	0.6
Commercial and Industrial	3,547,091	22.9
Consumer	2,377,326	15.4
Other	1,924,860	12.4
Gross Loans	15,467,922	100.0
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>		

The bank was rated Outstanding under the Community Reinvestment Act (CRA) at its July 13, 2020 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.

SCOPE OF EXAMINATION

Examiners utilized the Federal Financial Institutions Examination Council’s (FFIEC’s) *Interagency Examination Procedures for Large 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. Examiners reviewed the following data:

- The bank’s home purchase, home refinance, home improvement, and multifamily loans reported on the bank’s 2020 and 2021 Home Mortgage Disclosure Act (HMDA) Loan/Application Registers (LARs);
- The bank’s small business and small farm loans reported on the bank’s 2020 and 2021 CRA LARs;
- CD loans originated from January 1, 2020 to December 31, 2021 (the evaluation period);
- Qualified investments that were made from January 1, 2020 to December 31, 2021, qualified investments made prior to, but still outstanding as of December 31, 2021, and qualified grants, donations, or in-kind contributions of property made during the evaluation period; and,
- Retail banking services and CD services from January 1, 2020 to December 31, 2021.

For this evaluation, more weight was placed on the bank’s performance in the Kansas City Metropolitan AA, St. Louis Metropolitan AA, and the state of Missouri when

determining the overall institution rating conclusion, primarily due to the bank’s relative branch, deposit, and loan presence within these markets. Home mortgage lending and small business lending were generally weighted equally and were given greater weight than small farm lending. Additionally, emphasis was placed on the bank’s lending performance in comparison to aggregate lending data, as it is considered a representative indicator of credit demand within the AAs. Demographic data was incorporated into the analysis to a lesser extent to understand available opportunities present throughout the bank’s various markets. While included in the lending tables and totals throughout this report, home mortgage loans reported on the bank’s HMDA LAR with a purpose of “other” or “not applicable” were not evaluated individually in the geographic and borrower analyses. Additionally, within the geographic distribution of home mortgage loan products, an evaluation of multifamily lending is not conducted throughout this report based on volumes too limited to conduct a meaningful analysis.

Table 2 illustrates the bank’s presence in each AA, including the type of performance review analysis applied in this evaluation of each AA (full-scope or limited-scope), the numbers of banking offices, the percentage of lending and deposits compared to the bank-wide and the state level totals, and the bank’s June 30, 2021 deposit market share as a percentage of all Federal Deposit Insurance Corporation (FDIC)-insured financial institutions.

Table 2

Review Type and Market Share by AA								
Assessment Area	Review Type	Br. #	Percent of Bank’s Lending by \$ ¹		Percent of Bank’s Deposits by \$ ²		Deposit Market Share	
			Bank	State	Bank	State	% Market Share ²	Market Share Rank ³
Kansas City Metropolitan	Full	43	33.1		35.5		12.5	2 of 104
St. Louis Metropolitan	Full	41	24.1		31.4		7.7	4 of 87
State of Missouri		33	17.9		16.2		8.9	4 of 290
Butler County	Limited	1	0.3	1.7	0.3	2.1	7.1	6 of 9
Cape Girardeau Metropolitan	Limited	3	1.1	6.0	0.5	2.9	4.5	10 of 15
Columbia Metropolitan	Limited	6	2.3	12.6	3.2	20.0	15.5	3 of 31
Eastern Missouri	Limited	2	1.7	9.3	0.7	4.2	17.7	3 of 11
Jefferson City Metropolitan	Limited	2	1.4	7.9	0.4	2.5	26.5	2 of 5
Joplin MSA	Limited	2	1.1	6.1	1.9	12.0	12.4	3 of 16

Review Type and Market Share by AA								
Assessment Area	Review Type	Br. #	Percent of Bank's Lending by \$ ¹		Percent of Bank's Deposits by \$ ²		Deposit Market Share	
			Bank	State	Bank	State	% Market Share ²	Market Share Rank ³
Northeast Missouri	Limited	1	0.5	3.0	0.4	2.5	11.7	4 of 9
Ozark	Limited	1	1.7	9.5	0.7	4.1	7.1	6 of 16
Southwest Missouri	Limited	1	0.4	2.0	0.2	1.2	3.9	9 of 15
Springfield Metropolitan	Full	10	5.1	28.6	5.8	35.9	11.5	2 of 34
St. Joseph Metropolitan	Limited	3	2.1	11.9	1.9	11.5	21.6	2 of 15
Taney County	Limited	1	0.2	1.3	0.2	1.0	3.3	10 of 13
State of Kansas		19	8.9		9.5		5.1	4 of 270
Ellis County	Limited	1	0.8	9.4	0.9	9.4	21.0	1 of 10
Lawrence MSA	Limited	3	0.8	8.6	1.0	10.6	7.9	5 of 22
Manhattan Metropolitan	Limited	3	1.0	10.7	1.0	10.8	8.4	3 of 19
Reno County	Limited	1	0.3	3.4	0.3	3.1	5.8	5 of 11
Southeast Kansas	Limited	2	1.0	11.4	0.7	7.6	10.4	5 of 18
Western Kansas	Limited	1	0.8	9.3	0.8	8.7	23.5	1 of 10
Wichita Metropolitan	Full	8	4.2	47.3	4.7	49.9	6.5	5 of 40
State of Illinois		10	4.1		4.8		0.3	40 of 452
Adams County	Limited	1	0.1	3.6	0.0	0.2	0.1	13 of 13
Bloomington MSA	Full	3	1.7	41.2	2.8	58.4	19.4	1 of 27
Champaign Metropolitan	Limited	1	0.5	11.1	0.2	3.5	0.7	20 of 29
Peoria Metropolitan	Full	5	1.8	44.1	1.8	37.9	5.7	6 of 30
State of Oklahoma		3	2.6		1.6		0.4	46 of 209
Oklahoma City Metropolitan	Limited	1	0.4	15.0	0.7	41.4	0.5	30 of 58

Review Type and Market Share by AA								
Assessment Area	Review Type	Br. #	Percent of Bank's Lending by \$ ¹		Percent of Bank's Deposits by \$ ²		Deposit Market Share	
			Bank	State	Bank	State	% Market Share ²	Market Share Rank ³
Tulsa Metropolitan	Full	2	2.2	85.0	1.0	58.6	0.8	23 of 47
State of Colorado		3	8.4		1.0		0.1	57 of 130
Denver Metropolitan	Full	3	8.4	100.0	1.0	100.0	0.2	30 of 67
State of Texas		1	0.9		0.0		0.0	167 of 488
Houston Metropolitan	Full	1	0.9	100.0	0.0	100.0	0.0	73 of 78
¹ Based on the bank's HMDA, small business, and small farm lending used in the analysis. ² Based on the June 30, 2021 FDIC's Deposit Market Share Report. ³ Based on the bank's ranking among FDIC-insured financial institutions in each AA.								

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

This performance evaluation first discusses the bank's overall performance, followed by an in-depth analysis of the bank's record of lending, investment, and service activities in each multistate metropolitan area, state, and specific AA. Conclusions with respect to the lending test for full-scope reviewed AAs are reflected in the body of the report, while lending data for AA(s) that received a limited-scope review are located in Appendix E.

LENDING TEST

The bank's overall lending test performance is high satisfactory. The conclusion was derived from high satisfactory lending test performance in the Kansas City Metropolitan and St. Louis Metropolitan AAs, and the states of Missouri, Kansas, Colorado, and Oklahoma. Low satisfactory lending test was concluded in the states of Illinois and Texas.

Lending Activity

This performance criterion evaluates the bank's lending volume considering the bank's resources and business strategy and other information from the performance context. The bank's overall lending activities reflect good responsiveness to AA credit needs. Table 3 summarizes the bank's lending activity considered in this performance analysis.

Table 3

Summary of Lending Activity Reviewed				
Loan Type	2020 and 2021			
	#	\$(000)	#%	\$%
Home Purchase	3,513	1,093,177	27.0	32.4
Home Improvement	1,982	128,825	15.3	3.8
Multifamily Housing	139	189,599	1.1	5.6
Loan Purpose Not Applicable	2	451	0.0	0.0
Other Purpose Line of Credit (LOC)	961	111,770	7.4	3.3
Other Purpose Closed-End	696	85383	5.4	2.5
Refinancing	5,701	1,767,840	43.9	52.3
Total HMDA Loans	12,994	3,377,045	38.9	60.9
Small Business Loans	17,499	1,883,613	52.3	34.0
Small Farms Loans	2,941	283,418	8.8	5.1
Total Loans	33,434	5,544,076	100.0	100.0

The bank makes use of innovative and flexible lending programs and practices in serving AA credit needs, including LMI borrowers. The bank offers traditional, industry-recognized guaranteed loan programs, including SBA 7(a) and Program 504 Certified Development Company products for its commercial portfolio. During the evaluation period, the bank provided financing to small businesses under these programs by originating 79 SBA 7(a) loans totaling \$13.0 million (MM) and 7 SBA Program 504 loans totaling \$5.8MM. Additionally, the bank's mortgage division originated 226 loans totaling \$35.7MM through the Federal Housing Agency (FHA), 93 loans totaling \$25.9MM through the Veterans Administration (VA), and 44 loans totaling \$5.8MM through the United States Department of Agriculture (USDA) Rural Development Housing Program.

Additionally, the bank has deployed a new suite of notable loan programs since the prior evaluation to address home lending challenges in underserved communities throughout its Kansas City Metropolitan and St. Louis Metropolitan AAs. The suite of products under its "Neighborhood Connections" initiative includes a first mortgage loan product for home purchase and refinance, as well as a small balance loan product of up to \$10,000 for home improvement or debt consolidation. The suite of products is targeted to borrowers located in LMI census tracts and contains flexible underwriting criteria including higher loan-to-value standards, lower minimum credit score requirements, and grant assistance for LMI borrowers to apply toward loan costs or down payment requirements routinely associated with a home purchase. During the evaluation period, the bank originated a total of 449 first lien mortgage loans under the program totaling \$62.0MM, including 304 loans totaling \$43.8MM in the Kansas City Metropolitan AA and 145 loans totaling \$18.1MM in the St. Louis Metropolitan AA. As indicated, the program was only available in the Kansas City and St. Louis Metropolitan AAs during the evaluation period.

Assessment Area Concentration

This performance criterion evaluates the percentage of lending extended inside and outside of the bank’s AAs. As illustrated in Table 4, the bank originated a high percentage of total loans, by number and dollar, inside its AAs.

Table 4

Lending Inside and Outside the Assessment Areas								
Loan Type	Inside				Outside			
	#	#%	\$(000)	%	#	#%	\$(000)	%
Home Purchase – Conventional	2,676	82.6	744,026	71.3	562	17.4	300,136	28.7
Home Purchase – FHA	190	83.3	29,713	85.2	38	16.7	5,164	14.8
Home Purchase – VA	38	80.9	9,871	69.8	9	19.1	4,267	30.2
Home Improvement	1,870	94.3	116,969	90.8	112	5.7	11,856	9.2
Multifamily Housing	131	94.2	131,375	69.3	8	5.8	58,224	30.7
Loan Purpose Not Applicable	2	100.0	451	100.0	0	0.0	0	0.0
Other Purpose LOC	889	92.5	97,192	87.0	72	7.5	14,578	13.0
Other Purpose Closed-End	625	89.8	60,658	71.0	71	10.2	24,725	29.0
Refinancing	4,753	83.4	1,293,800	73.2	948	16.6	474,040	26.8
Total HMDA related	11,174	86.0	2,484,055	73.6	1,820	14.0	892,990	26.4
Small Business	15,120	86.9	1,657,572	88.0	2,276	13.1	226,041	12.0
Small Farm	2,226	76.5	208,844	73.7	684	23.5	74,574	26.3
Total Loans	28,520	85.6	4,350,471	78.5	4,780	14.4	1,193,605	21.5

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 adequate distribution among the different census tracts and dispersion throughout the AAs. The conclusion is derived from adequate penetration levels noted among both multistate metropolitan areas and most state performance ratings, with the exception of Colorado, which reflected a good distribution of lending.

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 good penetration among individuals of different income levels and businesses and farms of different sizes. The conclusion is derived from good penetration noted in the more heavily weighted multistate metropolitan AAs and the state of Missouri. Adequate penetration was noted in the states of Kansas, Illinois, Oklahoma, and Texas, while poor penetration was noted in the state of Colorado.

Community Development Lending

This performance criterion evaluates the bank's level of CD lending. The bank is a leader in making CD loans when considering the bank's capacity and the need and availability of such opportunities. This overall conclusion is consistent among all state and multistate AAs, with the exception of Illinois, which reflects a relatively high level of CD lending. Additionally, the significant level of lending that met CD qualifications resulted in a positive impact on the bank's overall lending test rating.

Table 5 illustrates the volume of CD loans by number and dollar based on their CD purpose. Consistent with prior evaluations, the bank continues to be particularly responsive to the economic development needs of its AAs. The bank has also been responsive in providing financing that addresses revitalization and stabilization needs, such as loans located in enterprise zones, areas targeted for redevelopment, or that help to create, retain, and improve jobs for LMI individuals. Additional details of specific CD performance results are further discussed in the analysis of each multistate, state, and AA evaluation.

Examples of responsive CD lending activities includes:

- The bank provided \$40.0MM in financing during the evaluation period to a healthcare consortium whose mission provides an array of charitable and community services targeted for LMI individuals and underserved communities.
- The bank provided \$3.0MM in financing during the evaluation period to an area food bank in one of the bank's most populated and underserved AAs. The financing supports an organization that provides a range of food programs, including access to nourishment for individuals and families experiencing financial hardship, schools in need of take-home meals for students' food stability at home, and mobile food programs for individuals in areas with limited access to food sources.
- Two loans totaling \$60.0MM were originated to an oil and gas development and production company located in an enhanced enterprise zone in the bank's Tulsa Metropolitan AA. The financing supports the ongoing economic development needs of an eligible small business per SBA standards.

Table 5

Community Development Loans		
Community Development Purpose	#	\$(000)
Affordable Housing	2	33
Community Services	83	359,880
Economic Development	236	835,700
Revitalization and Stabilization	248	1,024,734
Total Loans	569	2,220,347

INVESTMENT TEST

This performance criterion evaluates the bank’s level of qualified investments, grants, donations, or in-kind contributions of property made since the last examination that have a primary purpose of CD.

The bank’s overall performance under the investment test is outstanding. The rating is derived from outstanding investment test performance concluded in each state and multistate metropolitan AA. The bank has an excellent level of qualified CD investments and grants and is often in a leadership position. The bank makes significant use of innovative and/or complex investments and exhibits excellent responsiveness to the credit and CD needs of its AAs. Table 6 illustrates the total volumes of investment and donation activities by CD purpose, including an itemization of investments that remain on the bank’s balance sheet (prior-period) and new investments made during the current evaluation period. While weighting is generally even among prior-period and current-period investments, the volume of investments that were made during the evaluation period further demonstrates the bank’s excellent performance in meeting the ongoing investment needs within its AAs. Investment vehicles generally consisted of a variety of municipal and private placement bonds; tax credits for low-income housing, historic preservation, and new or expanded business purposes; investments in affordable housing equity funds; and investment funding for SBICs.

Examples of qualified CD investments include:

- 127 municipal and private placement bonds totaling \$297.3MM which spanned all four CD purpose categories in a relatively even mixture.
- 189 tax credits totaling \$124.6MM were utilized during the current-period of the evaluation and were responsive to area revitalization and stabilization needs, affordable housing development, and activities that promote economic development.
- 62 low-income housing tax credits totaling \$35.3MM were utilized to invest in affordable housing funds which support the creation and rehabilitation of housing established at affordable levels for LMI individuals and families.

Table 6

Investments, Grants, and Donations								
Community Development Purpose	Prior Period Investments ¹		Current Investments ²		Donations		Total	
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)
Affordable Housing	53	13,075	86	119,797	128	1,143	267	134,015
Community Services	8	25,652	44	71,099	1,285	4,457	1337	101,208
Economic Development	45	63,316	60	79,797	138	538	243	143,651
Revitalization and Stabilization	3	21,527	140	136,420	41	217	184	158,164
Total	109	123,571	330	407,113	1,592	6,356	2,031	537,040
¹ Book Value of Investment ² Original Market Value of Investment								

In addition to its qualified CD investments, the bank also makes a significant volume of donations throughout its geographic footprint and through CBI's foundation. As illustrated in Table 6, the bank's donation activity was particularly responsive to organizations that provide community services targeted to LMI individuals and families. Examples of the bank's responsive philanthropic activities include:

- The bank made 53 donations totaling \$1.2MM to a well-known, non-profit agency that provides an array of community services targeted to LMI individuals and families, including financial assistance, shelter, food, medical access, and educational resources, among others.
- Through the bank's Neighborhood Connection grant program, approximately \$574,000 (M) was provided to LMI borrowers in the Kansas City and St. Louis Metropolitan AAs to be used toward home ownership and refinance purposes.

SERVICE TEST

The bank's overall performance under the service test is outstanding. The conclusion was derived from outstanding service test ratings in seven of eight state or multistate metropolitan area analyses, with the exception being Colorado, which received a high satisfactory rating.

Retail Banking Services

This performance criterion evaluates the bank's level of service-delivery systems provided in each geographic classification. Table 7 illustrates the distribution of banking offices and ATMs by income level of geographies, as well as the numbers of branch openings/closings, and the volumes of CD services provided during the evaluation period.

Branch locations and alternative delivery systems, such as drive-through facilities and online and mobile banking, are readily accessible to the bank’s various geographies and to individuals of different income levels in each AA. As illustrated in the table below, the location of bank offices and full-service ATMs distributed among the various census tracts aligns favorably with the proportion of such tracts throughout the bank’s expansive geographic footprint. Additionally, a number of banking offices located in middle- and upper-income tracts remain in close proximity to LMI tracts.

The bank’s record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in LMI areas or to LMI individuals. As the table illustrates, the bank’s total branch count decreased since the prior evaluation through branch closures, consolidations, and relocations, with the significant majority occurring in upper-income tracts.

The bank’s products, services, and business hours do not vary in a way that inconveniences its AAs, particularly LMI geographies and/or LMI individuals. Lobby hours and drive-through services vary among the bank’s markets, although accessible operating hours are generally between 9:00 a.m. and 5:00 p.m. Monday through Friday and 9:00 a.m. and 12:00 p.m. on Saturday.

Table 7

Retail Banking and Community Development Services												
Branch Accessibility	Location of Branches by Tract (%)						Percent of Tracts¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	5.2	22.2	36.6	35.3	0.7	100.0	13.0	26.0	33.1	26.4	1.4	100.0
	Location of Full-Service ATMs by Tract (%)						Percent of Households by Tracts¹ (%)					
Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total	
4.7	22.7	38.0	32.9	1.7	100.0	10.0	24.1	36.4	29.1	0.3	100.0	
Changes in Branch Location	Number of Branches (#)						Net Change in Branch Locations (#)					
	Total Branches		Openings (#)	Closings (#)			Low	Mod	Mid	Upp	Unk	Total
	153		5	17			(1)	(2)	(2)	(7)	0	(12)
Community Development Services	Affordable Housing	Community Services	Economic Development	Revitalization & Stabilization	Total Services	Total Organizations						
	61	445	78	10	594	263						
¹ Based on 2021 FFIEC census tract definitions. Note: Total percentages may vary by 0.1 percent due to automated rounding differences.												

Community Development Services

This performance criterion evaluates the bank’s level of CD services conducted by bank representatives. Overall, the bank is a leader in providing CD services, as bank staff performed 594 services to 263 organizations during the evaluation period. As illustrated

in Table 7, the overwhelming majority of services were provided to organizations that provide community services to LMI individuals and families. Examples of the types of CD service activities performed include:

- 18 CD services were performed by eight bank representatives in three separate AAs for an organization that provides an array of responsive services predominately focused on creating and rehabilitating affordable housing throughout LMI communities.
- In response to the Coronavirus Disease 2019 pandemic (COVID-19), eight bank representatives performed ten CD services to a Kansas City, MO area multicultural organization that provides an array of community services for LMI individuals and families in need. Among the services performed under the bank's Community Engagement project, the bankers disbursed emergency COVID-19 aid and utilized their bilingual capabilities to facilitate communication with individuals seeking assistance.
- Across 13 of its AAs, 40 CD services were performed by 23 bank representatives for a well-known non-profit agency that provides multiple avenues of community services for LMI individuals and families, including financial assistance and education, health services, emergency shelter, and access to food sources.

Additionally, as part of its ongoing community outreach initiatives, the bank maintains CRA market contact representatives in its Kansas City and St. Louis Metropolitan AAs. The duties of these representatives involve meeting with area community organizations that target LMI areas and individuals to promote bank products and services within these communities. Certain products are specifically targeted to LMI or unbanked populations, with presentations provided to large area employers. Additionally, the bank's mortgage department provides resources to support home loan products targeted specifically to LMI individuals.

FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

The Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010 (Dodd-Frank Act) established the Consumer Financial Protection Bureau (CFPB). In general, the Dodd-Frank Act gives the CFPB primary supervisory authority over insured depository institutions and their affiliates with total assets of more than \$10 billion when assessing compliance with the requirements of federal consumer compliance laws. The Reserve Bank, however, retains authority to enforce compliance with the bank's CRA and certain other consumer compliance laws and regulations. During the review period of this evaluation, the Reserve Bank did not cite violations involving discriminatory or other illegal credit practices that adversely affected the evaluation of the bank's CRA performance. As of the date of this report, the Reserve Bank is unaware of any violations of Regulation B, *Equal Credit Opportunity Act*, or any Unfair or Deceptive Acts or Practices identified by the CFPB.

**KANSAS CITY METROPOLITAN ASSESSMENT AREA¹
MULTISTATE METROPOLITAN AREA**

CRA rating for Kansas City Metropolitan AA:

The Lending Test is rated:

The Investment Test is rated:

The Service Test is rated:

Outstanding

High Satisfactory

Outstanding

Outstanding

Major factors supporting the rating include:

Lending Test

- Lending levels reflect good responsiveness to AA credit needs, and the bank makes use of innovative and/or flexible lending practices in serving AA credit needs.
- The bank's distribution of loans by income level of geography is adequate.
- The bank's distribution of loans among individuals of different income levels, including LMI, and businesses and farms of different sizes is good.
- The bank is a leader in making CD loans within its AA.

Investment Test

- The bank makes an excellent level of qualified CD investments and grants and is often in a leadership position. In addition, the bank makes significant use of innovative and/or complex investments to support CD initiatives and exhibits excellent responsiveness to the credit and CD needs throughout its AA.

Service Test

- The bank's delivery systems are readily accessible to geographies and/or individuals of different income levels throughout its AA.
- The bank's record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly to LMI geographies and/or LMI individuals.
- Products, services, and business hours do not vary in a way that inconveniences its AA, particularly LMI geographies and/or LMI individuals.
- The bank is a leader in providing CD services within its AA and is responsive to the available service opportunities.

¹ This rating reflects performance within the multistate metropolitan area. The statewide evaluations are adjusted and do not reflect performance in the parts of those states contained within the multistate metropolitan area.

SCOPE OF EXAMINATION

The scope of the review for the Kansas City Metropolitan AA was consistent with the overall scope for the institution. The lending analysis considered 4,592 small business, 4,324 home mortgage, and 81 small farm loans originated between January 1, 2020 and December 31, 2021. Weighting of loan products was relatively even between small business and home mortgage loans, with much less weight placed on small farm lending. Additionally, multifamily mortgage loans were not evaluated for this AA based on lending volumes too low to render a meaningful analysis.

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE KANSAS CITY METROPOLITAN AA

The bank's Kansas City Metropolitan AA includes the entirety of Johnson, Wyandotte, and Leavenworth Counties in Kansas and the entirety of Jackson, Clay, Cass, and Platte Counties in Missouri. These 7 counties are part of the 14 counties that comprise the Kansas City Missouri-Kansas MSA. Refer to Appendix C for a map of the AA and Appendix D for additional demographic data.

- The AA includes a total of 499 census tracts, including 79 low-, 109 moderate-, 159 middle-, 133 upper-, and 19 unknown-income tracts. There have been no changes to the total numbers of tracts or income levels since the prior evaluation.
- The bank operates 43 banking offices, including its headquarters, in the AA. One banking office is located in a low-income tract, 13 in moderate-, 16 in middle-, and 13 in upper-income tracts.
- As of June 30, 2021, the bank held a 12.5 percent market share of deposits in the AA, ranking 2nd out of 104 FDIC-insured financial institutions with offices operating in the AA.
- Two community contacts that were conducted as part of the public evaluations of other financial institutions in the area were reviewed for information relevant to the bank's CRA performance criterion and to gain perspectives of local economic conditions, possible credit needs in the area, and the responsiveness of area banks in meeting such needs. One contact represented an area economic development corporation, and another contact represented an agency that provides research-based information including local economic conditions and community needs, among other services.

Table 8

Population Change			
Assessment Area: Kansas City Metropolitan			
Area	2010 Population	2015 Population	Percent Change
Kansas City Metropolitan	1,862,808	1,911,288	2.6
Johnson County, KS	544,179	566,814	4.2
Leavenworth County, KS	76,227	78,227	2.6
Wyandotte County, KS	157,505	160,806	2.1
Cass County, MO	99,478	100,781	1.3
Clay County, MO	221,939	230,361	3.8
Jackson County, MO	674,158	680,905	1.0
Platte County, MO	89,322	93,394	4.6
Kansas City, MO-KS MSA	2,009,342	2,055,675	2.3
Kansas	2,853,118	2,892,987	1.4
Missouri	5,988,927	6,045,448	0.9
<i>Source: 2010 U.S. Census Bureau Decennial Census 2011 – 2015 U.S. Census Bureau: American Community Survey</i>			

- According to the 2015 American Community Survey (ACS) five-year average, the AA’s population of residents accounts for 93.0 percent of the Kansas City Missouri-Kansas MSA, 66.1 percent of the Kansas statewide population, and 31.6 percent of the Missouri statewide population.
- The AA’s population growth between 2010 and 2015 was above that of the Kansas City Missouri-Kansas MSA, Kansas statewide population, and Missouri statewide population. Platte County displayed the highest growth rate in the bank’s AA followed by Johnson County.
- Generally, the population characteristics do not impose any significant constraints that would impact the bank’s ability to provide credit or banking services.

Table 9

Median Family Income Change			
Assessment Area: Kansas City Metropolitan			
Area	2010 Median Family Income	2015 Median Family Income	Percent Change
Kansas City Metropolitan	76,149	73,369	(3.7)
Johnson County, KS	98,419	94,850	(3.6)
Leavenworth County, KS	80,028	76,579	(4.3)
Wyandotte County, KS	51,892	47,117	(9.2)
Cass County, MO	73,424	71,696	(2.4)
Clay County, MO	77,325	75,104	(2.9)
Jackson County, MO	64,064	61,076	(4.7)
Platte County, MO	86,541	84,309	(2.6)
Kansas City, MO-KS MSA	74,970	72,623	(3.1)
Kansas	67,977	66,389	(2.3)
Missouri	62,790	60,809	(3.2)
<i>Source: 2006 – 2010 U.S. Census Bureau: American Community Survey 2011 – 2015 U.S. Census Bureau: American Community Survey</i>			
<i>Note: Median family incomes have been inflation-adjusted and are expressed in 2015 dollars.</i>			

- As Table 9 illustrates, there has been a decrease between 2010 and 2015 of the median family income (MFI) in the AA, the MSA, and both states.
- The AA had a larger decrease in MFI than the MSA, Kansas statewide, and Missouri statewide figures.
- The highest decrease in MFI occurred in Wyandotte County followed by Jackson County. Additionally, Wyandotte County contains the largest concentration of families living below poverty, at 19.1 percent, followed by Jackson County at 13.5 percent.

Table 10

Housing Cost Burden						
Assessment Area: Kansas City Metropolitan						
Area	Cost Burden - Renters			Cost Burden - Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Kansas City Metropolitan	75.8	36.8	40.0	63.2	32.8	17.1
Johnson County, KS	82.2	48.3	37.0	73.0	43.8	15.3
Leavenworth County, KS	76.0	27.2	34.3	60.6	32.7	16.4
Wyandotte County, KS	68.9	29.3	43.4	59.4	23.9	22.2
Cass County, MO	77.0	42.7	41.3	61.2	29.9	16.2
Clay County, MO	79.1	29.2	37.3	67.3	28.9	15.2
Jackson County, MO	74.1	32.7	42.5	59.1	30.3	18.7
Platte County, MO	81.6	42.3	34.8	70.7	37.6	16.5
Kansas City, MO-KS MSA	75.2	35.7	39.6	62.8	32.0	17.2
Kansas	74.7	35.9	38.8	61.9	29.8	16.3
Missouri	74.4	33.9	40.1	60.3	31.0	17.4

Source: U.S. Department of Housing and Urban Development (HUD), 2014-2018 Comprehensive Housing Affordability Strategy
Note: Cost Burden is housing cost that equals 30 percent or more of household income.

- The cost burden for LMI renters in the AA is relatively comparable to the MSA, Missouri statewide, and Kansas statewide figures.
- LMI renters utilize a higher percentage of their income for housing in Johnson County. The cost burden percentage is higher than the AA, the MSA, and both statewide figures.
- LMI homeowners utilize a higher percentage of their income for housing in Johnson County and Platte County. For these counties, the cost burden percentage is higher than the AA, the MSA, and both statewide figures.
- According to the 2015 ACS five-year average, the median housing value in the AA at \$161,833 is above the MSA figure of \$159,473, Missouri statewide figure of \$138,400, and Kansas statewide figure of \$132,000. The median ages of housing stock in Wyandotte and Jackson Counties were 55 years and 48 years, respectively, indicating a higher concentration of homes potentially in need of repair or replacement when compared to the average age of the remaining five counties, at 31 years.
- The AA has a greater number of rental units, at 32.0 percent, compared to the Missouri statewide figure of 28.4 percent and Kansas statewide figure of 29.8 percent. The percentage of rental units in the MSA, at 31.2 percent, is comparable to the AA figure. The median gross rent in the AA, at \$852, is comparable to the MSA figure of \$844, but above the Missouri statewide figure of \$746 and Kansas statewide figure of \$757.

Table 11

Unemployment Rates					
Assessment Area: Kansas City Metropolitan					
Area	2017	2018	2019	2020	2021
Kansas City Metropolitan	3.8	3.3	3.1	6.1	4.2
Johnson County, KS	3.0	2.8	2.7	4.9	2.7
Leavenworth County, KS	3.9	3.6	3.4	5.6	3.3
Wyandotte County, KS	5.2	4.7	4.3	7.7	4.7
Cass County, MO	3.5	3.0	2.9	5.3	3.9
Clay County, MO	3.6	2.9	2.7	6.0	4.9
Jackson County, MO	4.4	3.7	3.5	7.2	5.5
Platte County, MO	3.2	2.5	2.5	5.4	4.0
Kansas City, MO-KS MSA	3.8	3.3	3.1	6.1	4.2
Kansas	3.6	3.3	3.1	5.7	3.2
Missouri	3.7	3.2	3.1	6.1	4.4

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- The largest industries in the AA are healthcare, government, education, architecture, and engineering.
- The AA's largest employers include Federal Government (government), Children's Mercy Hospital (health services), Cerner Corporation (healthcare information systems), Honeywell (electronic and weapon components), Saint Luke's Health System (healthcare), Internal Revenue Service (government), Burns & McDonnell (architecture/engineering), and University of Missouri-Kansas City (education).
- The AA experienced a decrease in unemployment rates from 2017 to 2019, which is comparable to the MSA, Missouri statewide, and Kansas statewide figures. However, due to the COVID-19 pandemic, the AA, MSA, and both states experienced an increase in unemployment rates in 2020.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE KANSAS CITY METROPOLITAN AA

LENDING TEST

The bank's performance under the lending test in the Kansas City Metropolitan AA is high satisfactory.

Lending Activity

The bank's lending activities reflect good responsiveness to AA credit needs. The bank makes use of innovative and/or flexible lending programs to serve AA credit needs,

including LMI borrowers. Refer to the institution section of the report for a detailed description of the bank's flexible and innovative lending programs.

Geographic Distribution of Loans

The bank's geographic distribution of loans reflects adequate distribution among the different census tracts and dispersion throughout the AA. The distribution of home mortgage and small business loans reflects adequate penetration, while the distribution of small farm loans reflects good penetration.

Home Mortgage Lending

The geographic distribution of home mortgage lending is adequate. As illustrated in Table 12, the distribution of 2021 home mortgage loans among low-income tracts was comparable to the aggregate lending data and below the demographic figure. Lending among moderate-income tracts was comparable to the aggregate lending data and the demographic figure.

The geographic distribution of home mortgage loans in 2020 reflected penetration levels consistent with 2021 lending patterns. An analysis of the dispersion of loans was conducted and revealed no notable gaps or lapses that impacted the conclusion.

Home Purchase Loans

The geographic distribution of home purchase lending is excellent. The distribution of 2021 home purchase loans among low-income tracts was above the aggregate lending data, as well as the demographic figure. Lending among moderate-income tracts was above the aggregate lending data by number volume and comparable by dollar volume, while reflecting penetration levels above the demographic figure.

The geographic distribution of home purchase loans in 2020 reflected penetration levels consistent with 2021 lending patterns. An analysis of the dispersion of loans was conducted and revealed no notable gaps or lapses that impacted the conclusion.

Home Refinance Loans

The geographic distribution of home refinance lending is adequate. The distribution of 2021 home refinance loans among low-income tracts was comparable to the aggregate lending data and below the demographic figure. Lending among moderate-income tracts was comparable to the aggregate lending data by number volume and below by dollar volume, as well as below the demographic figure.

The geographic distribution of 2020 home refinance loans reflected penetration levels consistent with 2021 lending patterns. An analysis of the dispersion of loans was conducted and revealed no notable gaps or lapses that impacted the conclusion.

Home Improvement Loans

The geographic distribution of home improvement lending is adequate. The distribution of 2021 home improvement loans among low-income tracts was comparable to the aggregate lending data and below the demographic figure. Lending among moderate-income tracts was comparable to the aggregate lending data and below the demographic figure.

The geographic distribution of 2020 home improvement loans reflected penetration levels consistent with 2021 lending patterns. An analysis of the dispersion of loans was conducted and revealed no notable gaps or lapses that impacted the conclusion.

Table 12 (1 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Kansas City Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	47	8.1	3.8	5,718	3.7	1.9	45	7.7	4.4	6,649	3.8	2.3	6.0
Moderate	151	25.9	16.3	22,080	14.2	10.1	145	24.9	17.5	23,749	13.5	11.1	17.2
Middle	177	30.4	39.0	44,577	28.6	34.5	163	28.0	38.7	47,472	26.9	34.6	39.3
Upper	206	35.4	40.7	82,817	53.2	53.2	229	39.3	39.1	98,370	55.8	51.8	37.3
Unknown	1	0.2	0.2	518	0.3	0.2	1	0.2	0.2	175	0.1	0.2	0.2
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	582	100.0	100.0	155,710	100.0	100.0	583	100.0	100.0	176,415	100.0	100.0	100.0
Refinance Loans													
Low	6	0.6	1.2	752	0.2	0.7	9	1.3	1.9	1,121	0.6	1.1	6.0
Moderate	76	7.1	8.8	9,446	3.0	5.3	65	9.5	12.1	7,942	4.4	7.5	17.2
Middle	324	30.4	35.5	69,011	22.2	29.9	239	34.8	38.4	47,552	26.1	33.1	39.3
Upper	658	61.7	54.3	231,183	74.4	64.0	369	53.7	47.4	124,768	68.4	58.2	37.3
Unknown	2	0.2	0.1	281	0.1	0.1	5	0.7	0.1	909	0.5	0.1	0.2
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	1,066	100.0	100.0	310,673	100.0	100.0	687	100.0	100.0	182,292	100.0	100.0	100.0
Home Improvement Loans													
Low	7	1.7	2.5	221	0.8	1.5	10	2.3	3.5	250	0.8	2.3	6.0
Moderate	35	8.5	9.2	1,155	4.2	6.2	48	10.9	10.9	1,630	5.5	7.7	17.2
Middle	139	33.7	33.5	7,608	27.9	30.1	149	33.7	33.1	9,422	32.0	30.3	39.3
Upper	231	56.1	54.6	18,274	67.0	62.1	234	52.9	52.3	18,132	61.5	59.3	37.3
Unknown	0	0.0	0.1	0	0.0	0.1	1	0.2	0.3	50	0.2	0.3	0.2
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	412	100.0	100.0	27,258	100.0	100.0	442	100.0	100.0	29,484	100.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	1	8.3	17.0	651	3.7	14.3	0	0.0	19.1	0	0.0	9.1	14.8
Moderate	2	16.7	30.4	2,850	16.3	14.4	0	0.0	36.9	0	0.0	22.4	26.1
Middle	7	58.3	34.9	11,716	67.1	51.1	1	100.0	32.8	990	100.0	28.3	36.9
Upper	2	16.7	17.3	2,250	12.9	20.1	0	0.0	9.2	0	0.0	35.3	20.7
Unknown	0	0.0	0.3	0	0.0	0.1	0	0.0	2.0	0	0.0	4.9	1.6
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	12	100.0	100.0	17,467	100.0	100.0	1	100.0	100.0	990	100.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	65	2.8	2.3	7,422	1.4	1.8	67	3.4	3.0	8,075	1.9	2.0	6.0
Moderate	296	12.6	11.9	36,693	6.8	7.6	294	14.8	14.4	34,982	8.3	9.8	17.2
Middle	732	31.3	36.9	140,645	26.0	32.7	650	32.8	38.3	115,101	27.4	33.4	39.3
Upper	1,245	53.2	48.7	355,728	65.7	57.7	965	48.7	44.1	260,047	62.0	54.3	37.3
Unknown	3	0.1	0.1	799	0.1	0.2	7	0.4	0.2	1,134	0.3	0.4	0.2
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	2,341	100.0	100.0	541,287	100.0	100.0	1,983	100.0	100.0	419,339	100.0	100.0	100.0

Source: 2021 FFIEC Census Data

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

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

Table 12 (2 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Kansas City Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	#%	\$(000)	\$%	\$%	#	%	#%	\$(000)	\$%	\$%	
Other Purpose LOC													
Low	2	1.2	1.5	74	0.4	0.7	0	0.0	1.6	0	0.0	0.9	6.0
Moderate	15	9.1	10.3	800	4.3	6.1	7	4.3	10.3	719	3.7	6.1	17.2
Middle	43	26.2	33.6	4,103	22.0	27.2	60	36.8	33.7	5,354	27.9	25.9	39.3
Upper	104	63.4	54.5	13,694	73.3	65.7	96	58.9	54.3	13,114	68.3	67.1	37.3
Unknown	0	0.0	0.2	0	0.0	0.3	0	0.0	0.0	0	0.0	0.0	0.2
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	164	100.0	100.0	18,671	100.0	100.0	163	100.0	100.0	19,187	100.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	2	1.9	3.9	6	0.1	2.0	3	2.8	4.6	55	0.5	2.0	6.0
Moderate	17	16.3	12.9	362	3.2	6.0	29	27.1	16.4	942	8.6	8.0	17.2
Middle	41	39.4	39.0	3,412	30.2	27.4	38	35.5	33.9	4,311	39.3	24.6	39.3
Upper	44	42.3	44.1	7,510	66.5	64.5	37	34.6	44.9	5,663	51.6	65.2	37.3
Unknown	0	0.0	0.1	0	0.0	0.1	0	0.0	0.2	0	0.0	0.1	0.2
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	104	100.0	100.0	11,290	100.0	100.0	107	100.0	100.0	10,971	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	4.5	0	0.0	2.4	0	0.0	4.6	0	0.0	2.7	6.0
Moderate	0	0.0	23.9	0	0.0	15.7	0	0.0	29.2	0	0.0	21.4	17.2
Middle	1	100.0	43.7	218	100.0	43.2	0	0.0	44.2	0	0.0	46.6	39.3
Upper	0	0.0	27.9	0	0.0	38.7	0	0.0	22.1	0	0.0	29.3	37.3
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.2
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	218	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0

Source: 2021 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Small Business Lending

The geographic distribution of small business lending is adequate. The distribution of 2021 small business loans among low-income tracts was comparable to the aggregate lending data by number volume and below by dollar volume, as well as below the demographic figure. Lending among moderate-income tracts was comparable to the aggregate lending data and the demographic figure.

The geographic distribution of 2020 small business loans reflected penetration levels consistent with 2021 lending patterns. An analysis of the dispersion of loans was conducted and revealed no notable gaps or lapses that impacted the conclusion.

Table 13

Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography													
Assessment Area: Kansas City Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Low	138	4.8	6.8	21,230	7.0	8.7	82	4.8	7.0	7,722	4.6	8.9	7.7
Moderate	544	18.8	18.1	58,859	19.3	19.3	313	18.4	18.1	29,734	17.7	19.2	19.4
Middle	890	30.8	31.9	85,611	28.1	29.8	551	32.4	32.4	47,271	28.1	29.2	34.8
Upper	1,261	43.6	40.4	121,884	40.0	36.3	711	41.9	40.1	71,942	42.8	37.6	36.1
Unknown	61	2.1	2.5	17,020	5.6	5.8	41	2.4	2.1	11,606	6.9	5.2	1.9
Tract-Unk	0	0.0	0.3	0	0.0	0.2	0	0.0	0.3	0	0.0	0.1	
Total	2,894	100.0	100.0	304,604	100.0	100.0	1,698	100.0	100.0	168,275	100.0	100.0	100.0

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

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

Small Farm Lending

The geographic distribution of small farm lending is good. The distribution of 2021 small farm loans among low-income tracts was comparable to the aggregate lending data and comparable to the demographic figure. Lending among moderate-income tracts reflected penetration levels above the aggregate lending data and comparable to the demographic figure.

The geographic distribution of 2020 small farm loans reflected penetration levels consistent with 2021 lending patterns. An analysis of the dispersion of loans was conducted and while gaps were revealed in the lack of small farm lending in area low-income tracts, no unfavorable impact was administered to the conclusion. As illustrated in Table 14, a low concentration of farms operate in area low-income tracts and the similarly low penetration of aggregate lending data further supports the determination.

Table 14

Distribution of 2020 and 2021 Small Farm Lending By Income Level of Geography													
Assessment Area: Kansas City Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year											Total Farms %	
	2020						2021						
	Bank		Agg	Bank			Agg		Bank				Agg
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%		\$%
Low	0	0.0	1.6	0	0.0	0.6	0	0.0	1.2	0	0.0	0.4	2.0
Moderate	2	5.9	2.6	350	11.8	1.8	3	6.4	3.8	372	9.4	3.5	7.4
Middle	25	73.5	65.2	1,719	58.0	63.0	36	76.6	66.8	2,538	64.4	64.0	53.4
Upper	7	20.6	30.6	893	30.1	34.6	8	17.0	27.4	1,034	26.2	32.0	37.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.2
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.8	0	0.0	0.1	
Total	34	100.0	100.0	2,962	100.0	100.0	47	100.0	100.0	3,944	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

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

The bank’s lending has a good distribution among individuals of different income levels and businesses and farms of different sizes. Small business lending reflects good penetration, while home mortgage lending reflects adequate penetration. Small farm lending reflects excellent penetration levels; however, as indicated, less weight was placed on the product due to limited loan volume.

Home Mortgage Lending

The borrower distribution of home mortgage lending is adequate. The distribution of 2021 home mortgage loans among low-income borrowers was above the aggregate lending data by number volume and comparable by dollar volume, and below the demographic figure. Lending among moderate-income borrowers was comparable to the aggregate lending data as well as the demographic figure.

The borrower distribution of 2020 home mortgage loans reflected consistent performance to that of 2021 lending patterns.

Home Purchase Loans

The borrower distribution of home purchase lending is good. The distribution of 2021 home purchase loans among low-income borrowers was above the aggregate lending data, and comparable to the demographic figure. Lending among moderate-income

borrowers was comparable to the aggregate lending data as well as the demographic figure.

The borrower distribution of 2020 home purchase loans reflected consistent performance to that of 2021 lending patterns.

Home Refinance Loans

The borrower distribution of home refinance lending is adequate. The distribution of 2021 home refinance loans among low-income borrowers was comparable to the aggregate lending data and below the demographic figure. Lending among moderate-income borrowers was comparable to the aggregate lending data by number volume and below by dollar volume, and comparable to the demographic figure.

The borrower distribution of 2020 home refinance loans reflected consistent performance to that of 2021 lending patterns.

Home Improvement Loans

The borrower distribution of home improvement lending is adequate. The distribution of 2021 home improvement loans among low-income borrowers was above the aggregate lending data and below the demographic figure. Lending among moderate-income borrowers was comparable to the aggregate lending data by number volume and above by dollar volume, and comparable to the demographic figure.

The borrower distribution of 2020 home improvement loans reflected penetration levels that were below the performance of 2021 lending patterns.

Table 15 (1 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Kansas City Metropolitan													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Home Purchase Loans													
Low	80	13.7	9.7	9,081	5.8	5.1	93	16.0	9.0	12,459	7.1	4.7	21.1
Moderate	134	23.0	23.0	21,698	13.9	17.2	117	20.1	20.1	21,446	12.2	14.8	17.3
Middle	109	18.7	22.4	22,886	14.7	21.8	98	16.8	20.5	22,755	12.9	19.5	20.3
Upper	208	35.7	32.5	86,182	55.3	44.4	240	41.2	32.1	109,304	62.0	43.7	41.3
Unknown	51	8.8	12.4	15,863	10.2	11.4	35	6.0	18.3	10,451	5.9	17.3	0.0
Total	582	100.0	100.0	155,710	100.0	100.0	583	100.0	100.0	176,415	100.0	100.0	100.0
Refinance Loans													
Low	48	4.5	4.3	4,538	1.5	2.1	43	6.3	6.5	3,783	2.1	3.5	21.1
Moderate	123	11.5	14.7	17,936	5.8	10.0	88	12.8	16.7	13,089	7.2	11.8	17.3
Middle	192	18.0	21.2	36,989	11.9	18.5	134	19.5	20.7	24,438	13.4	18.3	20.3
Upper	608	57.0	40.9	224,628	72.3	50.3	393	57.2	34.9	133,045	73.0	44.6	41.3
Unknown	95	8.9	18.9	26,582	8.6	19.2	29	4.2	21.2	7,937	4.4	21.8	0.0
Total	1,066	100.0	100.0	310,673	100.0	100.0	687	100.0	100.0	182,292	100.0	100.0	100.0
Home Improvement Loans													
Low	28	6.8	5.8	1,022	3.7	3.5	44	10.0	6.2	1,319	4.5	3.3	21.1
Moderate	57	13.8	12.0	1,901	7.0	8.5	64	14.5	13.6	2,685	9.1	10.1	17.3
Middle	82	19.9	21.2	3,941	14.5	17.8	82	18.6	19.6	3,930	13.3	15.2	20.3
Upper	234	56.8	56.2	20,086	73.7	63.4	236	53.4	55.2	20,948	71.0	63.3	41.3
Unknown	11	2.7	4.8	308	1.1	6.8	16	3.6	5.4	602	2.0	8.1	0.0
Total	412	100.0	100.0	27,258	100.0	100.0	442	100.0	100.0	29,484	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	176	7.6	6.3	15,292	2.9	3.3	193	9.7	7.5	17,784	4.3	4.0	21.1
Moderate	354	15.2	17.4	43,628	8.3	12.7	315	15.9	17.8	39,346	9.4	13.1	17.3
Middle	434	18.6	21.3	67,115	12.8	19.5	365	18.4	20.4	53,711	12.8	18.7	20.3
Upper	1,197	51.4	37.7	353,302	67.4	47.7	1,011	51.0	34.6	285,843	68.3	44.5	41.3
Unknown	168	7.2	17.4	44,483	8.5	16.8	98	4.9	19.8	21,665	5.2	19.7	0.0
Total	2,329	100.0	100.0	523,820	100.0	100.0	1,982	100.0	100.0	418,349	100.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Multifamily loans are not included in the borrower distribution analysis.													

Table 15 (2 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Kansas City Metropolitan													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	#%	\$(000)	\$%	\$%	#	%	#%	\$(000)	\$%	\$%	
Other Purpose LOC													
Low	9	5.5	4.2	338	1.8	2.3	3	1.8	4.3	76	0.4	2.3	21.1
Moderate	20	12.2	14.9	841	4.5	9.3	21	12.9	14.5	1,132	5.9	8.2	17.3
Middle	27	16.5	22.0	2,160	11.6	16.5	26	16.0	20.7	1,518	7.9	14.2	20.3
Upper	102	62.2	56.4	15,056	80.6	69.1	104	63.8	56.1	15,624	81.4	71.6	41.3
Unknown	6	3.7	2.5	276	1.5	2.8	9	5.5	4.4	837	4.4	3.7	0.0
Total	164	100.0	100.0	18,671	100.0	100.0	163	100.0	100.0	19,187	100.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	11	10.6	7.9	313	2.8	3.2	10	9.3	10.1	147	1.3	4.4	21.1
Moderate	20	19.2	18.6	1,252	11.1	11.4	25	23.4	16.6	994	9.1	8.7	17.3
Middle	24	23.1	22.3	1,139	10.1	16.6	25	23.4	14.8	1,070	9.8	10.2	20.3
Upper	45	43.3	45.5	7,350	65.1	63.0	38	35.5	46.5	6,922	63.1	65.2	41.3
Unknown	4	3.8	5.7	1,236	10.9	5.8	9	8.4	11.9	1,838	16.8	11.5	0.0
Total	104	100.0	100.0	11,290	100.0	100.0	107	100.0	100.0	10,971	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.1	0	0.0	0.0	0	0.0	0.1	0	0.0	0.1	21.1
Moderate	0	0.0	0.0	1	0.5	0.0	0	0.0	0.3	0	0.0	0.1	17.3
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	0.3	0	0.0	0.2	20.3
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	41.3
Unknown	1	100.0	99.8	0	0.0	100.0	0	0.0	99.4	0	0.0	99.6	0.0
Total	1	100.0	100.0	218	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0

Source: 2021 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Small Business Lending

The borrower distribution of small business lending is good. The distribution of loans originated in 2021 to businesses with annual revenues of \$1MM or less (small businesses) reflected penetration levels above aggregate lending data by number volume and comparable by dollar volume. The bank’s proportion of loans to small businesses was comparable to the demographic figure.

The borrower distribution of 2020 small business loans reflected consistent performance to that of 2021 lending patterns.

Table 16

Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Kansas City Metropolitan													
	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	1,852	64.0	37.3	74,249	24.4	21.1	1,081	63.7	47.3	45,384	27.0	28.1	90.6
Over \$1 Million	895	30.9		222,012	72.9		470	27.7		111,514	66.3		8.6
Revenue Unknown	147	5.1		8,344	2.7		147	8.7		11,377	6.8		0.8
Total	2,894	100.0		304,604	100.0		1,698	100.0		168,275	100.0		100.0
By Loan Size													
\$100,000 or Less	2,221	76.7	83.8	68,780	22.6	24.3	1,334	78.6	89.1	39,992	23.8	27.5	
\$100,001 - \$250,000	335	11.6	8.4	55,194	18.1	19.0	189	11.1	5.4	32,418	19.3	17.0	
\$250,001 - \$1 Million	338	11.7	7.8	180,630	59.3	56.7	175	10.3	5.5	95,865	57.0	55.5	
Total	2,894	100.0	100.0	304,604	100.0	100.0	1,698	100.0	100.0	168,275	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	1,751	94.5		43,028	58.0		1,012	93.6		22,649	49.9		
\$100,001 - \$250,000	57	3.1		9,049	12.2		40	3.7		6,421	14.1		
\$250,001 - \$1 Million	44	2.4		22,172	29.9		29	2.7		16,314	35.9		
Total	1,852	100.0		74,249	100.0		1,081	100.0		45,384	100.0		
Source: 2021 FFIEC Census Data													
2021 Dun & Bradstreet Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Small Farm Lending

The borrower distribution of small farm lending is excellent. The distribution of loans originated in 2021 to farms with annual revenues of \$1MM or less (small farms) reflected penetration levels above aggregate lending data by number volume and comparable by dollar volume. The bank's proportion of loans to small farms was comparable to the demographic figure.

The borrower distribution of 2020 small farm loans reflected consistent performance to that of 2021 lending patterns.

Table 17

Distribution of 2020 and 2021 Small Farm Lending By Revenue Size of Farms													
Assessment Area: Kansas City Metropolitan													
	Bank And Aggregate Loans By Year												Total Farms %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	#%	\$(000)	\$%	\$%	#	%	#%	\$(000)	\$%	\$%	
By Revenue													
\$1 Million or Less	30	88.2	60.1	2,770	93.5	70.4	41	87.2	61.8	2,955	74.9	72.2	97.0
Over \$1 Million	4	11.8		192	6.5		6	12.8		989	25.1		2.6
Revenue Unknown	0	0.0		0	0.0		0	0.0		0	0.0		0.4
Total	34	100.0		2,962	100.0		47	100.0		3,944	100.0		100.0
By Loan Size													
\$100,000 or Less	26	76.5	76.9	1,115	37.6	28.1	34	72.3	85.2	1,059	26.9	32.0	
\$100,001 - \$250,000	5	14.7	16.4	762	25.7	39.1	9	19.1	9.6	1,465	37.1	33.1	
\$250,001 - \$500,000	3	8.8	6.7	1,085	36.6	32.8	4	8.5	5.2	1,420	36.0	34.9	
Total	34	100.0	100.0	2,962	100.0	100.0	47	100.0	100.0	3,944	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	22	73.3		923	33.3		31	75.6		846	28.6		
\$100,001 - \$250,000	5	16.7		762	27.5		7	17.1		1,109	37.5		
\$250,001 - \$500,000	3	10.0		1,085	39.2		3	7.3		1,000	33.8		
Total	30	100.0		2,770	100.0		41	100.0		2,955	100.0		
<i>Source: 2021 FFIEC Census Data 2021 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>													

Community Development Lending

The bank is a leader in providing CD loans. Table 18 illustrates the number and dollar volume of loans that qualified as responsive to AA CD needs. The bank continues to make a significant dollar volume of CD loans that support area small business economic development needs, as well as financing that revitalizes and stabilizes LMI geographies in areas included in local enterprise zones or targeted for redevelopment through local government plans. Examples of CD loans include:

- A total of \$82.3MM in CD financing was provided to a pet food manufacturing facility located in a moderate-income area. The proceeds of the financing support the ongoing economic development needs of an area small business, including job creation and retention.
- A \$1.4MM loan was made to a non-profit American veteran’s assistance organization that provides an array of community services at no-cost to LMI individuals and families.

Table 18

Community Development Loans – Kansas City Metropolitan AA		
Community Development Purpose	#	\$(000)
Affordable Housing	1	15
Community Services	17	61,855
Economic Development	48	245,989
Revitalization and Stabilization	55	229,144
Total Loans	121	537,004

INVESTMENT TEST

The bank’s performance under the investment test in the Kansas City Metropolitan AA is outstanding. The bank has an excellent level of qualified CD investments and grants and is often in a leadership position. The bank makes significant use of innovative and/or complex investments and exhibits excellent responsiveness to the credit and CD needs of its AA. A significant portion of investments consisted of a variety of tax credits, including incentives that support the creation and rehabilitation of low-income housing and reinvestment in historic, LMI areas in need of revitalization and stabilization. Additionally, investments included private placement and municipal bonds, and investment funds directed to SBICs. Table 19 illustrates the breakdown of the bank’s investments, grants, and donation activities that met CD purposes. The following are examples of AA investment activities:

- The bank provided financial investment in 15 low-income housing tax credits totaling \$14.6MM. As described in the overall investments section of this report, the tax credit program is considered valuable in the creation and rehabilitation of affordable housing for LMI individuals and families.
- Four investments totaling \$3.5MM were invested in the AA through the bank’s SBIC to provide access to start-up capital and ongoing funding to support the economic development needs for area small businesses.
- During the evaluation period, the bank provided \$434M in grant funding under its Neighborhood Connection program to provide down-payment assistance and to offset loan costs associated with home mortgage refinancing. As described in the institution section of this report, the program supports affordable home ownership for LMI borrowers and borrowers located in LMI areas.
- A total of \$352M in donations was made to local chapters of a nationwide community service organization that provides an array of services to LMI individuals and families.

Table 19

Investments, Grants, and Donations – Kansas City Metropolitan AA								
Community Development Purpose	Prior Period Investments ¹		Current Investments ²		Donations		Total	
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)
Affordable Housing	10	627	44	36,376	26	504	80	37,507
Community Services	1	2,845	2	5,318	272	1,211	275	9,374
Economic Development	4	3,450	19	23,266	35	205	58	26,921
Revitalization and Stabilization	2	20,089	46	19,778	5	25	53	39,892
Total	17	27,011	111	84,738	338	1,945	466	113,694
¹ Book Value of Investment ² Original Market Value of Investment								

SERVICE TEST

The bank’s performance under the service test in the Kansas City Metropolitan AA is outstanding.

Retail Banking Services

Branch locations and alternative delivery systems, such as drive-through facilities and online and mobile banking, are readily accessible to the bank’s various geographies and to individuals of different income levels in the AA.

The bank’s record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in LMI areas or to LMI individuals. Since the prior evaluation, the bank opened one branch and closed four branches, all of which occurred in middle- and upper-income tracts. Additionally, two of four branch closings were the result of consolidation or relocation to nearby offices and does not have any impact on the availability of banking services within the AA.

The bank’s products, services, and business hours do not vary in a way that inconveniences its AA, particularly LMI geographies and/or LMI individuals. The bank’s operations and product offerings in the AA generally mirror that of the overall institution, which are described in the overall retail services section of this report.

Table 20

Retail Banking and Community Development Services – Kansas City Metropolitan AA												
Branch Accessibility	Location of Branches by Tract (%)						Percent of Tracts ¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	2.3	30.2	37.2	30.2	0.0	100.0	15.8	21.8	31.9	26.7	3.8	100.0
	Location of Full-Service ATMs by Tract (%)						Percent of Households by Tracts ¹ (%)					
Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total	
2.4	29.3	40.2	26.8	1.2	100.0	9.7	21.6	38.1	30.2	0.4	100.0	
Changes in Branch Location	Number of Branches (#)			Net Change in Branch Locations (#)								
	Total Branches	Openings (#)	Closings (#)	Low	Mod	Mid	Upp	Unk	Total			
	43	1	4	0	0	(1)	(2)	0	(3)			
Community Development Services	Affordable Housing	Community Services	Economic Development	Revitalization & Stabilization	Total Services	Total Organizations						
	22	157	32	0	211	81						

¹ Based on 2021 FFIEC census tract definitions.
Note: Total percentages may vary by 0.1 percent due to automated rounding differences.

Community Development Services

The bank is a leader in providing CD services. As illustrated in the table above, bank employees supported 81 organizations throughout the AA by providing 211 total services. Examples of such services provided by bank employees include:

- Four bank representatives provided six CD services in various board and advisory capacities for an area housing organization that provides an array of services to address the affordable housing needs within the area, such as access to affordable and safe housing, down payment assistance programs, and financial counseling.
- In response to COVID-19, eight bank representatives performed ten CD services to an area multicultural organization that provides community services for LMI individuals and families in need. Among the services performed under the bank’s Community Engagement project, the bankers disbursed emergency COVID-19 aid and utilized their bilingual capabilities to facilitate communication with individuals seeking assistance.

**ST. LOUIS METROPOLITAN ASSESSMENT AREA²
MULTISTATE METROPOLITAN AREA**

CRA rating for St. Louis Metropolitan AA:

Outstanding

The Lending Test is rated:

High Satisfactory

The Investment Test is rated:

Outstanding

The Service Test is rated:

Outstanding

Major factors supporting the rating include:

Lending Test

- Lending levels reflect good responsiveness to AA credit needs, and the bank makes use of innovative and/or flexible lending practices in serving AA credit needs.
- The bank's distribution of loans by income level of geography is adequate.
- The bank's distribution of loans among individuals of different income levels, including LMI, and businesses and farms of different sizes is good.
- The bank is a leader in making CD loans within its AA.

Investment Test

- The bank makes an excellent level of qualified CD investments and grants and is often in a leadership position. In addition, the bank makes significant use of innovative and/or complex investments to support CD initiatives and exhibits excellent responsiveness to the credit and CD needs throughout its AA.

Service Test

- The bank's delivery systems are accessible to geographies and/or individuals of different income levels throughout its AA.
- The bank's record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly to LMI geographies and/or LMI individuals.
- Products, services, and business hours do not vary in a way that inconveniences its AA, particularly LMI geographies and/or LMI individuals.
- The bank is a leader in providing CD services within its AA and is responsive to the available service opportunities.

² This rating reflects performance within the multistate metropolitan area. The statewide evaluations are adjusted and do not reflect performance in the parts of those states contained within the multistate metropolitan area.

SCOPE OF EXAMINATION

The scope of the review for the St. Louis Metropolitan AA was consistent with the overall scope for the institution. The lending analysis considered 4,150 small business, 2,999 home mortgage, and 19 small farm loans originated between January 1, 2020 and December 31, 2021. Small business lending carried relatively more weight in the analysis, followed by home mortgage lending, while small farm lending carried little weight due the limited origination volume within the AA. Additionally, multifamily mortgage loans were not evaluated for this AA based on lending volumes too low to render a meaningful analysis.

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE ST. LOUIS METROPOLITAN AA

The bank's St. Louis Metropolitan AA includes four of the seven state of Missouri municipalities that comprise the St. Louis Missouri-Illinois MSA, including Jefferson, St. Charles, and St. Louis Counties in their entirety, as well as St. Louis City, which operates as both a city and a county. The AA also includes three of the eight Illinois counties that are part of the multistate MSA, including Madison, Monroe, and St. Clair Counties in their entirety. Refer to Appendix C for a map of the AA and Appendix D for additional demographic data.

- The AA includes a total of 553 census tracts, including 79 low-, 117 moderate-, 184 middle-, and 169 upper-income census tracts, as well as 4 census tracts with unknown incomes. The total number or income level designations of AA tracts has not changed since the prior evaluation.
- The bank operates 41 banking offices in the AA. The tract distribution of banking offices includes 2 branches in low-, 9 in moderate-, 9 in middle-, and 21 in upper-income tracts.
- According to the June 30, 2021 FDIC Market Share Report, the bank has a 7.7 percent market share. The bank ranks 4th out of 87 FDIC-insured financial institutions with offices operating in the AA.
- A community contact conducted as part of the public evaluation of another financial institution in the area was reviewed for information relevant to the bank's CRA performance criterion and to gain perspectives of local economic conditions, possible credit needs in the area, and the responsiveness of area banks in meeting such needs. The contact represented an area organization that specializes in identifying community needs and providing services for LMI individuals and families, including financial and homebuyer education, small business resources, and access to financing for start-up businesses, among others.

Table 21

Population Change			
Assessment Area: St. Louis Metropolitan			
Area	2010 Population	2015 Population	Percent Change
St. Louis Metropolitan	2,469,761	2,483,483	0.6
Madison County, IL	269,282	267,356	(0.7)
Monroe County, IL	32,957	33,539	1.8
St. Clair County, IL	270,056	267,029	(1.1)
Jefferson County, MO	218,733	221,577	1.3
St. Charles County, MO	360,485	374,805	4.0
St. Louis County, MO	998,954	1,001,327	0.2
St. Louis City, MO	319,294	317,850	(0.5)
St. Louis, MO-IL MSA	2,787,701	2,801,914	0.5
Illinois	12,830,632	12,873,761	0.3
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*

- The AA population growth from 2010 to 2015 was above the state of Illinois but below the state of Missouri. The percent change was comparable to the MSA.
- St. Charles County, Missouri, had the largest increase in population between 2010 and 2015.
- St. Clair County, Illinois, had the highest decrease in population between 2010 and 2015.

Table 22

Median Family Income Change			
Assessment Area: St. Louis Metropolitan			
Area	2010 Median Family Income	2015 Median Family Income	Percent Change
St. Louis Metropolitan	73,938	71,564	(3.2)
Madison County, IL	70,379	67,860	(3.6)
Monroe County, IL	88,022	82,994	(5.7)
St. Clair County, IL	66,472	64,168	(3.5)
Jefferson County, MO	71,513	64,639	(9.6)
St. Charles County, MO	89,540	85,806	(4.2)
St. Louis County, MO	80,484	77,399	(3.8)
St. Louis City, MO	45,077	46,334	2.8
St. Louis, MO-IL MSA	72,740	70,718	(2.8)
Illinois	74,306	71,546	(3.7)
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: MFIs have been inflation-adjusted and are expressed in 2015 dollars.

- As Table 22 illustrates, there has been a decrease between 2010 and 2015 of the MFI in the AA, the MSA, and both states.
- The AA had a comparable decrease in MFI as the MSA and both states.
- St. Louis City, Missouri, is the only county that noted an increase in the MFI.
- The highest decrease in MFI occurred in Jefferson County, Missouri, followed by Monroe County, Illinois. Additionally, St. Louis City and St. Clair County, Illinois, contain the largest concentration of families living below poverty, at 21.7 percent and 14.7 percent, respectively.

Table 23

Housing Cost Burden						
Assessment Area: St. Louis Metropolitan						
Area	Cost Burden - Renters			Cost Burden - Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
St. Louis Metropolitan	77.4	33.3	43.0	64.3	33.8	18.2
Madison County, IL	76.4	23.0	44.1	61.0	27.0	17.0
Monroe County, IL	87.2	40.5	49.5	65.5	39.4	17.5
St. Clair County, IL	70.8	34.9	45.1	59.6	31.1	19.0
Jefferson County, MO	74.4	22.8	38.4	56.7	29.7	17.1
St. Charles County, MO	79.8	44.3	37.6	65.9	38.4	15.2
St. Louis County, MO	80.6	36.7	42.0	68.8	35.8	19.0
St. Louis City, MO	76.6	28.5	46.1	63.8	34.1	22.6
St. Louis, MO-IL MSA	76.8	31.8	42.7	63.3	32.6	18.1
Illinois	75.0	39.0	43.4	69.4	40.1	22.6
Missouri	74.4	33.9	40.1	60.3	31.0	17.4

Source: U.S. Department of HUD, 2014-2018 Comprehensive Housing Affordability Strategy
Note: Cost Burden is housing cost that equals 30 percent or more of household income.

- The cost-burden for LMI renters in the AA is comparable to the MSA, Illinois statewide, and Missouri statewide figures.
- LMI renters utilize a higher percentage of their income for housing in Monroe County, Missouri. The cost burden percentage is higher than the AA, the MSA, and both statewide figures.
- According to the 2015 ACS five-year average, the median housing value in the AA at \$159,972 is above the MSA figure of \$157,100, Missouri statewide figure of \$138,400, but below the Illinois statewide figure of \$173,800.
- The median gross rent in the AA, at \$827, is comparable to the MSA figure of \$815, but above the Missouri statewide figure of \$746. The Illinois statewide figure is \$907. St. Charles County, Missouri has the highest median gross rent at \$931 and St. Louis City had the lowest at \$748.
- The median age of housing stock in the AA at 52 years is above the MSA figure of 45 years, Missouri statewide figure of 40 years, and Illinois statewide figure of 48 years. Median age of housing stock in St. Louis City was the highest of

- all counties at 76 years while Monroe County had the lowest at 28 years.
- The AA’s proportion of rental units at 28.3 percent is comparable to the MSA at 27.4 percent and Missouri statewide figure of 28.4 percent. The Illinois statewide figure is 30.3 percent. The AA’s proportion of vacant units at 10.3 percent is comparable to the MSA at 10.5 percent, but above the Illinois statewide figure of 9.8 percent. The Missouri statewide figure is 13.4 percent. St. Louis City has the highest proportion of vacant units at 20.5 percent.
- A community member stated the northern portion of St. Louis City has a prevalence of vacant and dilapidated housing.

Table 24

Unemployment Rates					
Assessment Area: St. Louis Metropolitan					
Area	2017	2018	2019	2020	2021
St. Louis Metropolitan	3.8	3.3	3.1	6.8	4.7
Madison County, IL	4.8	4.5	3.7	7.9	4.9
Monroe County, IL	3.4	3.4	2.9	5.6	3.1
St. Clair County, IL	5.1	5.0	4.2	9.2	6.1
Jefferson County, MO	3.6	3.1	2.9	6.0	4.1
St. Charles County, MO	2.8	2.5	2.4	5.1	3.5
St. Louis County, MO	3.4	2.9	2.9	6.3	4.5
St. Louis City, MO	4.4	3.8	3.7	8.6	6.4
St. Louis, MO-IL MSA	3.8	3.4	3.1	6.7	4.6
Illinois	4.9	4.4	4.0	9.2	6.1
Missouri	3.7	3.2	3.1	6.1	4.4

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- The AA’s unemployment rate average across all five years, at 4.3 percent, is comparable to the MSA average of 4.3 percent and the Missouri statewide average of 4.1 percent. The Illinois statewide average at 5.7 percent is above the AA.
- St. Charles County, Missouri has the lowest average unemployment rate at 3.3 percent and St. Clair County, Illinois has the highest average of 5.9 percent.
- Key industries in the AA are Advanced Manufacturing, Bioscience and Health Innovation, Digital Transformation, and Fintech and Business Services.
- The largest employers in the greater MSA, and including the AA, are BJC Healthcare (health services), Washington University (education), Mercy (health services), Boeing Defense Space and Security (aerospace), and Scott Air Force Base (military).

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE ST. LOUIS METROPOLITAN AA

LENDING TEST

The bank's performance under the lending test in the St. Louis Metropolitan AA is high satisfactory.

Lending Activity

The bank's lending activities reflect good responsiveness to AA credit needs. The bank makes use of innovative and/or flexible lending programs to serve AA credit needs, including LMI borrowers. Refer to the institution section of the report for a detailed description of the bank's flexible and innovate lending programs.

Geographic Distribution of Loans

The bank's geographic distribution of loans reflects adequate distribution among the different census tracts and dispersion throughout the AA. The distribution of small business and home mortgage loans reflects adequate penetration, while the distribution of small farm lending reflects excellent penetration.

Home Mortgage Lending

The geographic distribution of home mortgage lending is adequate. As illustrated in Table 25, the geographic distribution of 2021 home mortgage loans among low-income tracts was comparable to the aggregate lending data and below the demographic figure. Lending in moderate-income tracts was comparable to the aggregate lending data and also comparable to the demographic figure.

The geographic distribution of home mortgage loans in 2020 reflected penetration levels above that of 2021 lending patterns. An analysis of the dispersion of loans was conducted and revealed no notable gaps or lapses that impact the conclusion.

Home Purchase Loans

The geographic distribution of home purchase lending is good. The distribution of 2021 home purchase loans in low-income tracts was above the aggregate lending data and comparable to the demographic figure. Lending in moderate-income tracts was comparable to the aggregate lending data, as well as the demographic figure.

The geographic distribution of home purchase loans in 2020 reflected performance above the penetration levels of 2020 lending patterns, which bolstered the two-year performance. An analysis of the dispersion of loans was conducted and revealed no notable gaps or lapses that impact the conclusion.

Home Refinance Loans

The geographic distribution of home refinance lending is adequate. The geographic distribution of 2021 home refinance loans among low-income tracts was comparable to the aggregate lending data and below the demographic figure. Lending in moderate-income tracts was comparable to the aggregate lending data and also below to the demographic figure.

The geographic distribution of home refinance loans in 2020 reflected penetration levels above that of 2021 lending patterns. An analysis of the dispersion of loans was conducted and revealed no notable gaps or lapses that impact the conclusion.

Home Improvement Loans

The geographic distribution of home improvement lending is adequate. The geographic distribution of 2021 home improvement loans among low-income tracts was below the aggregate lending data and below the demographic figure. Lending in moderate-income tracts was above the aggregate lending data by number volume and comparable by dollar volume, as well as comparable to the demographic figure.

The geographic distribution of home improvement loans in 2020 reflected comparable performance with 2021 lending patterns. An analysis of the dispersion of loans was conducted and revealed no notable gaps or lapses that impact the conclusion.

Table 25 (1 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography													
Assessment Area: St. Louis Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	#%	\$(000)	\$%	\$%	#	%	#%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	21	7.1	2.2	1,841	2.4	1.1	14	5.1	2.7	1,641	2.1	1.3	5.6
Moderate	75	25.3	14.9	9,763	12.8	9.0	52	18.9	16.3	7,002	9.2	9.8	17.3
Middle	77	26.0	41.4	15,187	19.8	36.0	89	32.4	40.7	17,793	23.3	35.3	38.4
Upper	123	41.6	41.3	49,755	65.0	53.7	119	43.3	40.1	49,842	65.2	53.3	38.6
Unknown	0	0.0	0.2	0	0.0	0.2	1	0.4	0.2	180	0.2	0.2	0.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	296	100.0	100.0	76,546	100.0	100.0	275	100.0	100.0	76,458	100.0	100.0	100.0
Refinance Loans													
Low	8	1.1	0.7	1,041	0.5	0.3	7	1.2	1.0	579	0.4	0.5	5.6
Moderate	72	10.1	7.3	8,421	4.3	4.6	61	10.1	9.8	7,559	4.9	6.1	17.3
Middle	190	26.7	35.6	33,871	17.5	29.3	188	31.2	38.2	26,989	17.6	31.4	38.4
Upper	441	61.9	56.4	149,963	77.4	65.6	345	57.3	50.9	117,940	76.9	61.9	38.6
Unknown	1	0.1	0.1	374	0.2	0.1	1	0.2	0.1	202	0.1	0.1	0.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	712	100.0	100.0	193,670	100.0	100.0	602	100.0	100.0	153,269	100.0	100.0	100.0
Home Improvement Loans													
Low	4	1.4	1.5	129	0.7	1.0	1	0.3	1.8	37	0.2	1.4	5.6
Moderate	28	9.5	8.8	1,051	5.9	5.9	39	12.2	9.7	1,460	7.5	6.4	17.3
Middle	100	34.0	34.1	4,257	23.7	28.8	107	33.5	34.2	5,593	28.6	28.4	38.4
Upper	161	54.8	55.5	12,458	69.4	64.3	172	53.9	54.3	12,444	63.7	63.8	38.6
Unknown	1	0.3	0.0	58	0.3	0.0	0	0.0	0.1	0	0.0	0.0	0.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	294	100.0	100.0	17,953	100.0	100.0	319	100.0	100.0	19,534	100.0	100.0	100.0
Multifamily Loans													
Low	0	0.0	15.0	0	0.0	4.0	0	0.0	12.9	0	0.0	4.7	13.6
Moderate	1	25.0	30.5	41	0.1	17.4	0	0.0	32.8	0	0.0	21.5	20.6
Middle	1	25.0	33.4	27,551	94.3	27.5	1	50.0	38.3	174	19.0	30.2	34.8
Upper	2	50.0	20.7	1,613	5.5	48.5	1	50.0	15.1	744	81.0	42.1	30.1
Unknown	0	0.0	0.4	0	0.0	2.7	0	0.0	1.0	0	0.0	1.5	0.9
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	4	100.0	100.0	29,205	100.0	100.0	2	100.0	100.0	918	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	35	2.2	1.3	3,126	0.9	0.7	24	1.7	1.8	2,319	0.8	1.0	5.6
Moderate	215	13.8	10.3	21,056	6.2	6.5	180	12.5	12.4	17,129	6.2	8.2	17.3
Middle	452	28.9	37.6	85,685	25.0	31.6	472	32.8	39.0	56,268	20.3	32.8	38.4
Upper	858	54.9	50.6	232,030	67.8	61.0	759	52.8	46.7	200,647	72.5	57.7	38.6
Unknown	2	0.1	0.1	432	0.1	0.2	2	0.1	0.1	382	0.1	0.2	0.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	1,562	100.0	100.0	342,329	100.0	100.0	1,437	100.0	100.0	276,745	100.0	100.0	100.0

Source: 2021 FFIEC Census Data

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

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

Table 25 (2 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography													
Assessment Area: St. Louis Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	#%	\$ (000)	\$%	\$%	#	%	#%	\$ (000)	\$%	\$%	
Other Purpose LOC													
Low	0	0.0	0.7	0	0.0	0.3	0	0.0	1.8	0	0.0	0.7	5.6
Moderate	20	13.4	7.2	974	6.8	4.4	15	10.2	8.3	770	4.0	4.9	17.3
Middle	41	27.5	32.7	2,779	19.4	24.1	53	36.1	33.4	3,951	20.7	24.4	38.4
Upper	88	59.1	59.4	10,535	73.7	71.2	79	53.7	56.5	14,408	75.3	69.9	38.6
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.1	0	0.0	0.0	0.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	149	100.0	100.0	14,288	100.0	100.0	147	100.0	100.0	19,129	100.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	2	1.9	1.8	115	1.1	0.7	2	2.2	2.7	62	0.8	1.1	5.6
Moderate	19	17.8	13.8	806	7.6	7.4	13	14.1	14.6	338	4.5	7.0	17.3
Middle	43	40.2	38.9	2,040	19.1	27.0	34	37.0	37.7	1,768	23.8	26.0	38.4
Upper	43	40.2	45.4	7,706	72.2	64.8	43	46.7	44.9	5,269	70.8	65.9	38.6
Unknown	0	0.0	0.1	0	0.0	0.0	0	0.0	0.1	0	0.0	0.0	0.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	107	100.0	100.0	10,667	100.0	100.0	92	100.0	100.0	7,437	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	5.2	0	0.0	2.7	0	0.0	8.3	0	0.0	6.0	5.6
Moderate	0	0.0	24.7	0	0.0	16.2	0	0.0	24.9	0	0.0	17.9	17.3
Middle	0	0.0	44.3	0	0.0	43.7	0	0.0	44.4	0	0.0	44.0	38.4
Upper	0	0.0	25.7	0	0.0	37.3	0	0.0	22.4	0	0.0	32.0	38.6
Unknown	0	0.0	0.1	0	0.0	0.1	0	0.0	0.1	0	0.0	0.1	0.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0

Source: 2021 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Small Business Lending

The geographic distribution of small business lending is adequate. As illustrated in Table 26, the distribution of loans in low-income tracts was comparable to the aggregate lending data and below the demographic figure. Lending in moderate-income tracts was comparable to the aggregate lending data, as well as the demographic figure.

The geographic distribution of small business loans in 2020 reflected penetration levels consistent with 2021 lending patterns. An analysis of the dispersion of loans was conducted and revealed no notable gaps or lapses that impact the conclusion.

Table 26

Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography													
Assessment Area: St. Louis Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Low	96	3.7	5.6	12,885	4.9	6.0	65	4.2	6.2	8,858	5.4	6.5	6.9
Moderate	403	15.5	16.9	49,684	18.7	18.3	272	17.5	17.3	34,873	21.4	17.9	18.3
Middle	746	28.7	33.0	71,930	27.1	31.4	458	29.5	33.6	42,301	26.0	31.7	33.6
Upper	1,306	50.3	43.4	117,457	44.3	42.1	732	47.2	41.9	68,250	42.0	41.8	40.3
Unknown	47	1.8	1.0	13,062	4.9	2.0	25	1.6	0.9	8,341	5.1	2.1	0.9
Tract-Unk	0	0.0	0.2	0	0.0	0.1	0	0.0	0.2	0	0.0	0.0	
Total	2,598	100.0	100.0	265,017	100.0	100.0	1,552	100.0	100.0	162,623	100.0	100.0	100.0

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

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

Small Farm Lending

The geographic distribution of small farm lending is excellent. As illustrated in Table 27, the bank did not originate any small farm loans in a low-income tract; however, the opportunity for lending in such tracts is limited, as confirmed by the low concentration of farms in low-income tracts. Further support is provided by limited penetration reflected in the aggregate lending data. Small farm lending in moderate-income tracts reflected much a higher volume, reflecting penetration above the aggregate lending data, as well as the demographic figure.

The geographic distribution of small farm loans in 2020 reflected penetration levels consistent with 2021 lending patterns. An analysis of the dispersion of loans was conducted and revealed no notable gaps or lapses that impact the conclusion.

Table 27

Distribution of 2020 and 2021 Small Farm Lending By Income Level of Geography													
Assessment Area: St. Louis Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Low	0	0.0	1.1	0	0.0	0.1	0	0.0	1.0	0	0.0	0.7	1.5
Moderate	3	50.0	6.6	666	82.7	5.6	7	53.8	8.8	1,184	94.9	6.5	8.7
Middle	2	33.3	48.4	138	17.1	52.6	2	15.4	48.6	15	1.2	45.8	47.1
Upper	1	16.7	43.7	1	0.1	41.7	4	30.8	41.5	49	3.9	46.4	42.5
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.2	0	0.0	0.6	0.2
Tract-Unk	0	0.0	0.2	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	6	100.0	100.0	805	100.0	100.0	13	100.0	100.0	1,248	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

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

The bank’s lending has a good distribution among individuals of different income levels and businesses and farms of different sizes. The distribution of small business and small farm loans reflects good penetration, while the distribution of home mortgage loans reflects adequate penetration.

Home Mortgage Lending

The borrower distribution of home mortgage lending is adequate. The distribution of 2021 home mortgage loans among low-income borrowers was above the aggregate lending data by number volume and comparable by dollar volume, and below the demographic figure. Lending among moderate-income borrowers was comparable to the aggregate lending data, as well as the demographic figure.

The borrower distribution of home mortgage loans in 2020 reflected consistent penetration levels to 2021 lending performance.

Home Purchase Loans

The borrower distribution of home purchase lending is good. The distribution of 2021 home purchase loans among low-income borrowers was comparable to the aggregate lending data and below the demographic figure. Lending among moderate-income

borrowers was also comparable to the aggregate lending data and above the demographic figure.

The borrower distribution of home purchase loans in 2020 reflected consistent penetration levels to 2021 lending performance.

Home Refinance Loans

The borrower distribution of home refinance lending is adequate. The distribution of 2021 home refinance loans among low-income borrowers was above the aggregate lending data by number volume and comparable by dollar volume, and below the demographic figure. Lending among moderate-income borrowers was comparable to the aggregate lending data by number volume and below by dollar volume, and comparable to the demographic figure.

The borrower distribution of home refinance loans in 2020 reflected consistent penetration levels to 2021 lending performance.

Home Improvement Loans

The borrower distribution of home improvement lending is adequate. The distribution of 2021 home improvement loans among low-income borrowers was comparable to the aggregate lending data by number volume and above by dollar volume, and below the demographic figure. Lending among moderate-income borrowers was comparable to the aggregate lending data by number volume and above by dollar volume, and comparable to the demographic figure.

The borrower distribution of home improvement loans in 2020 reflected consistent penetration levels to 2021 lending performance.

Table 28 (1 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level													
Assessment Area: St Louis Metropolitan													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	# %	# %	\$ (000)	\$ %	\$ %	#	# %	# %	\$ (000)	\$ %	\$ %	
Home Purchase Loans													
Lo w	54	18.2	10.9	5,131	6.7	5.5	36	13.1	10.6	4,474	5.9	5.3	21.5
Mo d e r a t e	65	22.0	22.5	9,758	12.7	16.5	62	22.5	19.7	9,375	12.3	14.0	16.9
M i d d l e	59	19.9	20.3	11,083	14.5	19.3	48	17.5	18.4	9,723	12.7	17.5	19.7
U p p e r	109	36.8	31.0	49,066	64.1	44.1	123	44.7	28.3	50,981	66.7	41.1	41.9
U n k n o w n	9	3.0	15.2	1,508	2.0	14.5	6	2.2	23.1	1,905	2.5	22.1	0.0
T o t a l	296	100.0	100.0	76,546	100.0	100.0	275	100.0	100.0	76,458	100.0	100.0	100.0
Re finance Loans													
Lo w	36	5.1	4.2	2,766	14	2.0	68	11.3	6.4	5,920	3.9	3.2	21.5
Mo d e r a t e	89	12.5	13.6	10,993	5.7	9.0	84	14.0	15.3	10,476	6.8	10.3	16.9
M i d d l e	143	20.1	19.9	24,493	12.6	16.5	117	19.4	19.9	17,530	11.4	16.8	19.7
U p p e r	406	57.0	43.3	147,021	75.9	53.7	318	52.8	35.0	115,739	75.5	46.1	41.9
U n k n o w n	38	5.3	19.0	8,397	4.3	18.8	15	2.5	23.3	3,604	2.4	23.6	0.0
T o t a l	712	100.0	100.0	193,670	100.0	100.0	602	100.0	100.0	153,269	100.0	100.0	100.0
Home Improvement Loans													
Lo w	22	7.5	7.2	674	3.8	4.0	19	6.0	7.1	666	3.4	3.9	21.5
Mo d e r a t e	37	12.6	14.1	1,443	8.0	10.5	44	13.8	14.9	1,601	8.2	10.3	16.9
M i d d l e	57	19.4	21.8	2,700	15.0	18.6	67	21.0	21.9	3,188	16.3	18.5	19.7
U p p e r	169	57.5	51.8	12,855	71.6	59.5	177	55.5	51.2	12,667	64.8	59.1	41.9
U n k n o w n	9	3.1	5.0	281	1.6	7.5	12	3.8	4.8	1,412	7.2	8.2	0.0
T o t a l	294	100.0	100.0	17,953	100.0	100.0	319	100.0	100.0	19,534	100.0	100.0	100.0
Total Home Mortgage Loans													
Lo w	137	8.8	6.5	9,308	3.0	3.2	143	10.0	8.0	11,722	4.2	4.1	21.5
Mo d e r a t e	227	14.6	16.2	24,091	7.7	11.3	230	16.0	16.8	22,732	8.2	11.8	16.9
M i d d l e	316	20.3	19.6	40,994	13.1	17.2	295	20.6	19.3	33,523	12.2	17.0	19.7
U p p e r	814	52.2	38.6	228,121	72.9	50.0	722	50.3	33.0	199,629	72.4	44.2	41.9
U n k n o w n	64	4.1	19.0	10,610	3.4	18.2	45	3.1	23.0	8,221	3.0	22.9	0.0
T o t a l	1,558	100.0	100.0	313,124	100.0	100.0	1,435	100.0	100.0	275,827	100.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Multifamily loans are not included in the borrower distribution analysis.													

Table 28 (2 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level													
Assessment Area: St Louis Metropolitan													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	#%	\$ (000)	\$%	\$%	#	%	#%	\$ (000)	\$%	\$%	
Other Purpose LOC													
Low	8	5.4	7.7	259	1.8	4.1	10	6.8	6.2	394	2.1	2.9	21.5
Moderate	19	12.8	15.4	894	6.3	10.9	22	15.0	14.7	855	4.5	8.0	16.9
Middle	31	20.8	20.0	1,431	10.0	15.7	38	25.9	20.5	2,066	10.8	14.0	19.7
Upper	86	57.7	53.3	11,338	79.4	65.8	69	46.9	53.9	15,345	80.2	71.9	41.9
Unknown	5	3.4	3.7	366	2.6	3.5	8	5.4	4.7	469	2.5	3.2	0.0
Total	149	100.0	100.0	14,288	100.0	100.0	147	100.0	100.0	19,129	100.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	17	15.9	11.2	478	4.5	5.6	10	10.9	11.0	268	3.6	4.9	21.5
Moderate	17	15.9	16.7	1,003	9.4	9.8	18	19.6	16.2	425	5.7	10.5	16.9
Middle	26	24.3	20.3	1,287	12.1	13.7	25	27.2	22.5	1,016	13.7	14.5	19.7
Upper	44	41.1	44.4	7,841	73.5	62.2	35	38.0	42.4	4,897	65.8	59.1	41.9
Unknown	3	2.8	7.4	58	0.5	8.6	4	4.3	7.9	831	11.2	11.0	0.0
Total	107	100.0	100.0	10,667	100.0	100.0	92	100.0	100.0	7,437	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.1	0	0.0	0.1	0	0.0	0.1	0	0.0	0.1	21.5
Moderate	0	0.0	0.1	0	0.0	0.1	0	0.0	0.2	0	0.0	0.2	16.9
Middle	0	0.0	0.1	0	0.0	0.0	0	0.0	0.2	0	0.0	0.3	19.7
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.4	0	0.0	0.6	41.9
Unknown	0	0.0	99.7	0	0.0	99.8	0	0.0	99.1	0	0.0	98.9	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Small Business Lending

The borrower distribution of small business lending is good. The distribution of loans to small businesses in 2021 was comparable to the aggregate lending data, as well as the demographic figure. Lending to small businesses in 2020 was above the performance of 2021 lending, which bolstered the two-year performance to reflect its stated conclusion.

Table 29

Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses													
Assessment Area: St Louis Metropolitan													
	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
By Revenue													
\$1 Million or Less	1,641	63.2	40.6	64,924	24.5	24.3	941	60.6	50.8	39,822	24.5	29.9	90.2
Over \$1 Million	778	29.9		185,856	70.1		426	27.4		108,875	66.9		8.9
Revenue Unknown	179	6.9		14,237	5.4		185	11.9		13,926	8.6		0.9
Total	2,598	100.0		265,017	100.0		1,552	100.0		162,623	100.0		100.0
By Loan Size													
\$100,000 or Less	1,973	75.9	84.1	60,456	22.8	24.7	1,193	76.9	89.2	35,589	21.9	27.7	
\$100,001 - \$250,000	316	12.2	8.4	50,485	19.0	20.1	173	11.1	5.4	29,543	18.2	17.3	
\$250,001 - \$1 Million	309	11.9	7.5	154,076	58.1	55.2	186	12.0	5.4	97,491	59.9	55.0	
Total	2,598	100.0	100.0	265,017	100.0	100.0	1,552	100.0	100.0	162,623	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	1,548	94.3		38,189	58.8		874	92.9		20,000	50.2		
\$100,001 - \$250,000	54	3.3		8,123	12.5		37	3.9		5,915	14.9		
\$250,001 - \$1 Million	39	2.4		18,612	28.7		30	3.2		13,907	34.9		
Total	1,641	100.0		64,924	100.0		941	100.0		39,822	100.0		
<i>Source: 2021 FFIEC Census Data 2021 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 good. The distribution of loans to small farms in 2021 was comparable to the aggregate lending data by number volume and below by dollar volume, and was comparable to the demographic figure. Lending to small farms in 2020 was consistent with the performance of 2021 lending.

Table 30

Distribution of 2020 and 2021 Small Farm Lending By Revenue Size of Farms													
Assessment Area: St Louis Metropolitan													
	Bank And Aggregate Loans By Year											Total Farms %	
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank			Agg
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%		%
By Revenue													
\$1 Million or Less	3	50.0	57.8	139	17.3	68.1	9	69.2	56.5	421	33.7	64.3	97.6
Over \$1 Million	3	50.0		666	82.7		3	23.1		824	66.0		1.9
Revenue Unknown	0	0.0		0	0.0		1	7.7		3	0.2		0.5
Total	6	100.0		805	100.0		13	100.0		1,248	100.0		100.0
By Loan Size													
\$100,000 or Less	3	50.0	71.8	11	1.4	21.4	10	76.9	79.3	202	16.2	23.8	
\$100,001 - \$250,000	2	33.3	18.1	294	36.5	35.9	1	7.7	12.8	243	19.5	33.1	
\$250,001 - \$500,000	1	16.7	10.0	500	62.1	42.8	2	15.4	8.0	803	64.3	43.1	
Total	6	100.0	100.0	805	100.0	100.0	13	100.0	100.0	1,248	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	2	66.7		5	3.6		8	88.9		178	42.3		
\$100,001 - \$250,000	1	33.3		134	96.4		1	11.1		243	57.7		
\$250,001 - \$500,000	0	0.0		0	0.0		0	0.0		0	0.0		
Total	3	100.0		139	100.0		9	100.0		421	100.0		
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Community Development Lending

The bank is a leader in providing CD loans. As illustrated in Table 31, the bank originates a mixture of loans that are considered responsive to area CD needs. Examples of CD loans include:

- A total of \$125MM in financing benefited an area healthcare provider which provides a variety of services to LMI individuals, including primary healthcare, domestic violence shelter and counseling services, and essential medical and counseling services to youth victims of abuse.
- A total of \$3MM in financing supported the ongoing operational needs of an area food pantry which provides essential support to individuals and families facing food insecurity.

Table 31

Community Development Loans – St. Louis Metropolitan AA		
Community Development Purpose	#	\$(000)
Affordable Housing	0	0
Community Services	33	189,988
Economic Development	38	172,686
Revitalization and Stabilization	58	160,875
Total Loans	129	523,549

INVESTMENT TEST

The bank’s performance under the investment test in the St. Louis Metropolitan AA is outstanding. The bank has an excellent level of qualified CD investments and grants and is often in a leadership position. The bank makes significant use of innovative and/or complex investments and exhibits excellent responsiveness to the credit and CD needs of its AA. Examples of investment activity in the AA include:

- During the current evaluation period, the bank invested \$7.6MM in a fund that provides low-income housing tax credits for the creation or rehabilitation of affordable housing units for LMI individuals. The investment made during the current evaluation period is in addition to \$4.6MM in prior-period investments of the same purpose and structure.
- As illustrated in Table 32, the bank invested \$32.5MM in activities that qualified as responsive to revitalization and stabilization needs. The investments were comprised of historic preservation and neighborhood preservation tax credits for properties located in LMI areas and which were included in an enterprise zone, or an area targeted for redevelopment.
- During the evaluation period, the bank provided \$141M in grant funding under its Neighborhood Connection program to provide down-payment assistance and to offset loan costs associated with home mortgage refinancing. As described in the institution section of this report, the program supports affordable home ownership for LMI borrowers and borrowers located in LMI areas.
- A total of \$504M was donated to the local chapters of a non-profit agency that provides an array of community services to LMI individuals and families, including support for food and housing insecurity, access to financial assistance programs, and access to critical healthcare services.

Table 32

Investments, Grants, and Donations – St. Louis Metropolitan AA								
Community Development Purpose	Prior Period Investments ¹		Current Investments ²		Donations		Total	
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)
Affordable Housing	7	4,573	9	15,681	39	503	55	20,757
Community Services	3	13,858	1	269	300	1,247	304	15,374
Economic Development	13	22,545	7	7,262	18	49	38	29,856
Revitalization and Stabilization	0	0	31	32,451	22	146	53	32,597
Total	23	40,977	48	55,663	379	1,945	450	98,585
¹ Book Value of Investment ² Original Market Value of Investment								

SERVICE TEST

The bank’s performance under the service test in the St. Louis Metropolitan AA is outstanding.

Retail Banking Services

Branch locations and alternative delivery systems, such as drive-through facilities and online and mobile banking, are accessible to the bank’s various geographies and to individuals of different income levels in the AA. As illustrated in Table 33, the bank operates more than a quarter of its branches and full-service ATMs in LMI tracts, which slightly trails the concentration of such tracts in the expansive AA.

The bank’s record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in LMI areas or to LMI individuals. As the table illustrates, the bank did not alter any branches in LMI tracts during the evaluation period, with the only structural changes occurring in middle- and upper-income tracts.

Additionally, the bank’s products, services, and business hours do not vary in a way that inconveniences its AA, particularly LMI geographies and/or LMI individuals. Branch operational hours and product offerings in the AA generally mirror that of the overall institution, which are described in the overall retail banking services section of this report.

Table 33

Retail Banking and Community Development Services – St. Louis Metropolitan AA												
Branch Accessibility	Location of Branches by Tract (%)						Percent of Tracts ¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	4.9	22.0	22.0	51.2	0.0	100.0	14.3	21.2	33.3	30.6	0.7	100.0
	Location of Full-Service ATMs by Tract (%)						Percent of Households by Tracts ¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
4.3	23.7	23.7	48.4	0.0	100.0	9.5	20.1	37.0	33.2	0.3	100.0	
Changes in Branch Location	Number of Branches (#)					Net Change in Branch Locations (#)						
	Total Branches		Openings (#)	Closings (#)		Low	Mod	Mid	Upp	Unk	Total	
	41		1	5		0	0	(1)	(3)	0	(4)	
Community Development Services	Affordable Housing	Community Services	Economic Development	Revitalization & Stabilization	Total Services	Total Organizations						
	12	94	11	5	122	69						

¹ Based on 2021 FFIEC census tract definitions.
Note: Total percentages may vary by 0.1 percent due to automated rounding differences.

Community Development Services

The bank is a leader in providing CD services. As illustrated in Table 33, bank employees supported 69 organizations throughout the AA by providing 122 total services. Typical services provided included serving on the board of directors or a committee of an organization; providing technical assistance on financial matters, such as budgeting and financial planning; assistance with financial education and literacy; and organizing marketing and fundraising efforts. Examples of CD services conducted in the AA include:

- A representative of the bank’s executive leadership team provided nine CD services in board membership capacities to five area organizations during the evaluation period. The impact of the CD services was considered responsive to area community services, economic development, and revitalization and stabilization needs.
- Another member of the bank’s executive leadership team provided five CD services in board membership capacities to three area organizations. Two organizations provide various support to the ongoing economic development needs of the AA, and one organization is a well-known facilitator of community services to LMI individuals and families.

STATE OF MISSOURI³

CRA rating for Missouri:
The Lending Test is rated:
The Investment Test is rated:
The Service Test is rated:

**Outstanding
High Satisfactory
Outstanding
Outstanding**

Major factors supporting the rating include:

Lending Test

- Lending levels reflect good responsiveness to AA credit needs, and the bank makes use of innovative and/or flexible lending practices in serving AA credit needs.
- The bank's distribution of loans by income level of geography is adequate.
- The bank's distribution of loans among individuals of different income levels, including LMI, and businesses and farms of different sizes is good.
- The bank is a leader in making CD loans within its AAs.

Investment Test

- The bank makes an excellent level of qualified CD investments and grants and is often in a leadership position. In addition, the bank makes significant use of innovative and/or complex investments to support CD initiatives and exhibits excellent responsiveness to the credit and CD needs throughout its Missouri AAs.

Service Test

- The bank's delivery systems are readily accessible to geographies and/or individuals of different income levels throughout its AAs.
- The bank's record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly to LMI geographies and/or LMI individuals.
- Products, services, and business hours do not vary in a way that inconveniences its AAs, particularly LMI geographies and/or individuals.
- The bank is a leader in providing CD services within its Missouri AAs and is responsive to the available service opportunities.

³ For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation is adjusted and does not reflect performance in the parts of those states contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

SCOPE OF EXAMINATION

The scope of the review for the state of Missouri was consistent with the overall scope for the institution. A full-scope review was conducted for the Springfield Metropolitan AA as the AA contained a dominant composition of branches, deposits, and loan volumes relative to other state AAs. As such, greater weight was placed on performance in the full-scope AA in determining the overall conclusions for the state rating.

Limited-scope reviews were conducted for the Joplin MSA AA, Cape Girardeau Metropolitan AA, Columbia Metropolitan AA, Jefferson City Metropolitan AA, St. Joseph Metropolitan AA, Butler County AA, Eastern Missouri AA, Northeast Missouri AA, Ozark AA, Southwest Missouri AA, and Taney County AA to ascertain if the bank's performance in those areas was generally consistent with its performance in the overall state evaluation.

The analysis of loans originated in the state included 3,256 small business, 1,944 home mortgage, and 1,471 small farm loans. Weighting of loans generally favored the performance of small business lending, although home mortgage lending and small farm lending carried appropriate weighting based on the individual characteristics and credit needs of the individual AAs.

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN MISSOURI

The bank's statewide operations in Missouri rank third behind the Kansas City and St. Louis multistate AAs in terms of branches, loans, and deposit concentrations. The bank delineates 12 of its 29 AAs in the state and, excluding the branches in the two multistate AAs which include a portion of the state, the bank operates 33 of its 153 branches throughout 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 small business lending, followed by home mortgage and small farm lending. Detailed descriptions of the bank's operations in each AA are provided in each AA analysis.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN MISSOURI

LENDING TEST

The bank's performance under the lending test in the state of Missouri is high satisfactory. As discussed, the state conclusion was influenced by the performance in the Springfield Metropolitan AA, which received a good lending test rating.

Lending Activity

The bank’s overall lending activities in the state of Missouri reflect good responsiveness to AA credit needs. The bank makes use of innovative and/or flexible lending programs to serve AA credit needs, including LMI borrowers. The lending programs offered in the state generally mirror those outlined in the overall lending activity section of this report.

Geographic Distribution of Loans

The bank’s overall geographic distribution of lending within Missouri reflects adequate distribution among the different census tracts and dispersion throughout the AAs. This conclusion mirrors the performance noted in the Springfield Metropolitan AA.

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

The bank’s lending within Missouri has an overall good penetration among individuals of different income levels and businesses and farms of different sizes. This conclusion mirrors the performance noted in the Springfield Metropolitan AA.

Community Development Lending

The bank is a leader in providing CD loans within the state of Missouri. The level of CD lending in the Springfield Metropolitan AA mirrors the overall state performance conclusion. Overall, the bank originated 126 CD loans totaling \$456.7MM in AAs within Missouri and, as illustrated in the CD lending table, bank financing was generally most responsive to economic development needs throughout the state, as well as support for the revitalization and stabilization of areas indicated in need of such activities.

Table 34

Community Development Loans – State of Missouri		
Community Development Purpose	#	\$(000)
Affordable Housing	1	18
Community Services	14	57,680
Economic Development	59	122,033
Revitalization and Stabilization	52	276,968
Total Loans	126	456,699

INVESTMENT TEST

The bank’s overall performance under the investment test in the state of Missouri is outstanding. The rating was derived from an excellent level of investment activity in the Springfield Metropolitan AA; however, it is noted that a majority of statewide AAs that received limited reviews reflected consistent performance with the overall rating, further demonstrating the bank’s ongoing investment to AA needs throughout the state.

The bank has an excellent level of qualified CD investments and grants within Missouri and is often in a leadership position. The bank makes significant use of innovative and/or complex investments and exhibits excellent responsiveness to the credit and CD needs of its AAs. Consistent with its investment strategies in other markets, the investments contain a mix of tax credits, including incentives that support the creation and rehabilitation of low-income housing and improvement to LMI areas in need of revitalization and stabilization. Further investments included private placement bonds that support schools with greater than half of its student populations eligible for free or reduced lunches and investment funds directed to SBICs. The bank also reported 16 debt or equity investments totaling \$22.4MM which did not occur in a delineated AA, but were made in programs or holding companies that operate in broader statewide areas of Missouri that include the bank’s AAs. These investments were predominately comprised of housing equity bonds that support affordable housing needs of LMI individuals and families.

In addition to its debt and equity investments, the bank made a considerable volume of donations in the state, primarily to organizations that provide community services that support LMI individuals and families. It is noted that the volume of donations made in Missouri, by number, was the highest among all states and multistate AAs.

Table 35

Investments, Grants, and Donations – State of Missouri								
Community Development Purpose	Prior Period Investments ¹		Current Investments ²		Donations		Total	
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)
Affordable Housing	8	2,167	4	3,550	32	68	44	5,785
Community Services	3	5,104	1	169	299	804	303	6,077
Economic Development	2	3,241	2	516	48	126	52	3,883
Revitalization and Stabilization	1	1,438	8	7,091	7	10	16	8,539
Outside AAs	1	1,460	15	20,942	0	0	16	22,402
Total	15	13,410	30	32,267	386	1,008	431	46,686
¹ Book Value of Investment ² Original Market Value of Investment								

SERVICE TEST

The bank’s overall performance under the service test in the state of Missouri is outstanding. The rating is derived from an excellent service test conclusion in the Springfield Metropolitan AA.

Retail Banking Services

Branch locations and alternative delivery systems, such as drive-through facilities and online and mobile banking, within Missouri are readily accessible to the bank’s various geographies and to individuals of different income levels in each AA. As Table 36 illustrates, the distribution of banking offices among the various census tracts aligns similarly to the proportion of such tracts throughout the AAs, particularly with respect to accessibility in LMI areas.

The bank’s record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in LMI areas or to LMI individuals. Since the prior evaluation, the bank closed one branch located in a moderate-income tract in the Springfield Metropolitan AA.

The bank’s products, services, and business hours do not vary in a way that inconveniences its AAs, particularly LMI geographies and/or LMI individuals. Lobby and drive-through hours are generally consistent across AAs, with all locations offering similar products and services.

Table 36

Retail Banking and Community Development Services – State of Missouri												
Branch Accessibility	Location of Branches by Tract (%)						Percent of Tracts¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	9.1	15.2	57.6	15.2	3.0	100.0	3.7	22.2	57.7	15.9	0.5	100.0
	Location of Full-Service ATMs by Tract (%)						Percent of Households by Tracts¹ (%)					
Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total	
6.8	16.9	55.9	13.6	6.8	100.0	2.8	18.5	61.1	17.5	0.2	100.0	
Changes in Branch Location	Number of Branches (#)						Net Change in Branch Locations (#)					
	Total Branches		Openings (#)	Closings (#)			Low	Mod	Mid	Upp	Unk	Total
	33		0	2			0	(1)	0	(1)	0	(2)
Community Development Services	Affordable Housing	Community Services	Economic Development			Revitalization & Stabilization			Total Services		Total Organizations	
	7	90	19			3			119		55	

¹ Based on 2021 FFIEC census tract definitions.
Note: Total percentages may vary by 0.1 percent due to automated rounding differences.

Community Development Services

The bank is a leader in providing CD services within the state of Missouri. During the evaluation, bank representatives provided 119 CD services to 55 organizations throughout the state. A substantial majority of services performed were to organizations that provide various community services that benefit LMI individuals and families. Capacities of CD services performed generally consisted of board membership, fundraising activities, and financial literacy instruction.

**SPRINGFIELD METROPOLITAN ASSESSMENT AREA
METROPOLITAN AREA
(Full-Scope Review)**

**DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE SPRINGFIELD
METROPOLITAN AA**

The bank's Springfield Metropolitan AA consists of Christian, Dallas, Greene, and Polk Counties in their entireties, which comprise four of the five counties that make up the Springfield, Missouri MSA. Refer to Appendix C for a map of the AA and Appendix D for additional demographic data.

- The AA is comprised of 83 total census tracts, including 5 low-, 21 moderate-, 43 middle-, and 13 upper-income census tracts, as well as one unknown-income tract located on the campus of Missouri State University (Springfield). There have been no changes to the total numbers of tracts or tract income level designations since the prior evaluation.
- The bank operates 10 of its 153 banking offices in the Springfield Metropolitan AA. The tract distribution of banking offices includes two in moderate-, six in middle-, and one in an upper-income tract, as well as one banking office on the university campus (unknown-income tract).
- As of June 30, 2021, the bank ranked 2nd out of 34 FDIC-insured financial institutions with an 11.5 percent market share of deposits in the AA.
- A community contact that was conducted as part of the public evaluation of another financial institution in the area was reviewed for information relevant to the bank's CRA performance criterion and to gain perspectives of local economic conditions, possible credit needs in the area, and the responsiveness of area banks in meeting such needs. The contact represented an area cooperative organization that promotes economic development, retention, and attraction for area businesses.

Table 37

Population Change			
Assessment Area: Springfield Metropolitan			
Area	2010 Population	2015 Population	Percent Change
Springfield Metropolitan	400,510	411,781	2.8
Christian County, MO	77,422	80,904	4.5
Dallas County, MO	16,777	16,564	(1.3)
Greene County, MO	275,174	283,206	2.9
Polk County, MO	31,137	31,107	(0.1)
Springfield, MO MSA	436,712	448,471	2.7
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’s population growth outpaced the Missouri statewide figure and aligned comparably to the overall MSA figured during the period indicated in Table 37. As illustrated, population change varied across the AA’s four counties with no anomalies noted that substantially impact the characteristics of the AA.
- Greene County, which includes the state’s third largest city in Springfield and Missouri State University, serves as the primary population center of the AA. Christian County, which notes the largest growth among AA counties, is situated directly south of Springfield and contains the smaller suburban communities of Ozark, Nixa, and Fremont Hills.
- Dallas and Polk Counties are both sparsely populated and considered rural, and each includes a number of small bedroom communities to the city of Springfield.

Table 38

Median Family Income Change			
Assessment Area: Springfield Metropolitan			
Area	2010 Median Family Income	2015 Median Family Income	Percent Change
Springfield Metropolitan	57,650	54,794	(5.0)
Christian County, MO	63,508	60,435	(4.8)
Dallas County, MO	48,984	42,212	(13.8)
Greene County, MO	57,762	54,576	(5.5)
Polk County, MO	48,854	49,755	1.8
Springfield, MO MSA	57,130	54,948	(3.8)
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: MFIs have been inflation-adjusted and are expressed in 2015 dollars.

- The AA’s MFI figure reflects a declining MFI trend similar to the overall statewide figure, with greater impact experienced in Dallas County which also contained the AA’s largest concentration of families below poverty, at 18.0 percent.
- Conversely, Christian County reflected the highest MFI within the AA and reflected the lowest concentration of families below poverty, at 7.5 percent.
- The percentage of families living below poverty in the AA, at 12.0 percent, reflected a figure that was generally similar to the overall statewide figure of 11.1 percent. Additionally, 38.9 percent of families in the AA were LMI, which also aligned similarly to the statewide figure of 39.3 percent.

Table 39

Housing Cost Burden						
Assessment Area: Springfield Metropolitan						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Springfield Metropolitan	79.6	43.0	43.2	59.7	31.9	16.6
Christian County, MO	78.3	48.7	41.0	61.8	33.9	16.9
Dallas County, MO	76.6	32.8	37.6	49.3	21.3	14.6
Greene County, MO	79.8	42.9	44.1	59.6	32.0	16.5
Polk County, MO	81.2	34.7	36.8	63.3	33.3	17.5
Springfield, MO MSA	79.4	41.8	42.8	59.2	30.9	16.6
Missouri	74.4	33.9	40.1	60.3	31.0	17.4

Source: U.S. Department of HUD, 2014-2018 Comprehensive Housing Affordability Strategy
Note: Cost Burden is housing cost that equals 30 percent or more of household income.

- As the table illustrates, the cost burden for all renters within the AA is greater than the statewide figure, and particularly greater for LMI renters. The cost burden for home ownership aligned similarly to the statewide figures.
- According to the 2015 ACS five-year average, the median housing value in the AA at \$130,457 was below the statewide figure of \$138,400. Within the AA, Christian County contained the largest median housing value, at \$143,100, while Dallas County contained the lowest median housing value, at \$94,600.
- The AA contains a greater number of rental units at 34.3 percent of total housing units compared to the statewide percentage of 28.4 percent; however, it is likely that the presence of the university influences the volume of rental housing in the AA. This is reflected in the Greene County percent of rental units, at 38.1 percent.
- The community contact referenced a growing housing market in the area, with values continuing to rise quickly. Additionally, the contact indicated that housing vacancy rates were low and, as such, houses are quickly purchased as soon as they are listed. The contact further indicated that outside investors or cash-

buyers quickly purchasing available housing stock presents additional challenges for consumers to purchase homes.

Table 40

Unemployment Rates					
Assessment Area: Springfield Metropolitan					
Area	2017	2018	2019	2020	2021
Springfield Metropolitan	3.2	2.6	2.7	5.2	3.4
Christian County, MO	3.1	2.5	2.6	4.9	3.2
Dallas County, MO	4.7	3.9	4.3	5.8	4.3
Greene County, MO	3.1	2.5	2.5	5.3	3.4
Polk County, MO	4.0	3.6	3.3	4.7	3.5
Springfield, MO MSA	3.2	2.7	2.7	5.2	3.4
Missouri	3.7	3.2	3.1	6.1	4.4

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- The AA’s unemployment rate across all five years reflected a trend similar to that of the statewide figure, and reflected an average of 3.4 percent, which was below the statewide average of 4.1 percent.
- Major employers in the area include CoxHealth (healthcare), Mercy Hospital (healthcare), Springfield Public Schools (education), Bass Pro Shops (retail/manufacturing), State of Missouri and United States Government (government), and O’Reilly Auto Parts (retail/manufacturing).

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE SPRINGFIELD METROPOLITAN AA

LENDING TEST

The bank’s performance under the lending test in the Springfield Metropolitan AA is good.

Lending Activity

The bank’s lending activities reflect good responsiveness to AA credit needs. The evaluation of lending in the AA included 811 small business, 604 home mortgage, and 250 small farm loans originated between January 1, 2020 and December 31, 2021. At 5.8 percent of total loans included in this evaluation, the Springfield Metropolitan AA ranks 3rd among the bank’s 29 AAs by number of loan originations.

The bank makes use of innovative and/or flexible lending programs to serve AA credit needs, including LMI borrowers. A description of the bank’s flexible lending products is discussed in the overall institution section of this report.

Geographic Distribution of Loans

The bank's geographic distribution of loans reflects adequate distribution among the different census tracts and dispersion throughout the AA. Each of the three loan products included in the analysis reflected adequate penetration.

Due to the absence of volumes sufficient to conduct a meaningful analysis, multifamily loans were not included in the evaluation of home mortgage lending.

Home Mortgage Lending

The geographic distribution of home mortgage lending is adequate. The distribution of 2021 home mortgage loans among low-income tracts was comparable to the aggregate lending data, as well as comparable to the demographic figure. Lending among moderate-income tracts was comparable to the aggregate lending data by number volume and above by dollar volume, while reflecting a comparable figure to the demographic data.

The distribution of 2020 home mortgage loans reflected penetration levels consistent with 2021 lending performance. An analysis of the dispersion of loans was conducted and revealed no notable gaps or lapses that impacted the conclusion.

Home Purchase Loans

The geographic distribution of home purchase lending is adequate. The distribution of 2021 home purchase loans in low-income tracts was comparable to the aggregate lending data and the demographic figure. Similarly, the penetration of loans in moderate-income tracts was comparable to the aggregate lending data, as well as the demographic figure.

The distribution of 2020 home purchase loans reflected performance that was above 2021 lending performance, specifically with regards to stronger loan penetration in low-income tracts. An analysis of the dispersion of loans was conducted and revealed no notable gaps or lapses that impacted the conclusion.

Home Refinance Loans

The geographic distribution of home refinance lending is adequate. The distribution of 2021 home refinance loans among low-income tracts was comparable to the aggregate lending data, as well as the demographic figure. Lending in moderate-income tracts was above the aggregate lending data by number volume and comparable by dollar volume, as well as comparable to the demographic figure.

The distribution of 2020 home refinance loans reflected performance below 2021 lending patterns, specifically with lower levels of penetration among moderate-income tracts. An analysis of the dispersion of loans was conducted and revealed no notable gaps or lapses that impacted the conclusion.

Home Improvement Loans

The geographic distribution of home improvement lending is adequate. The distribution of 2021 home improvement loans in low-income tracts was comparable to the aggregate lending data and the demographic figure. Lending among moderate-income tracts was comparable to the aggregate lending data by number volume and below by dollar volume, and was comparable to the demographic figure.

The geographic distribution of 2020 home improvement loans reflected penetration levels consistent with 2021 lending patterns. An analysis of the dispersion of loans was conducted and revealed no notable gaps or lapses that impacted the conclusion.

Table 41 (1 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Springfield Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	5	5.6	2.5	322	1.7	1.3	2	2.4	2.7	263	1.6	1.4	2.4
Moderate	12	13.3	11.7	1,250	6.7	7.5	14	17.1	14.0	1,796	10.6	9.0	14.5
Middle	53	58.9	64.6	9,909	53.1	63.8	53	64.6	62.3	12,484	73.7	62.6	60.5
Upper	20	22.2	21.2	7,197	38.5	27.4	13	15.9	21.1	2,387	14.1	27.0	22.6
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	90	100.0	100.0	18,678	100.0	100.0	82	100.0	100.0	16,930	100.0	100.0	100.0
Refinance Loans													
Low	1	0.9	0.9	45	0.2	0.4	2	1.8	1.3	104	0.6	0.7	2.4
Moderate	5	4.3	7.4	282	1.4	4.5	14	12.4	9.7	1,084	6.0	6.2	14.5
Middle	79	67.5	62.4	11,625	59.0	59.1	67	59.3	63.1	10,573	58.6	60.7	60.5
Upper	32	27.4	29.3	7,737	39.3	36.0	30	26.5	25.8	6,290	34.8	32.3	22.6
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	117	100.0	100.0	19,689	100.0	100.0	113	100.0	100.0	18,051	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	3.6	0	0.0	2.0	1	2.4	1.7	25	1.2	0.6	2.4
Moderate	4	14.3	13.4	115	9.9	12.0	5	11.9	13.0	83	4.1	7.5	14.5
Middle	15	53.6	54.7	607	52.1	49.7	26	61.9	54.4	1,440	71.1	48.7	60.5
Upper	9	32.1	28.3	444	38.1	36.2	10	23.8	30.9	476	23.5	43.1	22.6
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	28	100.0	100.0	1,166	100.0	100.0	42	100.0	100.0	2,024	100.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	2	13.3	14.0	583	2.8	12.6	0	0.0	13.6	0	0.0	6.4	8.3
Moderate	4	26.7	25.5	6,131	29.3	18.5	2	40.0	29.1	2,125	51.4	29.8	40.7
Middle	8	53.3	47.7	13,940	66.6	54.7	3	60.0	46.9	2,009	48.6	39.1	41.2
Upper	1	6.7	9.8	275	1.3	13.6	0	0.0	8.9	0	0.0	23.4	7.4
Unknown	0	0.0	3.0	0	0.0	0.6	0	0.0	1.4	0	0.0	1.3	2.3
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	15	100.0	100.0	20,929	100.0	100.0	5	100.0	100.0	4,134	100.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	8	2.6	1.8	950	1.5	2.2	5	1.7	2.0	392	0.9	1.5	2.4
Moderate	28	9.0	9.7	8,124	12.6	7.4	40	13.7	11.9	5,337	12.0	9.4	14.5
Middle	198	63.5	63.2	38,024	59.1	60.5	181	62.0	62.4	28,121	63.1	59.8	60.5
Upper	78	25.0	25.2	17,197	26.7	29.8	66	22.6	23.7	10,705	24.0	29.3	22.6
Unknown	0	0.0	0.0	0	0.0	0.1	0	0.0	0.0	0	0.0	0.1	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	312	100.0	100.0	64,295	100.0	100.0	292	100.0	100.0	44,555	100.0	100.0	100.0

Source: 2021 FFIEC Census Data

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

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

Table 41 (2 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Springfield Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	#%	\$(000)	\$%	\$%	#	%	#%	\$(000)	\$%	\$%	
Other Purpose LOC													
Low	0	0.0	0.8	0	0.0	0.6	0	0.0	0.7	0	0.0	0.2	2.4
Moderate	1	2.8	5.2	243	9.0	4.1	3	12.5	11.2	214	9.4	6.6	14.5
Middle	25	69.4	65.7	1,312	48.6	55.8	16	66.7	55.1	982	43.0	50.7	60.5
Upper	10	27.8	28.2	1,146	42.4	39.5	5	20.8	33.0	1,088	47.6	42.5	22.6
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	36	100.0	100.0	2,701	100.0	100.0	24	100.0	100.0	2,284	100.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	0	0.0	0.7	0	0.0	0.4	0	0.0	0.0	0	0.0	0.0	2.4
Moderate	2	7.7	7.9	103	9.1	4.8	2	7.7	9.2	35	3.1	5.7	14.5
Middle	18	69.2	61.0	631	55.7	55.2	16	61.5	67.2	633	55.9	62.4	60.5
Upper	6	23.1	30.4	398	35.2	39.6	8	30.8	23.5	464	41.0	31.9	22.6
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	26	100.0	100.0	1,132	100.0	100.0	26	100.0	100.0	1,132	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	3.7	0	0.0	2.4	0	0.0	3.4	0	0.0	1.8	2.4
Moderate	0	0.0	13.9	0	0.0	8.5	0	0.0	20.9	0	0.0	15.2	14.5
Middle	0	0.0	68.8	0	0.0	72.9	0	0.0	59.5	0	0.0	62.2	60.5
Upper	0	0.0	13.7	0	0.0	16.2	0	0.0	16.2	0	0.0	20.8	22.6
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0

Source: 2021 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Small Business Lending

The geographic distribution of small business lending is adequate. The distribution of 2021 small business loans in low-income tracts was comparable to the aggregate lending data, as well as the demographic figure. Lending in moderate-income tracts was also comparable to the aggregate lending data and the demographic figure.

The geographic distribution of 2020 small business loans reflected consistent performance to 2021 lending patterns. An analysis of the dispersion of loans was conducted and revealed no notable gaps or lapses that impacted the conclusion.

Table 42

Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography													
Assessment Area: Springfield Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Low	12	2.4	1.9	1,170	2.0	2.1	4	1.3	1.9	502	1.3	1.7	2.4
Moderate	124	24.6	25.0	15,952	26.8	33.8	68	22.2	22.3	9,743	25.0	30.4	25.0
Middle	280	55.4	54.1	28,653	48.2	46.8	177	57.8	56.0	22,152	56.9	48.1	54.6
Upper	88	17.4	18.5	13,612	22.9	16.9	56	18.3	19.2	6,481	16.7	19.5	17.6
Unknown	1	0.2	0.2	65	0.1	0.2	1	0.3	0.1	22	0.1	0.1	0.3
Tract-Unk	0	0.0	0.3	0	0.0	0.1	0	0.0	0.5	0	0.0	0.1	
Total	505	100.0	100.0	59,452	100.0	100.0	306	100.0	100.0	38,900	100.0	100.0	100.0

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

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

Small Farm Lending

The geographic distribution of small farm lending is adequate. The bank did not record an origination in a low-income tract during the 2021 or 2020 analysis years; however, as illustrated in Table 43, the presence of farm operations and aggregate lending in such tracts is negligible. In 2021, the bank originated a number of small farms loans in moderate-income tracts located in Dallas County, located in the northeastern portions of the AA where the composition of the area is predominately rural. The concentration of loans originated in moderate-income tracts was comparable to the aggregate lending data, as well as the demographic figure.

The geographic distribution of small farm lending in 2020 reflected consistent performance with 2021 lending patterns. Additionally, a review of the dispersion of loans revealed a visible gap in lending among moderate-income tracts located within Springfield; however, the collection of tracts was situated within the city limits and would not reasonably reflect opportunities for farm lending to occur. As such, the gap in lending in such tracts had no impact on the conclusion.

Table 43

Distribution of 2020 and 2021 Small Farm Lending By Income Level of Geography													
Assessment Area: Springfield Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	0	0.0	0.3	0	0.0	0.1	0	0.0	0.1	0	0.0	0.0	0.7
Moderate	15	14.0	18.6	1,279	14.8	15.8	22	15.4	16.8	1,278	16.8	16.3	13.1
Middle	89	83.2	74.4	6,913	79.9	73.8	118	82.5	77.4	6,223	81.7	77.6	73.6
Upper	3	2.8	6.7	457	5.3	10.3	3	2.1	5.6	113	1.5	6.1	12.6
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	107	100.0	100.0	8,649	100.0	100.0	143	100.0	100.0	7,614	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

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

The bank’s lending has a good distribution among individuals of different income levels and businesses and farms of different sizes. The distribution of small farm lending reflects excellent penetration, while small business and home mortgage lending reflect good penetration.

Home Mortgage Lending

The borrower distribution of home mortgage lending is good. The distribution of 2021 home mortgage lending among low-income borrowers reflected penetration levels above the aggregate lending data and below the demographic figure. Lending among moderate-income borrowers was above the aggregate lending data by number volume and comparable by dollar volume and comparable to the demographic figure.

The borrower distribution of 2020 home mortgage loans reflected performance below 2021 lending patterns, with penetration that generally aligned with the aggregate lending data.

Home Purchase Loans

The borrower distribution of home purchase lending is adequate. The distribution of 2021 home purchase loans among low-income borrowers was comparable to the aggregate lending data and below the demographic figure. Lending among moderate-income borrowers was comparable to the aggregate lending data and also comparable to the demographic figure.

The borrower distribution of 2020 home purchase loans reflected consistent performance to that of 2021 lending patterns.

Home Refinance Loans

The borrower distribution of home refinance lending is excellent. The distribution of 2021 home refinance loans among low-income borrowers was above the aggregate lending data and comparable to the demographic figure. Lending among moderate-income borrowers was above the aggregate lending data by number volume and comparable by dollar volume, as well as comparable to the demographic figure.

The borrower distribution of refinance loans in 2020 reflected performance below lending in 2021. Loan penetration was particularly strong among low-income borrowers in 2020, while lending among moderate-income borrowers generally aligned with the aggregate lending data.

Home Improvement Loans

The borrower distribution of home improvement lending is good. The distribution of 2021 home improvement loans among low-income borrowers was comparable to the aggregate lending data by number volume and above by dollar volume, while both figures were below the demographic figure. Lending among moderate-income borrowers reflected stronger performance with penetration levels above the aggregate lending data and comparable to the demographic figure.

The borrower distribution of 2020 home improvement loans reflected penetration levels that were below the performance of 2021 lending patterns.

Table 44 (1 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Springfield Metropolitan													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Home Purchase Loans													
Low	7	7.8	7.9	496	2.7	4.4	5	6.1	5.6	545	3.2	3.1	20.3
Moderate	17	18.9	21.0	2,151	11.5	16.3	14	17.1	17.9	2,101	12.4	13.5	18.6
Middle	17	18.9	21.3	2,608	14.0	20.5	26	31.7	19.3	4,724	27.9	18.4	20.9
Upper	35	38.9	30.6	10,981	58.8	40.5	23	28.0	30.3	7,268	42.9	39.6	40.2
Unknown	14	15.6	19.1	2,442	13.1	18.3	14	17.1	26.9	2,292	13.5	25.4	0.0
Total	90	100.0	100.0	18,678	100.0	100.0	82	100.0	100.0	16,930	100.0	100.0	100.0
Refinance Loans													
Low	15	12.8	4.9	1,018	5.2	2.4	18	15.9	4.9	1,154	6.4	2.6	20.3
Moderate	14	12.0	13.0	1,563	7.9	8.6	24	21.2	14.5	2,209	12.2	10.2	18.6
Middle	26	22.2	17.7	3,540	18.0	14.7	24	21.2	18.5	3,340	18.5	15.7	20.9
Upper	54	46.2	38.9	12,784	64.9	48.3	45	39.8	34.5	10,756	59.6	42.9	40.2
Unknown	8	6.8	25.5	784	4.0	26.0	2	1.8	27.5	592	3.3	28.6	0.0
Total	117	100.0	100.0	19,689	100.0	100.0	113	100.0	100.0	18,051	100.0	100.0	100.0
Home Improvement Loans													
Low	3	10.7	7.1	56	4.8	4.7	3	7.1	5.7	120	5.9	2.2	20.3
Moderate	4	14.3	13.7	138	11.8	9.4	9	21.4	15.0	369	18.2	10.5	18.6
Middle	6	21.4	21.4	277	23.8	22.2	7	16.7	18.5	301	14.9	14.3	20.9
Upper	15	53.6	50.5	695	59.6	58.5	19	45.2	47.4	1,061	52.4	54.0	40.2
Unknown	0	0.0	7.3	0	0.0	5.2	4	9.5	13.5	173	8.5	19.0	0.0
Total	28	100.0	100.0	1,166	100.0	100.0	42	100.0	100.0	2,024	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	29	9.8	6.2	1,694	3.9	3.3	32	11.1	5.2	1,944	4.8	2.8	20.3
Moderate	48	16.2	16.5	4,353	10.0	12.2	61	21.3	15.9	5,340	13.2	11.8	18.6
Middle	59	19.9	19.2	6,762	15.6	17.3	61	21.3	18.7	8,565	21.2	16.9	20.9
Upper	137	46.1	34.9	27,182	62.7	44.4	111	38.7	32.7	21,448	53.1	41.2	40.2
Unknown	24	8.1	23.1	3,375	7.8	22.8	22	7.7	27.5	3,124	7.7	27.3	0.0
Total	297	100.0	100.0	43,366	100.0	100.0	287	100.0	100.0	40,421	100.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
Multifamily loans are not included in the borrower distribution analysis.													

Table 44 (2 of 2)

Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Springfield Metropolitan													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	#%	\$(000)	\$%	\$%	#	%	#%	\$(000)	\$%	\$%	
Other Purpose LOC													
Low	2	5.6	4.8	65	2.4	1.7	2	8.3	5.3	40	1.8	2.2	20.3
Moderate	8	22.2	14.9	340	12.6	9.0	9	37.5	14.7	539	23.6	7.4	18.6
Middle	5	13.9	17.7	218	8.1	11.9	2	8.3	17.2	40	1.8	13.3	20.9
Upper	19	52.8	50.0	1,929	71.4	61.6	10	41.7	53.0	1,636	71.6	65.7	40.2
Unknown	2	5.6	12.5	149	5.5	15.7	1	4.2	9.8	29	1.3	11.5	0.0
Total	36	100.0	100.0	2,701	100.0	100.0	24	100.0	100.0	2,284	100.0	100.0	100.0
Other Purpose Closed/Exempt													
Low	2	7.7	5.8	59	5.2	3.3	4	15.4	5.5	85	7.5	2.7	20.3
Moderate	5	19.2	18.7	161	14.2	13.2	5	19.2	10.9	122	10.8	6.9	18.6
Middle	5	19.2	23.4	119	10.5	19.3	2	7.7	8.9	160	14.1	8.6	20.9
Upper	14	53.8	47.0	793	70.1	59.7	14	53.8	20.8	727	64.2	25.0	40.2
Unknown	0	0.0	5.1	0	0.0	4.3	1	3.8	53.9	38	3.4	56.9	0.0
Total	26	100.0	100.0	1,132	100.0	100.0	26	100.0	100.0	1,132	100.0	100.0	100.0
Purpose Not Applicable													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	20.3
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.7	0	0.0	0.2	18.6
Middle	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	20.9
Upper	0	0.0	0.2	0	0.0	0.6	0	0.0	0.0	0	0.0	0.0	40.2
Unknown	0	0.0	99.8	0	0.0	99.4	0	0.0	99.3	0	0.0	99.8	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0

Source: 2021 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Small Business Lending

The borrower distribution of small business lending is good. The distribution of loans originated in 2021 to small businesses was above the aggregate lending data by number volume and comparable by dollar volume, while below the demographic figure.

The borrower distribution of small business loans in 2020 reflected consistent performance with 2021 loan penetration.

Table 45

Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Springfield Metropolitan													
	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	323	64.0	35.3	20,400	34.3	28.1	193	63.1	46.7	14,571	37.5	34.3	91.1
Over \$1 Million	152	30.1		37,248	62.7		81	26.5		21,866	56.2		8.1
Revenue Unknown	30	5.9		1,804	3.0		32	10.5		2,463	6.3		0.8
Total	505	100.0		59,452	100.0		306	100.0		38,900	100.0		100.0
By Loan Size													
\$100,000 or Less	367	72.7	85.3	11,097	18.7	27.3	215	70.3	88.9	6,425	16.5	28.1	
\$100,001 - \$250,000	70	13.9	8.2	11,785	19.8	20.8	51	16.7	5.9	9,194	23.6	18.8	
\$250,001 - \$1 Million	68	13.5	6.5	36,570	61.5	51.9	40	13.1	5.2	23,281	59.8	53.0	
Total	505	100.0	100.0	59,452	100.0	100.0	306	100.0	100.0	38,900	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	283	87.6		6,800	33.3		165	85.5		4,138	28.4		
\$100,001 - \$250,000	21	6.5		3,502	17.2		13	6.7		2,263	15.5		
\$250,001 - \$1 Million	19	5.9		10,098	49.5		15	7.8		8,170	56.1		
Total	323	100.0		20,400	100.0		193	100.0		14,571	100.0		
<i>Source: 2021 FFIEC Census Data 2021 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 excellent. The distribution of loans to small farms reflected penetration above the aggregate lending data by number volume and comparable by dollar volume, while the concentration of loans was comparable to the demographic figure.

The borrower distribution of small farm loans in 2020 reflected consistent performance with 2021 loan penetration.

Table 46

Distribution of 2020 and 2021 Small Farm Lending By Revenue Size of Farms													
Assessment Area: Springfield Metropolitan													
	Bank And Aggregate Loans By Year												Total Farms %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	103	96.3	73.6	8,394	97.1	84.4	136	95.1	70.6	7,079	93.0	87.1	98.6
Over \$1 Million	1	0.9		100	1.2		3	2.1		400	5.3		1.0
Revenue Unknown	3	2.8		155	1.8		4	2.8		135	1.8		0.5
Total	107	100.0		8,649	100.0		143	100.0		7,614	100.0		100.0
By Loan Size													
\$100,000 or Less	81	75.7	80.8	3,439	39.8	39.5	118	82.5	83.9	3,135	41.2	36.4	
\$100,001 - \$250,000	20	18.7	14.4	3,415	39.5	34.9	23	16.1	12.4	3,926	51.6	38.5	
\$250,001 - \$500,000	6	5.6	4.8	1,795	20.8	25.6	2	1.4	3.7	553	7.3	25.1	
Total	107	100.0	100.0	8,649	100.0	100.0	143	100.0	100.0	7,614	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	77	74.8		3,184	37.9		112	82.4		2,850	40.3		
\$100,001 - \$250,000	20	19.4		3,415	40.7		22	16.2		3,676	51.9		
\$250,001 - \$500,000	6	5.8		1,795	21.4		2	1.5		553	7.8		
Total	103	100.0		8,394	100.0		136	100.0		7,079	100.0		

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

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

Community Development Lending

The bank is a leader in providing CD loans. The bank originated 61 CD loans totaling \$324.5MM in this AA, which were most responsive to area revitalization and stabilization needs, as well as financing that supports area economic development. Examples of CD lending activities include:

- A total of \$1.4MM in loans were originated to an area non-profit organization that provides community services targeted to youth from LMI homes, including social, educational, and mentoring services.
- A \$28.0MM loan was originated to a healthcare facility located within the boundaries of an enterprise zone and situated in a moderate-income area. Financing for the organization is considered responsive to the ongoing revitalization and stabilization needs of the community.

Table 47

Community Development Loans – Springfield Metropolitan AA		
Community Development Purpose	#	\$(000)
Affordable Housing	0	0
Community Services	6	53,971
Economic Development	23	67,700
Revitalization and Stabilization	32	202,814
Total Loans	61	324,485

INVESTMENT TEST

The bank’s performance under the investment test in the Springfield Metropolitan AA is excellent. The bank has an excellent level of qualified CD investments and grants and is often in a leadership position. The bank makes significant use of innovative and/or complex investments and exhibits excellent responsiveness to the credit and CD needs of its AA. Examples of investment activity in the AA include:

- Two investments were comprised of private placement bonds totaling \$2.8MM for the benefit of an area healthcare consortium that provides various health services to LMI individuals and families.
- Two investments totaling \$613M were comprised of historic preservation bonds which supported the restoration of an area historic apartment building located in a moderate-income area of Springfield and within an enterprise zone. While rental information was not available to determine housing affordability, the investment is considered responsive to revitalization and stabilization needs of an LMI area.
- The bank donated a total of \$16M to an area food bank which aims to support the community by addressing food insecurity for individuals experiencing food emergencies, as well as school backpack programs for LMI youth.

Table 48

Investments, Grants, and Donations – Springfield Metropolitan AA								
Community Development Purpose	Prior Period Investments ¹		Current Investments ²		Donations		Total	
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)
Affordable Housing	3	100	1	1,300	6	11	10	1,411
Community Services	2	2,789	0	0	81	248	83	3,038
Economic Development	2	3,241	2	516	10	47	14	3,803
Revitalization and Stabilization	1	1,438	2	613	2	2	5	2,053
Total	8	7,569	5	2,428	99	308	112	10,305
¹ Book Value of Investment								
² Original Market Value of Investment								

SERVICE TEST

The bank’s performance under the service test in the Springfield Metropolitan AA is excellent.

Retail Banking Services

Branch locations and alternative delivery systems, such as drive-through facilities and online and mobile banking, are accessible to the bank’s various geographies and to individuals of different income levels in the AA. The bank operates 10 full-service branches in the AA, each with on-site ATMs. Of the banking presence within the AA, five branches are located within the city of Springfield, where the majority of LMI tracts are located. Two of the branches are located in moderate-income tracts, while one branch on the Missouri State University campus (unknown-income tract) abuts a LMI tract. The remaining branches in the city are in close proximity to LMI tracts, demonstrating accessibility for banking services among LMI areas. Conversely, in rural Dallas County, the AA’s remaining moderate-income tracts are situated approximately 20 miles to the east of the closest branch in Bolivar (Polk County).

The bank’s record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in LMI areas or to LMI individuals. The bank closed one branch in the AA during the evaluation period, a full-service office in a moderate-income tract. The impact to the accessibility of banking services is mitigated by four other banking offices located within a four-mile radius of the closed branch.

The bank’s products, services, and business hours do not vary in a way that inconveniences its AA, particularly LMI geographies and/or LMI individuals. The bank’s operations and product offerings in the AA generally mirror that of the overall institution, which are described in the overall institution’s service test section of this report.

Table 49

Retail Banking and Community Development Services – Springfield Metropolitan AA												
Branch Accessibility	Location of Branches by Tract (%)						Percent of Tracts¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	0.0	20.0	60.0	10.0	10.0	100.0	6.0	25.3	51.8	15.7	1.2	100.0
	Location of Full-Service ATMs by Tract (%)						Percent of Households by Tracts¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
0.0	25.0	55.0	5.0	15.0	100.0	4.6	21.0	56.6	17.5	0.4	100.0	
Changes in Branch Location	Number of Branches (#)						Net Change in Branch Locations (#)					
	Total Branches		Openings (#)	Closings (#)			Low	Mod	Mid	Upp	Unk	Total
	10		0	1			0	(1)	0	0	0	(1)
Community Development Services	Affordable Housing	Community Services	Economic Development	Revitalization & Stabilization	Total Services	Total Organizations						
	3	31	4	1	39	16						
¹ Based on 2021 FFIEC census tract definitions. Note: Total percentages may vary by 0.1 percent due to automated rounding differences.												

Community Development Services

The bank is a leader in providing CD services. As indicated in Table 49, bank staff provided a total of 39 services to 16 organizations during the evaluation period. The following activities were considered responsive to CD needs throughout the AA:

- A bank representative provided four CD services during the evaluation period serving annually in fundraising capacities for two area organizations that provide community services for LMI individuals and families.
- Another bank representative provided four CD services in board leadership capacities for two area organizations that target at-risk youth and children from LMI homes. One agency provides emergency shelter and social services for youth, and another agency provides various social, educational, and mentoring services.

OTHER MISSOURI METROPOLITAN ASSESSMENT AREAS
(Limited-Scope Reviews)

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE CAPE GIRARDEAU METROPOLITAN AA

The AA is comprised of Cape Girardeau County in its entirety, which is one of three counties that comprise the Cape Girardeau-Jackson, Missouri-Illinois Multistate MSA. Refer to Appendix C for a map of the AA.

- The AA is comprised of 16 total census tracts, including 1 low-, 3 moderate-, 9 middle-, and 3 upper-income census tracts.
- The bank operates three full-service branches in the AA. Two branches are located in the city of Cape Girardeau and one in the city of Jackson; all three branches are located in the state of Missouri. Two of the branches are located in middle-income tracts and one in an upper-income tract. Each branch contains an ATM on its premises, and the bank also has another full-service ATM located in a moderate-income tract.
- According to the June 30, 2021 FDIC Market Share Report, the bank ranked 10th out of 15 FDIC-insured institutions in the AA with a market share of 4.5 percent.
- Based on 2015 ACS data, the AA population was 77,606.

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE COLUMBIA METROPOLITAN AA

The AA is comprised of Boone County in its entirety, which is the entirety of the Columbia, Missouri MSA. Refer to Appendix C for a map of the AA.

- The AA is comprised of 29 total census tracts, including 3 low-, 4 moderate-, 12 middle-, 7 upper-, and 3 unknown-income tracts.
- The bank operates six full-service branches in the AA including two in low-, one in moderate-, two in middle-, and one in upper-income tracts. Since the previous evaluation, the bank closed a branch located in an upper-income tract. Additionally, the bank operates 11 full-service ATMs throughout the AA, including 7 in LMI tracts.
- According to the June 30, 2021 FDIC Market Share Report, the bank ranked 3rd out of 31 FDIC-insured institutions in the AA with a market share of 15.5 percent.
- Based on 2015 ACS data, the AA population was 170,770.

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE JEFFERSON CITY METROPOLITAN AA

The AA is comprised of Moniteau County in its entirety, which is one of four counties that comprise the Jefferson City, Missouri MSA. Refer to Appendix C for a map of the AA.

- The AA is comprised of four middle-income census tracts.
- According to the 2015 ACS there are 3,881 households that are families in the AA and 9.2 percent of the families are living below the poverty level.
- The bank operates two full-service branches in the AA. The bank also has two full-service ATMs located in the AA.
- According to the June 30, 2021 FDIC Market Share Report, the bank ranked 2nd out of 5 FDIC-insured institutions in the AA with a market share of 26.5 percent.
- Based on 2015 ACS data, the AA population was 15,801.

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE JOPLIN MSA AA

The AA is comprised of the Joplin, Missouri MSA which includes Jasper and Newton Counties in their entirety. Refer to Appendix C for a map of the AA.

- The AA is comprised of 34 total census tracts, including 6 moderate-, 23 middle-, and 5 upper-income tracts.
- The bank operates two full-service branches in the AA, one in a moderate- and one in a middle-income tract, with each branch also having an ATM on its premises. The bank also has two additional full-service ATMs located in the AA. Since the previous examination, the bank closed a stand-alone full-service ATM which was located in a moderate-income tract.
- According to the June 30, 2021 FDIC Market Share Report, the bank ranked 3rd out of 16 FDIC-insured institutions in the AA with a market share of 12.4 percent.
- Based on 2015 ACS data, the AA population was 175,961.

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE ST. JOSEPH METROPOLITAN AA

The AA includes Andrew and Buchanan Counties in their entirety, which are two of the four counties that comprise the St. Joseph, Missouri-Kansas Multistate MSA. Refer to Appendix C for a map of the AA.

- The AA is comprised of 29 total census tracts, including 1 low-, 7 moderate-, 15 middle-, and 6 upper-income tracts.

- The bank operates three full-service branches in the AA, including one in a low- and two in upper-income tracts. Additionally, the bank operates six full-service ATMs throughout the AA, including one in a low-income tract.
- According to the June 30, 2021 FDIC Market Share Report, the bank ranked 2nd out of 15 FDIC-insured institutions in the AA with a market share of 21.6 percent.
- Based on 2015 ACS data, the AA population was 106,889.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE LIMITED-SCOPE OTHER MISSOURI METROPOLITAN AREAS

The state of Missouri AAs listed in the table below were reviewed using limited-scope examination procedures. Conclusions regarding the institution’s CRA performance are drawn from a review of available facts and data, including performance figures, aggregate lending comparisons, and demographic information. The conclusions regarding the bank’s performance in these areas do not change the rating for the state of Missouri.

Table 50

Assessment Area	Lending Test	Investment Test	Service Test
Cape Girardeau Metropolitan	Below	Below	Consistent
Columbia Metropolitan	Below	Below	Consistent
Jefferson City Metropolitan	Below	Below	Below
Joplin MSA	Consistent	Below	Consistent
St. Joseph Metropolitan	Consistent	Consistent	Consistent

**MISSOURI NONMETROPOLITAN ASSESSMENT AREAS
(Limited-Scope Reviews)**

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE BUTLER COUNTY AA

The AA is comprised of Butler County in its entirety. Refer to Appendix C for a map of the AA.

- The AA is comprised of ten total census tracts, including four moderate- and six middle-income tracts.
- The bank operates one full-service branch in the AA, located in a middle-income tract, as well as a full-service ATM on the branch premises.
- As of June 30, 2021, the bank held a 7.1 percent market share of deposits in the AA, ranking 6th out of 9 FDIC-insured financial institutions with offices operating in the AA.
- Based on 2015 ACS data, the AA population was 42,951.

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE EASTERN MISSOURI AA

The AA is comprised of Audrain and Randolph Counties in their entirety. Refer to Appendix C for a map of the AA.

- The AA is comprised of 13 total census tracts, including 1 moderate-, 9 middle-, and 3 upper-income tracts.
- The bank operates two full-service branches in the AA, including one in a moderate- and one in a middle-income tract. Each branch contains a full-service ATM on its premises. The bank also has two additional full-service ATMs in the AA, one each in a middle- and upper-income tract.
- As of June 30, 2021, the bank held a 17.7 percent market share of deposits in the AA, ranking 3rd of 11 FDIC-insured financial institutions with offices operating in the AA.
- Based on 2015 ACS data, the AA population was 50,918.

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE NORTHEAST MISSOURI AA

The AA is comprised of Marion and Ralls Counties in their entirety. Refer to Appendix C for a map of the AA.

- The AA is comprised of 11 total census tracts, including 1 moderate-, 7 middle-, and 3 upper-income tracts.
- The bank operates one full-service branch with a full-service ATM in the AA, located in a middle-income tract.
- As of June 30, 2021, the bank held a 11.7 percent market share of deposits in the AA, ranking 4th out of 9 FDIC-insured financial institutions with offices operating in the AA.
- According to 2015 ACS data, the AA population was 39,083.

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE OZARK AA

The AA is comprised of Laclede and Camden Counties, in their entireties. Refer to Appendix C for a map of the AA.

- The AA contains 17 total census tracts, including 1 moderate-, 12 middle-, and 4 upper-income tracts.
- The bank operates one full-service branch, located in a middle-income tract, and three full-service ATMs throughout the AA.
- As of June 30, 2021, the bank held a 7.1 percent market share of deposits in the AA, ranking 6th out of 16 FDIC-insured financial institutions with offices operating in the AA.
- According to 2015 ACS data, the AA population was 79,441.

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE SOUTHWEST MISSOURI AA

The bank's AA is comprised of Barry and Lawrence Counties in their entireties.

- The AA is comprised of 14 total census tracts, including 13 middle- and 1 upper-income tract.
- The bank operates one full-service branch with a full-service ATM in the AA, located in a middle-income tract.
- As of June 30, 2021, the bank held a 3.9 percent market share of deposits in the AA, ranking 9th out of 15 FDIC-insured financial institutions with offices operating in the AA.
- According to 2015 ACS data, the AA population was 73,970.

DESCRIPTION OF THE INSTITUTION’S OPERATIONS IN THE TANEY COUNTY AA

The bank’s AA is comprised of Taney County in its entirety.

- The AA is comprised of ten total census tracts, including one moderate- and nine middle-income tracts.
- The bank operates one full-service branch and two full-service ATMs in the AA, all located in middle-income tracts.
- As of June 30, 2021, the bank held a 3.3 percent market share of deposits in the AA, ranking 10th out of 13 FDIC-insured financial institutions with offices operating in the AA.
- According to 2015 ACS data, the AA population was 53,555.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE LIMITED-SCOPE OTHER MISSOURI NONMETROPOLITAN AREAS

The state of Missouri AAs listed in the table below were reviewed using limited-scope examination procedures. Conclusions regarding the institution’s CRA performance are drawn from a review of available facts and data, including performance figures, aggregate lending comparisons, and demographic information. The conclusions regarding the bank’s performance in these areas do not change the rating for the state of Missouri.

Table 51

Assessment Area	Lending Test	Investment Test	Service Test
Butler County	Below	Below	Below
Eastern Missouri	Consistent	Consistent	Below
Northeast Missouri	Consistent	Below	Consistent
Ozark	Consistent	Below	Consistent
Southwest Missouri	Consistent	Below	Below
Taney County	Consistent	Below	Below

STATE OF KANSAS⁴

CRA rating for Kansas:
The Lending Test is rated:
The Investment Test is rated:
The Service Test is rated:

**Outstanding
High Satisfactory
Outstanding
Outstanding**

Major factors supporting the rating include:

Lending Test

- Lending levels reflect good responsiveness to AA credit needs, and the bank makes use of innovative and/or flexible lending practices in serving AA credit needs.
- The bank's distribution of loans by income level of geography is adequate.
- The bank's distribution of loans among individuals of different income levels, including LMI, and businesses and farms of different sizes is adequate.
- The bank is a leader in making CD loans within its AAs.

Investment Test

- The bank makes an excellent level of qualified CD investments and grants and is often in a leadership position. In addition, the bank makes significant use of innovative and/or complex investments to support CD initiatives and exhibits excellent responsiveness to the credit and CD needs throughout its Kansas AAs.

Service Test

- The bank's delivery systems are readily accessible to geographies and/or individuals of different income levels throughout its AAs.
- The bank's record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly to LMI geographies and/or LMI individuals.
- Products, services, and business hours do not vary in a way that inconveniences its AAs, particularly LMI geographies and/or individuals.
- The bank is a leader in providing CD services within its Kansas AAs and is responsive to the available service opportunities.

⁴ For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation is adjusted and does not reflect performance in the parts of those states contained within the multistate metropolitan area. Refer to the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

SCOPE OF EXAMINATION

The scope of the review for the state of Kansas was consistent with the overall scope for the institution. A full-scope review was conducted for the Wichita Metropolitan AA, and the overall state rating was influenced by the bank's performance in this particular AA. Limited-scope reviews were conducted in the following six AAs to ascertain if the bank's performance in those areas was generally consistent with its performance in the overall state evaluation: the Manhattan Metropolitan AA, Lawrence MSA AA, Reno County AA, Ellis County AA, Southeast Kansas AA, and the Western Kansas AA.

The analysis of loans originated in the state included 1,706 small business, 790 home mortgage, and 440 small farm loans. Weighting of loans generally favored the performance of small business lending, although home mortgage lending and small farm lending carried appropriate weighting based on the individual characteristics and credit needs of the individual AAs.

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN KANSAS

The bank delineates 7 of its 29 AAs in the state and, excluding branches that operate in the multistate AA (Kansas City Metropolitan AA) and include a portion of the state, 19 of its 153 branches operate in the state of Kansas. 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 small business and home mortgage lending. Detailed descriptions of the bank's operations in each AA are provided in each AA analysis.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN KANSAS

LENDING TEST

The bank's performance under the lending test in the state of Kansas is high satisfactory. The lending test performance in the Wichita Metropolitan AA is good. It is noted that the level of CD lending in the Wichita Metropolitan AA, as well as a number of limited-scope AAs, had a positive impact on the lending test conclusion.

Lending Activity

The bank's overall lending activities in the state of Kansas reflect good responsiveness to AA credit needs. The bank makes use of innovative and/or flexible lending programs to serve AA credit needs, including LMI borrowers, and the lending programs offered by the bank generally mirror those outlined in the overall lending activity section of this report.

Geographic Distribution of Loans

The bank's overall geographic distribution of lending within Kansas reflects adequate distribution among the different census tracts and dispersion throughout the AAs. This conclusion is consistent with geographic distribution noted in the Wichita Metropolitan AA.

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

The bank's lending within Kansas has an overall adequate penetration among individuals of different income levels and businesses and farms of different sizes. This conclusion is consistent with borrower distribution noted in the Wichita Metropolitan AA.

Community Development Lending

The bank is a leader in providing CD loans within the state of Kansas. The level of CD lending in the Wichita Metropolitan AA mirrors the statewide conclusion.

Overall, the bank originated 53 CD loans totaling \$130.4MM in AAs within Kansas and, as illustrated in the CD lending table, bank financing was generally most responsive to economic development needs throughout the state, as well as support for the revitalization and stabilization of areas in need of such activities.

Table 52

Community Development Loans – State of Kansas		
Community Development Purpose	#	\$(000)
Affordable Housing	0	0
Community Services	7	180
Economic Development	30	57,345
Revitalization and Stabilization	16	72,901
Total Loans	53	130,426

INVESTMENT TEST

The bank's overall performance under the investment test in the state of Kansas is outstanding. The investment test performance in the Wichita Metropolitan AA is adequate. It is noted that the investment performance in Ellis County (limited-review AA), as well as areas in a broader statewide area, had a positive influence on the overall state investment test rating.

The bank has an excellent level of qualified CD investments and grants within Kansas and is often in a leadership position. The bank makes significant use of innovative and/or complex investments and exhibits excellent responsiveness to the credit and CD needs of its AAs. Consistent with its investment strategies in other states, the investments

contain a mix of tax credits, including incentives that support the creation and rehabilitation of low-income housing and improvement to LMI areas in need of revitalization and stabilization. Further, investments included a significant private placement bond that supports critical healthcare infrastructure in a rural, underserved area of the state.

The bank also reported investments which did not occur in a delineated AA, but were made in programs or holding companies that operate in broader statewide areas of Kansas that include the bank’s AAs. These investments were generally comprised of tax credits which support area affordable housing needs and municipal bonds in rural school districts that contain a majority population of students eligible for free or reduced lunches.

In addition to its debt and equity investments, the bank made a considerable volume of donations in the state, primarily to organizations that provide community services that support LMI individuals and families.

Table 53

Investments, Grants, and Donations – State of Kansas								
Community Development Purpose	Prior Period Investments ¹		Current Investments ²		Donations		Total	
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)
Affordable Housing	14	2,607	1	100	19	33	34	2,740
Community Services	0	0	0	0	207	473	207	473
Economic Development	0	0	0	0	20	90	20	90
Revitalization and Stabilization	0	0	18	53,797	7	36	25	53,833
Outside AAs	5	4,723	25	23,936	0	0	30	28,659
Total	19	7,331	44	77,832	253	631	316	85,794

¹ Book Value of Investment
² Original Market Value of Investment

SERVICE TEST

The bank’s overall performance under the service test in the state of Kansas is outstanding. Bank performance under the service test in the Wichita Metropolitan AA is excellent.

Retail Banking Services

Branch locations and alternative delivery systems, such as drive-through facilities and online and mobile banking, within Kansas are readily accessible to the bank’s various geographies and to individuals of different income levels in each AA. The bank operates 6 of its 19 branches and 12 of its 42 statewide full-service ATMs in LMI tracts. This

concentration of branches and full-service ATMs compares favorably to the proportion of LMI tracts throughout the bank’s statewide AAs.

The bank’s record of opening and closing branches has generally not adversely affected the accessibility of its delivery systems, particularly in LMI areas or to LMI individuals. Since the prior evaluation, the bank closed four branches throughout the state, including one branch in a low-income tract, one branch in a moderate-income tract, and two branches in upper-income tracts. Both branches located in LMI tracts were on the campuses of the University of Kansas and Wichita State University. A review of the remaining branches within the AAs confirmed that the closures did not significantly impact the availability of banking services among LMI areas, as full-service branches were accessible within two miles of the closed offices in the two AAs impacted.

The bank’s products, services, and business hours do not vary in a way that inconveniences its AAs, particularly LMI geographies and/or LMI individuals. Lobby and drive-through hours are generally consistent among each AA and product offerings and services are similarly offered among each branch location.

Table 54

Retail Banking and Community Development Services – State of Kansas												
Branch Accessibility	Location of Branches by Tract (%)						Percent of Tracts ¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	5.3	26.3	26.3	42.1	0.0	100.0	7.1	26.1	39.9	26.1	0.8	100.0
	Location of Full-Service ATMs by Tract (%)						Percent of Households by Tracts ¹ (%)					
Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total	
7.1	21.4	33.3	38.1	0.0	100.0	5.5	22.7	40.7	30.9	0.1	100.0	
Changes in Branch Location	Number of Branches (#)						Net Change in Branch Locations (#)					
	Total Branches		Openings (#)		Closings (#)		Low	Mod	Mid	Upp	Unk	Total
	19		0		4		(1)	(1)	0	(2)	0	(4)
Community Development Services	Affordable Housing		Community Services		Economic Development		Revitalization & Stabilization		Total Services		Total Organizations	
	0		49		10		0		59		27	
¹ Based on 2021 FFIEC census tract definitions. Note: Total percentages may vary by 0.1 percent due to automated rounding differences.												

Community Development Services

The bank is a leader in providing CD services within the state of Kansas. During the evaluation period, bank representatives performed 59 CD services to 27 organizations across the state, including a significant portion of services performed for organizations that provide community services targeted to LMI individuals and families. Capacities served by bank staff were predominately in board membership positions for the organizations, as well as fundraising and treasurer capacities. In addition to being a leader in providing CD services in the Wichita Metropolitan AA, the volume of services performed throughout a majority of the limited-scope reviewed AAs had a positive influence on the statewide rating.

**WICHITA METROPOLITAN ASSESSMENT AREA
METROPOLITAN AREA
(Full-Scope Review)**

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE WICHITA METROPOLITAN AA

The bank's Wichita Metropolitan AA consists of the entireties of Sedgwick and Butler Counties. Refer to Appendix C for a map of the AA and Appendix D for additional demographic data.

- There have been no changes to the AA delineation since the prior evaluation.
- The AA is comprised of 137 total census tracts, including 15 low-, 38 moderate-, 41 middle-, and 43 upper-income tracts. Since the prior evaluation, the total number of tracts remains unchanged. Changes among tract income levels was primarily in middle- and upper-income tracts; however, the AA decreased in low-income tracts by one census tract.
- The bank operates eight full-service branches in the AA and 18 full-service ATMs. One branch is located in a low-income tract, two in moderate-, and five in upper-income tracts.
- According to the June 30, 2021 FDIC Market Share Report, the bank held a 6.5 percent share of deposits, ranking 5th of 40 FDIC-insured depository institutions operating from 186 offices in the AA.
- One community contact recently conducted as part of the CRA evaluation of another financial institution with offices in the AA was reviewed to ascertain the credit needs of area communities, the responsiveness of area banks in meeting those credit needs, and for perspectives on local economic conditions. The community member was affiliated with an organization focused on supporting area business growth, capital investment in community needs, and support for employment growth throughout the area.

Table 55

Population Change			
Assessment Area: Wichita Metropolitan			
Area	2010 Population	2015 Population	Percent Change
Wichita Metropolitan	564,245	572,621	1.5
Butler County, KS	65,880	66,092	0.3
Sedgwick County, KS	498,365	506,529	1.6
Wichita, KS MSA	623,061	631,094	1.3
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</i>			

- As illustrated in Table 55, the AA population reflected growth at a consistent pace with the overall state of Kansas figure and did not reflect any anomalies that appear to impact the bank’s performance in the AA.
- It is noted that the population of the AA contains 19.8 percent of the total Kansas population, which is attributed to the presence of Wichita, the most populated city in the state.

Table 56

Median Family Income Change			
Assessment Area: Wichita Metropolitan			
Area	2010 Median Family Income	2015 Median Family Income	Percent Change
Wichita Metropolitan	67,050	64,455	(3.9)
Butler County, KS	72,503	72,774	0.4
Sedgwick County, KS	66,575	63,779	(4.2)
Wichita, KS MSA	67,016	64,331	(4.0)
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: MFIs have been inflation-adjusted and are expressed in 2015 dollars.

- As illustrated, when inflation-adjusted, MFI figures in the AA reflected a decline at a greater level than other statewide areas. Of the two counties in the AA, Butler County reflected minimal change in the time-period analyzed.
- A review of the concentration of families living below poverty levels indicated that, at 10.5 percent, the AA contained a higher proportion compared to the statewide figure of 9.1 percent. Furthermore, within the AA, Sedgwick County reflected a poverty figure of 11.0 percent, whereas Butler County reflected a figure of 7.2 percent.

Table 57

Housing Cost Burden						
Assessment Area: Wichita Metropolitan						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Wichita Metropolitan	77.5	30.4	40.9	61.0	29.4	16.2
Butler County, KS	76.5	29.1	40.7	61.6	27.8	16.2
Sedgwick County, KS	77.6	30.6	40.9	60.9	29.6	16.2
Wichita, KS MSA	76.5	30.1	40.6	61.0	28.3	16.1
Kansas	74.7	35.9	38.8	61.9	29.8	16.3

Source: U.S. Department of HUD, 2014-2018 Comprehensive Housing Affordability Strategy

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

- As Table 57 illustrates, there is not a significant variance in housing cost burden among all renters and all owners, including for LMI individuals; however, low-income renters experienced significantly higher cost burden in the AA when compared to moderate-income renters, which experienced more affordability in the AA than other statewide areas.
- A review of the affordability ratio within the AA indicated that, at 40.4 percent, housing affordability is generally aligned similarly with the statewide figure, at 39.6 percent.

Table 58

Unemployment Rates					
Assessment Area: Wichita Metropolitan					
Area	2017	2018	2019	2020	2021
Wichita Metropolitan	4.2	3.6	3.4	8.3	4.5
Butler County, KS	3.7	3.4	3.2	6.4	3.5
Sedgwick County, KS	4.2	3.7	3.4	8.5	4.6
Wichita, KS MSA	4.1	3.6	3.4	8.1	4.4
Kansas	3.6	3.3	3.1	5.7	3.2

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- As Table 58 illustrates, the AA experienced a significant increase in its unemployment rates during 2020, outpacing the statewide rate at an accelerated level. More current data reflects a leveling-out; however, the AA rate of unemployment still remains higher in the AA than other statewide areas.
- The community member indicated that the aerospace industry is a major source of employment in Sedgwick County. The contact further indicated that challenges experienced by a large aerospace manufacturer prior to the pandemic, as well as the significant impact of the pandemic, resulted in layoffs and furloughs to large portions of workers. The data in the table corroborates the community member’s position.
- Major employers in the AA include Spirit AeroSystems, Inc. (13,000), Textron Aviation (9,350), McConnell Air Force Base (5,679), Wichita Public Schools USD 259 (5,614), and Ascension Via Christi Health, Inc. (4,413).

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE WICHITA METROPOLITAN AA

LENDING TEST

The bank’s performance under the lending test in the Wichita Metropolitan AA is good. The bank’s level of CD lending had a favorable impact in the analysis, bolstering the lending test rating in this AA.

Lending Activity

The bank's lending activities reflect good responsiveness to AA credit needs. The evaluation of loans in the AA included 714 small business, 397 home mortgage, and 50 small farm loans originated between January 1, 2020 and December 31, 2021.

The bank makes use of innovative and/or flexible lending programs to serve AA credit needs, including LMI borrowers. A description of innovative and flexible lending programs is discussed in the overall lending activity section of this report and were also offered in this AA.

Geographic Distribution of Loans

The bank's geographic distribution of loans reflects adequate distribution among the different census tracts and dispersion throughout the AA. The distribution of small business loans reflected good penetration, while the distribution of home mortgage and small farm loans reflected adequate penetration.

Home Mortgage Lending

The geographic distribution of home mortgage lending is adequate. The distribution of 2021 loans in low-income tracts was below the aggregate lending data, as well as the demographic figure. Lending in moderate-income tracts was comparable to the aggregate lending data by number volume and below by dollar volume, and comparable to the demographic figure.

The geographic distribution of home mortgage lending in 2020 reflected performance below 2021 penetration levels, generally attributed to lower penetrations of loans among moderate-income tracts. An analysis of the dispersion of loans was conducted and revealed no notable gaps or lapses that impact the conclusion.

Home Purchase Loans

The geographic distribution of home purchase lending is adequate. The distribution of 2021 home purchase loans in low-income tracts is comparable to the aggregate lending data, and below the demographic figure. Lending in moderate-income tracts was comparable to the aggregate lending data, as well as the demographic figure.

The geographic distribution of home purchase lending in 2020 reflected consistent lending performance to 2021 penetration levels. An analysis of the dispersion of loans was conducted and revealed no notable gaps or lapses that impact the conclusion.

Home Refinance Loans

The geographic distribution of home refinance lending is poor. The distribution of 2021 home refinance loans reflected penetration levels that were below the aggregate lending data and the demographic figures for both LMI loan distributions. Consideration was incorporated for the low level of loan penetration in low-income tracts reflected in the aggregate lending data; however, the bank's limited concentration of lending in moderate-income tracts further supported the conclusion.

The geographic distribution of home refinance lending in 2020 reflected consistent performance with 2021 lending patterns. An analysis of loan dispersion was conducted and reflected lapses in lending, particularly in LMI geographies. This performance is consistent with the aforementioned lending patterns and further supports poor penetration noted in the product's conclusion.

Home Improvement Loans

The geographic distribution of home improvement lending is good. The distribution of 2021 home improvement loans in low-income tracts was below the aggregate lending data and the demographic figure. The concentration of loans in moderate-income tracts was above the aggregate lending data, as well as the demographic figure.

The geographic distribution of 2020 home improvement lending was below the performance of 2021 lending; however, the penetration levels noted in 2020 were at a level that was comparable to the aggregate lending data. An analysis of the dispersion of loans was conducted and revealed no notable gaps or lapses that impacted the conclusion.

Table 59

Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Wichita Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	2	2.5	2.5	124	0.9	1.2	1	1.8	3.5	76	0.7	1.7	5.1
Moderate	12	14.8	16.9	1,255	8.9	9.1	10	17.9	16.4	858	7.7	9.5	17.9
Middle	26	32.1	30.2	3,212	22.9	24.6	21	37.5	31.2	3,940	35.4	26.3	32.4
Upper	41	50.6	50.3	9,444	67.3	65.1	24	42.9	48.9	6,260	56.2	62.5	44.6
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	81	100.0	100.0	14,035	100.0	100.0	56	100.0	100.0	11,134	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	1.1	0	0.0	0.5	0	0.0	1.7	0	0.0	1.0	5.1
Moderate	4	3.6	7.8	1,737	6.8	4.4	3	4.5	10.3	196	1.1	5.9	17.9
Middle	26	23.4	26.3	4,541	17.7	21.3	21	31.8	30.4	2,918	16.7	24.9	32.4
Upper	81	73.0	64.8	19,342	75.5	73.8	42	63.6	57.7	14,344	82.2	68.2	44.6
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	111	100.0	100.0	25,620	100.0	100.0	66	100.0	100.0	17,458	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	2.5	0	0.0	1.2	0	0.0	3.2	0	0.0	1.5	5.1
Moderate	2	8.7	8.5	90	10.9	5.4	3	25.0	10.6	73	14.0	6.7	17.9
Middle	7	30.4	26.9	196	23.8	19.1	5	41.7	28.7	200	38.5	24.0	32.4
Upper	14	60.9	62.0	539	65.3	74.2	4	33.3	57.5	247	47.5	67.9	44.6
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	23	100.0	100.0	825	100.0	100.0	12	100.0	100.0	520	100.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	0	0.0	11.7	0	0.0	6.8	0	0.0	15.6	0	0.0	14.0	9.4
Moderate	1	25.0	36.5	313	5.7	40.2	0	0.0	36.6	0	0.0	30.1	34.0
Middle	0	0.0	31.5	0	0.0	25.1	1	50.0	26.3	700	21.9	16.4	38.7
Upper	3	75.0	20.3	5,198	94.3	27.8	1	50.0	21.4	2,502	78.1	39.5	17.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	4	100.0	100.0	5,511	100.0	100.0	2	100.0	100.0	3,202	100.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	3	1.2	2.0	174	0.4	1.2	1	0.7	2.7	76	0.2	2.4	5.1
Moderate	20	8.0	12.8	3,500	7.1	8.9	18	12.2	13.7	1,232	3.6	9.9	17.9
Middle	65	26.1	28.2	8,319	17.0	23.0	51	34.5	30.7	7,942	23.4	24.8	32.4
Upper	161	64.7	57.0	37,069	75.6	66.8	78	52.7	52.9	24,643	72.7	62.9	44.6
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	249	100.0	100.0	49,062	100.0	100.0	148	100.0	100.0	33,893	100.0	100.0	100.0

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

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

Small Business Lending

The geographic distribution of small business lending is good. The distribution of 2021 small business loans in low-income tracts was above the aggregate lending data, as well as the demographic figure. Lending in moderate-income tracts was comparable to the aggregate lending data, as well as the demographic figure.

The geographic distribution of small business lending in 2020 reflected consistent performance with 2021 penetration levels. An analysis of the dispersion of loans was conducted and revealed no notable gaps or lapses that impacted the conclusion.

Table 60

Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography													
Assessment Area: Wichita Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Low	30	7.0	5.7	4,079	6.8	6.7	26	9.1	5.3	3,362	9.3	5.5	5.8
Moderate	130	30.3	26.8	20,531	34.3	33.5	89	31.2	25.3	13,676	37.6	32.8	27.8
Middle	141	32.9	27.0	19,879	33.2	26.3	92	32.3	27.8	9,420	25.9	24.2	28.9
Upper	128	29.8	40.3	15,336	25.6	33.5	78	27.4	41.2	9,884	27.2	37.6	37.4
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.2	0	0.0	0.0	0	0.0	0.4	0	0.0	0.0	
Total	429	100.0	100.0	59,824	100.0	100.0	285	100.0	100.0	36,342	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Small Farm Lending

The geographic distribution of small farm lending is adequate. The bank did not originate a small farm loan in a low-income tract in 2021, which reflects penetration below the aggregate lending data and the demographic figure. Lending in moderate-income tracts reflects a stronger concentration that was above the aggregate lending data, and comparable to the demographic figure.

The geographic distribution of small farm lending in 2020 reflected consistent performance with 2021 penetration levels. An analysis of the dispersion of loans was conducted and revealed no notable gaps or lapses that impacted the conclusion.

Table 61

Distribution of 2020 and 2021 Small Farm Lending By Income Level of Geography													
Assessment Area: Wichita Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year											Total Farms %	
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank			Agg
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%		%
Low	0	0.0	0.9	0	0.0	0.1	0	0.0	1.8	0	0.0	0.2	0.8
Moderate	1	5.3	3.0	11	0.4	1.8	2	6.5	2.4	37	1.5	0.6	5.4
Middle	11	57.9	47.9	2,098	66.8	55.4	18	58.1	48.5	1,417	56.4	61.9	40.4
Upper	7	36.8	48.2	1,033	32.9	42.7	11	35.5	47.3	1,057	42.1	37.3	53.4
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	19	100.0	100.0	3,142	100.0	100.0	31	100.0	100.0	2,511	100.0	100.0	100.0

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

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

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

The bank’s lending has an adequate distribution among individuals of different income levels and businesses and farms of different sizes. The distribution of loans to small businesses and home mortgage lending is adequate. Lending to small farms is excellent, although much less weight was placed on performance in this product group based on relatively limited lending volume.

Home Mortgage Lending

The borrower distribution of home mortgage lending is adequate. The distribution of 2021 home mortgage loans among low-income borrowers was below the aggregate lending data, as well as the demographic figure. Lending among moderate-income borrowers was comparable to the aggregate lending data by number volume and below by dollar volume, and was comparable to the demographic figure.

The borrower distribution of home mortgage lending in 2020 was below the performance of 2021 lending, primarily attributed to weaker penetration noted among moderate-income borrowers.

Home Purchase Loans

The borrower distribution of home purchase lending is adequate. The distribution of 2021 home purchase loans among low-income borrowers was below the aggregate lending

data, as well as the demographic figure. Lending among moderate-income borrowers was comparable to the aggregate lending data, as well as the demographic figure.

The borrower distribution of home purchase lending in 2020 reflected consistent performance with 2021 lending penetration.

Home Refinance Loans

The borrower distribution of home refinance lending is poor. The distribution of 2021 home refinance loans among low-income borrowers was below the aggregate lending data, as well as the demographic figure. Lending among moderate-income borrowers was below the aggregate lending data, as well as below the demographic figure.

The borrower distribution of home refinance lending in 2020 reflected consistent performance with 2021 lending patterns.

Home Improvement Loans

The borrower distribution of home improvement lending is excellent. The distribution of 2021 home improvement loans among low-income borrowers was above the aggregate lending data by number volume and comparable by dollar volume, as well as comparable to the demographic figure. Lending among moderate-income borrowers was above the aggregate lending data, as well as above the demographic figure.

The borrower distribution of home improvement lending in 2020 reflected consistent performance with 2021 lending patterns.

Table 62

Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Wichita Metropolitan													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	8	9.9	8.8	610	4.3	4.6	1	1.8	8.5	81	0.7	4.5	20.5
Moderate	9	11.1	22.4	1,107	7.9	17.2	12	21.4	19.4	1,561	14.0	14.9	17.5
Middle	16	19.8	21.4	2,540	18.1	21.3	17	30.4	20.3	3,242	29.1	19.9	21.1
Upper	39	48.1	29.2	8,573	61.1	42.1	23	41.1	28.1	6,095	54.7	39.0	40.9
Unknown	9	11.1	18.3	1,205	8.6	14.8	3	5.4	23.6	155	1.4	21.7	0.0
Total	81	100.0	100.0	14,035	100.0	100.0	56	100.0	100.0	11,134	100.0	100.0	100.0
Refinance Loans													
Low	1	0.9	3.4	165	0.6	1.6	1	1.5	5.1	116	0.7	2.7	20.5
Moderate	11	9.9	13.1	1,151	4.5	8.5	5	7.6	15.0	471	2.7	10.4	17.5
Middle	19	17.1	19.6	2,584	10.1	15.8	15	22.7	19.4	2,038	11.7	16.8	21.1
Upper	79	71.2	41.1	21,420	83.6	51.0	43	65.2	33.4	14,169	81.2	42.7	40.9
Unknown	1	0.9	22.8	300	1.2	23.1	2	3.0	27.2	664	3.8	27.4	0.0
Total	111	100.0	100.0	25,620	100.0	100.0	66	100.0	100.0	17,458	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	4.9	0	0.0	3.0	2	16.7	7.3	78	15.0	3.7	20.5
Moderate	3	13.0	16.1	75	9.1	10.3	4	33.3	13.2	89	17.1	8.4	17.5
Middle	6	26.1	19.1	217	26.3	15.1	0	0.0	20.0	0	0.0	17.0	21.1
Upper	14	60.9	54.7	533	64.6	65.8	6	50.0	47.0	353	67.9	54.0	40.9
Unknown	0	0.0	5.1	0	0.0	5.8	0	0.0	12.5	0	0.0	17.0	0.0
Total	23	100.0	100.0	825	100.0	100.0	12	100.0	100.0	520	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	11	4.5	5.9	915	2.1	3.0	4	2.7	6.8	275	0.9	3.6	20.5
Moderate	26	10.6	17.0	2,503	5.7	12.5	24	16.4	16.9	2,262	7.4	12.7	17.5
Middle	47	19.2	19.9	5,716	13.1	18.2	33	22.6	19.6	5,330	17.4	18.3	21.1
Upper	150	61.2	35.0	32,852	75.4	46.3	80	54.8	30.8	22,005	71.7	40.6	40.9
Unknown	11	4.5	22.1	1,565	3.6	19.9	5	3.4	25.9	819	2.7	24.7	0.0
Total	245	100.0	100.0	43,551	100.0	100.0	146	100.0	100.0	30,691	100.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
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.													

Small Business Lending

The borrower distribution of small business lending is adequate. The distribution of 2021 loans to small businesses was comparable to the aggregate lending data and below the demographic figure.

The borrower distribution of lending to small businesses in 2020 was above the performance of 2021 lending, primarily due to a concentration of lending that was above the aggregate lending data.

Table 63

Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Wichita Metropolitan													
	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	236	55.0	41.0	15,404	25.7	26.4	156	54.7	52.4	11,287	31.1	31.7	89.3
Over \$1 Million	171	39.9		43,570	72.8		106	37.2		24,128	66.4		10.0
Revenue Unknown	22	5.1		851	1.4		23	8.1		927	2.6		0.7
Total	429	100.0		59,824	100.0		285	100.0		36,342	100.0		100.0
By Loan Size													
\$100,000 or Less	284	66.2	82.2	9,433	15.8	23.0	194	68.1	86.9	6,146	16.9	23.5	
\$100,001 - \$250,000	69	16.1	9.1	11,072	18.5	19.3	44	15.4	6.2	7,288	20.1	17.1	
\$250,001 - \$1 Million	76	17.7	8.7	39,319	65.7	57.7	47	16.5	6.9	22,908	63.0	59.4	
Total	429	100.0	100.0	59,824	100.0	100.0	285	100.0	100.0	36,342	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	205	86.9		5,058	32.8		136	87.2		3,670	32.5		
\$100,001 - \$250,000	16	6.8		2,444	15.9		7	4.5		1,153	10.2		
\$250,001 - \$1 Million	15	6.4		7,902	51.3		13	8.3		6,464	57.3		
Total	236	100.0		15,404	100.0		156	100.0		11,287	100.0		
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Small Farm Lending

The borrower distribution of small farm lending is excellent. During both years of the evaluation, the bank originated the entirety of its farm loans to small farms throughout the AA. As such, the concentration of 2021 loans to small farms was above the aggregate lending data by number volume and comparable by dollar volume, as well as comparable to the demographic figure.

The borrower distribution of lending to small farms in 2020 reflected consistent performance to 2021 lending patterns.

Table 64

Distribution of 2020 and 2021 Small Farm Lending By Revenue Size of Farms													Total Farms %
Assessment Area: Wichita Metropolitan													
Bank And Aggregate Loans By Year													
2020						2021							
Bank		Agg		Bank		Agg		Bank		Agg			
#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%		
By Revenue													
\$1 Million or Less	19	100.0	60.4	3,142	100.0	83.6	31	100.0	70.1	2,511	100.0	89.0	98.8
Over \$1 Million	0	0.0		0	0.0		0	0.0		0	0.0		1.2
Revenue Unknown	0	0.0		0	0.0		0	0.0		0	0.0		0.0
Total	19	100.0		3,142	100.0		31	100.0		2,511	100.0		100.0
By Loan Size													
\$100,000 or Less	11	57.9	81.4	696	22.2	27.9	25	80.6	81.7	940	37.4	27.9	
\$100,001 - \$250,000	3	15.8	11.0	620	19.7	29.5	4	12.9	12.0	821	32.7	33.3	
\$250,001 - \$500,000	5	26.3	7.6	1,826	58.1	42.5	2	6.5	6.3	750	29.9	38.8	
Total	19	100.0	100.0	3,142	100.0	100.0	31	100.0	100.0	2,511	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	11	57.9		696	22.2		25	80.6		940	37.4		
\$100,001 - \$250,000	3	15.8		620	19.7		4	12.9		821	32.7		
\$250,001 - \$500,000	5	26.3		1,826	58.1		2	6.5		750	29.9		
Total	19	100.0		3,142	100.0		31	100.0		2,511	100.0		
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Community Development Lending

The bank is a leader in providing CD loans. The bank originated 25 CD loans totaling \$88.1MM in this AA, which were mixed in responsiveness between addressing economic development needs throughout the AA, as well as supporting activities that revitalize and stabilize areas. Examples of CD lending activities include:

- Two loans totaling \$3.6MM were originated to an area small business located in a moderate-income tract. The proceeds of the loan support ongoing small business economic development needs.
- A \$10M loan was originated to an area nonprofit agency that provides an array of community services to LMI individuals and families.

Table 65

Community Development Loans – Wichita Metropolitan AA		
Community Development Purpose	#	\$(000)
Affordable Housing	0	0
Community Services	1	10
Economic Development	11	26,180
Revitalization and Stabilization	13	61,911
Total Loans	25	88,101

INVESTMENT TEST

The bank’s performance under the investment test in the Wichita Metropolitan AA is adequate. The bank has an adequate level of qualified CD investments and grants and is occasionally in a leadership position. The bank makes occasional use of innovative and/or complex investments and exhibits adequate responsiveness to the credit and CD needs of its AA. Examples of qualified investments include:

- Eight investments totaling \$2.6MM were comprised of low-income housing tax credits (LIHTCs) that support the creation and/or rehabilitation of affordable housing in the area.
- A total of \$79M in donations was awarded to area local chapters of an organization that provides an array of community services for LMI individuals and families including, health, education, and financial assistance.

Table 66

Investments, Grants, and Donations – Wichita Metropolitan AA								
Community Development Purpose	Prior Period Investments¹		Current Investments²		Donations		Total	
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)
Affordable Housing	8	2,571	0	0	5	18	13	2,589
Community Services	0	0	0	0	57	245	57	245
Economic Development	0	0	0	0	4	34	4	34
Revitalization and Stabilization	0	0	4	1,139	3	32	7	1,171
Total	8	2,571	4	1,139	69	329	81	4,039
¹ Book Value of Investment ² Original Market Value of Investment								

SERVICE TEST

The bank’s performance under the service test in the Wichita Metropolitan AA is excellent.

Retail Banking Services

Branch locations and alternative delivery systems, such as drive-through facilities and online and mobile banking, are readily accessible to the bank’s various geographies and to individuals of different income levels in the AA. The bank operates eight full-service branches in the AA, including one in a low-, two in moderate-, and five in upper-income tracts. The distribution of branches throughout the AA compares similarly to the concentration of LMI tracts within the AA. Additionally, the bank operates 18 full-service ATMs in the AA, including 6 of 18 in LMI tracts.

The bank’s record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in LMI areas or to LMI individuals. The bank closed one branch during the evaluation period, which was located in a moderate-income tract on the campus of Wichita State University. The impact on banking service’s accessibility is minimal as the bank operates two full-service branches within a two-mile radius of the closed on-campus location.

The bank’s products, services, and business hours do not vary in a way that inconveniences its AA, particularly in LMI geographies and/or to LMI individuals. The bank’s operations and product offerings in the AA generally mirror that of the overall institution, which are described in the overall service test section of this report.

Table 67

Retail Banking and Community Development Services – Wichita Metropolitan AA												
Branch Accessibility	Location of Branches by Tract (%)						Percent of Tracts¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	12.5	25.0	0.0	62.5	0.0	100.0	10.9	27.7	29.9	31.4	0.0	100.0
	Location of Full-Service ATMs by Tract (%)						Percent of Households by Tracts¹ (%)					
Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total	
11.1	22.2	22.2	44.4	0.0	100.0	8.4	23.8	32.9	34.9	0.0	100.0	
Changes in Branch Location	Number of Branches (#)						Net Change in Branch Locations (#)					
	Total Branches		Openings (#)	Closings (#)			Low	Mod	Mid	Upp	Unk	Total
	8		0	1			0	(1)	0	0	0	(1)
Community Development Services	Affordable Housing	Community Services		Economic Development		Revitalization & Stabilization		Total Services		Total Organizations		
	0	34		2		0		36		15		

¹ Based on <year> FFIEC census tract definitions.
Note: Total percentages may vary by 0.1 percent due to automated rounding differences.

Community Development Services

The bank is a leader in providing CD services. During the evaluation period, 16 bank representatives provided 36 services to 15 area organizations throughout the area, and were most responsive to organizations that provide community services to LMI individuals and families. A substantial portion of services were in board membership capacities, followed by fundraising and technical support capacities. Examples of CD services include:

- A member of the bank's executive leadership performed five CD services to three area organizations during the evaluation period, each in board membership capacities. Two organizations are well-known within the community for providing an array of services for LMI individuals and families, while the remaining service was for an organization that supports area economic development needs.
- Another bank representative performed four CD services to two area organizations that provide community services to LMI individuals and families. The banker's capacities involved information technology technical support, as well as fundraising activities.

OTHER KANSAS METROPOLITAN ASSESSMENT AREAS
(Limited-Scope Reviews)

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE LAWRENCE MSA AA

The AA is comprised of Douglas County in its entirety, which comprises the entirety of the Lawrence, Kansas MSA. Refer to Appendix C for a map of the AA.

- The AA is comprised of 22 total census tracts, including 2 low-, 7 moderate-, 8 middle-, and 5 upper-income tracts.
- The bank operates three full-service branches in the AA, including one in a moderate-, one in a middle-, and one in an upper-income tract. Additionally, eight full-service ATMs are positioned throughout the AA, including two in LMI tracts. Since the prior evaluation, the bank closed two limited-service branches, including one in a low- and one in an upper-income tract. One branch was located in a local grocery store and the other was on the University of Kansas campus.
- As of June 30, 2021, the bank held a 7.9 percent market share of deposits in the AA, ranking 5th of 22 FDIC-insured financial institutions with offices operating in the AA.
- According to 2015 ACS data, the AA population was 114,967.

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE MANHATTAN METROPOLITAN AA

The bank's AA is comprised of Riley and Pottawatomie Counties in their entireties, which are two of the three counties that comprise the Manhattan, Kansas MSA. Refer to Appendix C for a map of the AA.

- The AA is comprised of 18 total census tracts, including 2 moderate-, 9 middle-, 5 upper-, and 2 unknown-income tracts.
- The bank operates three full-service branches in the AA, including one branch in a moderate-, one in a middle-, and one in an upper-income tracts. Each branch contains an ATM on its premises. The bank also has three additional full-service ATMs located in the AA.
- As of June 30, 2021, the bank held an 8.4 percent market share of deposits in the AA, ranking 3rd out of 19 FDIC-insured financial institutions with offices operating in the AA.
- According to 2015 ACS data, the AA population was 97,647.

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN LIMITED-SCOPE
KANSAS METROPOLITAN AREAS**

The state of Kansas AAs listed in the table below were reviewed using limited-scope examination procedures. Conclusions regarding the institution's CRA performance are drawn from a review of available facts and data, including performance figures, aggregate lending comparisons, and demographic information. The conclusions regarding the bank's performance in these areas do not change the rating for the state of Kansas.

Table 68

Assessment Area	Lending Test	Investment Test	Service Test
Lawrence MSA	Consistent	Below	Below
Manhattan Metropolitan	Below	Below	Below

**KANSAS NONMETROPOLITAN ASSESSMENT AREAS
(Limited-Scope Reviews)**

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE ELLIS COUNTY AA

The bank's AA is comprised of Ellis County in its entirety. Refer to Appendix C for a map of the AA.

- The AA is comprised of six total census tracts, including one moderate-, three middle-, and two upper-income tracts.
- The bank operates one full-service branch with an ATM in a middle-income tract. The bank also has one additional full-service ATM in an upper-income tract.
- As of June 30, 2021, the bank held a 21.0 percent market share of deposits in the AA, ranking 1st of 10 FDIC-insured financial institutions with offices operating in the AA.
- According to 2015 ACS data, the AA population was 28,993.

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE RENO COUNTY AA

The bank's AA is comprised of Reno County in its entirety. Refer to Appendix C for a map of the AA.

- The AA is comprised of 17 total census tracts, including 4 moderate-, 10 middle-, and 3 upper-income tracts.
- The bank operates one full-service branch with an ATM in an upper-income tract. The bank also has one additional full-service ATM located in a moderate-income tract in the AA.
- As of June 30, 2021, the bank held a 5.8 percent market share of deposits in the AA, ranking 5th out of 11 FDIC-insured financial institutions with offices operating in the AA.
- According to 2015 ACS data, the AA population was 64,058.

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE SOUTHEAST KANSAS AA

The bank's AA is comprised of Cherokee, Crawford, and Labette Counties in their entirety. Refer to Appendix C for a map of the AA.

- The AA is comprised of 25 total census tracts, including 6 moderate-, 18 middle-, and 1 upper-income tracts.

- The bank operates two full-service branches in the AA, including one branch each in a moderate- and middle-income tract. The branch in a moderate-income tract contains an ATM on its premises. The bank also has one additional full-service ATM located in a moderate-income tract in the AA and one located in a middle-income tract. Since the prior evaluation, the bank closed one branch in an upper-income tract.
- As of June 30, 2021, the bank held a 10.4 percent market share of deposits in the AA, ranking 5th out of 18 FDIC-insured financial institutions with offices operating in the AA.
- According to 2015 ACS data, the AA population was 81,304.

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE WESTERN KANSAS AA

The bank's AA is comprised of Finney and Kearny Counties in their entireties. Refer to Appendix C for a map of the AA.

- The AA is comprised of 13 total census tracts, including 4 moderate-, 6 middle-, and 3 upper-income tracts.
- The bank operates one full-service branch and three full-service ATMs in middle-income tracts. A fourth full-service ATM was closed during the review period.
- As of June 30, 2021, the bank held a 23.5 percent market share of deposits in the AA, ranking 1st out of 10 FDIC-insured financial institutions with offices operating in the AA.
- According to 2015 ACS data, the AA population was 41,085.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE LIMITED-SCOPE OTHER KANSAS NONMETROPOLITAN AREAS

The state of Kansas AAs listed in the table below were reviewed using limited-scope examination procedures. Conclusions regarding the institution's CRA performance are drawn from a review of available facts and data, including performance figures, aggregate lending comparisons, and demographic information. The conclusions regarding the bank's performance in these areas do not change the rating for the state of Kansas.

Table 69

Assessment Area	Lending Test	Investment Test	Service Test
Ellis County	Consistent	Consistent	Below
Reno County	Consistent	Below	Below
Southeast Kansas	Below	Below	Below
Western Kansas	Below	Below	Consistent

STATE OF ILLINOIS

CRA rating for Illinois:

Satisfactory

The Lending Test is rated:

Low Satisfactory

The Investment Test is rated:

Outstanding

The Service Test is rated:

Outstanding

Major factors supporting the rating include:

Lending Test

- Lending levels reflect adequate responsiveness to AA credit needs, and the bank makes limited use of innovative and/or flexible lending practices in serving AA credit needs.
- The bank's distribution of loans by income level of geography is adequate.
- The bank's distribution of loans among individuals of different income levels, including LMI, and businesses and farms of different sizes is adequate.
- The bank makes a relatively high level of CD loans within its AAs.

Investment Test

- The bank makes an excellent level of qualified CD investments and grants and is often in a leadership position. In addition, the bank makes occasional use of innovative and/or complex investments to support CD initiatives and exhibits excellent responsiveness to the credit and CD needs throughout its Illinois AAs.

Service Test

- The bank's delivery systems are accessible to geographies and/or individuals of different income levels throughout its AAs.
- The bank's record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly to LMI geographies and/or LMI individuals.
- Products, services, and business hours do not vary in a way that inconveniences its AAs, particularly LMI geographies and/or individuals.
- The bank is a leader in providing CD services within its Illinois AAs and is responsive to the available service opportunities.

SCOPE OF EXAMINATION

The scope of the review for the state of Illinois was consistent with the overall scope for the institution. Full-scope reviews were conducted for the Peoria Metropolitan and Bloomington MSA AAs. The overall state rating was predominantly based on the bank's

performance in these two AAs, with equal weight attributed to each area based on similar lending volumes. Limited-scope reviews were conducted for the Champaign Metropolitan and Adams County AAs to ascertain if the bank's performance in those areas was generally consistent with its performance in the overall state evaluation. A total of 1,271 loans were reviewed in the state of Illinois, including 343 home mortgage, 694 small business, and 234 small farm loans.

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN ILLINOIS

The bank delineates 4 of its 29 AAs and operates 10 of its 153 branches in the state of Illinois. Three of the four AAs are contiguous and located in the center of the state. 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 commercial and home mortgage lending. Detailed descriptions of the bank's operations in each AA are provided in each AA analysis.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN ILLINOIS

LENDING TEST

The bank's performance under the lending test in the state of Illinois is low satisfactory. Bank performance under the lending test in the Bloomington MSA and Peoria Metropolitan AAs is considered adequate. Moreover, the bank originated a relatively high level of CD loans in each respective area.

Lending Activity

The bank's overall lending activities in the state of Illinois reflect adequate responsiveness to AA credit needs. The bank makes limited use of innovative and/or flexible lending programs to serve AA credit needs, including LMI borrowers. The lending programs offered in the state generally mirror those outlined in the overall lending activity section of this report.

Geographic Distribution of Loans

The bank's overall geographic distribution of lending within Illinois reflects an adequate distribution among the different census tracts and dispersion throughout the AAs. The distribution of loans across geographies of different income levels is adequate in both Illinois AAs.

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

The bank’s lending within Illinois has an overall adequate penetration among individuals of different income levels and businesses and farms of different sizes. Borrower distribution of loans is good in the Bloomington MSA AA and adequate in the Peoria Metropolitan AA.

Community Development Lending

The bank provides a relatively high level of CD loans within the state of Illinois. The bank originated 40 CD loans totaling \$77.6MM in the four AAs within the state. The CD loans originated in Illinois include 20 in the Bloomington MSA AA and 13 in the Peoria Metropolitan AA. The remaining seven CD loans were disbursed among the bank’s two AAs subject to limited-scope reviews. Table 70 indicates that the majority of CD lending in Illinois by number and dollar volume was focused on economic development activities.

Table 70

Community Development Loans – State of Illinois		
Community Development Purpose	#	\$(000)
Affordable Housing	0	0
Community Services	2	8
Economic Development	23	54,892
Revitalization and Stabilization	15	22,679
Total Loans	40	77,579

INVESTMENT TEST

The bank’s overall performance under the investment test in the state of Illinois is outstanding. Bank performance under the investment test is excellent in the Bloomington MSA AA and adequate in the Peoria Metropolitan AA. The bank has an excellent level of qualified CD investments and grants within Illinois and is often in a leadership position. The bank makes occasional use of innovative and/or complex investments and exhibits excellent responsiveness to the credit and CD needs of its AAs.

The bank’s level of investments among the two full-scope AAs was significant overall and further bolstered by a substantial volume of investment dollars in statewide areas outside of its delineated AAs. These activities were predominately comprised of investments through the bank’s SBIC funding consortium CFB, as well as investments in statewide affordable housing program bonds. A number of investments occurring outside the bank’s delineated AAs consisted of programs that served the broader statewide area of Illinois, including the bank’s AAs.

To further demonstrate the bank’s commitment to meeting critical AA needs, donations totaling \$405M to various community service organizations were made during the evaluation period. The bank’s donations to all qualifying organizations across Illinois totaled \$452M.

Table 71

Investments, Grants, and Donations – State of Illinois								
Community Development Purpose	Prior Period Investments ¹		Current Investments ²		Donations		Total	
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)
Affordable Housing	0	0	0	0	8	16	8	16
Community Services	0	0	2	3,374	133	405	135	3,779
Economic Development	6	5,241	2	1,160	10	31	18	6,432
Revitalization and Stabilization	0	0	17	12,040	0	0	17	12,040
Outside of AAs	10	15,340	19	26,734	0	0	29	42,074
Total	16	20,582	40	43,308	151	452	207	64,342
¹ Book Value of Investment ² Original Market Value of Investment								

SERVICE TEST

The bank’s overall performance under the service test in the state of Illinois is outstanding. Bank performance under the service test was good in the Bloomington MSA AA and excellent in the Peoria Metropolitan AA.

Retail Banking Services

Branch locations and alternative delivery systems, such as drive-through facilities and online and mobile banking, within Illinois are accessible to the bank’s various geographies and to individuals of different income levels in each AA.

The bank’s record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in LMI areas or to LMI individuals. Since the prior evaluation, the bank has closed one branch and opened one branch in middle-income census tracts.

The bank’s products, services, and business hours do not vary in a way that inconveniences its AAs, particularly LMI geographies and/or LMI individuals. Lobby and drive-through hours are generally consistent across AAs, with all locations offering similar products and services.

Table 72

Retail Banking and Community Development Services – State of Illinois												
Branch Accessibility	Location of Branches by Tract (%)						Percent of Tracts ¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	10.0	10.0	50.0	30.0	0.0	100.0	12.7	16.9	47.6	21.7	1.1	100.0
	Location of Full-Service ATMs by Tract (%)						Percent of Households by Tracts ¹ (%)					
Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total	
8.3	8.3	58.3	25.0	0.0	100.0	8.2	15.9	50.6	24.8	0.5	100.0	
Changes in Branch Location	Number of Branches (#)					Net Change in Branch Locations (#)						
	Total Branches	Openings (#)		Closings (#)		Low	Mod	Mid	Upp	Unk	Total	
	10	1		1		0	0	0	0	0	0	
Community Development Services	Affordable Housing	Community Services	Economic Development	Revitalization & Stabilization	Total Services	Total Organizations						
	14	21	4	0	39	13						
¹ Based on 2021 FFIEC census tract definitions. Note: Total percentages may vary by 0.1 percent due to automated rounding differences.												

Community Development Services

The bank is a leader in providing CD services within the state of Illinois. Bank officers and staff provided 39 CD services to 13 organizations throughout the Illinois AAs. Many of these activities included board service on affordable housing, community service, and economic development organizations.

**PEORIA METROPOLITAN ASSESSMENT AREA
METROPOLITAN AREA
(Full-Scope Review)**

**DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE PEORIA
METROPOLITAN AA**

The bank's Peoria Metropolitan AA is comprised of the entirety of Peoria, Tazewell, and Woodford Counties, which represent three of the six counties that combine to form the Peoria, Illinois MSA. Refer to Appendix C for a map of the AA and Appendix D for additional demographic data.

- The bank's delineated AA remains unchanged since the prior CRA evaluation, although the Peoria MSA was expanded in 2019 to include Fulton County.
- The AA is comprised of 87 census tracts, including 12 low-, 13 moderate-, 41 middle-, and 21 upper-income tracts. Since the prior evaluation, the total number of tracts remains unchanged, although the total number of LMI tracts decreased by three census tracts.
- Five of the bank's 153 branches are located in the Peoria Metropolitan AA with a full-service ATM at each branch office and two stand-alone full-service ATMs. Two additional stand-alone full-service ATMs located in moderate-income tracts were closed since the prior examination.
- According to the June 30, 2021 FDIC Deposit Market Share Report, the bank holds 5.7 percent market share in the AA, ranking 6th of 30 FDIC-insured depository institutions operating from 119 offices in the AA.
- One community contact recently conducted as part of the CRA evaluation of another financial institution with offices in the AA was reviewed to ascertain the credit needs of area communities, the responsiveness of area banks in meeting those credit needs, and for perspectives on local economic conditions. The contact served as the director of planning and development for a city municipality in the AA.

Table 73

Population Change			
Assessment Area: Peoria Metropolitan			
Area	2010 Population	2015 Population	Percent Change
Peoria Metropolitan	360,552	361,915	0.4
Peoria County, IL	186,494	187,112	0.3
Tazewell County, IL	135,394	135,697	0.2
Woodford County, IL	38,664	39,106	1.1
Peoria, IL MSA	416,255	416,270	0.0
Illinois	12,830,632	12,873,761	0.3

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

- Consistent with the Peoria MSA and state of Illinois, population growth in the Peoria Metropolitan AA was minimal from 2010 to 2015, when compared to other bank AAs.

Table 74

Median Family Income Change			
Assessment Area: Peoria Metropolitan			
Area	2010 Median Family Income	2015 Median Family Income	Percent Change
Peoria Metropolitan	71,495	69,028	(3.5)
Peoria County, IL	68,781	65,788	(4.4)
Tazewell County, IL	72,703	72,000	(1.0)
Woodford County, IL	82,326	77,186	(6.2)
Peoria, IL MSA	69,606	67,308	(3.3)
Illinois	74,306	71,546	(3.7)

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

Note: MFIs have been inflation-adjusted and are expressed in 2015 dollars.

- MFIs varied among the three AA counties, ranging from \$65,788 to \$77,186 in 2015, and inflation-adjusted income growth was negative for every geographic area noted in Table 74. These statistics reflect stagnant wage growth not only in the AA, but also statewide.
- The percentage of AA families living below the poverty level was 9.2 percent, which is comparable to the Illinois statewide figure of 10.5 percent. Tazewell County had the lowest poverty rate in the AA, at 5.9 percent, while Peoria County had the highest, at 12.5 percent.

Table 75

Housing Cost Burden						
Assessment Area: Peoria Metropolitan						
Area	Cost Burden - Renters			Cost Burden - Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Peoria Metropolitan	69.0	26.9	37.5	60.8	27.8	15.0
Peoria County, IL	70.7	28.6	40.1	61.9	27.0	16.7
Tazewell County, IL	62.7	25.5	32.3	58.6	27.9	13.6
Woodford County, IL	78.8	19.8	36.9	63.1	30.9	13.5
Peoria, IL MSA	68.4	25.6	37.2	59.5	26.9	15.0
Illinois	75.0	39.0	43.4	69.4	40.1	22.6

Source: U.S. Department of HUD, 2014-2018 Comprehensive Housing Affordability Strategy
Note: Cost Burden is housing cost that equals 30 percent or more of household income.

- Housing affordability for low-income renters and homeowners was constrained throughout the three AA counties, with the greatest cost burden in Woodford County for both categories.
- According to 2015 census data, the housing affordability ratio⁵ in the Peoria Metropolitan AA was 41.2 percent, which is comparable to the Peoria MSA, at 43.3 percent, and above the ratio for the state of Illinois, at 33.1 percent.
- A community contact discussed a drastic reduction in housing starts in one of the AA communities after the onset of the pandemic due to increasing material costs, a vibrant resale market, and local infrastructure issues.

Table 76

Unemployment Rates					
Assessment Area: Peoria Metropolitan					
Area	2017	2018	2019	2020	2021
Peoria Metropolitan	5.5	5.1	4.5	9.2	6.0
Peoria County, IL	5.9	5.5	4.9	10.5	7.2
Tazewell County, IL	5.3	4.8	4.2	8.3	5.0
Woodford County, IL	4.4	4.0	3.5	6.2	4.0
Peoria, IL MSA	5.6	5.2	4.6	9.1	6.0
Illinois	4.9	4.4	4.0	9.2	6.1

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- Major employers in the AA include OSF St. Francis Medical Center (13,500 employees) Caterpillar (12,000), UnityPoint Health (4,991), Peoria Public Schools (2,668), Illinois Central College (1,800), Bradley University (1,300), and Advanced Technology Services (1,073).

⁵ The housing affordability ratio is calculated by dividing the median household income by the median housing value. A lower ratio reflects less affordable housing.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE PEORIA METROPOLITAN AA

LENDING TEST

The bank's performance under the lending test in the Peoria Metropolitan AA is adequate, and the bank originated a relatively high level of CD loans in the AA.

Lending Activity

The bank's lending activities reflect adequate responsiveness to AA credit needs. The evaluation of lending in this AA included 577 total loans, including 178 home mortgage, 326 small business, and 73 small farm loans originated between January 1, 2020 and December 31, 2021.

The bank makes limited use of innovative and/or flexible lending programs to serve AA credit needs, including LMI borrowers. A description of innovative and flexible lending programs is discussed in the overall institution section of this report and these programs are also offered in the AA.

Geographic Distribution of Loans

The bank's geographic distribution of loans reflects adequate distribution among the different census tracts and dispersion throughout the AA. The geographic distribution of small business and small farm loans is adequate, but home mortgage loan distribution is poor. Home improvement and multifamily loans were not evaluated at the product level based on lending levels too low to conduct meaningful analyses.

Home Mortgage Lending

The geographic distribution of home mortgage lending is poor. The distribution of 2021 home mortgage loans among low-income census tracts was comparable to aggregate lending data by number and dollar volume and below the demographic figure. Lending levels in the moderate-income census tracts were below the aggregate lending data and the demographic figure.

The bank's home mortgage lending in 2020 reflected penetration levels above 2021 lending patterns, which contributed to the overall rating based on higher lending volume in 2020. The bank's loan dispersion among geographies of different income levels revealed significant gaps. However, when considering the relatively low number of bank loans originated in an AA comprised of 87 census tracts in total and 25 LMI census tracts, the lending dispersion did not impact the overall conclusion.

Home Purchase Loans

The geographic distribution of home purchase lending is poor. The bank's 2021 home purchase lending in area low-income census tracts was below aggregate lending data by number and by dollar volume, and below the demographic figure. Lending in moderate-income census tracts was also below aggregate lending data and the demographic figure.

Bank performance in 2020 was comparable to the 2021 distribution. When loan dispersion within the AA was evaluated, significant gaps were noted, which further supported a poor conclusion.

Home Refinance Loans

The geographic distribution of home refinance lending is poor. The bank's 2021 home refinance lending in the AA's low-income census tracts was above the aggregate lending data by number and dollar volume, and comparable to the demographic figure. Lending in moderate-income census tracts was below aggregate lending data by number and dollar volume, and below the demographic figure.

Bank performance in 2020 was below the 2021 distribution and was weighted more heavily based on higher lending volume in 2020. When loan dispersion within the AA was evaluated, significant gaps were noted, which added additional support to the refinance lending conclusion.

Table 77

Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Peoria Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Home Purchase Loans													
Low	0	0.0	1.3	0	0.0	0.7	0	0.0	1.5	0	0.0	0.7	3.8
Moderate	1	4.3	13.0	38	1.0	7.4	2	8.3	14.2	184	3.7	8.2	13.4
Middle	10	43.5	51.1	1,140	29.2	44.6	11	45.8	51.4	1,533	31.1	43.7	50.3
Upper	12	52.2	34.6	2,727	69.8	47.3	11	45.8	32.8	3,207	65.1	47.4	32.6
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	23	100.0	100.0	3,905	100.0	100.0	24	100.0	100.0	4,924	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	0.6	0	0.0	0.2	1	4.3	0.9	62	1.8	0.4	3.8
Moderate	1	2.6	5.8	25	0.3	2.9	1	4.3	8.2	50	1.4	4.4	13.4
Middle	17	44.7	44.9	2,220	30.4	38.5	11	47.8	47.4	1,262	36.4	40.4	50.3
Upper	20	52.6	48.7	5,068	69.3	58.4	10	43.5	43.6	2,092	60.4	54.8	32.6
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	38	100.0	100.0	7,313	100.0	100.0	23	100.0	100.0	3,466	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	2.9	0	0.0	0.9	0	0.0	2.0	0	0.0	1.0	3.8
Moderate	2	16.7	10.1	50	9.1	6.6	2	25.0	10.3	70	17.2	6.4	13.4
Middle	8	66.7	49.7	436	79.0	45.6	3	37.5	43.5	95	23.3	43.6	50.3
Upper	2	16.7	37.3	66	12.0	46.9	3	37.5	44.2	243	59.6	49.0	32.6
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	12	100.0	100.0	552	100.0	100.0	8	100.0	100.0	408	100.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	0	0.0	11.2	0	0.0	15.9	0	0.0	12.6	0	0.0	4.7	18.3
Moderate	0	0.0	24.3	0	0.0	10.8	0	0.0	14.7	0	0.0	2.4	14.4
Middle	1	25.0	39.3	340	11.4	26.5	3	75.0	48.4	1,375	90.2	52.7	40.7
Upper	3	75.0	25.2	2,636	88.6	46.9	1	25.0	24.2	150	9.8	40.2	26.6
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	4	100.0	100.0	2,976	100.0	100.0	4	100.0	100.0	1,525	100.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	0	0.0	1.2	0	0.0	1.1	1	1.4	1.4	62	0.6	0.8	3.8
Moderate	10	9.5	10.0	481	2.9	5.4	5	6.8	11.8	304	2.7	6.4	13.4
Middle	48	45.7	48.2	4,542	27.4	41.0	32	43.8	49.4	4,416	39.6	42.8	50.3
Upper	47	44.8	40.6	11,559	69.7	52.5	35	47.9	37.4	6,364	57.1	49.9	32.6
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	105	100.0	100.0	16,582	100.0	100.0	73	100.0	100.0	11,146	100.0	100.0	100.0

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

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

Small Business Lending

The geographic distribution of small business lending is adequate. The distribution of loans in 2021 among low-income census tracts was above levels noted in the aggregate lending data and the demographic figure. Bank lending in moderate- income census tracts was comparable to the aggregate lending data by number, below by dollar volume, and comparable to the demographic figure.

The geographic distribution of small business loans in 2020 was below the level noted in 2021 lending, which contributed to the overall rating based on a higher lending volume in 2020. In addition, the dispersion of loans among the various geographic income levels revealed significant gaps and lapses, although the bank originated a significant number of loans in the LMI tracts located in close proximity to where it operates one of its branches in a low-income census tract. Accordingly, the dispersion of small business lending did not impact the overall conclusion.

Table 78

Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography													
Assessment Area: Peoria Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Low	34	17.6	9.8	4,641	20.1	11.8	28	21.1	10.4	5,278	28.6	12.8	10.9
Moderate	14	7.3	10.8	296	1.3	10.5	13	9.8	10.6	394	2.1	10.0	12.1
Middle	97	50.3	46.3	11,762	51.0	43.1	57	42.9	44.7	6,401	34.7	41.3	46.2
Upper	48	24.9	33.0	6,349	27.5	34.6	35	26.3	34.0	6,376	34.6	35.9	30.8
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.1	0	0.0	0.0	0	0.0	0.2	0	0.0	0.0	
Total	193	100.0	100.0	23,048	100.0	100.0	133	100.0	100.0	18,449	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Small Farm Lending

The geographic distribution of small farm lending is adequate. The distribution of loans in 2021 was comprised of one loan in a low-income census tract, and no originations in the AA's moderate-income tracts. A review of area demographic data during the evaluation period noted an extremely small number of farms located in area low-income tracts and a relatively small number in the AA's moderate-income tracts. The small portion of farming operations located in area LMI tracts is also supported by the distribution of aggregate data, which combined for less than one percent of lending in LMI census tracts during both evaluation years.

There were no farm loans originated in LMI census tracts during 2020. In addition, the dispersion of loans among the various geographic income levels revealed some gaps and lapses, based on the limited number of farms in the AA's LMI tracts and competition for those loans among other lenders, although the dispersion did not impact the overall conclusion.

Table 79

Distribution of 2020 and 2021 Small Farm Lending By Income Level of Geography													
Assessment Area: Peoria Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Low	0	0.0	0.3	0	0.0	0.4	1	2.3	0.4	300	5.7	0.9	0.0
Moderate	0	0.0	0.3	0	0.0	0.1	0	0.0	0.1	0	0.0	0.1	1.7
Middle	24	82.8	73.6	3,088	82.3	73.1	35	79.5	72.8	4,193	80.0	73.5	62.0
Upper	5	17.2	25.9	663	17.7	26.3	8	18.2	26.7	751	14.3	25.5	36.4
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	29	100.0	100.0	3,751	100.0	100.0	44	100.0	100.0	5,244	100.0	100.0	100.0

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

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

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

The bank's lending has an adequate distribution among individuals of different income levels and businesses and farms of different sizes. The distribution of home mortgage, small business, and small farm lending reflects adequate penetration levels. Home improvement loans were not evaluated at the individual product level based on lending levels too low to render a meaningful analysis.

Home Mortgage Lending

The borrower distribution of home mortgage lending is adequate. The distribution of 2021 home mortgage lending to low-income borrowers was above aggregate lending data by number, comparable by dollar volume, and comparable to the demographic figure. Lending to moderate-income borrowers reflected comparable penetration to aggregate lending data by number, below by dollar volume, and comparable to the demographic figure.

The borrower distribution of home mortgage lending in 2020 was comparable to the level noted in 2021.

Home Purchase Loans

The borrower distribution of home purchase lending is adequate. The distribution of 2021 home purchase loans to low-income borrowers was comparable to aggregate lending data by number, below by dollar volume, and below the demographic figure. Lending to moderate-income borrowers reflected penetration below both of the aggregate lending figures and comparable to the demographic figure.

The borrower distribution of home purchase lending in 2020 was consistent with performance in 2021.

Home Refinance Loans

The borrower distribution of home refinance lending is good. The distribution of 2021 refinance loans to low-income borrowers was above aggregate lending data by number and dollar volume, and comparable to the demographic figure. Lending to moderate-income borrowers reflected comparable penetration to aggregate lending data and to the demographic figure.

The borrower distribution of home refinance lending in 2020 was below the level noted in 2021 lending, and supported the overall rating based on higher lending volume during 2020.

Table 80

Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Peoria Metropolitan													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Home Purchase Loans													
Low	1	4.3	13.7	38	1.0	7.5	3	12.5	15.3	166	3.4	8.1	19.8
Moderate	8	34.8	23.5	762	19.5	18.1	3	12.5	21.9	249	5.1	16.7	17.3
Middle	3	13.0	20.3	360	9.2	20.7	6	25.0	20.1	804	16.3	20.4	20.9
Upper	10	43.5	28.2	2,543	65.1	42.1	12	50.0	25.2	3,705	75.2	39.9	42.0
Unknown	1	4.3	14.4	202	5.2	11.7	0	0.0	17.4	0	0.0	14.9	0.0
Total	23	100.0	100.0	3,905	100.0	100.0	24	100.0	100.0	4,924	100.0	100.0	100.0
Refinance Loans													
Low	1	2.6	4.5	13	0.2	2.1	5	21.7	7.1	337	9.7	3.4	19.8
Moderate	9	23.7	13.2	690	9.4	8.2	4	17.4	15.8	245	7.1	10.4	17.3
Middle	4	10.5	19.6	266	3.6	15.9	3	13.0	21.3	440	12.7	18.0	20.9
Upper	21	55.3	46.7	5,966	81.6	57.9	10	43.5	37.9	2,244	64.7	50.4	42.0
Unknown	3	7.9	16.1	378	5.2	15.9	1	4.3	17.9	200	5.8	17.8	0.0
Total	38	100.0	100.0	7,313	100.0	100.0	23	100.0	100.0	3,466	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	3.5	0	0.0	2.3	1	12.5	4.0	42	10.3	3.1	19.8
Moderate	5	41.7	10.4	146	26.4	7.6	3	37.5	8.1	91	22.3	7.3	17.3
Middle	2	16.7	9.9	42	7.6	10.4	2	25.0	9.1	50	12.3	9.6	20.9
Upper	5	41.7	20.5	364	65.9	32.6	2	25.0	19.4	225	55.1	27.6	42.0
Unknown	0	0.0	55.7	0	0.0	47.0	0	0.0	59.3	0	0.0	52.3	0.0
Total	12	100.0	100.0	552	100.0	100.0	8	100.0	100.0	408	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	4	4.0	8.5	104	0.8	4.4	11	15.9	11.3	645	6.7	6.0	19.8
Moderate	25	24.8	17.2	1,773	13.0	12.3	10	14.5	18.5	585	6.1	13.7	17.3
Middle	13	12.9	18.7	963	7.1	17.5	15	21.7	19.7	1,525	15.9	19.0	20.9
Upper	54	53.5	35.3	10,128	74.4	49.3	32	46.4	29.7	6,666	69.3	43.8	42.0
Unknown	5	5.0	20.2	638	4.7	16.4	1	1.4	20.8	200	2.1	17.5	0.0
Total	101	100.0	100.0	13,606	100.0	100.0	69	100.0	100.0	9,621	100.0	100.0	100.0

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

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

Small Business Lending

The borrower distribution of small business lending is adequate. The distribution of loans originated in 2021 to businesses with annual revenues of \$1MM or less (small businesses) reflected penetration comparable to aggregate lending data by number and dollar volume, and comparable to the demographic figure.

The distribution of loans in 2020 reflected consistent performance with 2021 lending.

Table 81

Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Peoria Metropolitan													
	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
By Revenue													
\$1 Million or Less	109	56.5	45.9	6,136	26.6	27.5	80	60.2	50.6	7,703	41.8	34.2	88.7
Over \$1 Million	69	35.8		16,202	70.3		38	28.6		10,093	54.7		10.1
Revenue Unknown	15	7.8		710	3.1		15	11.3		653	3.5		1.2
Total	193	100.0		23,048	100.0		133	100.0		18,449	100.0		100.0
By Loan Size													
\$100,000 or Less	129	66.8	79.6	4,085	17.7	22.7	91	68.4	84.9	3,029	16.4	25.8	
\$100,001 - \$250,000	37	19.2	11.5	5,863	25.4	22.6	20	15.0	8.0	3,276	17.8	19.8	
\$250,001 - \$1 Million	27	14.0	8.9	13,100	56.8	54.7	22	16.5	7.1	12,144	65.8	54.3	
Total	193	100.0	100.0	23,048	100.0	100.0	133	100.0	100.0	18,449	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	100	91.7		2,374	38.7		68	85.0		1,782	23.1		
\$100,001 - \$250,000	3	2.8		566	9.2		2	2.5		386	5.0		
\$250,001 - \$1 Million	6	5.5		3,196	52.1		10	12.5		5,535	71.9		
Total	109	100.0		6,136	100.0		80	100.0		7,703	100.0		
<i>Source: 2021 FFIEC Census Data 2021 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 adequate. The distribution of loans originated in 2021 to farms with annual revenues of \$1MM or less (small farms) reflected penetration comparable to aggregate lending data by number, dollar volume, and to the demographic figure.

The distribution of loans in 2020 exceeded performance in 2021, although more weight was applied to 2021 lending based on a higher number of loan originations during that year.

Table 82

Distribution of 2020 and 2021 Small Farm Lending By Revenue Size of Farms													
Assessment Area: Peoria Metropolitan													
	Bank And Aggregate Loans By Year												Total Farms %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	#%	\$(000)	\$%	\$%	#	%	#%	\$(000)	\$%	\$%	
By Revenue													
\$1 Million or Less	25	86.2	72.9	3,550	94.6	80.7	39	88.6	80.2	4,418	84.2	82.6	98.5
Over \$1 Million	2	6.9		46	1.2		4	9.1		811	15.5		1.3
Revenue Unknown	2	6.9		155	4.1		1	2.3		15	0.3		0.2
Total	29	100.0		3,751	100.0		44	100.0		5,244	100.0		100.0
By Loan Size													
\$100,000 or Less	17	58.6	63.0	728	19.4	21.4	27	61.4	76.2	816	15.6	27.6	
\$100,001 - \$250,000	7	24.1	22.6	1,198	31.9	33.3	9	20.5	14.9	1,463	27.9	32.5	
\$250,001 - \$500,000	5	17.2	14.4	1,825	48.7	45.2	8	18.2	8.9	2,965	56.5	40.0	
Total	29	100.0	100.0	3,751	100.0	100.0	44	100.0	100.0	5,244	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	14	56.0		667	18.8		25	64.1		780	17.7		
\$100,001 - \$250,000	6	24.0		1,058	29.8		8	20.5		1,323	29.9		
\$250,001 - \$500,000	5	20.0		1,825	51.4		6	15.4		2,315	52.4		
Total	25	100.0		3,550	100.0		39	100.0		4,418	100.0		
<i>Source: 2021 FFIEC Census Data 2021 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>													

Community Development Lending

The bank provides a relatively high level of CD loans. The bank originated 13 CD loans in the AA totaling \$29.4MM during the evaluation period, with a significant focus on economic development activities by number of loans and dollar amount. Examples of CD loans include:

- A total of \$5M in economic development financing benefited an area organization healthcare provider that supports individuals living with HIV and other community members in need of comprehensive medical and supportive services.
- A total of \$2.4MM in economic development financing supported a property management company in the AA.

Table 83

Community Development Loans – Peoria Metropolitan AA		
Community Development Purpose	#	\$(000)
Affordable Housing	0	0
Community Services	1	3
Economic Development	9	27,711
Revitalization and Stabilization	3	1,637
Total Loans	13	29,351

INVESTMENT TEST

The bank’s performance under the investment test in the Peoria Metropolitan AA is adequate. The bank has an adequate level of qualified CD grants and is occasionally in a leadership position. The bank makes occasional use of innovative and/or complex investments and exhibits adequate responsiveness to the credit and CD needs of its AA. Investment activity in this AA was limited to donations that primarily focused on community service activities, including the following examples:

- During the evaluation period, the bank provided two donations totaling \$2M to an organization that provides advocacy services to children removed from households found to be unsafe by state or local agencies.
- Two donations totaling \$13M supported an area non-profit organization that provides community support services to at-risk youth in the AA and surrounding area.

Table 84

Investments, Grants, and Donations – Peoria Metropolitan AA								
Community Development Purpose	Prior Period Investments¹		Current Investments²		Donations		Total	
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)
Affordable Housing	0	0	0	0	6	9	6	9
Community Services	0	0	0	0	58	225	58	225
Economic Development	0	0	0	0	3	7	3	7
Revitalization and Stabilization	0	0	0	0	0	0	0	0
Total	0	0	0	0	67	240	67	240
^{1.} <i>Book Value of Investment</i> ^{2.} <i>Original Market Value of Investment</i>								

SERVICE TEST

The bank’s performance under the service test in the Peoria Metropolitan AA is excellent.

Retail Banking Services

Branch locations and alternative delivery systems, such as drive-through facilities and online and mobile banking, are reasonably accessible to the bank’s various geographies and to individuals of different income levels in the AA. The bank operates five branches with full-service ATMs and drive-through facilities in the AA, and four of the branches offer weekend hours. One branch is located in a low-income tract, two are in middle-, and two are located in upper-income census tracts. The bank also operates two standalone full-service ATMs within two middle-income tracts in Peoria.

The bank’s record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in LMI areas or to LMI individuals. There has been no record of branch openings or closings during the evaluation period; however, two stand-alone full-service ATMs were closed in moderate-income tracts.

The bank’s products, services, and business hours do not vary in a way that inconveniences its AA, particularly LMI geographies and/or LMI individuals. The bank’s operations and product offerings in the AA generally mirror that of the overall institution, which are described in the overall institution’s service test section of this report.

Table 85

Retail Banking and Community Development Services – Peoria Metropolitan AA												
Branch Accessibility	Location of Branches by Tract (%)						Percent of Tracts¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	20.0	0.0	40.0	40.0	0.0	100.0	13.8	14.9	47.1	24.1	0.0	100.0
	Location of Full-Service ATMs by Tract (%)						Percent of Households by Tracts¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
14.3	0.0	57.1	28.6	0.0	100.0	7.6	14.9	48.4	29.1	0.0	100.0	
Changes in Branch Location	Number of Branches (#)						Net Change in Branch Locations (#)					
	Total Branches		Openings (#)		Closings (#)		Low	Mod	Mid	Upp	Unk	Total
	5		0		0		0	0	0	0	0	0
Community Development Services	Affordable Housing	Community Services	Economic Development	Revitalization & Stabilization		Total Services		Total Organizations				
	14	14	4	0		32		9				
^{1.} Based on 2021 FFIEC census tract definitions. Note: Total percentages may vary by 0.1 percent due to automated rounding differences.												

Community Development Services

The bank is a leader in providing CD services. Bank staff provided a total of 32 services to 9 area organizations. These activities included board service on affordable housing and community service organizations that primarily target LMI children, individuals and families, as well as economic development entities that provide small business support and facilitate job creation. Examples of CD services conducted in the AA include:

- A bank employee served on the board of a non-profit organization that raises funds that serve to provide needs-based scholarships to students enrolled at a local college.
- A bank employee served on the board of an organization that aids in preventing, preparing for, and responding to natural and human-caused disasters through the immediate mobilization of people and resources and the provision of community, workplace, and school-based training.

**BLOOMINGTON MSA ASSESSMENT AREA
METROPOLITAN AREA
(Full-Scope Review)**

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE BLOOMINGTON MSA AA

The bank's Bloomington MSA AA consists of the entire Bloomington, Illinois MSA, which is comprised of McLean County in its entirety. Refer to Appendix C for a map of the AA and Appendix D for additional demographic data.

- There have been no changes to the AA since the prior CRA evaluation.
- The AA is comprised of 41 census tracts, including 4 low-, 7 moderate-, 22 middle, and 8 upper-income tracts. The AA tract composition changed from the prior evaluation in 2020, when the AA included 6 moderate- and 23 middle-income census tracts, with no change to the low- and upper-income tracts.
- Three of the bank's 153 branches are located in the Bloomington MSA AA with a full-service ATM at each location. One additional location with a full-service ATM in a middle-income tract was closed since the prior exam.
- According to the June 30, 2021 FDIC Deposit Market Share Report, the bank holds 19.4 percent market share, ranking 1st of 27 FDIC-insured depository institutions operating from 52 offices in the AA.
- One community contact recently conducted as part of the CRA evaluation of another financial institution with offices in the AA was reviewed to ascertain the credit needs of area communities, the responsiveness of area banks in meeting those credit needs, and for perspectives on local economic conditions. The contact served as an officer for an economic development council in the local area.

Table 86

Population Change Assessment Area: Bloomington MSA			
Area	2010 Population	2015 Population	Percent Change
Bloomington MSA	169,572	173,114	2.1
Illinois	12,830,632	12,873,761	0.3
<i>Source: 2010 U.S. Census Bureau Decennial Census 2011 – 2015 U.S. Census Bureau: American Community Survey</i>			

- Population growth in the AA was relatively stable from 2010 to 2015, although it outpaced the state of Illinois.

Table 87

Median Family Income Change			
Assessment Area: Bloomington MSA			
Area	2010 Median Family Income	2015 Median Family Income	Percent Change
Bloomington MSA	83,951	83,034	(1.1)
Illinois	74,306	71,546	(3.7)
<i>Source: 2006 – 2010 U.S. Census Bureau: American Community Survey 2011 – 2015 U.S. Census Bureau: American Community Survey</i>			
<i>Note: MFIs have been inflation-adjusted and are expressed in 2015 dollars.</i>			

- In relative terms, the AA was more affluent than the state of Illinois and noted a lower decline in MFI from 2010 to 2015 when adjusted for inflation.
- The percentage of families below the poverty level in the AA was 6.8 percent, which is below the Illinois statewide figure of 10.5 percent. The distribution of LMI families in the AA is similar to the state of Illinois, at 37.7 percent and 39.4 percent, respectively.

Table 88

Housing Cost Burden						
Assessment Area: Bloomington MSA						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Bloomington MSA	69.6	18.8	38.3	51.7	29.3	13.8
Illinois	75.0	39.0	43.4	69.4	40.1	22.6
<i>Source: U.S. Department of HUD, 2014-2018 Comprehensive Housing Affordability Strategy</i>						
<i>Note: Cost Burden is housing cost that equals 30 percent or more of household income.</i>						

- Housing for moderate-income renters and LMI homeowners is significantly more affordable in the AA, when compared to the state of Illinois.
- According to 2015 census data, the housing affordability ratio in the AA, at 38.8 percent, was more favorable than the ratio for the state of Illinois, at 33.1 percent.
- A community contact noted a shortage of available housing stock in the area, as new home construction is lagging demand created by the migration of new workers moving to the area.

Table 89

Unemployment Rates					
Assessment Area: Bloomington MSA					
Area	2017	2018	2019	2020	2021
Bloomington MSA	4.1	4.1	3.6	6.9	4.6
Illinois	4.9	4.4	4.0	9.2	6.1
<i>Source: Bureau of Labor Statistics: Local Area Unemployment Statistics</i>					

- Unemployment figures have been more favorable in the AA and recovered more quickly from the notable spike in 2020 resulting from the pandemic, when compared to the state of Illinois.
- A community contact stated that the area economy is prospering due to new manufacturing facilities and the expansion of established businesses.
- Major employers in the Bloomington area include State Farm Insurance Company (14,436), Illinois State University (3,940), Rivian (3,700), COUNTRY Financial (2,020), Unit 5 Schools (1,874), OFS Healthcare (1,286), and Carle BroMenn Healthcare (1,337).

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE BLOOMINGTON MSA AA

LENDING TEST

The bank’s performance under the lending test in the Bloomington MSA AA is adequate.

Lending Activity

The bank’s lending activities reflect adequate responsiveness to AA credit needs. The evaluation of lending in this AA was based on a review of 567 loans, including 130 home mortgage loans, 294 small business loans, and 143 small farm loans originated between January 1, 2020 and December 31, 2021.

The bank makes limited use of innovative and/or flexible lending programs to serve AA credit needs, including LMI borrowers. A description of innovative and flexible lending programs is discussed in the overall institution section of this report and these programs are available in the AA.

Geographic Distribution of Loans

The bank’s geographic distribution of loans reflects adequate distribution among the different census tracts and dispersion throughout the AA. While the geographic distribution of home mortgage lending is good, the distribution of small business and small farm loans is adequate. Home improvement loans, multifamily loans, 2020 purchase

loans, and 2021 refinance loans were not evaluated at the individual product level based on lending levels too low to conduct meaningful analyses.

Home Mortgage Lending

The geographic distribution of home mortgage lending is good. Lending in low-income census tracts was above aggregate lending data by number and dollar volume, and the demographic figure. Lending in moderate-income census tracts was comparable to aggregate lending data by number, below by dollar volume, and comparable to the demographic figure.

The bank's lending performance for 2020 was above 2021 performance levels, although overall performance was good based on similar lending volume for each year. The bank's loan dispersion among geographies of different income levels revealed significant gaps and lapses in a portion of the AA's LMI census tracts, although there were concentrations of home mortgage lending in other LMI tracts that supported the rating over both years. Moreover, there was a relatively low number of home mortgage loans dispersed among the AA's 41 census tracts, which contributed to the gaps and lapses in several contiguous LMI tracts.

Home Purchase Loans

The geographic distribution of home purchase lending is poor. The distribution of 2021 home purchase loans among low-income census tracts was above aggregate lending data by number, comparable by dollar volume, and above the demographic figure. In area moderate-income census tracts, lending was below the aggregate lending data by number and dollar volume, and the demographic figure. Furthermore, the bank's loan dispersion among geographies of different income levels in 2021 revealed significant gaps and lapses in support of the poor rating.

The bank's home purchase lending in 2020 was not evaluated based on lending levels too low to conduct a meaningful analysis.

Home Refinance Loans

The geographic distribution of home refinance lending is adequate. Lending volume in 2021 was too low to derive meaningful conclusions, although volume in 2020 was sufficient to analyze. The distribution of 2020 refinance loans among low-income census tracts was below aggregate lending data by number and dollar volume, and below the demographic figure. In area moderate-income census tracts, lending was comparable to aggregate lending data by number and dollar volume, and below the demographic figure.

The bank's loan dispersion among geographies of different income levels in 2020 revealed significant gaps and lapses based on three refinance loans disbursed among the AA's 11 LMI tracts. However, this shortfall was generally based on a relatively low volume of refinance transactions dispersed within an AA comprised of 41 census tracts and did not impact the overall conclusion.

Table 90

Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Bloomington MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	1	11.1	2.8	183	12.2	1.6	1	5.0	3.6	75	1.6	2.0	2.3
Moderate	3	33.3	13.5	449	29.9	10.0	1	5.0	14.2	183	4.0	10.2	14.3
Middle	3	33.3	50.7	573	38.2	44.7	14	70.0	51.0	3,244	71.0	45.7	53.9
Upper	2	22.2	33.0	295	19.7	43.7	4	20.0	31.2	1,068	23.4	42.1	29.5
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	9	100.0	100.0	1,500	100.0	100.0	20	100.0	100.0	4,570	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	1.1	0	0.0	0.6	2	11.8	1.7	107	7.1	0.9	2.3
Moderate	3	9.1	7.7	701	6.1	5.9	1	5.9	8.8	130	8.7	6.9	14.3
Middle	15	45.5	44.6	6,986	61.1	39.2	11	64.7	48.5	736	49.1	43.0	53.9
Upper	15	45.5	46.6	3,747	32.8	54.3	3	17.6	41.0	525	35.0	49.2	29.5
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	33	100.0	100.0	11,434	100.0	100.0	17	100.0	100.0	1,498	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	0.7	0	0.0	0.9	0	0.0	1.9	0	0.0	1.0	2.3
Moderate	3	20.0	11.6	160	27.7	9.8	1	7.7	15.8	37	7.5	13.7	14.3
Middle	9	60.0	50.0	351	60.8	41.6	9	69.2	48.7	351	71.2	46.3	53.9
Upper	3	20.0	37.7	66	11.4	47.8	3	23.1	33.5	105	21.3	39.0	29.5
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	15	100.0	100.0	577	100.0	100.0	13	100.0	100.0	493	100.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	0	0.0	9.4	0	0.0	1.9	0	0.0	7.9	0	0.0	2.4	9.0
Moderate	0	0.0	17.2	0	0.0	21.2	0	0.0	17.5	0	0.0	12.4	12.4
Middle	0	0.0	48.4	0	0.0	40.7	0	0.0	57.1	0	0.0	66.0	61.5
Upper	0	0.0	25.0	0	0.0	36.2	0	0.0	17.5	0	0.0	19.2	17.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	2	3.0	1.8	213	1.5	1.1	6	9.4	2.7	245	3.0	1.6	2.3
Moderate	11	16.7	10.6	1,354	9.6	8.4	7	10.9	11.8	489	6.0	9.0	14.3
Middle	31	47.0	47.2	8,153	58.0	41.2	36	56.3	49.7	4,446	54.7	45.9	53.9
Upper	22	33.3	40.4	4,328	30.8	49.3	15	23.4	35.7	2,950	36.3	43.5	29.5
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	66	100.0	100.0	14,048	100.0	100.0	64	100.0	100.0	8,130	100.0	100.0	100.0

Source: 2021 FFIEC Census Data

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

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

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.

Small Business Lending

The geographic distribution of small business lending is adequate. The distribution of loans in 2021 among low-income census tracts was above the levels noted in the aggregate lending by number, below by dollar volume, and comparable to the demographic figure. Performance in middle-income census tracts was below the aggregate lending data by number, comparable by dollar volume, and below the demographic figure.

The distribution of small business loans in 2020 was comparable to 2021 lending performance. Additionally, the dispersion of loans among the various geographic income levels revealed no gaps or lapses.

Table 91

Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography													
Assessment Area: Bloomington MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Low	24	12.6	9.1	1,895	9.9	9.2	11	10.7	8.2	617	4.9	11.1	9.0
Moderate	20	10.5	12.8	2,856	14.9	12.5	7	6.8	12.2	1,230	9.7	13.5	13.3
Middle	100	52.4	51.5	7,812	40.8	53.1	65	63.1	51.7	6,599	52.2	47.2	54.7
Upper	47	24.6	26.5	6,569	34.3	25.2	20	19.4	27.2	4,192	33.2	28.0	22.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.1	0	0.0	0.0	0	0.0	0.7	0	0.0	0.1	
Total	191	100.0	100.0	19,132	100.0	100.0	103	100.0	100.0	12,638	100.0	100.0	100.0

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

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

Small Farm Lending

The geographic distribution of small farm lending is adequate. The bank had no originations in the AA's low-income tracts, which was comparable to aggregate lending data, and the demographic data. According to Dun & Bradstreet data, only one farming operation is located in the AA's low-income tracts. The distribution of loans in 2021 among moderate-income census tracts was also comparable to levels noted in the aggregate lending data, and below the demographic figure.

The distribution of small business loans in 2020 was comparable to 2021 lending performance. Additionally, the dispersion of loans among the various geographic income levels revealed some gaps or lapses, although this did not impact the conclusion based on the presence of only 12 farming operations located in the AA's 11 LMI census tracts.

Table 92

Distribution of 2020 and 2021 Small Farm Lending By Income Level of Geography													
Assessment Area: Bloomington MSA													
Geographic Income Level	Bank And Aggregate Loans By Year											Total Farms %	
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank			Agg
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%		\$%
Low	0	0.0	0.2	0	0.0	0.0	0	0.0	0.3	0	0.0	0.4	0.3
Moderate	1	1.6	0.7	335	3.5	0.7	1	1.3	0.7	1	0.0	0.1	3.7
Middle	46	73.0	84.0	6,323	66.8	85.4	66	82.5	81.8	8,503	87.8	82.9	76.1
Upper	16	25.4	15.1	2,810	29.7	13.9	13	16.3	17.2	1,176	12.1	16.6	19.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	63	100.0	100.0	9,468	100.0	100.0	80	100.0	100.0	9,680	100.0	100.0	100.0

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

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

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

The bank’s lending distribution among individuals of different income levels and businesses and farms of different sizes is good. The borrower distribution of home mortgage lending is adequate, while the borrower distribution of small business lending is good, and the distribution of small farm lending is excellent. Due to loan volumes too low to conduct meaningful analyses, home improvement loans, 2020 purchase loans, and 2021 refinance loans were not evaluated at the individual product level.

Home Mortgage Lending

The borrower distribution of home mortgage lending is adequate. The bank's 2021 loan originations to low-income borrowers were above aggregate lending data by number and comparable to dollar volume and the demographic figure. Lending to moderate-income borrowers was comparable to aggregate lending data by number, dollar volume, and to the demographic figure.

The bank’s 2020 distribution of home mortgage lending was above 2021 lending, although this did not impact the overall conclusion based on similar lending volume over both years.

Home Purchase Loans

The borrower distribution of home purchase lending is adequate. The bank's 2021 home purchase originations to low-income borrowers were below aggregate lending data by number, dollar volume, and below the demographic figure. Lending to moderate-income borrowers was above the aggregate lending data by number, comparable by dollar volume, and above the demographic figure.

The bank's lending volume in 2020 was too low to conduct a meaningful analysis.

Home Refinance Loans

The borrower distribution of home refinance lending is adequate. The bank's 2021 home refinance loans were not evaluated due to limited lending volume. Bank originations to low-income borrowers in 2020 were below aggregate lending data by number, dollar volume, and the demographic figure. Lending to moderate-income borrowers was comparable to aggregate lending data by number, below by dollar volume, and comparable to the demographic figure.

Table 93

Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Bloomington MSA													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Home Purchase Loans													
Low	1	11.1	18.4	100	6.7	12.1	1	5.0	16.1	128	2.8	9.7	20.0
Moderate	2	22.2	22.1	305	20.3	19.7	5	25.0	19.0	662	14.5	15.5	17.6
Middle	5	55.6	21.1	887	59.1	23.7	2	10.0	21.5	342	7.5	23.0	22.6
Upper	1	11.1	18.6	208	13.9	25.9	12	60.0	23.3	3,438	75.2	32.4	39.8
Unknown	0	0.0	19.8	0	0.0	18.6	0	0.0	20.1	0	0.0	19.3	0.0
Total	9	100.0	100.0	1,500	100.0	100.0	20	100.0	100.0	4,570	100.0	100.0	100.0
Refinance Loans													
Low	1	3.0	7.7	32	0.3	4.4	6	35.3	9.0	393	26.2	5.2	20.0
Moderate	6	18.2	17.3	767	6.7	13.0	3	17.6	17.7	213	14.2	13.2	17.6
Middle	7	21.2	26.2	795	7.0	24.5	4	23.5	23.5	260	17.4	21.9	22.6
Upper	17	51.5	36.5	9,634	84.3	45.8	4	23.5	35.7	632	42.2	44.1	39.8
Unknown	2	6.1	12.3	206	1.8	12.4	0	0.0	14.2	0	0.0	15.6	0.0
Total	33	100.0	100.0	11,434	100.0	100.0	17	100.0	100.0	1,498	100.0	100.0	100.0
Home Improvement Loans													
Low	5	33.3	11.0	153	26.5	6.3	3	23.1	7.6	80	16.2	3.9	20.0
Moderate	5	33.3	15.1	109	18.9	15.9	2	15.4	8.9	100	20.3	14.2	17.6
Middle	2	13.3	15.1	150	26.0	22.2	4	30.8	13.9	170	34.5	12.6	22.6
Upper	3	20.0	22.6	165	28.6	27.0	3	23.1	25.3	123	24.9	30.8	39.8
Unknown	0	0.0	36.3	0	0.0	28.5	1	7.7	44.3	20	4.1	38.5	0.0
Total	15	100.0	100.0	577	100.0	100.0	13	100.0	100.0	493	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	10	15.2	11.7	388	2.8	7.2	11	17.2	12.4	626	7.7	7.6	20.0
Moderate	17	25.8	18.4	1,395	9.9	15.1	13	20.3	18.0	1,139	14.0	14.4	17.6
Middle	15	22.7	22.8	1,852	13.2	23.3	14	21.9	22.0	859	10.6	22.3	22.6
Upper	22	33.3	27.4	10,207	72.7	36.2	22	34.4	29.1	4,370	53.8	37.6	39.8
Unknown	2	3.0	19.7	206	1.5	18.2	4	6.3	18.5	1,136	14.0	18.2	0.0
Total	66	100.0	100.0	14,048	100.0	100.0	64	100.0	100.0	8,130	100.0	100.0	100.0
<p>Source: 2021 FFIEC Census Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding. 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 good. The distribution of 2021 loans originated to businesses with annual revenues of \$1MM or less reflected penetration above aggregate lending data by number, comparable by dollar volume, and comparable to the demographic figure.

The distribution of loans in 2020 was consistent with 2021 lending.

Table 94

Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Bloomington MSA													
	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	121	63.4	38.0	4,640	24.3	27.6	62	60.2	43.8	3,965	31.4	28.8	89.5
Over \$1 Million	62	32.5		13,908	72.7		29	28.2		8,113	64.2		9.1
Revenue Unknown	8	4.2		584	3.1		12	11.7		560	4.4		1.4
Total	191	100.0		19,132	100.0		103	100.0		12,638	100.0		100.0
By Loan Size													
\$100,000 or Less	147	77.0	81.5	4,462	23.3	25.4	72	69.9	86.1	2,120	16.8	26.2	
\$100,001 - \$250,000	24	12.6	10.3	4,070	21.3	22.5	20	19.4	7.9	3,136	24.8	21.3	
\$250,001 - \$1 Million	20	10.5	8.2	10,600	55.4	52.1	11	10.7	6.0	7,382	58.4	52.6	
Total	191	100.0	100.0	19,132	100.0	100.0	103	100.0	100.0	12,638	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	118	97.5		2,900	62.5		52	83.9		1,208	30.5		
\$100,001 - \$250,000	1	0.8		120	2.6		7	11.3		919	23.2		
\$250,001 - \$1 Million	2	1.7		1,620	34.9		3	4.8		1,838	46.4		
Total	121	100.0		4,640	100.0		62	100.0		3,965	100.0		
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Small Farm Lending

The borrower distribution of small farm lending is excellent. The distribution of 2021 loans originated to businesses with annual revenues of \$1MM or less reflected penetration above aggregate lending data by number, comparable by dollar volume, and comparable to the demographic figure.

The distribution of loans in 2020 was consistent with 2021 lending.

Table 95

Distribution of 2020 and 2021 Small Farm Lending By Revenue Size of Farms													
Assessment Area: Bloomington MSA													
	Bank And Aggregate Loans By Year												Total Farms %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
By Revenue													
\$1 Million or Less	59	93.7	61.6	8,813	93.1	77.0	72	90.0	69.0	8,392	86.7	75.2	99.7
Over \$1 Million	3	4.8		430	4.5		6	7.5		1,053	10.9		0.3
Revenue Unknown	1	1.6		225	2.4		2	2.5		235	2.4		0.0
Total	63	100.0		9,468	100.0		80	100.0		9,680	100.0		100.0
By Loan Size													
\$100,000 or Less	34	54.0	63.4	1,417	15.0	17.5	52	65.0	73.9	1,965	20.3	21.7	
\$100,001 - \$250,000	17	27.0	22.7	3,285	34.7	37.3	17	21.3	15.2	3,435	35.5	32.1	
\$250,001 - \$500,000	12	19.0	13.9	4,766	50.3	45.2	11	13.8	10.9	4,280	44.2	46.1	
Total	63	100.0	100.0	9,468	100.0	100.0	80	100.0	100.0	9,680	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	32	54.2		1,322	15.0		49	68.1		1,858	22.1		
\$100,001 - \$250,000	16	27.1		3,060	34.7		13	18.1		2,654	31.6		
\$250,001 - \$500,000	11	18.6		4,431	50.3		10	13.9		3,880	46.2		
Total	59	100.0		8,813	100.0		72	100.0		8,392	100.0		
<i>Source: 2021 FFIEC Census Data 2021 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>													

Community Development Lending

The bank provides a relatively high level of CD loans in the AA. As noted in the table below, the bank originated 20 CD loans totaling \$28.1MM that are responsive to the AA's CD needs. Examples of CD loans include:

- A total of \$1MM in economic development financing benefited an area company located in a moderate-income census tract.
- A total of \$5M in financing supported an organization that provides a number of community services to LMI individuals and families.

Table 96

Community Development Loans – Bloomington MSA AA		
Community Development Purpose	#	\$(000)
Affordable Housing	0	0
Community Services	1	5
Economic Development	10	10,686
Revitalization and Stabilization	9	17,388
Total Loans	20	28,079

INVESTMENT TEST

The bank's performance under the investment test in the Bloomington MSA AA is excellent. The bank has an excellent level of qualified CD investments and grants and is often in a leadership position. The bank makes significant use of innovative and/or complex investments and exhibits excellent responsiveness to the credit and CD needs of its AA. Examples of investment activity in the AA include:

- During the current evaluation period, the bank invested \$12.0MM in 17 private placement bonds issued by a local municipality to revitalize and stabilize a low-income tract located in an enterprise zone.
- A total of \$144M was donated to an array of community service organizations in the AA that target LMI individuals and families, including adoptive services for infants; shelter, meals, clothing and toiletries, and job training for the homeless; and centers for independent living that assist individuals with disabilities.

Table 97

Investments, Grants, and Donations – Bloomington MSA AA								
Community Development Purpose	Prior Period Investments¹		Current Investments²		Donations		Total	
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)
Affordable Housing	0	0	0	0	2	8	2	8
Community Services	0	0	1	224	44	144	45	368
Economic Development	6	5,241	2	1,160	6	23	14	6,424
Revitalization and Stabilization	0	0	17	12,040	0	0	17	12,040
Total	6	5,241	20	13,424	52	175	78	18,840
^{1.} Book Value of Investment ^{2.} Original Market Value of Investment								

SERVICE TEST

The bank’s performance under the service test in the Bloomington MSA AA is good.

Retail Banking Services

Branch locations and alternative delivery systems, such as drive-through facilities and online and mobile banking, are accessible to the bank’s various geographies and to individuals of different income levels in the AA. As noted in the table below, one third of the bank’s branches and ATMs are located in area LMI census tracts, which exceeds the percentage of LMI tracts in the AA.

The bank’s record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in LMI areas or to LMI individuals. There were no branch openings and one branch closing in a middle-income tract during the evaluation period.

The bank’s products, services, and business hours do not vary in a way that inconveniences its AA, particularly LMI geographies and/or LMI individuals. Branch operational hours and product offerings in the AA generally mirror that of the overall institution, which are described in the overall institution’s service test section of this report.

Table 98

Retail Banking and Community Development Services – Bloomington MSA AA												
Branch Accessibility	Location of Branches by Tract (%)						Percent of Tracts¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	0.0	33.3	66.7	0.0	0.0	100.0	9.8	17.1	53.7	19.5	0.0	100.0
	Location of Full-Service ATMs by Tract (%)						Percent of Households by Tracts¹ (%)					
Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total	
0.0	33.3	66.7	0.0	0.0	100.0	5.2	15.0	55.1	24.6	0.0	100.0	
Changes in Branch Location	Number of Branches (#)						Net Change in Branch Locations (#)					
	Total Branches		Openings (#)	Closings (#)			Low	Mod	Mid	Upp	Unk	Total
	3		0	1			0	0	(1)	0	0	(1)
Community Development Services	Affordable Housing	Community Services	Economic Development	Revitalization & Stabilization		Total Services	Total Organizations					
	0	6	0	0		6	3					
^{1.} Based on 2021 FFIEC census tract definitions. Note: Total percentages may vary by 0.1 percent due to automated rounding differences.												

Community Development Services

The bank provides a relatively high level of CD services. As noted in the table above, bank employees supported three organizations within the AA by providing a total of six CD services. Examples of CD services conducted in the AA include:

- A bank employee leads fundraising events for a local food bank that serves LMI individuals and families in the AA.
- Another bank employee serves on the board of a charitable organization that provides food and other essential services to the homeless in McLean County.

CHAMPAIGN METROPOLITAN ASSESSMENT AREA
(Limited-Scope Review)

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE CHAMPAIGN METROPOLITAN AA

The AA is comprised of Champaign County in its entirety, which is one of two counties that combine to form the Champaign-Urbana, Illinois MSA. Refer to Appendix C for a map of the AA.

- The AA remains unchanged since the prior evaluation and is comprised of 43 census tracts, including 8 low-, 7 moderate-, 17 middle-, 9 upper-, and 2 unknown-income census tracts.
- The bank operates one full-service branch in Champaign, Illinois. This office is located in an upper-income census tract that offers lobby services, drive-through access, and a full-service ATM.
- Based on the June 30, 2021 FDIC Deposit Market Share Report, the bank has 0.7 percent market share, ranking 20th out of 29 FDIC-insured depository institutions operating from 73 offices in the AA.
- According to the 2015 ACS, the AA population was 205,766.

**ADAMS COUNTY ASSESSMENT AREA
NONMETROPOLITAN AREA
(Limited-Scope Review)**

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE ADAMS COUNTY AA

The bank's AA is new since the prior evaluation and is comprised of Adams County in its entirety. Refer to Appendix C for a map of the AA.

- The AA is comprised of 18 census tracts, including 5 moderate-, 10 middle-, and 3 upper-income census tracts; there are no low-income census tracts in this AA.
- The bank operates one full-service branch in this AA that is located in a middle-income tract in Quincy, Illinois, and offers a full-service ATM and full lobby services.
- According to the June 30, 2021 FDIC Deposit Market Share Report, the bank held 0.1 percent market share of deposits, ranking 13th of 13 financial institutions operating from 35 offices in the AA.
- Based on 2015 ACS data, the AA population was 67,081.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE LIMITED-SCOPE ILLINOIS AREAS

The state of Illinois AAs listed in the table below were reviewed using limited-scope examination procedures. Conclusions regarding the institution's CRA performance are drawn from a review of available facts and data, including performance figures, aggregate lending comparisons, and demographic information. The conclusions regarding the bank's performance in these areas do not change the rating for the state of Illinois.

Table 99

Assessment Area	Lending Test	Investment Test	Service Test
Champaign Metropolitan	Exceeds	Below	Below
Adams County	Exceeds	Consistent	Below

STATE OF OKLAHOMA

CRA rating for Oklahoma:	Outstanding
The Lending Test is rated:	High Satisfactory
The Investment Test is rated:	Outstanding
The Service Test is rated:	Outstanding

Major factors supporting the rating include:

Lending Test

- Lending levels reflect good responsiveness to AA credit needs, and the bank makes use of innovative and/or flexible lending practices in serving AA credit needs.
- The bank's distribution of loans by income level of geography is adequate.
- The bank's distribution of loans among individuals of different income levels, including LMI, and businesses and farms of different sizes is adequate.
- The bank is a leader in making CD loans within its AAs.

Investment Test

- The bank makes an excellent level of qualified CD investments and grants and is often in a leadership position. In addition, the bank makes significant use of innovative and/or complex investments to support CD initiatives and exhibits excellent responsiveness to the credit and CD needs throughout its Oklahoma AAs.

Service Test

- The bank's delivery systems are reasonably accessible to geographies and/or individuals of different income levels throughout its AAs.
- The bank's record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly to LMI geographies and/or LMI individuals.
- Products, services, and business hours do not vary in a way that inconveniences its AAs, particularly LMI geographies and/or individuals.
- The bank is a leader in providing CD services within its Oklahoma AAs and is responsive to the available service opportunities.

SCOPE OF EXAMINATION

The scope of the review for the state of Oklahoma was consistent with the overall scope for the institution. A full-scope review was conducted for the Tulsa Metropolitan AA, while a limited-scope review was conducted for the Oklahoma City Metropolitan AA to ascertain if the bank's performance in this area was generally consistent with its performance in the overall state evaluation. Consideration for statewide conclusions was more prominently weighted based on the bank's performance in the Tulsa Metropolitan AA.

The analysis of loans originated in the state included 264 small business and 118 home mortgage loans. No analysis was conducted on farm loans, as no originations were reported in Oklahoma AAs during the evaluation period. Additionally, small business lending received the predominate weighting in the lending test conclusions based on a greater volume of loan originations and the strategic emphasis on the product line.

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN OKLAHOMA

The bank delineates 2 of its 29 AAs and operates 3 of its 153 branches in the state of Oklahoma. 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 small business and home mortgage lending. Detailed descriptions of the bank's operations in each AA are provided in each AA analysis.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN OKLAHOMA

LENDING TEST

The bank's performance under the lending test in the state of Oklahoma is high satisfactory. The lending test performance in the Tulsa Metropolitan AA is good. The statewide performance conclusion was favorably influenced by a significant volume of CD lending in the Tulsa Metropolitan AA, which bolstered the lending test conclusion.

Lending Activity

The bank's overall lending activities in the state of Oklahoma reflect good responsiveness to AA credit needs. The bank makes use of innovative and/or flexible lending programs to serve AA credit needs, including LMI borrowers, and the lending programs offered by the bank generally mirror those outlined in the overall lending activity section of this report.

Geographic Distribution of Loans

The bank's overall geographic distribution of lending within Oklahoma reflects adequate distribution among the different census tracts and dispersion throughout the AAs. The geographic distribution of loans in the Tulsa Metropolitan AA reflects adequate penetration.

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

The bank's lending within Oklahoma has an overall adequate penetration among individuals of different income levels and businesses of different sizes. The borrower distribution of loans in the Tulsa Metropolitan AA reflects adequate penetration.

Community Development Lending

The bank is a leader in providing CD loans within the state of Oklahoma. The bank originated 20 CD loans totaling \$212.5MM in AAs within the state, with the substantial majority of loans occurring in the Tulsa Metropolitan AA. The volume of lending represents the largest dollar amount of CD loans relative to branch presence in all state and multistate AA markets in this evaluation. As illustrated in the CD loans table below, financing was generally most responsive to the economic development needs of area businesses, as well as entities and/or projects that support area revitalization and stabilization needs.

Table 100

Community Development Loans – State of Oklahoma		
Community Development Purpose	#	\$(000)
Affordable Housing	0	0
Community Services	1	3
Economic Development	10	142,849
Revitalization and Stabilization	9	69,666
Total Loans	20	212,518

INVESTMENT TEST

The bank's overall performance under the investment test in the state of Oklahoma is outstanding. The investment test in the Tulsa Metropolitan AA is excellent.

The bank has an excellent level of qualified CD investments and grants within Oklahoma and is often in a leadership position. The bank makes significant use of innovative and/or complex investments and exhibits excellent responsiveness to the credit and CD needs of its AAs. Investment activity in the state was most responsive to area economic development and affordable housing needs through a variety of tax credits and

investment in SBICs. The bank also reported 11 investments totaling \$3.6MM in activities which did not occur in a delineated AA, but were made in programs or holding companies that operate in broader statewide areas of Oklahoma that include the bank’s AAs. These investments were predominately comprised of housing equity funds that support affordable housing needs of LMI individuals and families, investments in SBICs, and a tax credit that supported revitalization and stabilization needs.

Table 101

Investments, Grants, and Donations – State of Oklahoma								
Community Development Purpose	Prior Period Investments ¹		Current Investments ²		Donations		Total	
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)
Affordable Housing	1	326	4	3,369	1	2	6	3,696
Community Services	0	0	0	0	43	203	43	203
Economic Development	3	2,291	0	0	6	38	9	2,329
Revitalization and Stabilization	0	0	0	0	0	0	0	0
Outside AAs	8	2,084	3	1,531	0	0	11	3,615
Total	12	4,702	7	4,899	50	242	69	9,843
^{1.} Book Value of Investment ^{2.} Original Market Value of Investment								

SERVICE TEST

The bank’s overall performance under the service test in the state of Oklahoma is outstanding. Bank performance under the service test in the Tulsa Metropolitan AA is excellent.

Retail Banking Services

Branch locations and alternative delivery systems, such as drive-through facilities and online and mobile banking, within Oklahoma are reasonably accessible to the bank’s various geographies and to individuals of different income levels in each AA. The bank operates three full-service branches, two of which have on-site full-service ATMs in the state, including one in a middle- and two in upper-income tracts. An additional stand-alone full-service ATM is also operated in a middle-income tract.

The bank’s record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in LMI areas or to LMI individuals. During the evaluation period, the bank relocated a branch in the Tulsa Metropolitan AA to a nearby location, both of which were situated in an upper-income tract.

The bank’s products, services, and business hours do not vary in a way that inconveniences its AAs, particularly LMI geographies and/or LMI individuals. The bank’s hours of operation and product offerings in the state generally mirror those discussed in the overall service test section of this report.

Table 102

Retail Banking and Community Development Services – State of Oklahoma												
Branch Accessibility	Location of Branches by Tract (%)						Percent of Tracts¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	0.0	0.0	33.3	66.7	0.0	100.0	9.7	30.9	29.1	30.3	0.0	100.0
Branch Accessibility	Location of Full-Service ATMs by Tract (%)						Percent of Households by Tracts¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	0.0	0.0	66.7	33.3	0.0	100.0	7.7	27.1	32.4	32.8	0.0	100.0
Changes in Branch Location	Number of Branches (#)						Net Change in Branch Locations (#)					
	Total Branches		Openings (#)		Closings (#)		Low	Mod	Mid	Upp	Unk	Total
	3		1		1		0	0	0	0	0	0
Community Development Services	Affordable Housing	Community Services	Economic Development			Revitalization & Stabilization	Total Services		Total Organizations			
	6	19	0			0	25		12			
^{1.} Based on 2021 FFIEC census tract definitions. Note: Total percentages may vary by 0.1 percent due to automated rounding differences.												

Community Development Services

The bank is a leader in providing CD services within the state of Oklahoma. During the evaluation period, 12 bank representatives performed 25 CD services to 12 area organizations throughout Oklahoma AAs. The services performed were most responsive to organizations that provide community services for LMI individuals and families, while the remaining services were performed for agencies that support area affordable housing needs.

**TULSA METROPOLITAN ASSESSMENT AREA
METROPOLITAN AREA
(Full-Scope Review)**

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE TULSA METROPOLITAN AA

The Tulsa Metropolitan AA consists of the entirety of Tulsa County, one of seven counties that comprise the Tulsa, Oklahoma MSA. Refer to Appendix C for a map of the AA and Appendix D for additional demographic data.

- There have been no changes to the bank's AA delineation or tract income-level designations since the prior evaluation.
- The AA is comprised of a total of 175 census tracts, including 17 low-, 54 moderate-, 51 middle-, and 53 upper-income tracts.
- The bank operates two full-service branches in the AA, including one in a middle- and one in an upper-income tract. Additionally, the bank operates three full-service ATMs in the AA, with two located in middle- and one in an upper-income tract.
- As of June 30, 2021, the bank held a 0.8 percent share of deposits among FDIC-insured financial institutions with offices in Tulsa County, which ranked 23rd out of 47 institutions operating from 195 offices in the AA.
- A community contact that was conducted as part of the public evaluation of another financial institution in the area was reviewed for information relevant to the bank's CRA performance criterion and to gain perspectives of local economic conditions, possible credit needs in the area, and the responsiveness of area banks in meeting such needs. The contact represented an area cooperative organization that promotes economic development, retention, and attraction of area businesses.

Table 103

Population Change			
Assessment Area: Tulsa Metropolitan			
Area	2010 Population	2015 Population	Percent Change
Tulsa Metropolitan	603,403	623,335	3.3
Tulsa, OK MSA	937,478	962,676	2.7
Oklahoma	3,751,351	3,849,733	2.6
<i>Source: 2010 U.S. Census Bureau Decennial Census 2011 – 2015 U.S. Census Bureau: American Community Survey</i>			

- As illustrated in Table 103, the population of the AA reflected positive growth at a level which outpaced the overall statewide growth rate.
- It is noted that the AA reflects approximately 16.2 percent of the statewide population, as it contains the urban core of the second largest city in Oklahoma.

Table 104

Median Family Income Change			
Assessment Area: Tulsa Metropolitan			
Area	2010 Median Family Income	2015 Median Family Income	Percent Change
Tulsa Metropolitan	64,052	61,809	(3.5)
Tulsa, OK MSA	63,201	61,182	(3.2)
Oklahoma	58,375	58,029	(0.6)

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

Note: MFIs have been inflation-adjusted and are expressed in 2015 dollars.

- As illustrated in Table 104, the AA experienced a larger decline in MFI values than the overall statewide decline.
- According to 2015 ACS data, the concentration of AA families below poverty, at 12.3 percent, was similar to the overall statewide figure of 12.4 percent, while the Tulsa MSA as a whole reflected a figure of 11.4 percent. This data suggests that the bank’s AA is inclusive of the area LMI population.

Table 105

Housing Cost Burden						
Assessment Area: Tulsa Metropolitan						
Area	Cost Burden - Renters			Cost Burden - Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Tulsa Metropolitan	76.0	43.2	40.6	61.9	36.1	17.5
Tulsa, OK MSA	73.2	41.0	39.3	56.8	31.7	16.8
Oklahoma	72.2	37.1	38.1	55.1	28.2	16.6

Source: U.S. Department of HUD, 2014-2018 Comprehensive Housing Affordability Strategy

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

- As illustrated in Table 105, housing cost burden impacted renters and homeowners, particularly LMI individuals, at a greater level within the AA when compared to the greater Tulsa MSA and statewide levels.
- A further review of affordability ratios for the AA, Tulsa MSA, and statewide areas revealed consistency in the housing cost burden, as the AA, at 35.9 percent, is considered less affordable when compared to the greater Tulsa MSA, at 38.1 percent, and statewide figure, at 39.8 percent.

Table 106

Unemployment Rates					
Assessment Area: Tulsa Metropolitan					
Area	2017	2018	2019	2020	2021
Tulsa Metropolitan	4.0	3.2	3.0	6.6	4.0
Tulsa, OK MSA	4.2	3.3	3.1	6.5	4.0
Oklahoma	4.0	3.3	3.1	6.2	3.8

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- The AA’s key industry sectors include aerospace, energy, health care, technology, manufacturing, and transportation.
- The AA unemployment rate trended similarly to the overall statewide figure, and reflected a nominal difference with the statewide unemployment rate.
- Major employers in the AA include American Airlines, Ascension St. John Healthcare, Hillcrest Healthcare System, St. Francis Health System, and Tulsa Public Schools.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN TULSA METROPOLITAN AA

LENDING TEST

The bank’s performance under the lending test in the Tulsa Metropolitan AA is good. The lending test conclusion was influenced by a significant volume of CD lending which had a favorable impact on the conclusion.

The lending performance of small business loans was weighted more heavily in the analysis due to the larger volume of lending when compared to home mortgage lending. Due to loan volumes too low to conduct meaningful analyses, home purchase, home improvement, multifamily, and 2021 refinance loans were not evaluated at the individual product level.

Lending Activity

The bank’s lending activities reflect good responsiveness to AA credit needs.

The bank makes use of innovative and/or flexible lending programs to serve AA credit needs, including LMI borrowers. A description of the bank’s flexible lending products is discussed in the overall institution section of this report. The evaluation of lending in the AA included 236 small business and 92 home mortgage loans originated between January 1, 2020 and December 31, 2021.

Geographic Distribution of Loans

The bank's geographic distribution of loans reflects adequate distribution among the different census tracts and dispersion throughout the AA. The distribution of small business loans reflects adequate penetration, while the distribution of home mortgage loans reflects poor penetration.

Home Mortgage Lending

The geographic distribution of home mortgage lending is poor. The bank did not report a home mortgage loan in a low-income tract in the 2021 loan year. Lending in moderate-income tracts reflected a concentration of lending below the aggregate lending data, as well as the demographic figure.

The geographic distribution of home mortgage lending in 2020 reflected similar characteristics and performance when compared to 2021 lending. A dispersion analysis was conducted and revealed gaps in lending in the northern and northeast portions of the AA, where a considerable collection of LMI geographies are present. The lapse of lending in such tracts is correlated to the limited penetration noted in the overall geographic distribution and is factored in the performance conclusion.

Home Refinance Loans

The geographic distribution of home refinance lending is poor. Lending volume in 2021 was too low to derive meaningful conclusions, although volume in 2020 was sufficient to analyze. There were no bank loans in the AA's moderate-income tracts during 2020. In area moderate-income census tracts, lending was below the aggregate lending data by number and dollar volume, and below the demographic figure.

The bank's loan dispersion among geographies of different income levels in 2020 revealed significant gaps and lapses based on one refinance loan disbursed among the AA's 71 LMI tracts. The inadequate dispersion of lending supports the rating for this product.

Table 107

Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Tulsa Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Home Purchase Loans													
Low	0	0.0	1.4	0	0.0	0.5	0	0.0	1.6	0	0.0	0.7	4.5
Moderate	3	18.8	13.1	516	10.8	8.0	0	0.0	14.6	0	0.0	9.1	20.5
Middle	4	25.0	33.9	809	16.9	29.3	2	22.2	34.5	330	7.0	30.4	32.9
Upper	9	56.3	51.6	3,458	72.3	62.2	7	77.8	49.3	4,409	93.0	59.9	42.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	16	100.0	100.0	4,783	100.0	100.0	9	100.0	100.0	4,739	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	0.5	0	0.0	0.3	0	0.0	0.8	0	0.0	0.4	4.5
Moderate	1	2.9	8.0	152	1.0	4.7	1	5.6	10.1	672	10.2	6.3	20.5
Middle	12	35.3	29.2	4,368	28.4	24.2	2	11.1	32.9	365	5.5	27.3	32.9
Upper	21	61.8	62.3	10,871	70.6	70.9	15	83.3	56.3	5,578	84.3	66.0	42.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	34	100.0	100.0	15,391	100.0	100.0	18	100.0	100.0	6,615	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	1.5	0	0.0	0.7	0	0.0	2.8	0	0.0	1.9	4.5
Moderate	0	0.0	14.3	0	0.0	11.4	0	0.0	13.5	0	0.0	11.7	20.5
Middle	1	33.3	29.3	92	8.6	24.8	1	25.0	31.8	25	8.5	27.7	32.9
Upper	2	66.7	55.0	980	91.4	63.1	3	75.0	51.9	268	91.5	58.7	42.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	3	100.0	100.0	1,072	100.0	100.0	4	100.0	100.0	293	100.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	0	0.0	15.8	0	0.0	4.6	0	0.0	6.1	0	0.0	3.2	10.4
Moderate	0	0.0	44.2	0	0.0	50.5	0	0.0	43.5	0	0.0	44.8	36.4
Middle	1	100.0	30.0	100	100.0	36.8	2	100.0	36.5	575	100.0	30.4	31.2
Upper	0	0.0	10.0	0	0.0	8.1	0	0.0	13.9	0	0.0	21.5	22.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	100	100.0	100.0	2	100.0	100.0	575	100.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	0	0.0	1.1	0	0.0	0.6	0	0.0	1.3	0	0.0	0.7	4.5
Moderate	4	7.1	11.4	668	2.9	8.4	1	2.8	12.8	672	5.1	10.1	20.5
Middle	19	33.9	31.9	5,403	23.1	27.3	7	19.4	33.8	1,295	9.9	29.2	32.9
Upper	33	58.9	55.7	17,309	74.0	63.7	28	77.8	52.1	11,130	85.0	60.0	42.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	56	100.0	100.0	23,380	100.0	100.0	36	100.0	100.0	13,097	100.0	100.0	100.0

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

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

Small Business Lending

The geographic distribution of small business lending is adequate. The distribution of 2021 small business loans in low-income tracts was above the aggregate lending data, as well as the demographic figure. Lending in moderate-income tracts was below the aggregate lending data, as well as the demographic figure.

The geographic distribution of small business lending in 2020 reflected consistent performance to the penetration levels noted in 2021 lending. An analysis of the dispersion of loans was conducted and revealed no notable gaps or lapses that impacted the conclusion.

Table 108

Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography													
Assessment Area: Tulsa Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Low	8	5.3	3.2	2,950	8.3	4.0	9	10.6	3.7	4,184	18.2	4.5	4.1
Moderate	25	16.6	20.8	7,476	21.1	23.8	12	14.1	21.3	2,860	12.4	25.4	22.1
Middle	53	35.1	35.3	12,286	34.7	37.8	25	29.4	33.9	6,900	30.0	35.6	34.9
Upper	65	43.0	40.3	12,707	35.9	34.3	39	45.9	40.4	9,063	39.4	34.4	38.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.4	0	0.0	0.1	0	0.0	0.7	0	0.0	0.1	
Total	151	100.0	100.0	35,419	100.0	100.0	85	100.0	100.0	23,007	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

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

The bank’s lending has an adequate distribution among individuals of different income levels and businesses of different sizes. The distribution of loans to businesses of different sizes is adequate, while the distribution of home mortgage loans to borrowers of different income levels is poor.

Home Mortgage Lending

The borrower distribution of home mortgage lending is poor. The bank did not originate a loan to a low-income borrower in 2021, which reflects penetration levels below aggregate lending data and the demographic figure. Lending among moderate-income borrowers

was comparable to the aggregate lending data by number volume, and below by dollar volume, and comparable to the demographic figure.

The borrower distribution of home mortgage loans in 2020 reflected consistent performance with 2021 lending patterns.

Home Refinance Loans

The borrower distribution of home refinance lending is poor. The bank's 2021 home refinance loans were not evaluated due to limited lending volume. The bank's one loan origination to a low-income borrower in 2020 was below aggregate lending data by number and dollar volume, and below the demographic figure. There were no loan originations to moderate-income borrowers during 2020.

Table 109

Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Tulsa Metropolitan													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	0	0.0	5.3	0	0.0	2.9	0	0.0	6.1	0	0.0	3.5	22.0
Moderate	0	0.0	19.4	0	0.0	14.0	3	33.3	17.7	591	12.5	13.2	16.9
Middle	1	6.3	20.3	128	2.7	18.4	0	0.0	18.4	0	0.0	17.1	19.6
Upper	6	37.5	38.6	2,777	58.1	50.2	5	55.6	31.9	3,972	83.8	41.6	41.4
Unknown	9	56.3	16.4	1,878	39.3	14.6	1	11.1	25.9	176	3.7	24.6	0.0
Total	16	100.0	100.0	4,783	100.0	100.0	9	100.0	100.0	4,739	100.0	100.0	100.0
Refinance Loans													
Low	1	2.9	3.0	83	0.5	1.4	0	0.0	5.4	0	0.0	2.9	22.0
Moderate	0	0.0	10.7	0	0.0	6.4	1	5.6	14.3	221	3.3	9.6	16.9
Middle	1	2.9	16.1	171	1.1	11.8	2	11.1	17.5	376	5.7	14.4	19.6
Upper	15	44.1	49.6	11,093	72.1	59.7	13	72.2	37.7	5,539	83.7	46.9	41.4
Unknown	17	50.0	20.7	4,044	26.3	20.7	2	11.1	25.1	479	7.2	26.1	0.0
Total	34	100.0	100.0	15,391	100.0	100.0	18	100.0	100.0	6,615	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	5.5	0	0.0	3.3	0	0.0	5.5	0	0.0	3.0	22.0
Moderate	0	0.0	12.8	0	0.0	9.8	0	0.0	14.0	0	0.0	10.3	16.9
Middle	0	0.0	18.9	0	0.0	14.7	1	25.0	17.7	75	25.6	14.5	19.6
Upper	2	66.7	53.0	980	91.4	60.5	3	75.0	50.7	218	74.4	59.6	41.4
Unknown	1	33.3	9.9	92	8.6	11.6	0	0.0	12.1	0	0.0	12.7	0.0
Total	3	100.0	100.0	1,072	100.0	100.0	4	100.0	100.0	293	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	1	1.8	4.1	83	0.4	2.2	0	0.0	5.7	0	0.0	3.2	22.0
Moderate	0	0.0	14.8	0	0.0	10.2	4	11.8	15.9	812	6.5	11.6	16.9
Middle	2	3.6	17.7	299	1.3	14.9	3	8.8	17.7	451	3.6	15.9	19.6
Upper	25	45.5	42.7	16,884	72.5	53.7	23	67.6	34.9	10,479	83.7	44.0	41.4
Unknown	27	49.1	20.7	6,014	25.8	19.1	4	11.8	25.7	780	6.2	25.3	0.0
Total	55	100.0	100.0	23,280	100.0	100.0	34	100.0	100.0	12,522	100.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
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.													

Small Business Lending

The borrower distribution of small business lending is adequate. The concentration of loans originated to small businesses was comparable to the aggregate lending data and was below the demographic figure.

The borrower distribution of small business lending in 2020 reflected consistent performance to 2021 lending patterns.

Table 110

Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Tulsa Metropolitan													
	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	65	43.0	31.8	5,745	16.2	22.1	32	37.6	41.2	4,505	19.6	26.1	91.0
Over \$1 Million	78	51.7		27,566	77.8		49	57.6		16,702	72.6		8.3
Revenue Unknown	8	5.3		2,108	6.0		4	4.7		1,800	7.8		0.7
Total	151	100.0		35,419	100.0		85	100.0		23,007	100.0		100.0
By Loan Size													
\$100,000 or Less	71	47.0	87.0	3,027	8.5	27.8	34	40.0	90.3	1,632	7.1	30.1	
\$100,001 - \$250,000	32	21.2	6.6	5,549	15.7	17.3	20	23.5	4.9	3,532	15.4	16.9	
\$250,001 - \$1 Million	48	31.8	6.4	26,843	75.8	54.9	31	36.5	4.8	17,843	77.6	53.0	
Total	151	100.0	100.0	35,419	100.0	100.0	85	100.0	100.0	23,007	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	53	81.5		2,054	35.8		18	56.3		705	15.6		
\$100,001 - \$250,000	7	10.8		1,294	22.5		10	31.3		1,717	38.1		
\$250,001 - \$1 Million	5	7.7		2,397	41.7		4	12.5		2,083	46.2		
Total	65	100.0		5,745	100.0		32	100.0		4,505	100.0		
<i>Source: 2021 FFIEC Census Data 2021 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>													

Community Development Lending

The bank is a leader in providing CD loans. The bank originated 18 CD loans totaling \$197.5MM in this AA, which were most responsive to area economic development needs, as well as activities that revitalize and stabilize areas. The dollar volume of CD lending reflects an eighty-percent increase in annual CD lending from the prior evaluation period, and it is further noted that the level of CD lending in the AA represents the largest volume of loans relative to branching among bank-wide AAs. Examples of CD lending includes:

- A total of \$60MM in CD financing was extended to an area small business that operates in the energy sector. The proceeds demonstrate support for the ongoing economic development needs of area small businesses.
- A \$3.0MM loan was originated to a business located in a low-income tract in Tulsa. The activities of the organization align with the intent of a larger enterprise zone where the business is located and support the revitalization and stabilization of the area.

Table 111

Community Development Loans – Tulsa Metropolitan AA		
Community Development Purpose	#	\$(000)
Affordable Housing	0	0
Community Services	1	3
Economic Development	8	127,819
Revitalization and Stabilization	9	69,666
Total Loans	18	197,488

INVESTMENT TEST

The bank’s performance under the investment test in the Tulsa Metropolitan AA is excellent. The bank has an excellent level of qualified CD investments and grants and is often in a leadership position. The bank makes occasional use of innovative and/or complex investments and exhibits excellent responsiveness to the credit and CD needs of its AA. Examples of qualified investments include:

- Three SBIC investments totaling \$2.3MM were contributed in the AA for the support of small business capital start-up and expansion.
- A total of \$25M in donations was awarded to a local area business cooperative which connects small businesses to grants and start-up funding, workforce recruiting, and other services in support of area economic development needs.

Table 112

Investments, Grants, and Donations – Tulsa Metropolitan AA								
Community Development Purpose	Prior Period Investments¹		Current Investments²		Donations		Total	
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)
Affordable Housing	1	326	3	2,369	1	2	5	2,696
Community Services	0	0	0	0	30	156	30	156
Economic Development	3	2,291	0	0	3	28	6	2,319
Revitalization and Stabilization	0	0	0	0	0	0	0	0
Total	4	2,618	3	2,369	34	185	41	5,172

^{1.} *Book Value of Investment*
^{2.} *Original Market Value of Investment*

SERVICE TEST

The bank’s performance under the service test in the Tulsa Metropolitan AA is excellent.

Retail Banking Services

Branch locations and alternative delivery systems, such as drive-through facilities and online and mobile banking, are reasonably accessible to the bank’s various geographies and to individuals of different income levels in the AA. As discussed, the bank operates two full-service branches with one in a middle- and one in an upper-income tract. Both branches are situated less than one mile from a low- or moderate-income tract.

The bank’s record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in LMI areas or to LMI individuals. During the evaluation period, the bank relocated one branch to a nearby location, both of which were situated in an upper-income tract.

The bank’s products, services, and business hours do not vary in a way that inconveniences its AA, particularly LMI geographies and/or LMI individuals. The bank’s operations in the AA generally mirror that of the institution, which is described in the overall service test section of this report.

Table 113

Retail Banking and Community Development Services – Tulsa Metropolitan AA												
Branch Accessibility	Location of Branches by Tract (%)						Percent of Tracts¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	0.0	0.0	50.0	50.0	0.0	100.0	9.7	30.9	29.1	30.3	0.0	100.0
	Location of Full-Service ATMs by Tract (%)						Percent of Households by Tracts¹ (%)					
Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total	
0.0	0.0	66.7	33.3	0.0	100.0	7.7	27.1	32.4	32.8	0.0	100.0	
Changes in Branch Location	Number of Branches (#)						Net Change in Branch Locations (#)					
	Total Branches		Openings (#)	Closings (#)			Low	Mod	Mid	Upp	Unk	Total
	2		1	1			0	0	0	0	0	0
Community Development Services	Affordable Housing	Community Services	Economic Development	Revitalization & Stabilization	Total Services	Total Organizations						
	4	16	0	0	20	10						

¹. Based on 2021 FFIEC census tract definitions.
Note: Total percentages may vary by 0.1 percent due to automated rounding differences.

Community Development Services

The bank is a leader in providing CD services. A total of 9 bank representatives performed 20 CD services to 10 area organizations during the evaluation period. This level of

services is considered notable given the bank's limited branching presence in the AA. A substantial portion of CD services resulted from board and finance membership capacities for area organizations that provide community services to LMI individuals or that support affordable housing initiatives. Examples of CD services include:

- A bank representative performed four CD services during the evaluation period, including serving on the Finance Committees for an area affordable housing organization and an area CD agency.
- Another bank representative served in both years of the evaluation period on the board for an area food bank.

**OKLAHOMA CITY METROPOLITAN ASSESSMENT AREA
(Limited-Scope Review)**

DESCRIPTION OF THE INSTITUTION’S OPERATIONS IN THE OKLAHOMA CITY METROPOLITAN AA

The bank’s AA is comprised of the entirety of Oklahoma County, one of seven counties that comprise the Oklahoma City, Oklahoma MSA. Refer to Appendix C for a map of the AA.

- The AA contains a total of 241 census tracts, including 28 low-, 85 moderate-, 70 middle-, 50 upper-, and 8 unknown-income tracts.
- The bank operates one full-service branch in an upper-income tract.
- As of June 30, 2021, the bank held a 0.5 percent share of deposits, ranking 30th out of 58 FDIC-insured financial institutions operating from 236 offices in the AA.
- According to 2015 ACS data, the AA population was 754,480.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE OKLAHOMA CITY METROPOLITAN AA

The state of Oklahoma AA listed in the table below was reviewed using limited-scope examination procedures. Conclusions regarding the institution’s CRA performance are drawn from a review of available facts and data, including performance figures, aggregate lending comparisons, and demographic information. The conclusions regarding the bank’s performance in this area do not change the rating for the state of Oklahoma.

Table 114

Assessment Area	Lending Test	Investment Test	Service Test
Oklahoma City Metropolitan	Below	Below	Consistent

**STATE OF COLORADO/DENVER METROPOLITAN AA
METROPOLITAN AREA
(Full-Scope Review)**

CRA rating for Colorado:	Satisfactory
The Lending Test is rated:	High Satisfactory
The Investment Test is rated:	Outstanding
The Service Test is rated:	High Satisfactory

Major factors supporting the rating include:

Lending Test

- Lending levels reflect adequate responsiveness to AA credit needs, and the bank makes limited use of innovative and/or flexible lending practices in serving AA credit needs.
- The bank's distribution of loans by income level of geography is good.
- The bank's distribution of loans among individuals of different income levels, including LMI, and businesses and farms of different sizes is poor.
- The bank is a leader in making CD loans within its AAs.

Investment Test

- The bank makes an excellent level of qualified CD investments and grants and is often in a leadership position. In addition, the bank makes occasional use of innovative and/or complex investments to support CD initiatives and exhibits excellent responsiveness to the credit and CD needs throughout its Colorado AA.

Service Test

- The bank's delivery systems are accessible to geographies and/or individuals of different income levels throughout its AAs.
- The bank's record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly to LMI geographies and/or LMI individuals.
- Products, services, and business hours do not vary in a way that inconveniences its AAs, particularly LMI geographies and/or individuals.
- The bank provides a relatively high level of CD services within its Colorado AAs and is responsive to the available service opportunities.

SCOPE OF EXAMINATION

The scope of the review for the state of Colorado was consistent with the overall scope for the institution. A full-scope review was conducted for the Denver Metropolitan AA, which represents the bank's only operational market within the state. As such, the state rating is reflective of the bank's performance in the AA. Home mortgage and small business loans comprise the two products analyzed in the lending test and were weighted evenly in the analysis due to strategic emphasis on each loan product and generally similar loan volumes. Small farm lending was not evaluated for this AA as there were no small farm originations during the review period.

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN COLORADO/DENVER METROPOLITAN AA

The bank's Denver Metropolitan AA contains four of ten counties that comprise the Denver-Aurora-Lakewood, Colorado MSA, including Adams, Arapahoe, Denver, and Jefferson Counties. Refer to Appendix C for a map of the AA and Appendix D for additional demographic data.

- At the prior evaluation, the AA contained the above listed counties, with the exception of Jefferson. The current evaluation will consider all four counties in the analysis.
- The AA is comprised of 526 census tracts, including 51 low-, 147 moderate-, 173 middle-, 150 upper-, and 5 unknown-income tracts. The inclusion of Jefferson County added approximately 138 tracts to the AA footprint, of which a majority of added tracts were comprised of middle- and upper-income geographies.
- As of June 30, 2021, the bank held a 0.2 percent share of deposits among FDIC-insured financial institutions with offices in AA, which ranked 30th out of 67 institutions operating from 523 banking offices in the AA.
- A community contact that was conducted as part of the public evaluation of another financial institution in the area was reviewed for information relevant to the bank's CRA performance criterion and to gain perspectives of local economic conditions, possible credit needs in the area, and the responsiveness of area banks in meeting such needs. The contact represented an area organization that provides support for the economic development, retention, and attraction of area businesses.

Table 115

Population Change			
Assessment Area: Denver Metropolitan			
Area	2010 Population	2015 Population	Percent Change
Denver Metropolitan	2,148,307	2,281,514	6.2
Adams County, CO	441,603	471,206	6.7
Arapahoe County, CO	572,003	608,310	6.3
Denver County, CO	600,158	649,654	8.2
Jefferson County, CO	534,543	552,344	3.3
Denver-Aurora-Lakewood, CO MSA	2,543,482	2,703,972	6.3
Colorado	5,029,196	5,278,906	5.0

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

- The AA experienced considerable growth between 2010 and 2015.
- As Table 115 illustrates, growth was most notable in Denver County, which includes the population center and capitol of the state.

Table 116

Median Family Income Change			
Assessment Area: Denver Metropolitan			
Area	2010 Median Family Income	2015 Median Family Income	Percent Change
Denver Metropolitan	75,109	75,316	0.3
Adams County, CO	68,456	66,619	(2.7)
Arapahoe County, CO	78,904	76,437	(3.1)
Denver County, CO	62,268	69,783	12.1
Jefferson County, CO	88,353	86,565	(2.0)
Denver-Aurora-Lakewood, CO MSA	81,781	80,820	(1.2)
Colorado	76,277	74,826	(1.9)

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

Note: MFIs have been inflation-adjusted and are expressed in 2015 dollars.

- As illustrated in Table 116, the year-over-year changes to MFIs was relatively nominal. While outer lying counties in the AA experienced declining MFIs, Denver County reflected a notable level of MFI growth.
- While the MFI in Denver County reflected a significant growth level, the county also contained a notable concentration of families below poverty when compared to the statewide figure, at 12.8 percent and 8.5 percent, respectively.

Table 117

Housing Cost Burden						
Assessment Area: Denver Metropolitan						
Area	Cost Burden - Renters			Cost Burden - Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Denver Metropolitan	80.7	59.5	46.6	69.0	45.5	21.5
Adams County, CO	83.3	57.2	49.4	69.4	44.0	23.3
Arapahoe County, CO	84.9	65.4	48.9	71.6	48.3	21.1
Denver County, CO	75.6	56.4	43.8	67.7	44.7	22.4
Jefferson County, CO	85.2	59.3	47.3	67.8	44.7	20.1
Denver-Aurora-Lakewood, CO MSA	80.9	60.7	46.0	69.1	46.4	21.1
Colorado	80.3	56.4	46.4	65.8	43.6	21.5

Source: U.S. Department of HUD, 2014-2018 Comprehensive Housing Affordability Strategy
Note: Cost Burden is housing cost that equals 30 percent or more of household income.

- As illustrated in Table 117, housing cost burden in the AA generally mirrored the figures reflected at the statewide level, both for renters and homeowners. Denver County contained the most housing affordability relative to the other counties within the AA.
- A community member indicated that a period of rapid growth in the late 2000s and early 2010s was likely slowed with a period of increasing housing prices. The member added that there are still housing shortages in the area, particularly in affordable homes. The community member shared an anecdotal experience of a local business struggling to recruit new employees due to the high cost of housing in one region of the AA.

Table 118

Unemployment Rates					
Assessment Area: Denver Metropolitan					
Area	2017	2018	2019	2020	2021
Denver Metropolitan	2.6	3.0	2.6	7.4	5.7
Adams County, CO	2.8	3.2	2.8	7.6	6.2
Arapahoe County, CO	2.6	3.0	2.5	7.5	5.8
Denver County, CO	2.5	2.9	2.5	7.8	5.9
Jefferson County, CO	2.4	2.8	2.4	6.8	5.0
Denver-Aurora-Lakewood, CO MSA	2.5	2.9	2.5	7.1	5.5
Colorado	2.6	3.0	2.6	6.9	5.4

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- Unemployment in the AA generally mirrored statewide figures and trends, including a notable spike and gradual decline during, and exiting, the height of the COVID-19 pandemic.

- A community member indicated that the area's diverse economy was not as impacted by the economic downturn and even experienced growth levels in many sectors.
- Major employers in the AA include, Denver International Airport (35,000), HealthONE Corporation (11,050), Lockheed Martin (14,000), Centura Health (8,310), and SCL Health Systems (8,270).

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN COLORADO/DENVER METROPOLITAN AA

LENDING TEST

The bank's performance under the lending test in the Denver Metropolitan AA is good and the state of Colorado is rated high satisfactory. The lending test conclusion was influenced by a significant volume of CD lending which had a favorable impact on the conclusion.

Lending Activity

The bank's lending activities reflect adequate responsiveness to AA credit needs. The evaluation of loans included 613 home mortgage and 402 small business loans originated between January 1, 2020 and December 31, 2021.

The bank makes limited use of innovative and/or flexible lending programs to serve AA credit needs, including LMI borrowers. A description of flexible lending products is discussed in the overall institutional lending activity section of this report and these products are available in the state and AA.

Geographic Distribution of Loans

The bank's geographic distribution of loans reflects good distribution among the different census tracts and dispersion throughout the AA. The distribution of small business loans reflects excellent penetration, while the distribution of home mortgage loans reflects adequate penetration.

An analysis of home improvement lending in the home mortgage loan grouping is not included in this evaluation, as loan volumes were too limited to conduct a meaningful analysis.

Home Mortgage Lending

The geographic distribution of home mortgage lending is adequate. The distribution of 2021 home mortgage lending in low-income tracts was above the aggregate lending data,

as well as the demographic figure. Lending in moderate-income tracts was comparable to the aggregate lending data, as well as the demographic figure.

The geographic distribution of home mortgage lending in 2020 reflected consistent performance with 2021 penetration levels. An analysis of the dispersion of loans was conducted and revealed no notable gaps or lapses that impacted the conclusion.

Home Purchase Loans

The geographic distribution of home purchase lending is adequate. The distribution of 2021 home purchase lending in low-income tracts was above the aggregate lending data, as well as the demographic figure. Lending in moderate-income tracts was comparable to the aggregate lending data, as well as the demographic figure.

The geographic distribution of home purchase lending in 2020 reflected penetration levels above the performance of 2021 lending patterns, specifically in low-income tracts. An analysis of the dispersion of loans was conducted and revealed no notable gaps or lapses that impacted the conclusion.

Home Refinance Loans

The geographic distribution of home refinance lending is adequate. The distribution of 2021 home refinance lending in low-income tracts was comparable to the aggregate lending data, as well as the demographic figure. Lending in moderate-income tracts was below the aggregate lending data, as well as the demographic figure.

The geographic distribution of home refinance lending in 2020 reflected consistent performance with 2021 penetration levels. An analysis of the dispersion of loans was conducted and revealed no notable gaps or lapses that impacted the conclusion.

Table 119

Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Denver Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Home Purchase Loans													
Low	16	17.0	6.5	7,279	14.0	5.5	14	13.5	6.8	6,427	12.2	5.4	5.6
Moderate	21	22.3	23.6	7,282	14.0	18.9	26	25.0	24.4	11,862	22.5	19.7	22.6
Middle	17	18.1	36.2	8,485	16.3	33.9	30	28.8	36.2	15,215	28.8	34.0	36.4
Upper	40	42.6	33.7	28,877	55.6	41.7	34	32.7	32.6	19,297	36.5	40.8	35.5
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	94	100.0	100.0	51,923	100.0	100.0	104	100.0	100.0	52,801	100.0	100.0	100.0
Refinance Loans													
Low	16	7.0	4.5	4,998	4.5	3.8	7	6.5	4.9	2,742	4.6	4.1	5.6
Moderate	32	14.0	19.4	10,500	9.4	15.8	15	13.9	21.5	6,306	10.7	17.3	22.6
Middle	62	27.2	35.9	29,226	26.2	33.2	26	24.1	36.2	14,124	23.9	33.4	36.4
Upper	118	51.8	40.1	66,657	59.8	47.1	60	55.6	37.3	35,840	60.7	45.2	35.5
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	228	100.0	100.0	111,381	100.0	100.0	108	100.0	100.0	59,012	100.0	100.0	100.0
Home Improvement Loans													
Low	2	25.0	4.0	244	29.2	3.7	1	5.9	4.0	119	6.5	3.4	5.6
Moderate	2	25.0	16.5	55	6.6	13.7	1	5.9	17.0	50	2.7	13.4	22.6
Middle	1	12.5	32.8	108	12.9	27.8	3	17.6	33.2	269	14.7	28.8	36.4
Upper	3	37.5	46.6	429	51.3	54.8	12	70.6	45.8	1,393	76.1	54.4	35.5
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	8	100.0	100.0	836	100.0	100.0	17	100.0	100.0	1,831	100.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	1	50.0	16.1	350	36.6	7.1	1	33.3	16.9	1,526	50.7	9.2	14.7
Moderate	0	0.0	29.4	0	0.0	30.8	0	0.0	31.0	0	0.0	28.4	32.3
Middle	0	0.0	36.4	0	0.0	46.9	2	66.7	34.4	1,485	49.3	41.7	35.4
Upper	1	50.0	18.1	607	63.4	15.1	0	0.0	17.7	0	0.0	20.8	17.6
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	2	100.0	100.0	957	100.0	100.0	3	100.0	100.0	3,011	100.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	37	10.3	5.1	13,262	7.7	4.4	25	9.9	5.5	11,404	9.3	4.8	5.6
Moderate	59	16.4	20.6	18,270	10.7	17.2	44	17.4	22.2	18,789	15.3	18.6	22.6
Middle	89	24.7	35.8	40,360	23.6	33.7	65	25.7	36.0	31,855	26.0	33.8	36.4
Upper	175	48.6	38.5	99,284	58.0	44.7	119	47.0	36.3	60,503	49.4	42.8	35.5
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	360	100.0	100.0	171,176	100.0	100.0	253	100.0	100.0	122,551	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.
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.

Small Business Lending

The geographic distribution of small business lending is excellent. The distribution of 2021 small business lending in low-income tracts was above the aggregate lending data by number volume and comparable by dollar volume, and above the demographic figure. Lending in moderate-income tracts was above the aggregate lending data, as well as the demographic figure.

The geographic distribution of small business lending in 2020 reflected performance which was above the penetration levels noted in 2021 lending which bolstered the overall conclusion. An analysis of the dispersion of loans was conducted and revealed no notable gaps or lapses that impacted the conclusion.

Table 120

Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography													
Assessment Area: Denver Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Low	38	15.1	9.2	7,051	15.9	12.4	18	12.0	9.0	2,284	9.1	12.3	8.3
Moderate	87	34.5	21.7	16,463	37.0	23.4	49	32.7	22.1	10,844	43.0	24.1	22.0
Middle	45	17.9	31.0	7,646	17.2	28.7	34	22.7	31.5	4,638	18.4	29.1	32.6
Upper	82	32.5	37.3	13,277	29.9	34.2	49	32.7	36.5	7,455	29.6	33.6	36.8
Unknown	0	0.0	0.4	0	0.0	1.0	0	0.0	0.4	0	0.0	0.8	0.4
Tract-Unk	0	0.0	0.4	0	0.0	0.2	0	0.0	0.5	0	0.0	0.1	
Total	252	100.0	100.0	44,437	100.0	100.0	150	100.0	100.0	25,221	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

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

The bank's lending has a poor distribution among individuals of different income levels and businesses and farms of different sizes. The distribution of loans to small businesses reflects adequate penetration, while the distribution of home mortgage loans reflects poor penetration. The home mortgage lending performance was given more weight in this test due to a higher volume of lending in both 2020 and 2021 and influenced the overall rating.

Home Mortgage Lending

The borrower distribution of home mortgage lending is poor. The distribution of 2021 home mortgage loans among low-income borrowers was below the aggregate lending data, as well as the demographic figure. Lending among moderate-income borrowers was also below the aggregate lending data, as well as the demographic figure.

The borrower distribution of home mortgage loans in 2020 reflected consistent performance with 2021 lending patterns.

Home Purchase Loans

The borrower distribution of home purchase lending is poor. The distribution of 2021 home purchase loans among low-income borrowers was below the aggregate lending data, as well as the demographic figure. Lending among moderate-income borrowers was also below the aggregate lending data, as well as the demographic figure.

The borrower distribution of home purchase loans in 2020 reflected consistent performance with 2021 lending patterns.

Home Refinance Loans

The borrower distribution of home refinance lending is poor. The distribution of 2021 home refinance loans among low-income borrowers was below the aggregate lending data, as well as the demographic figure. Lending among moderate-income borrowers was also below the aggregate lending data, as well as the demographic figure.

The borrower distribution of home refinance loans in 2020 reflected consistent performance with 2021 lending patterns.

Table 121

Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Denver Metropolitan													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Home Purchase Loans													
Low	1	1.1	6.1	312	0.6	3.2	2	1.9	6.0	375	0.7	3.0	23.6
Moderate	4	4.3	25.1	1,257	2.4	19.0	7	6.7	22.1	2,683	5.1	16.4	18.7
Middle	9	9.6	24.8	3,972	7.6	23.8	13	12.5	23.2	5,942	11.3	21.9	20.6
Upper	35	37.2	33.6	28,440	54.8	43.0	26	25.0	31.5	14,340	27.2	41.1	37.1
Unknown	45	47.9	10.4	17,942	34.6	11.0	56	53.8	17.2	29,461	55.8	17.6	0.0
Total	94	100.0	100.0	51,923	100.0	100.0	104	100.0	100.0	52,801	100.0	100.0	100.0
Refinance Loans													
Low	1	0.4	6.7	293	0.3	4.0	3	2.8	9.5	551	0.9	5.8	23.6
Moderate	16	7.0	18.8	4,022	3.6	14.7	7	6.5	20.3	1,801	3.1	16.2	18.7
Middle	20	8.8	22.8	6,758	6.1	21.6	14	13.0	21.9	4,831	8.2	20.9	20.6
Upper	152	66.7	34.9	88,089	79.1	42.0	82	75.9	29.0	50,129	84.9	37.0	37.1
Unknown	39	17.1	16.7	12,219	11.0	17.8	2	1.9	19.3	1,700	2.9	20.0	0.0
Total	228	100.0	100.0	111,381	100.0	100.0	108	100.0	100.0	59,012	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	6.0	0	0.0	4.7	0	0.0	6.1	0	0.0	4.6	23.6
Moderate	1	12.5	16.0	180	21.5	11.5	1	5.9	15.5	31	1.7	11.6	18.7
Middle	3	37.5	23.3	363	43.4	19.5	7	41.2	24.6	528	28.8	19.5	20.6
Upper	2	25.0	50.6	249	29.8	56.9	8	47.1	50.8	1,072	58.5	58.5	37.1
Unknown	2	25.0	4.0	44	5.3	7.4	1	5.9	2.9	200	10.9	5.8	0.0
Total	8	100.0	100.0	836	100.0	100.0	17	100.0	100.0	1,831	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	2	0.6	6.4	605	0.4	3.7	5	2.0	8.2	926	0.8	4.7	23.6
Moderate	21	5.9	20.2	5,459	3.2	15.8	15	6.0	20.5	4,515	3.8	16.1	18.7
Middle	34	9.5	23.1	11,161	6.6	22.0	36	14.4	22.4	11,385	9.5	21.1	20.6
Upper	215	60.1	35.1	122,789	72.1	42.5	135	54.0	31.1	71,353	59.7	39.2	37.1
Unknown	86	24.0	15.2	30,205	17.7	16.0	59	23.6	17.7	31,361	26.2	18.8	0.0
Total	358	100.0	100.0	170,219	100.0	100.0	250	100.0	100.0	119,540	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.
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.

Small Business Lending

The borrower distribution of small business lending is adequate. The distribution of loans to small businesses was comparable to the aggregate lending data by number volume and above by dollar volume, while below the demographic figure.

The borrower distribution of loans to small businesses in 2020 reflected consistent performance to 2021 lending patterns.

Table 122

Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Denver Metropolitan													
	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	128	50.8	40.6	16,378	36.9	22.5	72	48.0	47.2	8,305	32.9	25.6	92.4
Over \$1 Million	115	45.6		27,664	62.3		67	44.7		15,929	63.2		6.6
Revenue Unknown	9	3.6		395	0.9		11	7.3		987	3.9		0.9
Total	252	100.0		44,437	100.0		150	100.0		25,221	100.0		100.0
By Loan Size													
\$100,000 or Less	139	55.2	87.2	5,720	12.9	31.6	87	58.0	91.6	3,715	14.7	32.6	
\$100,001 - \$250,000	55	21.8	7.1	9,625	21.7	19.6	28	18.7	4.5	5,015	19.9	17.5	
\$250,001 - \$1 Million	58	23.0	5.6	29,092	65.5	48.9	35	23.3	4.0	16,491	65.4	49.9	
Total	252	100.0	100.0	44,437	100.0	100.0	150	100.0	100.0	25,221	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	95	74.2		3,489	21.3		54	75.0		1,786	21.5		
\$100,001 - \$250,000	16	12.5		3,024	18.5		8	11.1		1,426	17.2		
\$250,001 - \$1 Million	17	13.3		9,865	60.2		10	13.9		5,093	61.3		
Total	128	100.0		16,378	100.0		72	100.0		8,305	100.0		

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

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

Community Development Lending

The bank is a leader in providing CD loans. The bank originated 60 CD loans totaling \$169.8MM in this AA, which were most responsive to the revitalization and stabilization needs of the area, as well as activities that support the economic development needs of the AA. The bank reported a substantial volume of CD lending in the AA given its branch presence. The unit-volume of CD lending ranks fourth of eight statewide/multistate areas included in this evaluation, while dollar volume ranks fifth.

Examples of CD lending in the AA include:

- Four loans totaling \$6.7MM were originated to a business located in a moderate-income tract and within the boundaries of an enhanced enterprise zone. The financing is considered responsive to the revitalization and stabilization needs of the area.
- Two loans totaling \$10M were originated to a non-profit organization that provides various community services to LMI individuals and families, including health and wellness services, workforce development, and educational programs.

Table 123

Community Development Loans – State of Colorado		
Community Development Purpose	#	\$(000)
Affordable Housing	0	0
Community Services	2	10
Economic Development	23	29,861
Revitalization and Stabilization	35	139,922
Total Loans	60	169,793

INVESTMENT TEST

The bank’s performance under the investment test in the Denver Metropolitan AA is excellent and the State of Colorado is outstanding. The bank has an excellent level of qualified CD investments and grants and is often in a leadership position. The bank makes occasional use of innovative and/or complex investments and exhibits excellent responsiveness to the credit and CD needs of its AA. In addition to its investments within the Denver Metropolitan AA, the bank reported four investments totaling \$14.1MM in a statewide school program that provides funding to Colorado schools in demonstrated need of additional financial assistance. The program benefits schools within the AA, as well as schools in the broader Colorado area.

Examples of CD investments in the AA include:

- An investment totaling \$3.8MM benefited an area education facility which is mandated to comprise at least half of its student population from low-income homes.
- The bank donated \$13.5M to a nonprofit area foundation which distributes funding to area health organizations for the benefit of LMI individuals and families to obtain an array of health and wellness care.

Table 124

Investments, Grants, and Donations – State of Colorado								
Community Development Purpose	Prior Period Investments ¹		Current Investments ²		Donations		Total	
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)
Affordable Housing	3	1,211	0	0	3	18	6	1,229
Community Services	1	3,845	0	0	23	89	24	3,934
Economic Development	3	4,502	0	0	1	1	4	4,503
Revitalization and Stabilization	0	0	3	1,365	0	0	3	1,365
Outside AA	0	0	4	14,065	0	0	4	14,065
Total	7	9,559	7	15,430	27	107	41	25,096
^{1.} Book Value of Investment ^{2.} Original Market Value of Investment								

SERVICE TEST

The bank’s performance under the service test in the Denver Metropolitan AA is good and the State of Colorado is high satisfactory.

Retail Banking Services

Branch locations and alternative delivery systems, such as drive-through facilities and online and mobile banking, are accessible to the bank’s various geographies and to individuals of different income levels in the AA. The bank operates three full-service branches in the AA, including one location each in a moderate-, middle-, and upper-income tract. Additionally, the bank operates four full-service ATMs throughout the AA, one at each branch and an additional ATM in an upper-income tract.

The bank’s record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in LMI areas or to LMI individuals. The bank did not open or close any branches during the evaluation period.

The bank’s products, services, and business hours do not vary in a way that inconveniences its AA, particularly LMI geographies and/or LMI individuals. Bank operations and products and services offered in the AA generally mirror those of the overall institution, which is discussed in the overall institution’s service test section of this report.

Table 125

Retail Banking and Community Development Services – State of Colorado												
Branch Accessibility	Location of Branches by Tract (%)						Percent of Tracts ¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	0.0	33.3	33.3	33.3	0.0	100.0	9.7	27.9	32.9	28.5	1.0	100.0
	Location of Full-Service ATMs by Tract (%)						Percent of Households by Tracts ¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
0.0	25.0	25.0	50.0	0.0	100.0	9.5	27.3	35.2	27.9	0.0	100.0	
Changes in Branch Location	Number of Branches (#)					Net Change in Branch Locations (#)						
	Total Branches		Openings (#)	Closings (#)		Low	Mod	Mid	Upp	Unk	Total	
	3		0	0		0	0	0	0	0	0	
Community Development Services	Affordable Housing	Community Services	Economic Development	Revitalization & Stabilization	Total Services	Total Organizations						
	0	4	2	2	8	4						

¹ Based on 2021 FFIEC census tract definitions.
Note: Total percentages may vary by 0.1 percent due to automated rounding differences.

Community Development Services

The bank provides a relatively high level of CD services. Four bank representatives performed eight total CD services to four area organizations during the evaluation period. The CD services were responsive to a mix of organizations that include services to LMI individuals and families, support for area economic development, and participation which supports area revitalization and stabilization needs. Examples of CD services include:

- One bank representative served each year of the evaluation on an area urban renewal board which oversees projects that are intended to revitalize areas of the community which demonstrate such need.
- One bank representative also served each year of the evaluation on the board for an area organization that provides various health and counseling services for LMI individuals and families.

**STATE OF TEXAS/HOUSTON METROPOLITAN AA
METROPOLITAN AREA**
(Full-Scope Review)

CRA rating for Texas:	Satisfactory
The Lending Test is rated:	Low Satisfactory
The Investment Test is rated:	Outstanding
The Service Test is rated:	Outstanding

Major factors supporting the rating include:

Lending Test

- Lending levels reflect adequate responsiveness to AA credit needs, and the bank makes limited use of innovative and/or flexible lending practices in serving AA credit needs.
- The bank's distribution of loans by income level of geography is poor.
- The bank's distribution of loans among individuals of different income levels, including LMI, and businesses and farms of different sizes is adequate.
- The bank is a leader in making CD loans within its AA.

Investment Test

- The bank makes an excellent level of qualified CD investments and grants and is often in a leadership position. In addition, the bank makes significant use of innovative and/or complex investments to support CD initiatives and exhibits excellent responsiveness to the credit and CD needs throughout its Texas AA.

Service Test

- The bank's delivery systems are reasonably accessible to geographies and/or individuals of different income levels throughout its AA.
- The bank's record of opening and closing branches has improved the accessibility of its delivery systems, particularly to LMI geographies and/or LMI individuals.
- Products, services, and business hours do not vary in a way that inconveniences its AA, particularly LMI geographies and/or individuals.
- The bank is a leader in providing CD services within Texas and is responsive to the available service opportunities.

SCOPE OF EXAMINATION

The scope of the review for the state of Texas was consistent with the overall scope for the institution. A full-scope review was conducted for the Houston Metropolitan AA, which represents the bank's only full-service operational market within the state. As such, the state rating is reflective of the bank's performance in the AA. Small business and home mortgage loans comprise the two products analyzed in the lending test and weighting of the products favored the performance of small business lending based on a larger volume and strategic emphasis of the product during the evaluation period. The evaluation does not include an analysis of small farm lending as the bank did not report any small farm originations during the evaluation period. The analysis of home mortgage lending will only present the total home mortgage loan analysis, as each individual mortgage product reported volumes too minimal to render a reasonable conclusion.

DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN TEXAS/HOUSTON METROPOLITAN AA

In February of 2020, the bank established a full-service banking office in a commercial building located near downtown Houston. The banking office serves as a predominately commercial loan customer base, although retail loan products are offered and serviced consistent with those indicated in the overall institution section of this report, albeit in limited capacity while operations continue to expand.

The Houston Metropolitan AA consists of the entirety of Harris County, one of nine counties that comprise the Houston-The Woodlands-Sugar Land, Texas MSA. Refer to Appendix C for a map of the AA and Appendix D for additional demographic data.

- The AA contains 786 total census tracts, including 147 low-, 250 moderate-, 167 middle-, 216 upper-, and 6 unknown-income tracts.
- As of June 30, 2021 FDIC Market Share Report, the bank held less than one-tenth of a percent share of deposits, ranking 73rd of 78 FDIC-insured depository institutions operating from 920 banking offices in the AA.
- One community contact recently conducted as part of the CRA evaluation of another financial institution with offices in the AA was reviewed to ascertain the credit needs of area communities, the responsiveness of area banks in meeting those credit needs, and for perspectives on local economic conditions. The community member was affiliated with an organization focused on supporting area business growth, capital investment in community needs, and support for employment growth throughout the area.

Table 126

Population Change			
Assessment Area: Houston Metropolitan			
Area	2010 Population	2015 Population	Percent Change
Houston Metropolitan	4,092,459	4,356,362	6.4
Houston-The Woodlands-Sugar Land, TX MSA	5,920,416	6,346,653	7.2
Texas	25,145,561	26,538,614	5.5
<i>Source: 2010 U.S. Census Bureau Decennial Census 2011 – 2015 U.S. Census Bureau: American Community Survey</i>			

- As the population table illustrates, the AA includes a significant portion of the overall MSA population, at 68.6 percent.
- During the period of 2010 to 2015, the AA experienced positive growth at a rate which outpaced the overall state of Texas.

Table 127

Median Family Income Change			
Assessment Area: Houston Metropolitan			
Area	2010 Median Family Income	2015 Median Family Income	Percent Change
Houston Metropolitan	63,709	62,210	(2.4)
Houston-The Woodlands-Sugar Land, TX MSA	69,582	69,373	(0.3)
Texas	63,314	62,717	(0.9)
<i>Source: 2006 – 2010 U.S. Census Bureau: American Community Survey 2011 – 2015 U.S. Census Bureau: American Community Survey</i>			
<i>Note: MFIs have been inflation-adjusted and are expressed in 2015 dollars.</i>			

- The AA reflected a decline in MFIs between 2010 and 2015 at a larger rate than the overall MSA figure, which exhibited a nominal percent change. This data suggests that the AA contains greater vulnerability to economic changes among earners than other areas of the MSA.
- The AA contains a larger concentration of families below poverty when compared to the larger MSA area, at 14.9 percent and 12.8 percent, respectively.

Table 128

Housing Cost Burden						
Assessment Area: Houston Metropolitan						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Houston Metropolitan	82.2	50.2	44.7	63.6	39.7	20.4
Houston-The Woodlands-Sugar Land, TX MSA	80.9	50.7	43.6	62.2	38.4	19.6
Texas	78.1	51.1	42.5	60.1	34.8	19.4

Source: U.S. Department of HUD, 2014-2018 Comprehensive Housing Affordability Strategy
Note: Cost Burden is housing cost that equals 30 percent or more of household income.

- Housing cost burden reflects a significantly larger impact experienced by renters relative to homeowners, and particularly within the LMI population.

Table 129

Unemployment Rates					
Assessment Area: Houston Metropolitan					
Area	2017	2018	2019	2020	2021
Houston Metropolitan	5.1	4.4	3.9	9.0	6.5
Houston-The Woodlands-Sugar Land, TX MSA	5.1	4.4	3.8	8.7	6.4
Texas	4.3	3.9	3.5	7.7	5.7

Source: Bureau of Labor Statistics: Local Area Unemployment Statistics

- Unemployment rates in the AA, and greater MSA, contained higher rates when compared to other areas of Texas.
- A community member commented that the Houston area was negatively impacted by the COVID-19 pandemic, particularly with a decrease in business start-ups.
- Additionally, a February 2021 winter storm had significant impacts to area infrastructure and particularly among the most vulnerable populations, including substantial power outages and loss of accessible drinking water.
- Major employers in the AA, each reflecting greater than 20,000 employees, include H-E-B (food manufacturing and distribution), Houston Methodist (health system), Memorial Herman Health System (health system), UT MD Anderson Cancer Center (health system), and Walmart (retail).

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN TEXAS/HOUSTON
METROPOLITAN AA**

LENDING TEST

The bank's performance under the lending test in the Houston Metropolitan AA is adequate and the state of Texas is rated low satisfactory. The lending test conclusion was influenced by the significant volume of CD lending which had a favorable impact on the conclusion.

Lending Activity

The bank's lending activities reflect adequate responsiveness to AA credit needs. The evaluation of loans included 140 small business and 43 home mortgage loans originated between January 1, 2020 and December 31, 2021.

The bank makes limited use of innovative and/or flexible lending programs to serve AA credit needs, including LMI borrowers. A description of flexible lending products is discussed in the overall institutional lending activity section of this report.

Geographic Distribution of Loans

The bank's geographic distribution of loans reflects poor distribution among the different census tracts and dispersion throughout the AA. The distribution of small business loans and home mortgage lending reflects poor penetration.

Home Mortgage Lending

The geographic distribution of home mortgage lending is poor. The bank did not originate a home mortgage loan in a low-income tract in 2021, which reflects a lending concentration below aggregate lending data, as well as the demographic figure. Lending in moderate-income tracts was below the aggregate lending data, as well as the demographic figure.

The geographic distribution of home mortgage lending in 2020 reflected consistent performance with 2021 penetration levels. An analysis of the dispersion of loans was conducted and identified gaps in lending throughout the AA, particularly among LMI tracts. The lapse of lending in such tracts is correlated to the limited penetration noted in the overall geographic distribution and is factored in the performance conclusion.

Table 130

Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Houston Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	#	%
Home Purchase Loans													
Low	0	0.0	4.5	0	0.0	3.6	0	0.0	5.0	0	0.0	3.8	7.5
Moderate	0	0.0	15.3	0	0.0	11.0	1	25.0	16.2	391	10.4	11.4	25.8
Middle	0	0.0	32.2	0	0.0	25.1	0	0.0	32.0	0	0.0	25.1	27.9
Upper	3	100.0	48.0	1,651	100.0	60.3	3	75.0	46.6	3,365	89.6	59.6	38.8
Unknown	0	0.0	0.1	0	0.0	0.1	0	0.0	0.1	0	0.0	0.1	0.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	3	100.0	100.0	1,651	100.0	100.0	4	100.0	100.0	3,756	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	3.3	0	0.0	2.7	0	0.0	3.3	0	0.0	2.6	7.5
Moderate	0	0.0	11.8	0	0.0	8.1	0	0.0	13.2	0	0.0	8.9	25.8
Middle	1	3.6	25.1	114	0.6	18.5	1	12.5	28.1	148	3.3	20.5	27.9
Upper	27	96.4	59.8	19,227	99.4	70.6	7	87.5	55.2	4,400	96.7	67.9	38.8
Unknown	0	0.0	0.1	0	0.0	0.1	0	0.0	0.1	0	0.0	0.1	0.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	28	100.0	100.0	19,341	100.0	100.0	8	100.0	100.0	4,548	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	3.6	0	0.0	2.5	0	0.0	3.9	0	0.0	2.9	7.5
Moderate	0	0.0	15.7	0	0.0	11.0	0	0.0	16.1	0	0.0	11.2	25.8
Middle	0	0.0	22.8	0	0.0	16.4	0	0.0	20.6	0	0.0	14.0	27.9
Upper	0	0.0	57.9	0	0.0	70.2	0	0.0	59.4	0	0.0	71.8	38.8
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	0	0.0	25.7	0	0.0	17.4	0	0.0	26.6	0	0.0	20.9	28.6
Moderate	0	0.0	27.2	0	0.0	22.8	0	0.0	31.7	0	0.0	29.4	29.1
Middle	0	0.0	17.3	0	0.0	21.0	0	0.0	14.2	0	0.0	16.9	18.6
Upper	0	0.0	29.8	0	0.0	38.9	0	0.0	27.4	0	0.0	32.9	22.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.9
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	0	0.0	3.9	0	0.0	4.0	0	0.0	4.3	0	0.0	4.6	7.5
Moderate	0	0.0	14.2	0	0.0	10.6	1	8.3	15.0	391	4.7	11.8	25.8
Middle	1	3.2	29.4	114	0.5	22.2	1	8.3	30.2	148	1.8	22.6	27.9
Upper	30	96.8	52.4	20,878	99.5	63.2	10	83.3	50.4	7,765	93.5	60.9	38.8
Unknown	0	0.0	0.1	0	0.0	0.1	0	0.0	0.1	0	0.0	0.1	0.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	31	100.0	100.0	20,992	100.0	100.0	12	100.0	100.0	8,304	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.
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.

Small Business Lending

The geographic distribution of small business lending is poor. The distribution of 2021 small business loans in low-income tracts was comparable to the aggregate lending data by number volume and below by dollar volume, and was comparable to the demographic figure. Lending in moderate-income tracts was below the aggregate lending data, as well as below the demographic figure.

The geographic distribution of small business lending in 2020 was above the performance in 2021, although loan volume was higher in 2021, which supported the overall rating. An analysis of the dispersion of loans was conducted and identified gaps in lending throughout the AA, particularly among LMI tracts. The lapse of lending in such tracts is correlated to the limited penetration noted in the overall geographic distribution and is factored in the performance conclusion.

Table 131

Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography													
Assessment Area: Houston Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	5	7.9	13.4	68	1.8	15.3	9	11.7	13.1	190	4.6	15.4	13.3
Moderate	12	19.0	21.4	178	4.7	21.3	8	10.4	22.3	223	5.4	22.7	22.4
Middle	13	20.6	22.0	246	6.6	20.3	8	10.4	23.4	100	2.4	20.3	22.1
Upper	33	52.4	42.6	3,263	86.9	42.5	52	67.5	40.6	3,617	87.6	41.3	41.9
Unknown	0	0.0	0.2	0	0.0	0.2	0	0.0	0.2	0	0.0	0.1	0.3
Tract-Unk	0	0.0	0.4	0	0.0	0.4	0	0.0	0.5	0	0.0	0.1	
Total	63	100.0	100.0	3,754	100.0	100.0	77	100.0	100.0	4,130	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

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

The bank’s lending has an adequate distribution among individuals of different income levels and businesses and farms of different sizes. The distribution of loans to small businesses reflects adequate penetration and the borrower distribution of home mortgage loans reflects poor penetration. Given the higher volume of lending in both 2020 and 2021, the small business lending performance was given more weight when determining the overall test rating.

Home Mortgage Lending

The borrower distribution of home mortgage lending is poor. The bank did not originate a home mortgage loan to a low- or moderate-income borrower during the two-year evaluation period and, as such, reflects poor penetration in the analysis of lending to borrowers of different income levels.

Table 132

Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Houston Metropolitan													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	\$%	\$%	#	%	%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	0	0.0	3.7	0	0.0	1.9	0	0.0	2.8	0	0.0	1.4	27.7
Moderate	0	0.0	20.8	0	0.0	13.8	0	0.0	16.5	0	0.0	10.8	17.1
Middle	0	0.0	23.4	0	0.0	19.2	0	0.0	21.2	0	0.0	17.1	17.0
Upper	3	100.0	41.7	1,651	100.0	55.0	4	100.0	38.3	3,756	100.0	52.4	38.1
Unknown	0	0.0	10.3	0	0.0	10.1	0	0.0	21.1	0	0.0	18.3	0.0
Total	3	100.0	100.0	1,651	100.0	100.0	4	100.0	100.0	3,756	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	2.3	0	0.0	1.0	0	0.0	3.0	0	0.0	1.4	27.7
Moderate	0	0.0	9.0	0	0.0	5.0	0	0.0	10.8	0	0.0	6.3	17.1
Middle	1	3.6	15.5	114	0.6	10.9	1	12.5	17.2	148	3.3	12.1	17.0
Upper	27	96.4	52.3	19,227	99.4	63.6	6	75.0	46.4	3,832	84.3	58.7	38.1
Unknown	0	0.0	20.8	0	0.0	19.5	1	12.5	22.5	568	12.5	21.5	0.0
Total	28	100.0	100.0	19,341	100.0	100.0	8	100.0	100.0	4,548	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	4.7	0	0.0	2.3	0	0.0	5.2	0	0.0	2.6	27.7
Moderate	0	0.0	12.3	0	0.0	7.9	0	0.0	10.2	0	0.0	6.5	17.1
Middle	0	0.0	17.6	0	0.0	12.4	0	0.0	17.0	0	0.0	11.4	17.0
Upper	0	0.0	61.9	0	0.0	72.3	0	0.0	64.2	0	0.0	74.6	38.1
Unknown	0	0.0	3.5	0	0.0	5.0	0	0.0	3.4	0	0.0	5.0	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													
Low	0	0.0	3.0	0	0.0	1.4	0	0.0	3.0	0	0.0	1.4	27.7
Moderate	0	0.0	14.3	0	0.0	9.3	0	0.0	13.6	0	0.0	8.7	17.1
Middle	1	3.2	18.6	114	0.5	14.7	1	8.3	19.0	148	1.8	14.8	17.0
Upper	30	96.8	44.8	20,878	99.5	57.8	10	83.3	42.0	7,588	91.4	55.1	38.1
Unknown	0	0.0	19.4	0	0.0	16.7	1	8.3	22.4	568	6.8	20.0	0.0
Total	31	100.0	100.0	20,992	100.0	100.0	12	100.0	100.0	8,304	100.0	100.0	100.0
Source: 2021 FFIEC Census Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													
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.													

Small Business Lending

The borrower distribution of small business lending is adequate. The distribution of 2021 loans to small businesses is comparable to the aggregate lending data by number volume and below by dollar volume and reflects penetration below the demographic figure. The distribution of 2020 loans reflects consistent performance to the loan penetration noted in the analysis of 2021 lending.

Table 133

Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Houston Metropolitan													
	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	23	36.5	36.7	380	10.1	22.7	38	49.4	40.5	546	13.2	25.4	91.1
Over \$1 Million	31	49.2		3,284	87.5		35	45.5		3,549	85.9		7.8
Revenue Unknown	9	14.3		91	2.4		4	5.2		35	0.8		1.0
Total	63	100.0		3,754	100.0		77	100.0		4,130	100.0		100.0
By Loan Size													
\$100,000 or Less	56	88.9	87.5	1,208	32.2	31.0	69	89.6	91.9	1,134	27.5	35.3	
\$100,001 - \$250,000	2	3.2	6.9	378	10.1	19.6	2	2.6	4.4	255	6.2	17.6	
\$250,001 - \$1 Million	5	7.9	5.6	2,168	57.8	49.4	6	7.8	3.7	2,741	66.4	47.1	
Total	63	100.0	100.0	3,754	100.0	100.0	77	100.0	100.0	4,130	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	23	100.0		380	100.0		38	100.0		546	100.0		
\$100,001 - \$250,000	0	0.0		0	0.0		0	0.0		0	0.0		
\$250,001 - \$1 Million	0	0.0		0	0.0		0	0.0		0	0.0		
Total	23	100.0		380	100.0		38	100.0		546	100.0		

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

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

Community Development Lending

The bank is a leader in providing CD loans. The bank originated 20 CD loans totaling \$112.8MM in the AA, and was responsive to a varying mixture of CD needs as illustrated in the table below. Examples of CD loans include:

- A CD loan in the amount of \$37.5MM was originated to an area electronics manufacturing company which operates in a low-income tract. Financing for the organization supports the revitalization and stabilization needs of an area located within a designated enterprise zone.
- A CD loan in the amount of \$20M was originated to an area organization that provides community services to LMI individuals, particularly at-risk youth. The organization operates in one of the area’s most economically distressed neighborhoods and provides an array of services, including education, mentoring, and behavioral development programs.

Table 134

Community Development Loans – State of Texas		
Community Development Purpose	#	\$(000)
Affordable Housing	0	0
Community Services	7	50,155
Economic Development	5	10,045
Revitalization and Stabilization	8	52,579
Total Loans	20	112,779

INVESTMENT TEST

The bank’s performance under the investment test in the Houston Metropolitan AA is excellent and the state of Texas rating is outstanding. The bank has an excellent level of qualified CD investments and grants and is often in a leadership position. The bank makes significant use of innovative and/or complex investments and exhibits excellent responsiveness to the credit and CD needs of its AA. Similar to other markets, the bank’s investment vehicles include a mixture of LIHTCs, historic preservation and rehabilitative tax credits, and school bonds. In addition to the investments in the Houston Metropolitan AA, 36 debt and/or equity investments totaling \$68.0MM were purchased in areas beyond the boundaries of the AA. Examples of investments inside the AA include:

- The bank invested in a \$4.6MM LIHTC that supports improvements for an affordable housing apartment complex in the AA.

- The bank donated \$7M to an area nonprofit organization that targets public schools in underserved areas and allocates funding for infrastructure improvements and other financial assistance needed to improve schools in LMI communities.

Table 135

Investments, Grants, and Donations – State of Texas								
Community Development Purpose	Prior Period Investments ¹		Current Investments ²		Donations		Total	
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)
Affordable Housing	0	0	1	4,619	0	0	1	4,619
Community Services	0	0	0	0	8	25	8	25
Economic Development	0	0	6	20,400	0	0	6	20,400
Revitalization and Stabilization	0	0	0	0	0	0	0	0
Outside of AAs	0	0	36	67,657	0	0	36	67,657
Total	0	0	43	92,676	8	25	51	92,701
^{1.} Book Value of Investment ^{2.} Original Market Value of Investment								

SERVICE TEST

The bank’s performance under the service test in the Houston Metropolitan AA is excellent and the state of Texas is rated outstanding. The conclusion for the service test performance was influenced by the significant volume of CD services performed relative to the limited branch presence and time-period of branch operations.

Retail Banking Services

Branch locations and alternative delivery systems, such as drive-through facilities and online and mobile banking, are reasonably accessible to the bank’s various geographies and to individuals of different income levels in the AA. As discussed, the bank’s only branch in the AA is located in a commercial office building near the downtown portion of Houston. The branch operates in an upper-income tract; however, the branch is situated approximately two miles to the northeast from a predominately LMI portion of the immediate area. At the time of the evaluation, the bank had not deployed any ATM units in the AA.

The bank’s record of opening branches has improved the accessibility of its delivery systems, particularly in LMI areas or to LMI individuals. The expansion of existing limited-bank operations into a full-service branch in the AA is considered a responsive measure given the bank’s financial capacity and breadth of flexible credit and deposit product offerings.

The bank’s products, services, and business hours do not vary in a way that inconveniences its AA, particularly LMI geographies and/or LMI individuals. Although many products included in this analysis contain limited volumes due to their new deployment in the market, the bank’s product offerings generally mirror those discussed in the overall retail banking services section of this report.

Table 136

Retail Banking and Community Development Services – State of Texas												
Branch Accessibility	Location of Branches by Tract (%)						Percent of Tracts ¹ (%)					
	Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total
	0.0	0.0	0.0	100.0	0	100.0	18.7	31.8	21.2	27.5	0.8	100.0
	Location of Full-Service ATMs by Tract (%)						Percent of Households by Tracts ¹ (%)					
Low	Mod	Mid	Upp	Unk	Total	Low	Mod	Mid	Upp	Unk	Total	
0.0	0.0	0.0	0.0	0.0	0.0	15.4	28.8	24.7	30.7	0.4	100.0	
Changes in Branch Location	Number of Branches (#)					Net Change in Branch Locations (#)						
	Total Branches		Openings (#)	Closings (#)		Low	Mod	Mid	Upp	Unk	Total	
	1		1	0		0	0	0	1	0	1	
Community Development Services	Affordable Housing		Community Services		Economic Development		Revitalization & Stabilization		Total Services		Total Organizations	
	0		11		0		0		11		6	
^{1.} Based on 2021 FFIEC census tract definitions. Note: Total percentages may vary by 0.1 percent due to automated rounding differences.												

Community Development Services

The bank is a leader in providing CD services. Four bank representatives provided eleven CD services to six area organizations during the evaluation period. Examples of CD services performed in the AA include:

- One bank representative provided six CD services during the evaluation period, serving annually on the board of three area organizations that provide community services to LMI individuals and families.
- One bank representative provided financial literacy education during each year of the evaluation period to an area organization that provides community services to LMI individuals.

APPENDIX A – SCOPE OF EXAMINATION

Table A-1

Scope of Examination			
<u>Financial Institution</u> Commerce Bank Kansas City, Missouri		<u>Products/Services Reviewed</u> <ul style="list-style-type: none"> •Home Purchase Loans •Home Refinance Loans •Home Improvement Loans •Multifamily Loans •Small Business (SB) Loans •Small Farm (SF) Loans •CD Loans •Qualified Investments and Donations •CD Services 	
<u>Time Period</u>			
<u>HMDA LAR and CRA SB and SF Loans:</u>		January 1, 2020 to December 31, 2021	
<u>CD Activities:</u>		January 1, 2020 to December 31, 2021	
List of Affiliates Considered in this Evaluation			
<u>Affiliates</u>	<u>Affiliate Relationship</u>		<u>Products Reviewed</u>
CFB	Subsidiary of CBI		Qualified Investments
List of Assessment Areas and Type of Examination			
<u>Assessment Area</u>	<u>Type of Exam</u>	<u>Branches Visited</u>	<u>Community Contacts</u>
MSA 28140 Kansas City Metropolitan	Full Review	None	2 prior
MSA 41180 St. Louis Metropolitan	Full Review	None	1 prior
<u>MISSOURI</u>			
MSA 44180 Springfield Metropolitan	Full Review	None	1 prior
MSA 99999 Butler County	Limited Review	None	None
MSA 16020 Cape Girardeau Metropolitan	Limited Review	None	None
MSA 17860 Columbia Metropolitan	Limited Review	None	None
MSA 99999 Eastern Missouri	Limited Review	None	None
MSA 27620 Jefferson City Metropolitan	Limited Review	None	None
MSA 27900 Joplin MSA	Limited Review	None	None
MSA 99999 Northeast Missouri	Limited Review	None	None
MSA 99999 Ozark	Limited Review	None	None
MSA 99999 Southwest Missouri	Limited Review	None	None
MSA 41140 St. Joseph Metropolitan	Limited Review	None	None
MSA 99999 Taney County	Limited Review	None	None
<u>KANSAS</u>			
MSA 48620 Wichita Metropolitan	Full Review	None	1 prior
MSA 99999 Ellis County	Limited Review	None	None
MSA 29940 Lawrence MSA	Limited Review	None	None
MSA 31740 Manhattan Metropolitan	Limited Review	None	None
MSA 99999 Reno County	Limited Review	None	None
MSA 99999 Southeast Kansas	Limited Review	None	None
MSA 99999 Western Kansas	Limited Review	None	None

<u>ILLINOIS</u>			
MSA 37900 Peoria Metropolitan	Full Review	None	1 prior
MSA 14010 Bloomington MSA	Full Review	None	1 prior
MSA 99999 Adams County	Limited Review	None	None
MSA 16580 Champaign Metropolitan	Limited Review	None	None
<u>OKLAHOMA</u>			
MSA 46140 Tulsa Metropolitan	Full Review	None	1 prior
MSA 36420 Oklahoma City Metropolitan	Limited Review	None	None
<u>COLORADO</u>			
MSA 19740 Denver Metropolitan	Full Review	None	1 prior
<u>TEXAS</u>			
MSA 26420 Houston Metropolitan	Full Review	None	1 prior

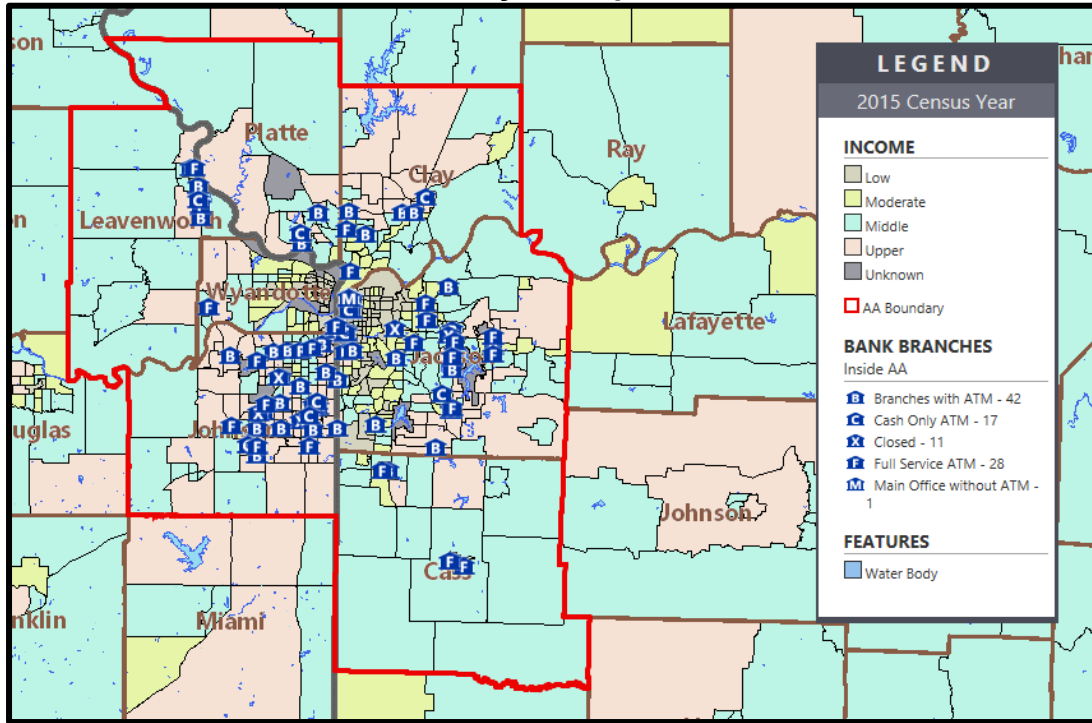
**APPENDIX B – SUMMARY OF STATE AND MULTISTATE METROPOLITAN AREA
RATINGS**

Table B-1

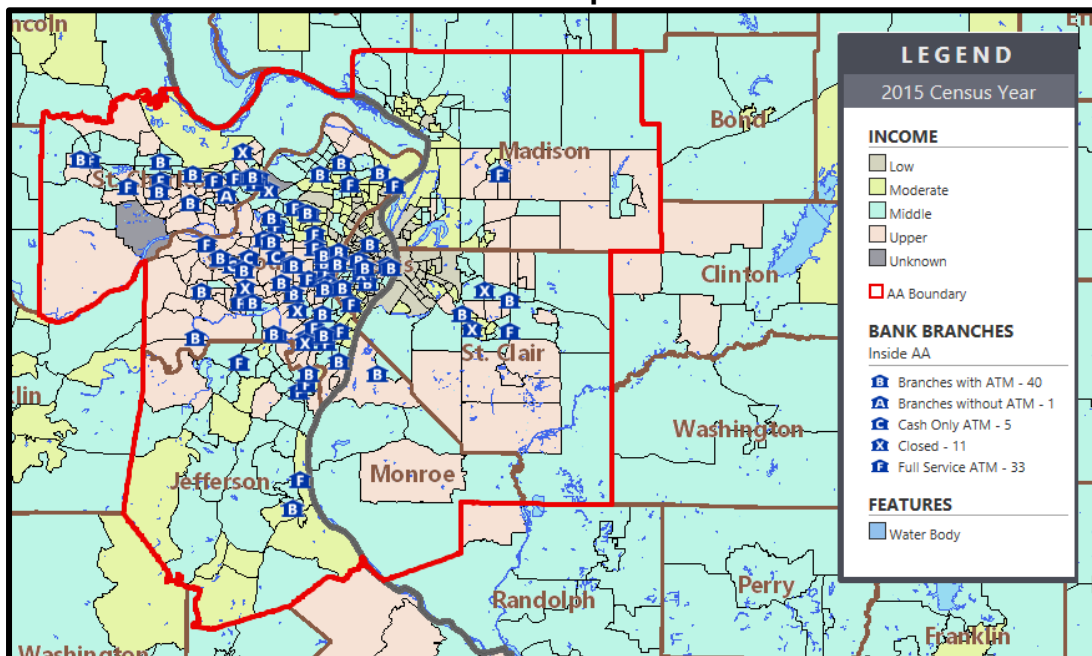
State or Multistate Metropolitan Area Name	Lending Test Rating	Investment Test Rating	Service Test Rating	Overall Rating
Kansas City Metropolitan AA	High Satisfactory	Outstanding	Outstanding	Outstanding
St. Louis Metropolitan AA	High Satisfactory	Outstanding	Outstanding	Outstanding
State of Missouri	High Satisfactory	Outstanding	Outstanding	Outstanding
State of Kansas	High Satisfactory	Outstanding	Outstanding	Outstanding
State of Illinois	Low Satisfactory	Outstanding	Outstanding	Satisfactory
State of Oklahoma	High Satisfactory	Outstanding	Outstanding	Outstanding
State of Colorado	High Satisfactory	Outstanding	High Satisfactory	Satisfactory
State of Texas	Low Satisfactory	Outstanding	Outstanding	Satisfactory

APPENDIX C – MAPS OF THE ASSESSMENT AREAS

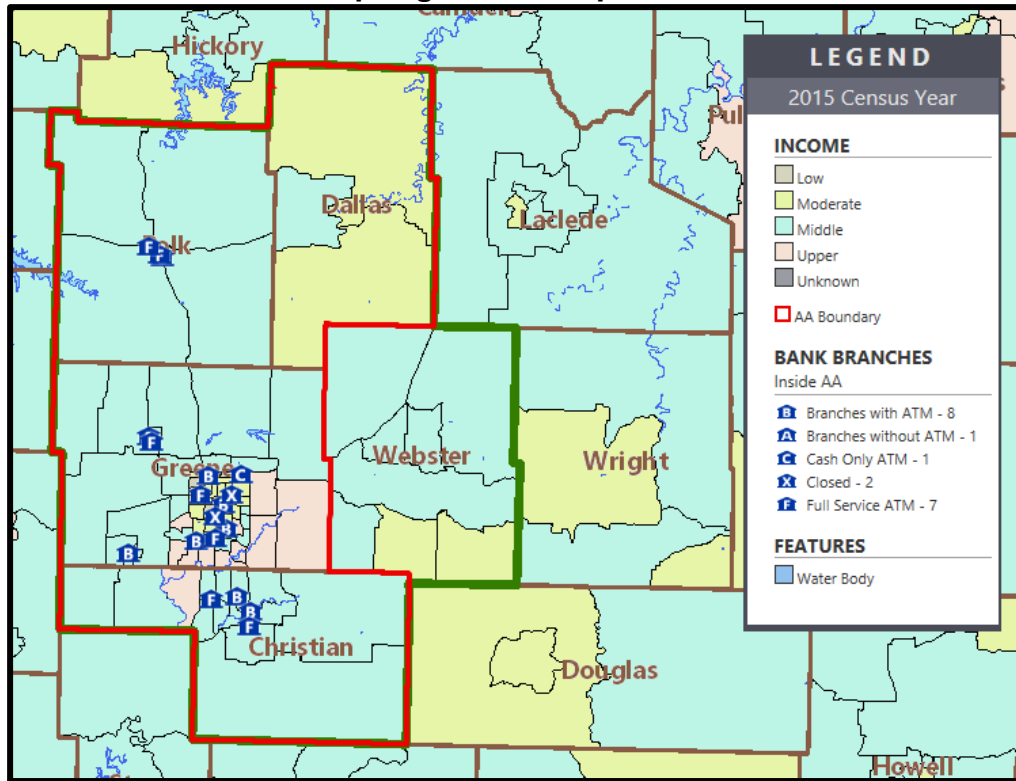
Kansas City Metropolitan AA



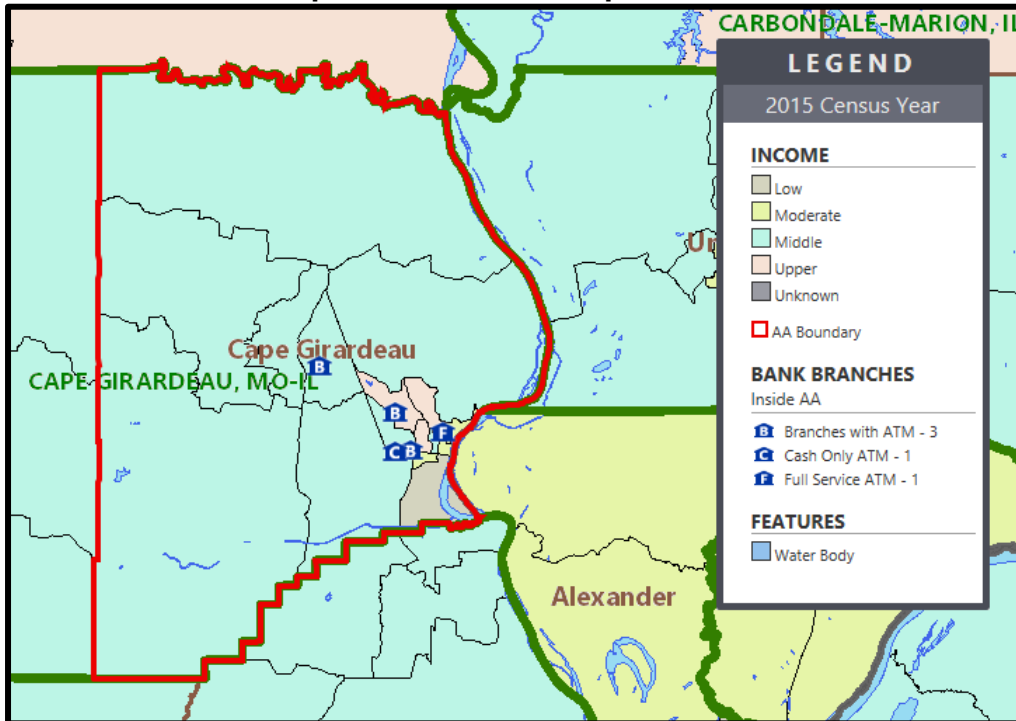
St. Louis Metropolitan AA



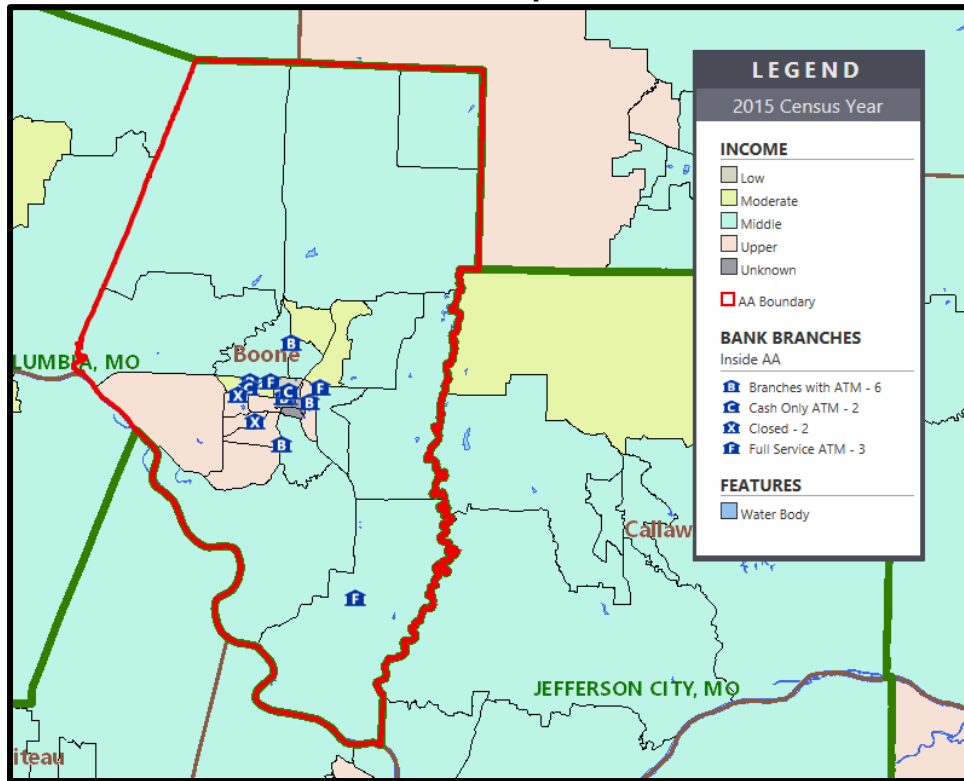
Springfield Metropolitan



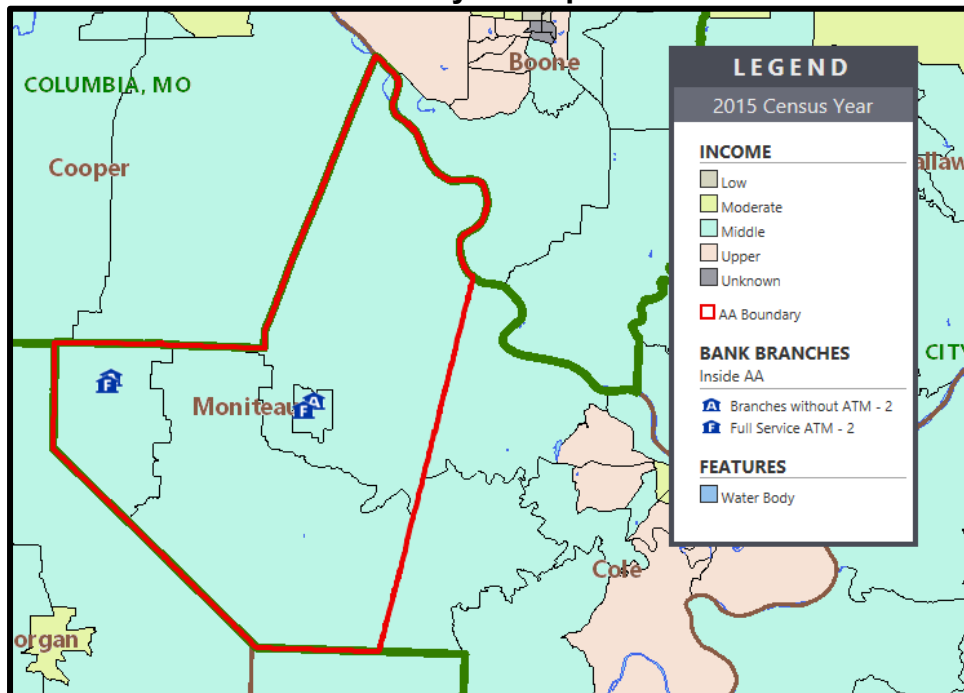
Cape Girardeau Metropolitan AA



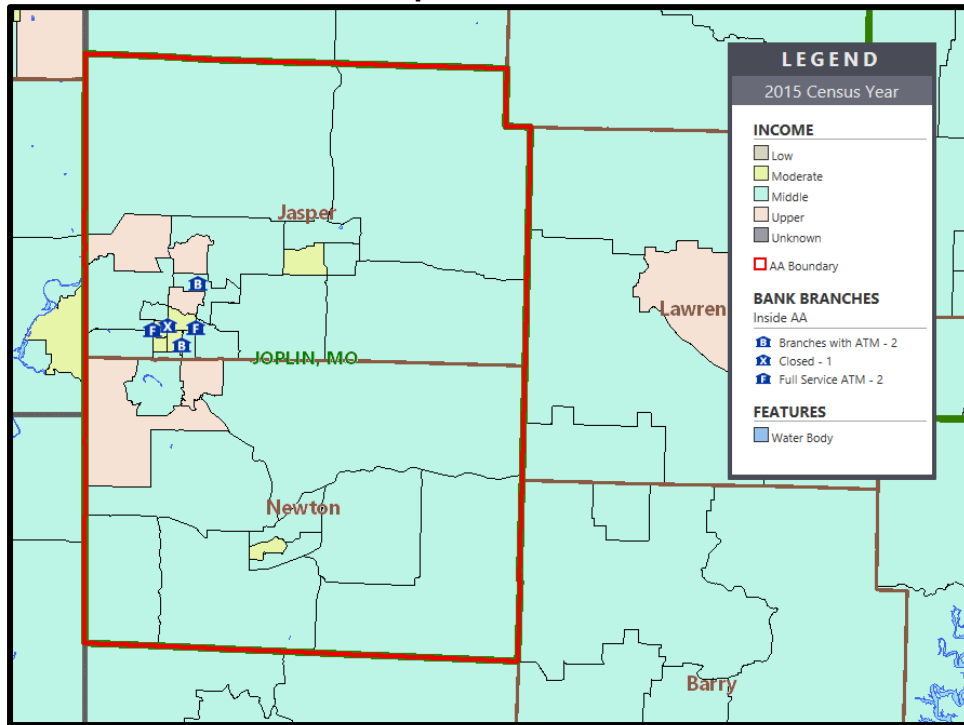
Columbia Metropolitan AA



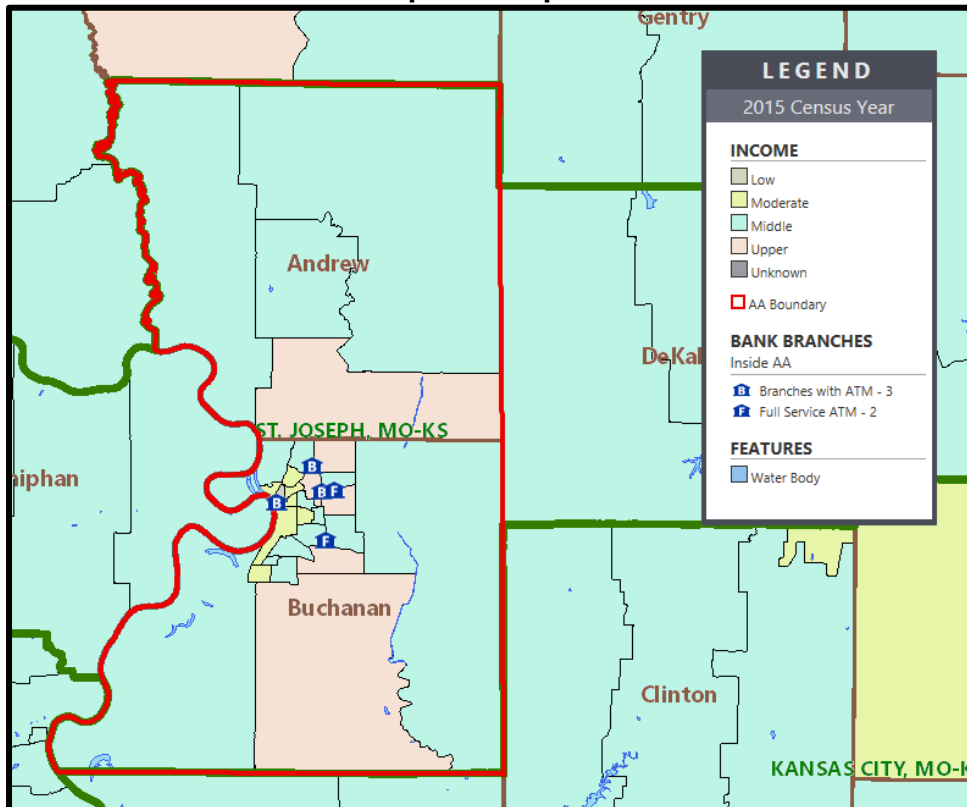
Jefferson City Metropolitan AA



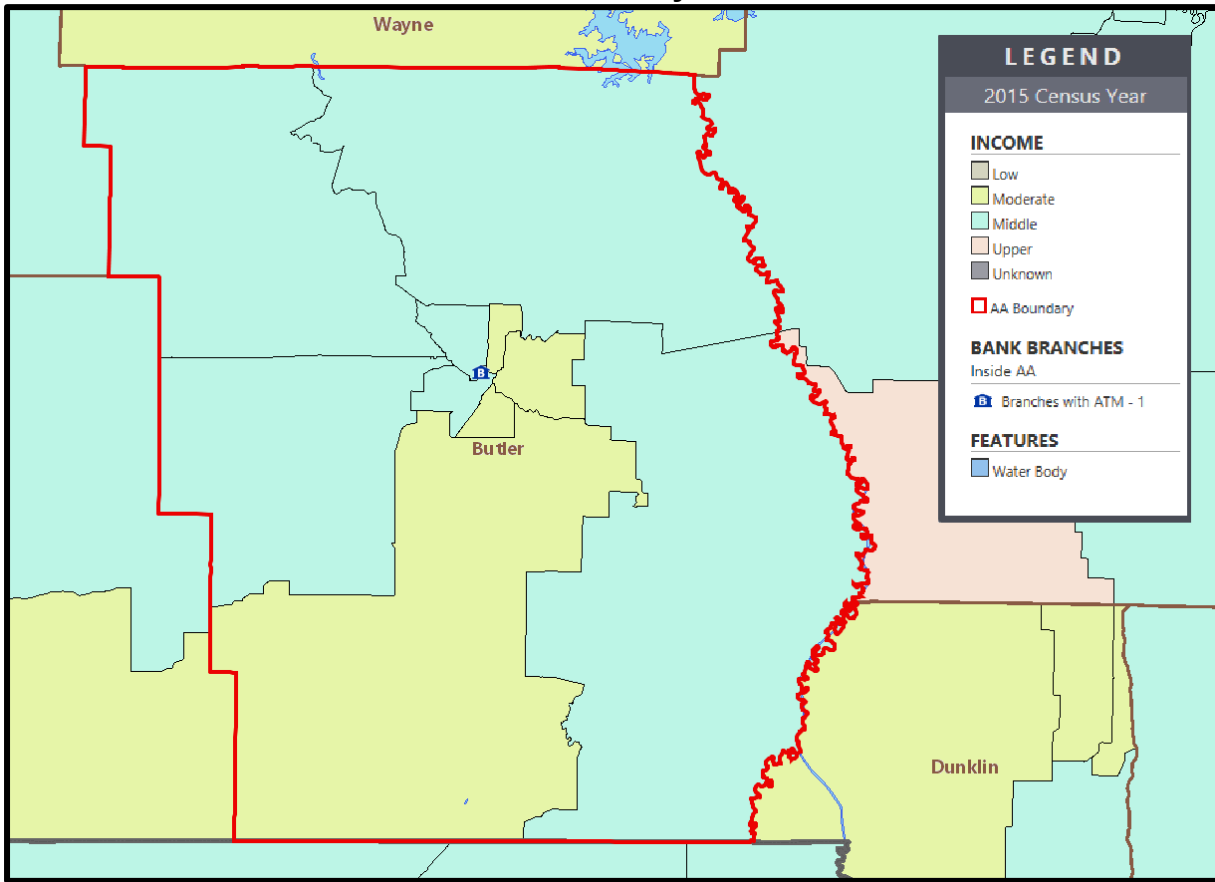
Joplin MSA AA



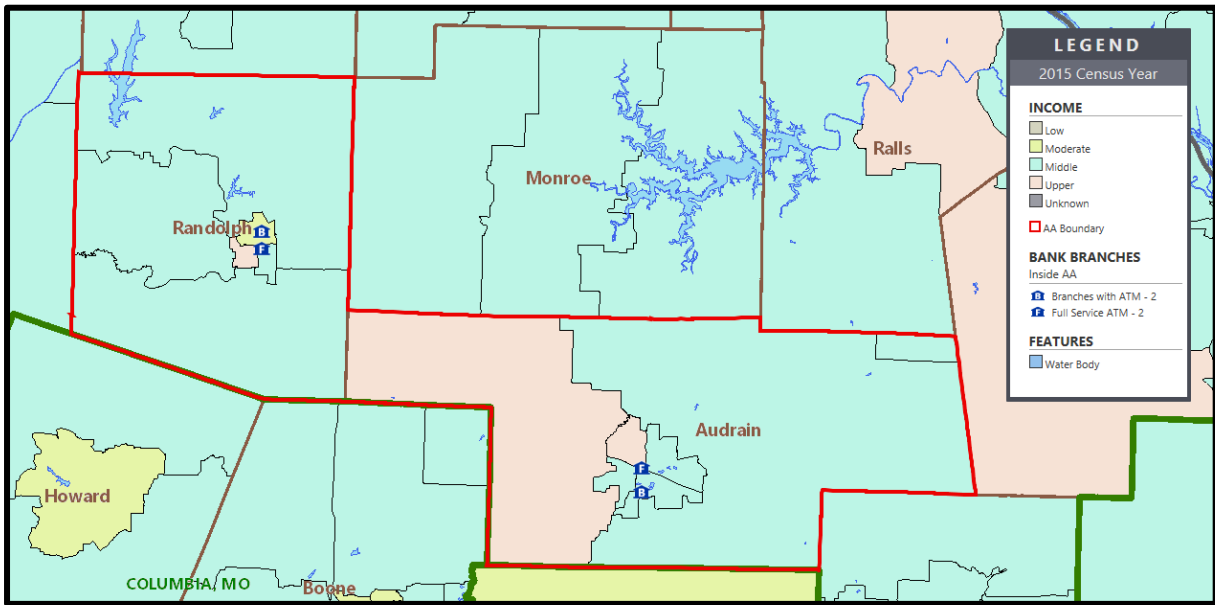
St. Joseph Metropolitan AA



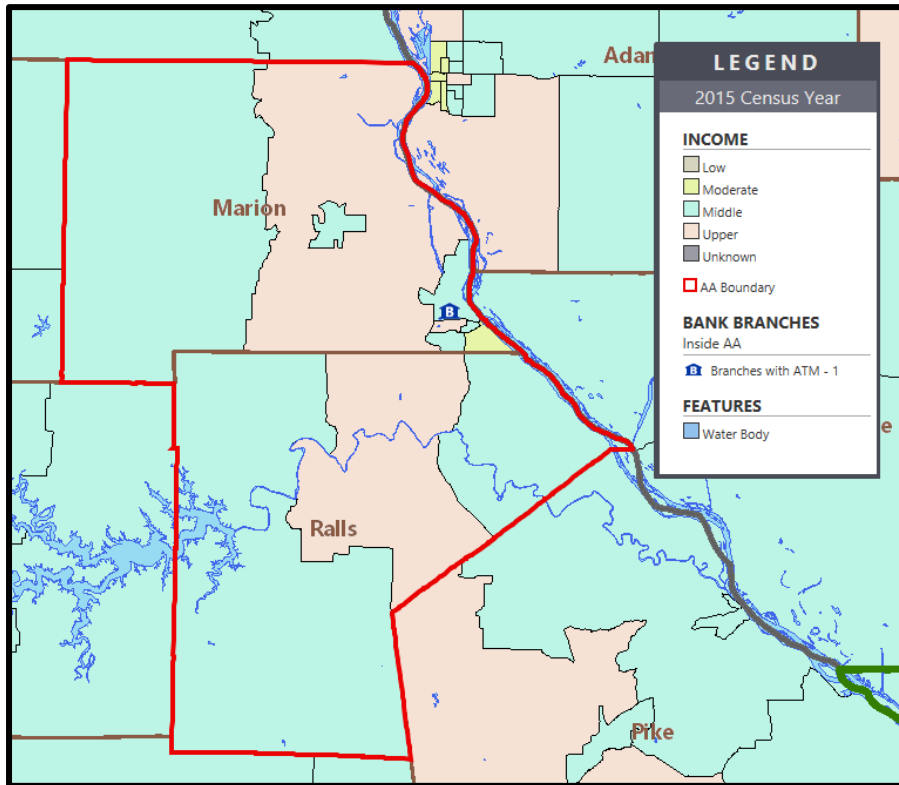
Butler County AA



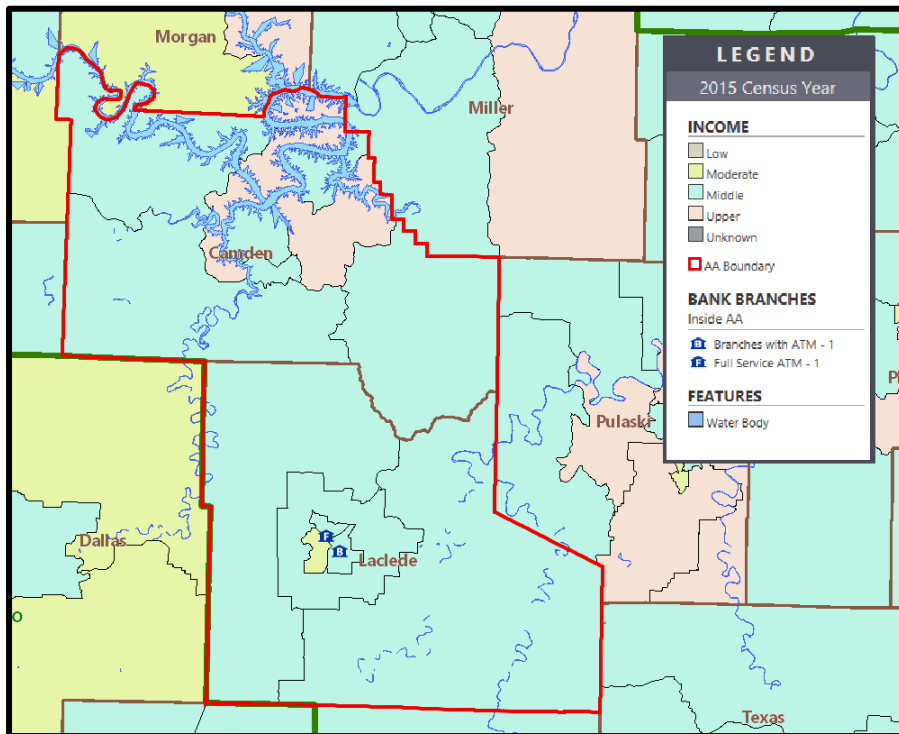
Eastern Missouri AA



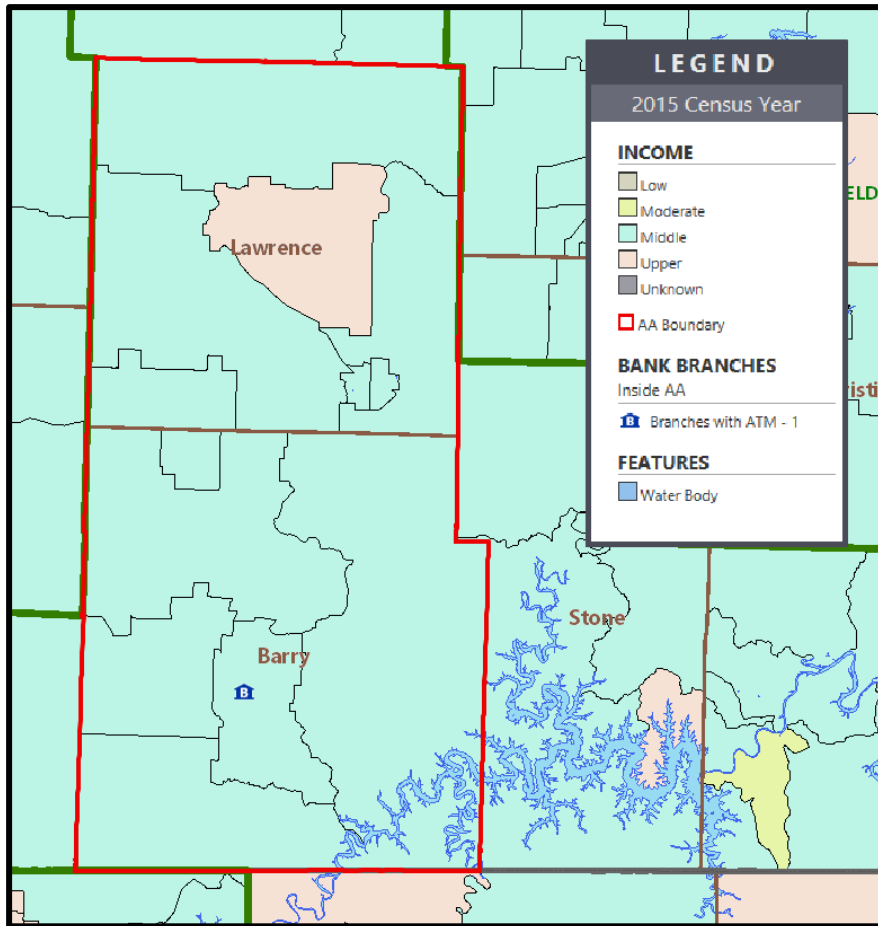
Northeast Missouri AA



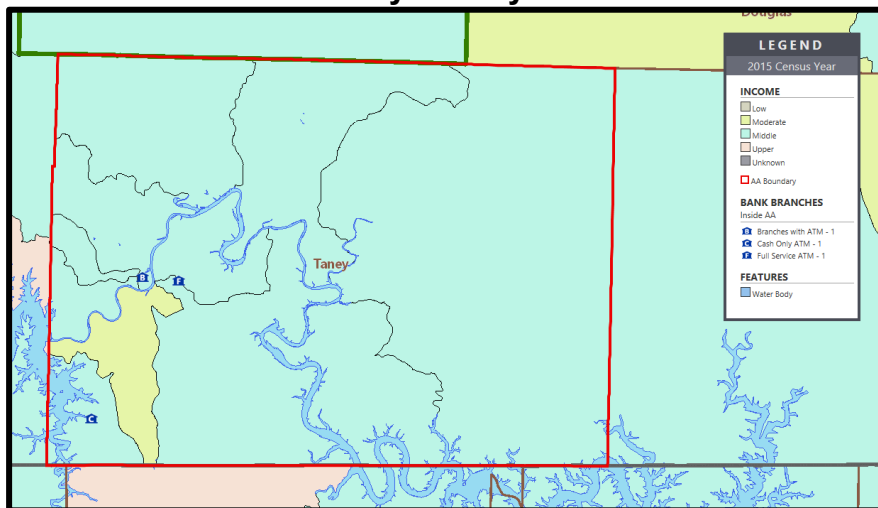
Ozark AA



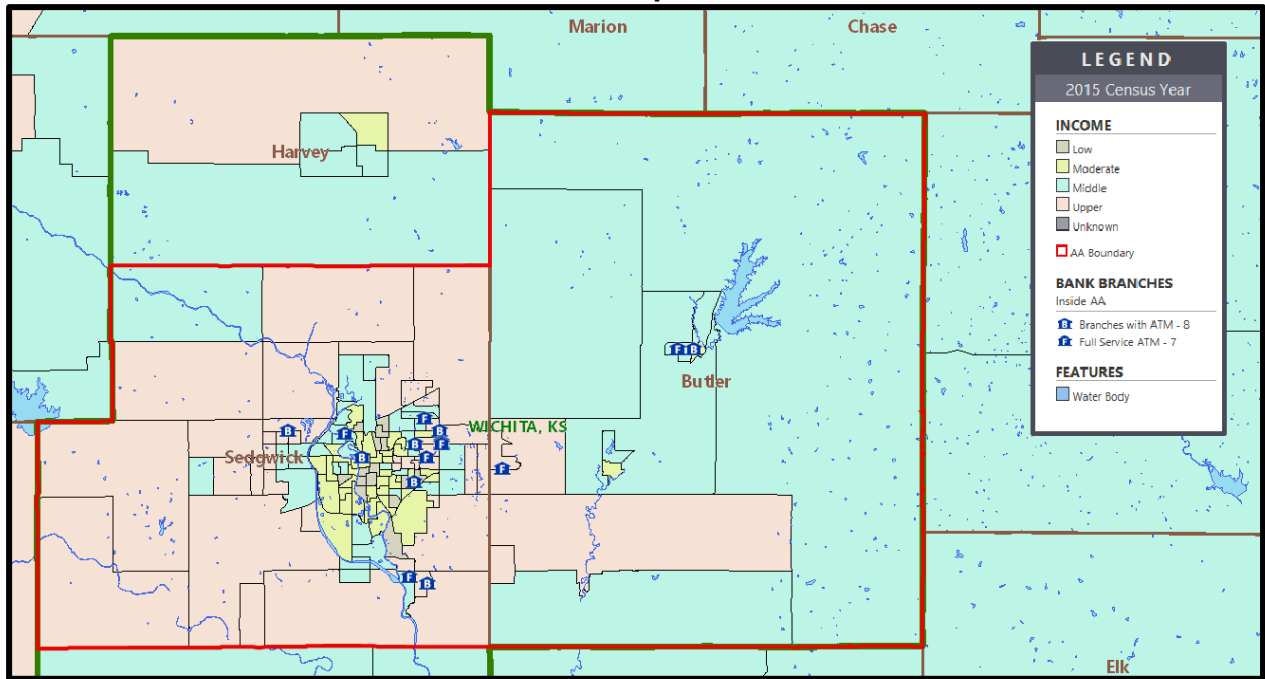
Southwest Missouri AA



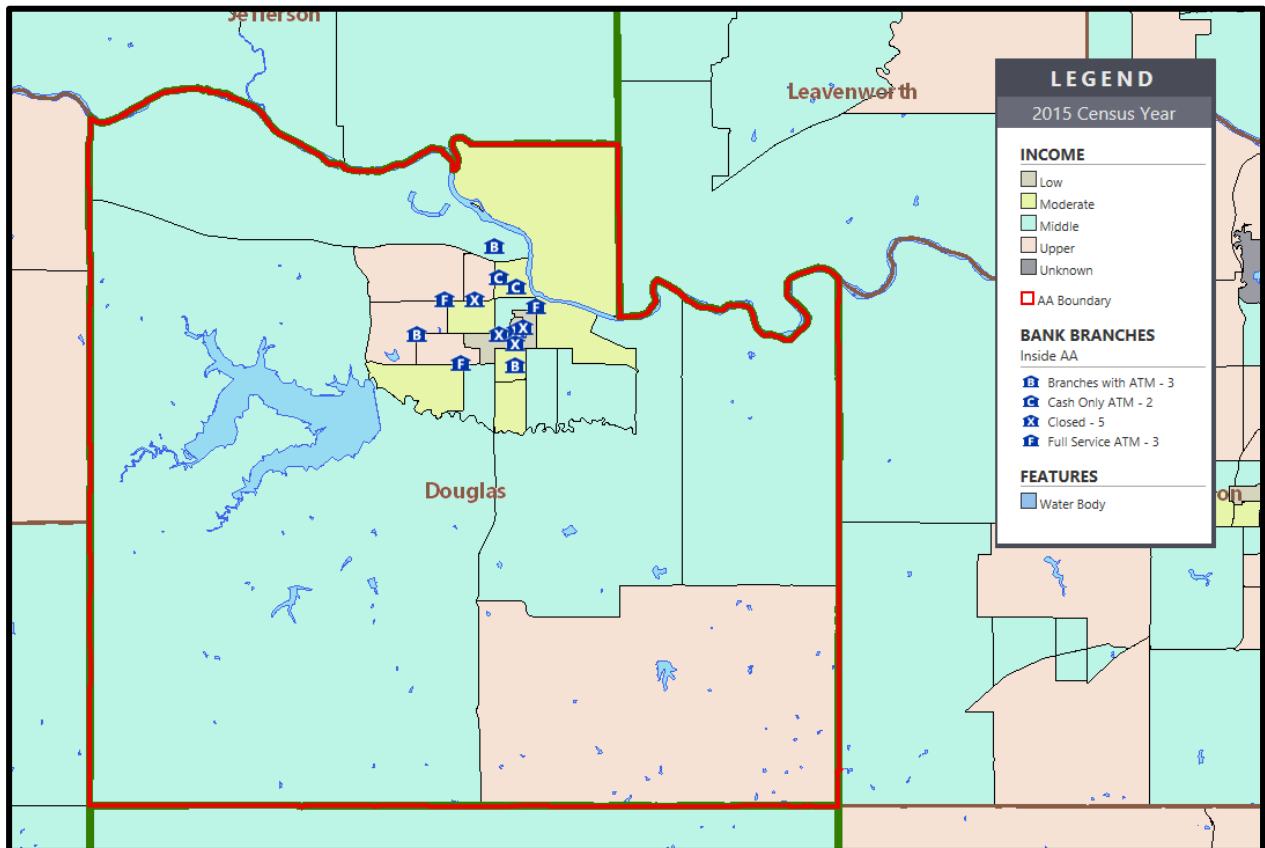
Taney County AA



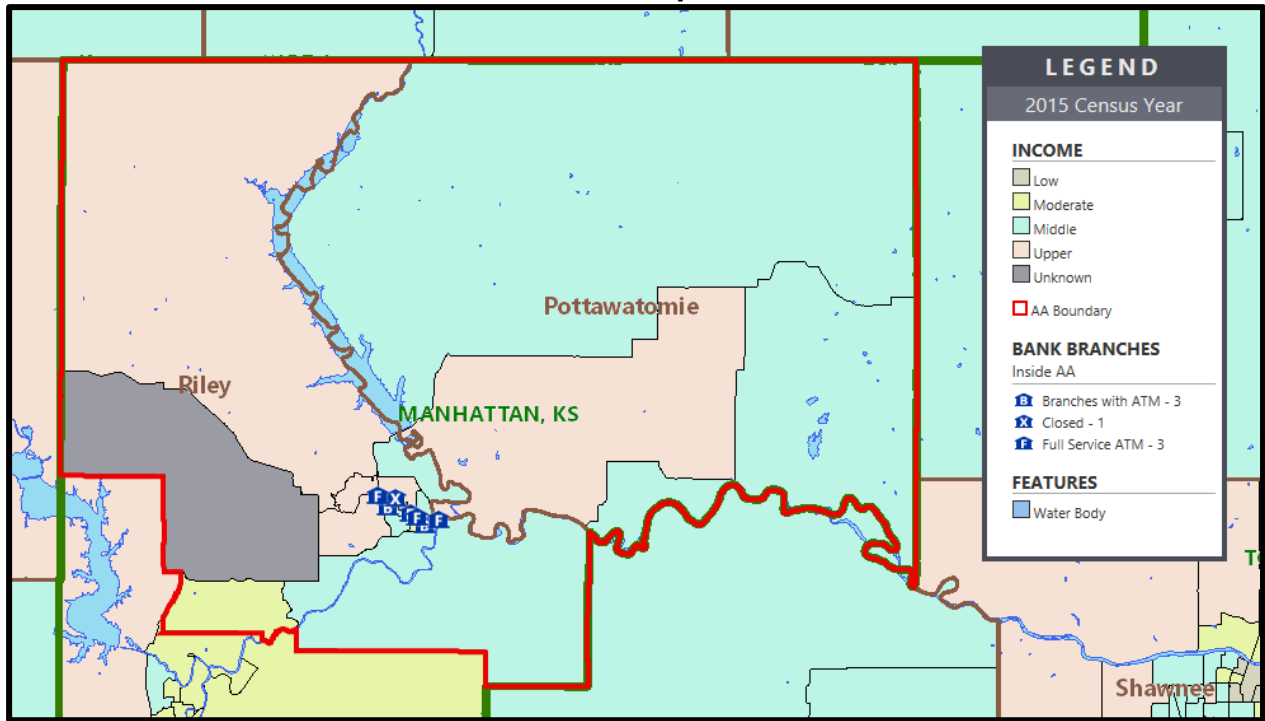
Wichita Metropolitan AA



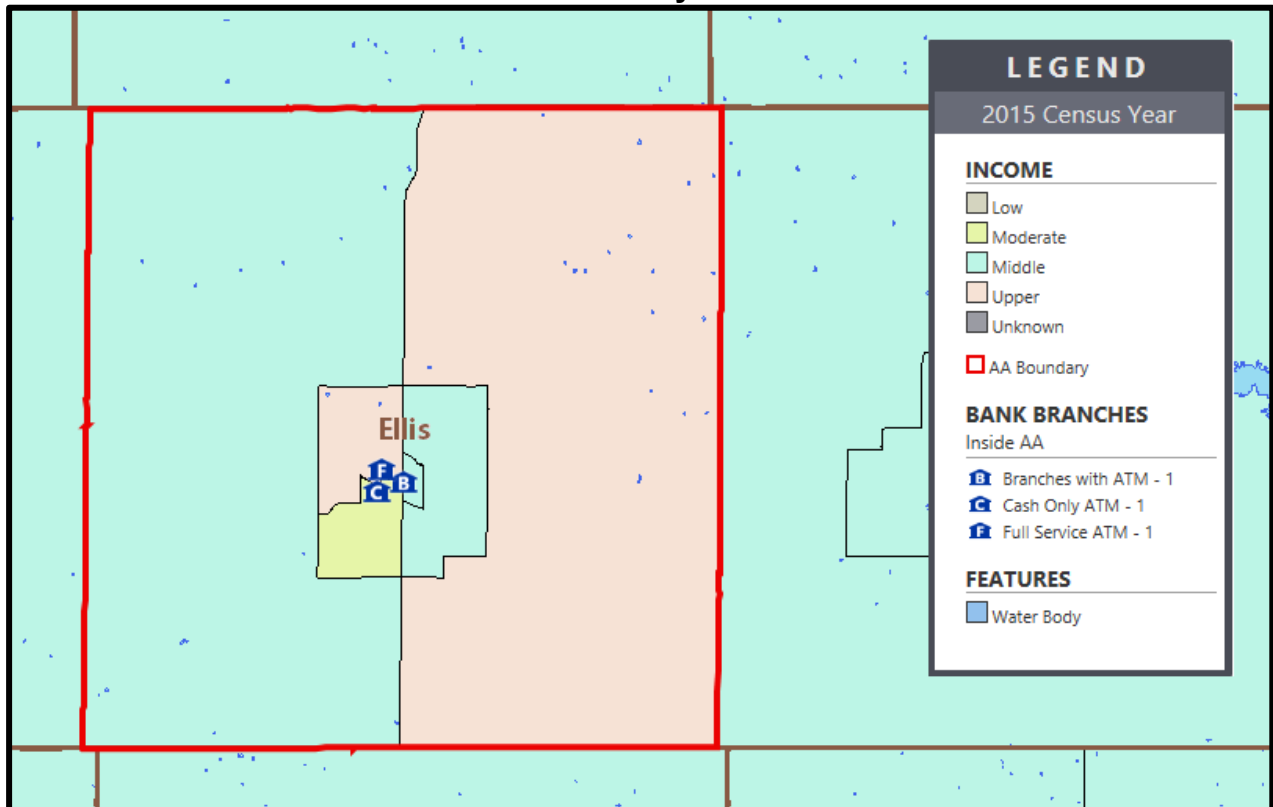
Lawrence MSA AA



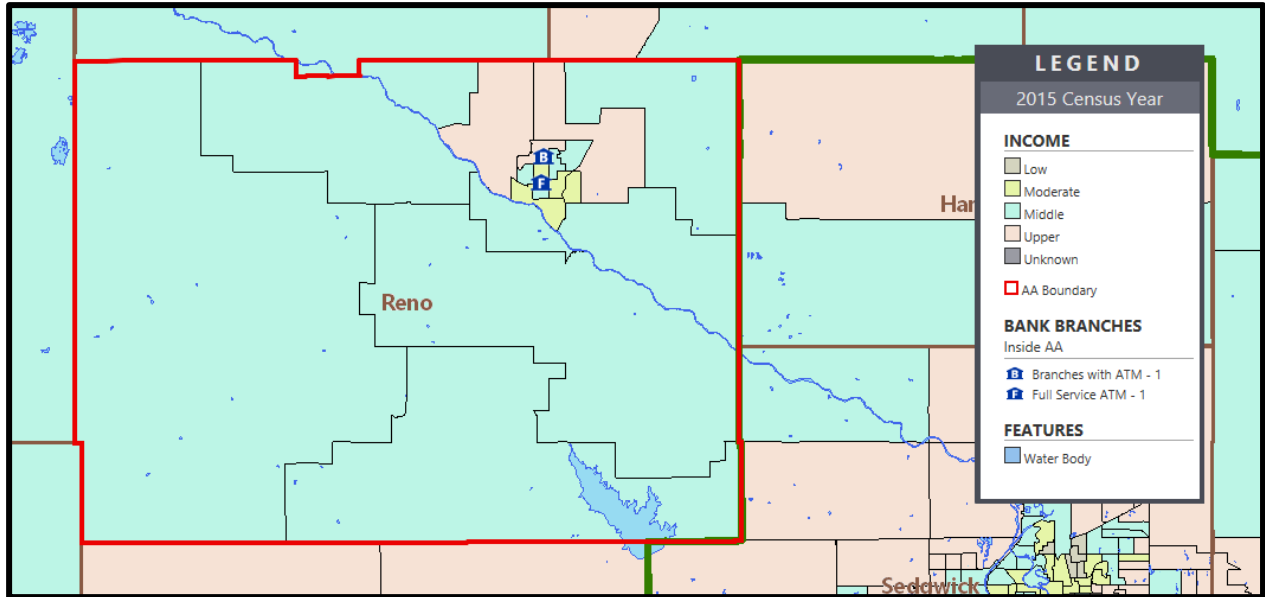
Manhattan Metropolitan AA



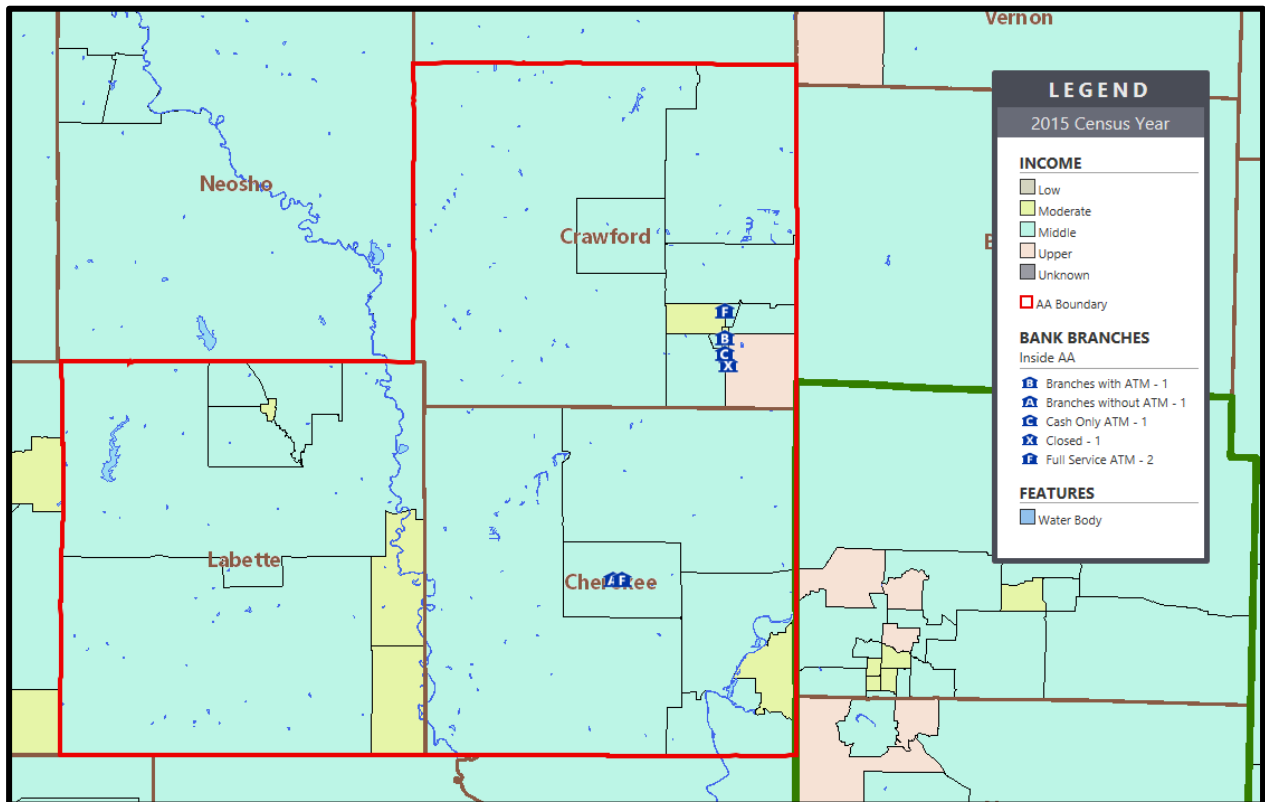
Ellis County AA



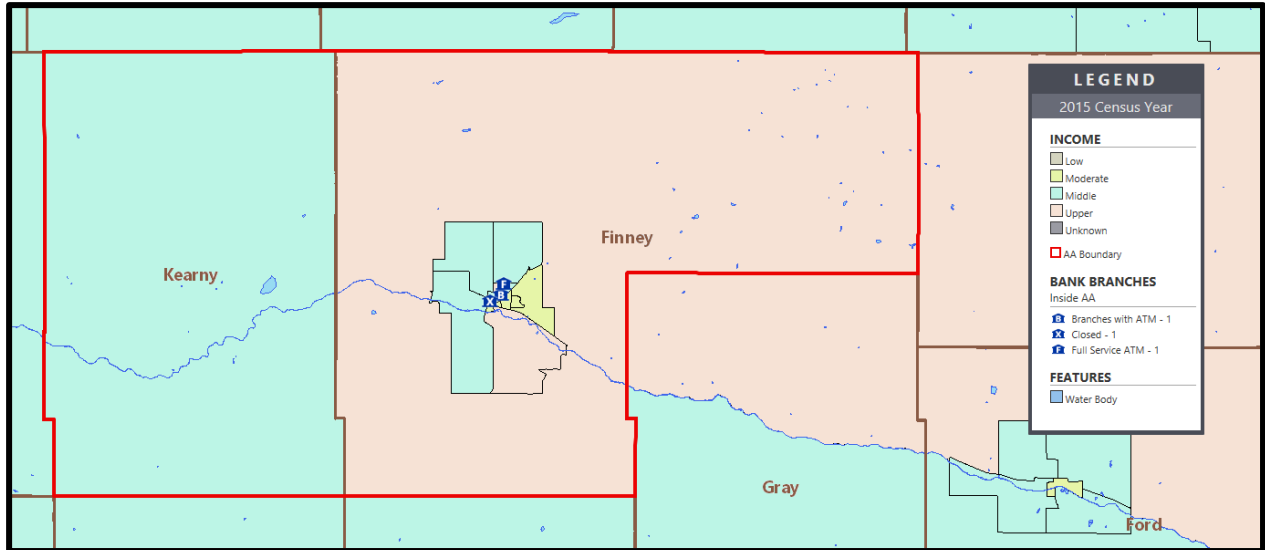
Reno County AA



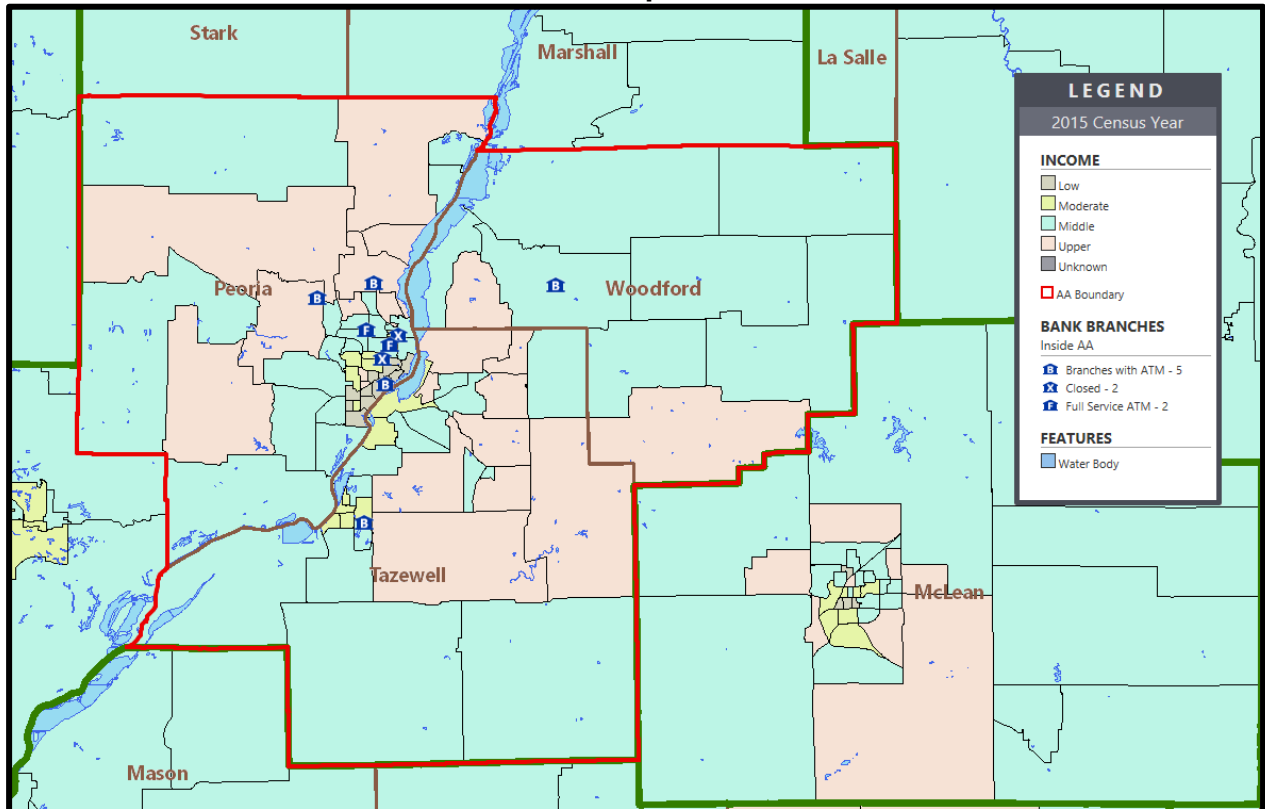
Southeast Kansas AA



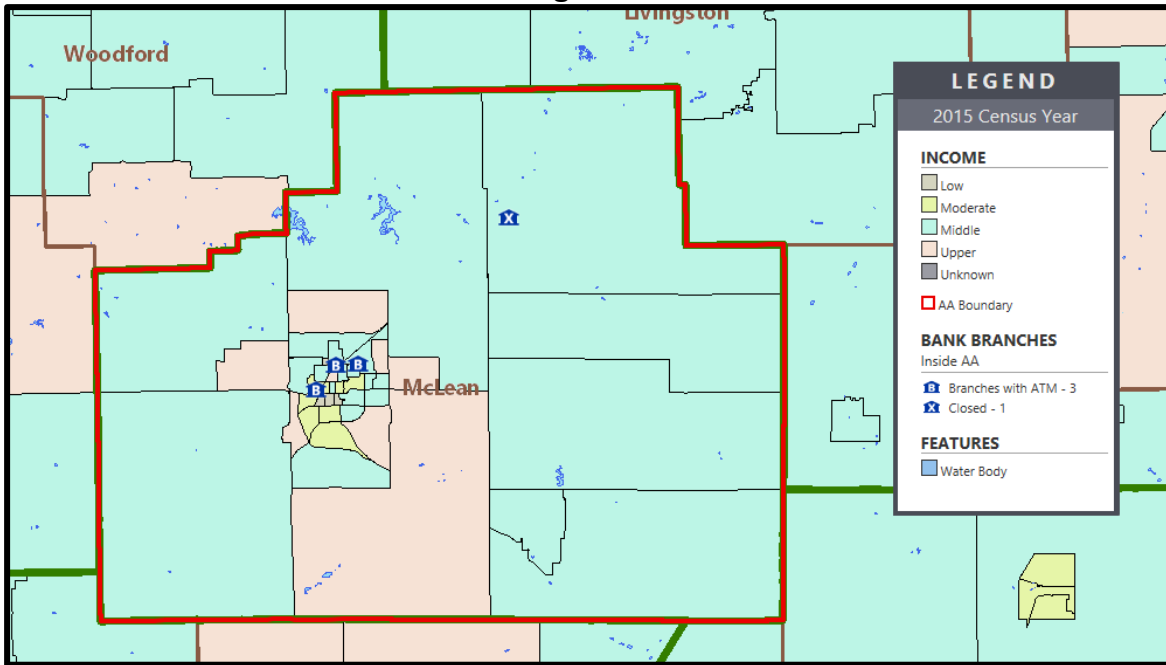
Western Kansas AA



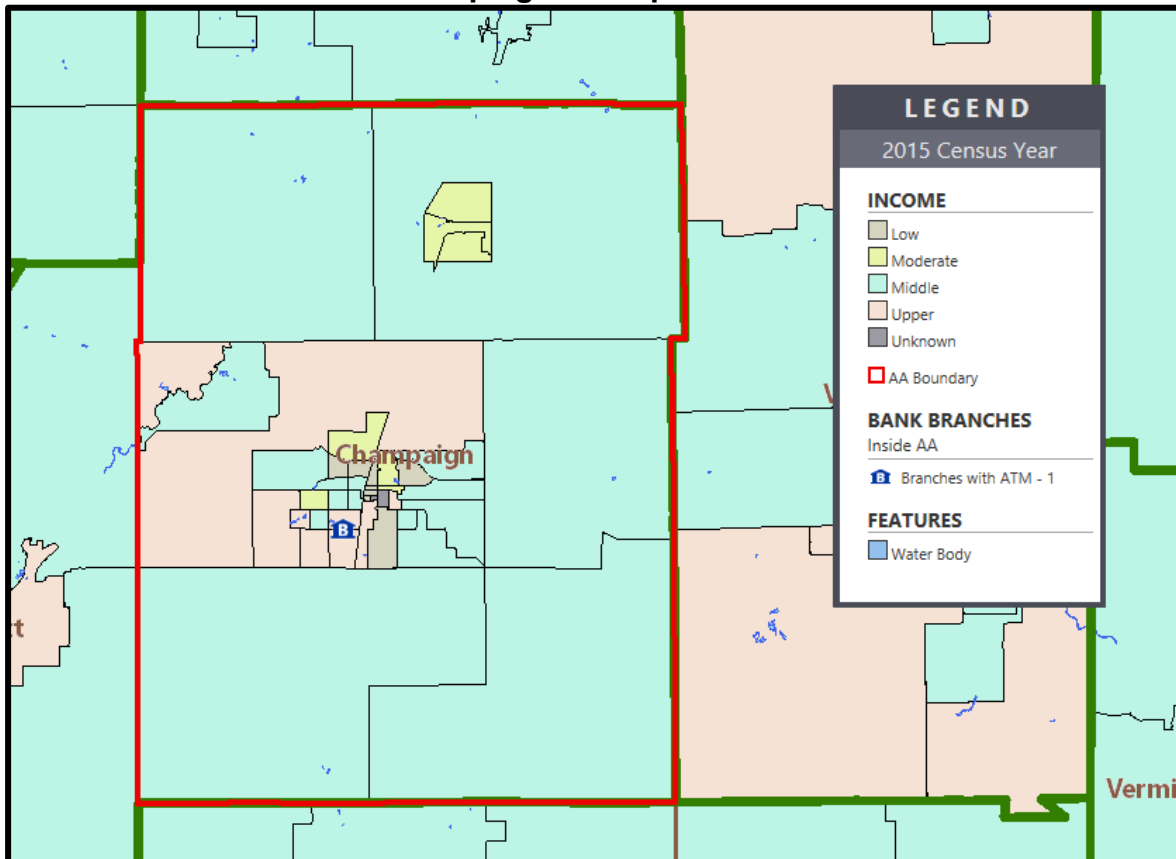
Peoria Metropolitan AA



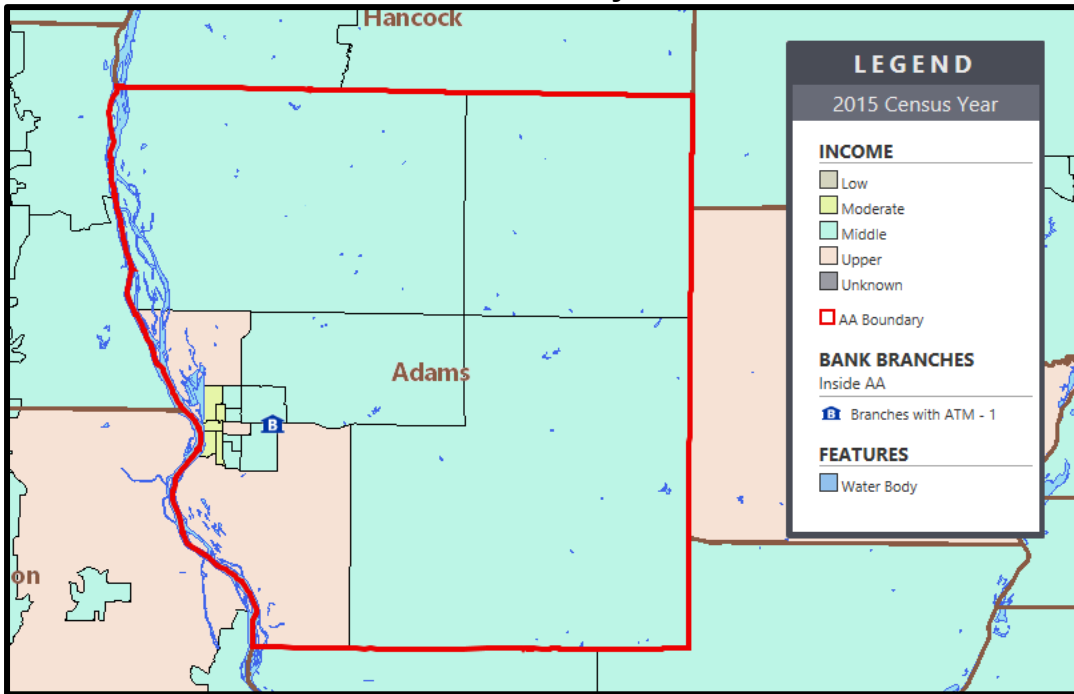
Bloomington MSA AA



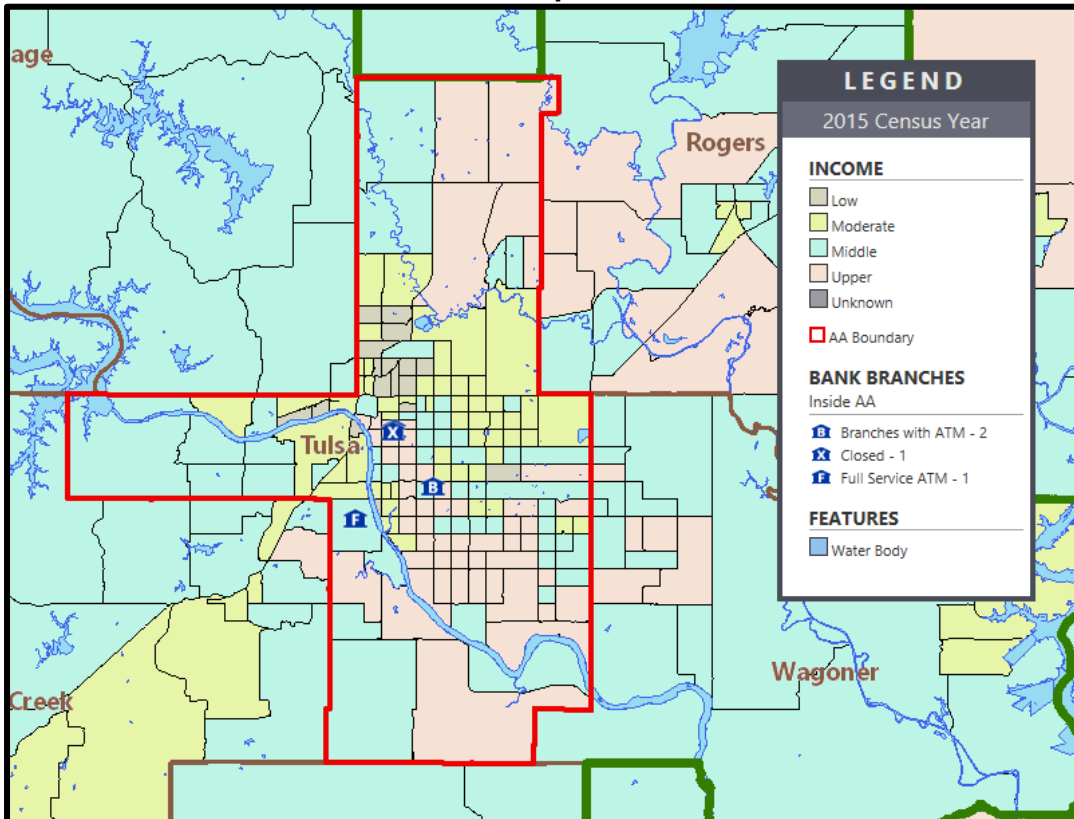
Champaign Metropolitan AA



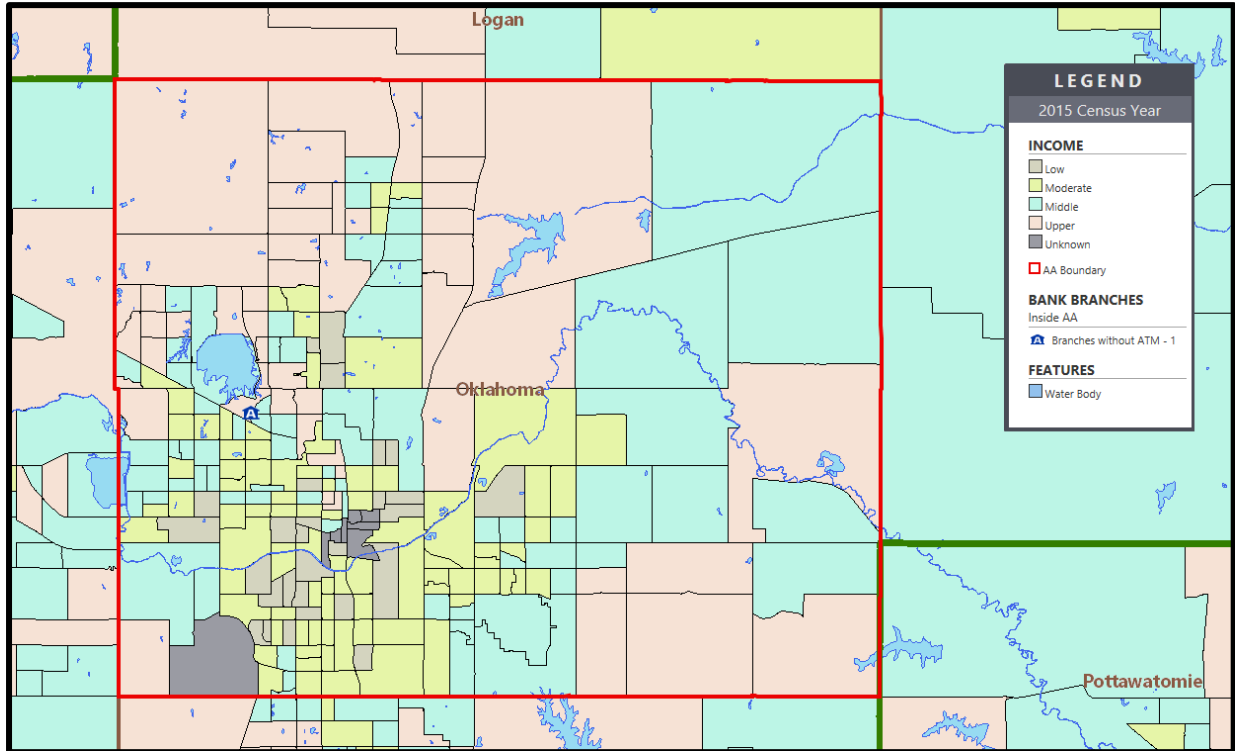
Adams County AA



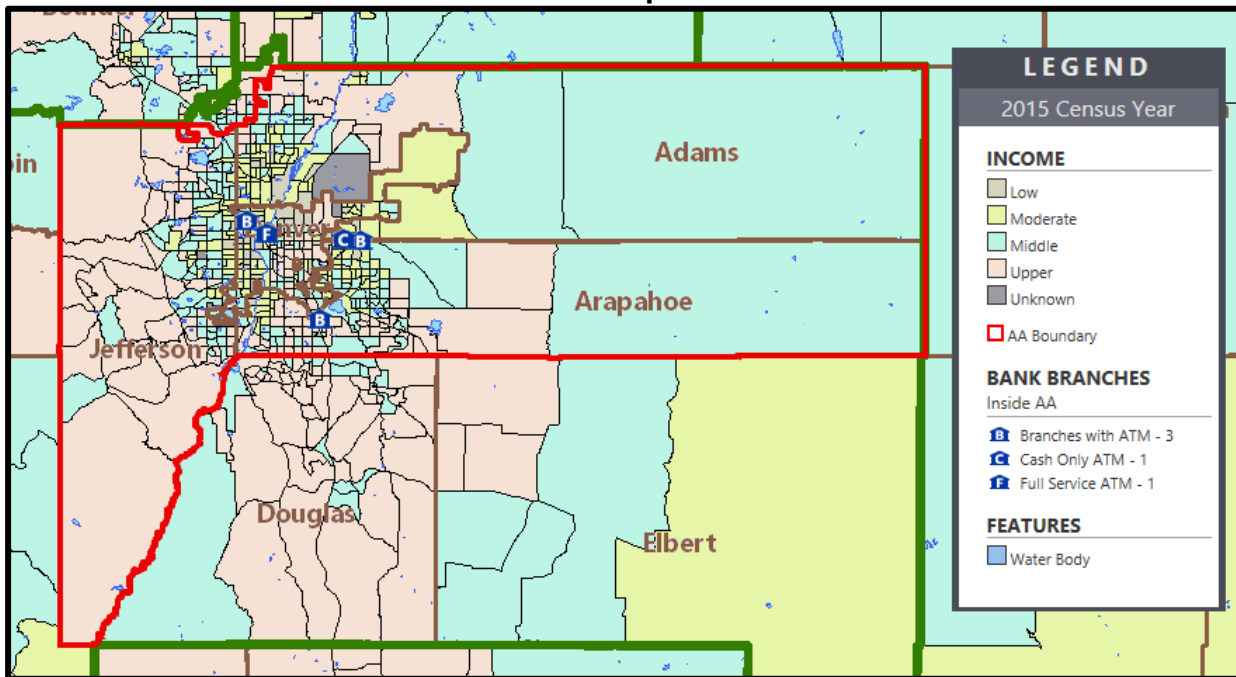
Tulsa Metropolitan AA



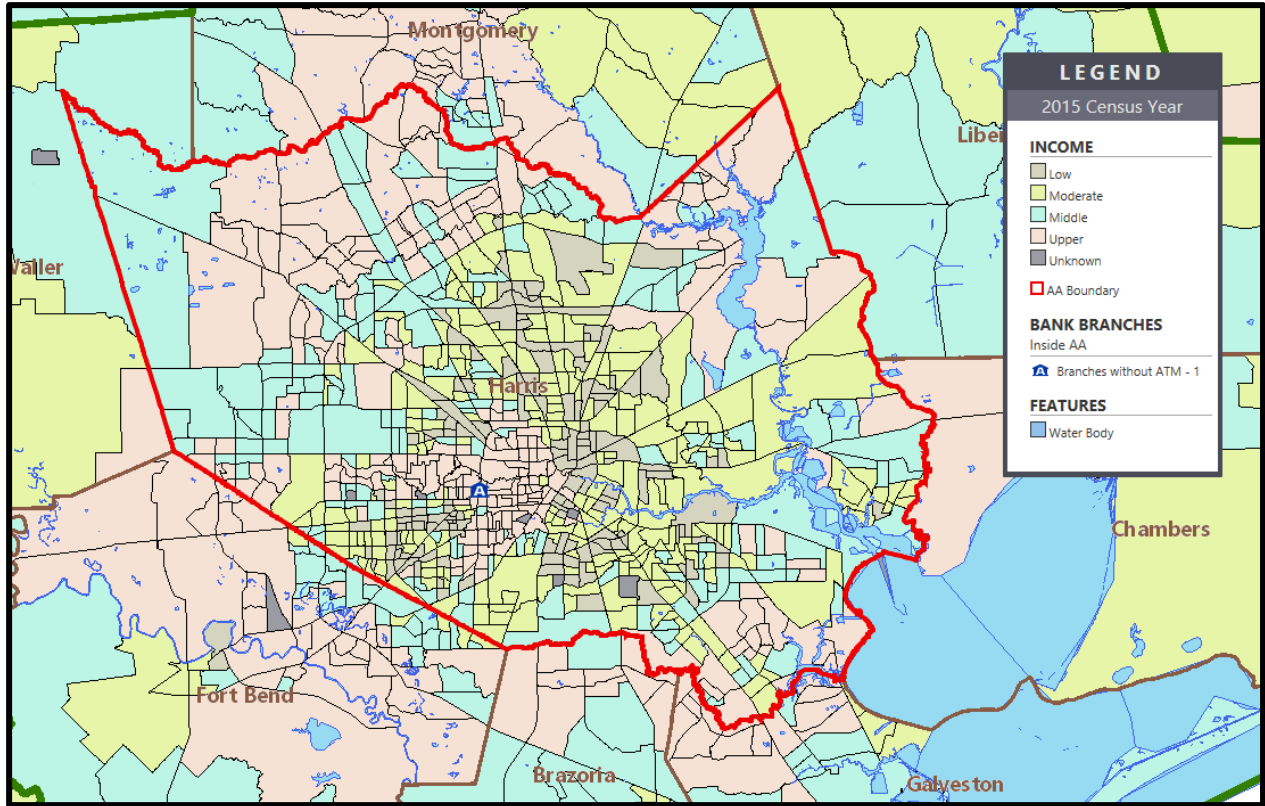
Oklahoma City Metropolitan AA



Denver Metropolitan AA



Houston Metropolitan AA



APPENDIX D – DEMOGRAPHIC TABLES FOR FULL-SCOPE AAS

- I. Kansas City Metropolitan AA
- II. St. Louis Metropolitan AA
- III. Springfield Metropolitan AA
- IV. Wichita Metropolitan AA
- V. Peoria Metropolitan AA
- VI. Bloomington MSA AA
- VII. Tulsa Metropolitan AA
- VIII. Denver Metropolitan AA
- IX. Houston Metropolitan AA

I. Kansas City Metropolitan AA

Table D-1

2021 Kansas City Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	79	15.8	39,180	8.1	13,683	34.9	101,444	21.1
Moderate	109	21.8	93,123	19.4	14,581	15.7	83,159	17.3
Middle	159	31.9	182,295	37.9	11,475	6.3	97,651	20.3
Upper	133	26.7	165,209	34.4	3,601	2.2	198,541	41.3
Unknown	19	3.8	988	0.2	451	45.6	0	0.0
Total AA	499	100.0	480,795	100.0	43,791	9.1	480,795	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	92,203	28,833	6.0	31.3	43,560	47.2	19,810	21.5
Moderate	181,286	82,906	17.2	45.7	77,741	42.9	20,639	11.4
Middle	304,565	189,530	39.3	62.2	93,751	30.8	21,284	7.0
Upper	233,914	179,979	37.3	76.9	44,071	18.8	9,864	4.2
Unknown	4,019	863	0.2	21.5	1,780	44.3	1,376	34.2
Total AA	815,987	482,111	100.0	59.1	260,903	32.0	72,973	8.9
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	6,773	7.7	5,928	7.4	801	10.6	44	6.3
Moderate	17,112	19.4	15,509	19.4	1,495	19.7	108	15.4
Middle	30,636	34.8	27,998	35.1	2,380	31.4	258	36.9
Upper	31,819	36.1	29,195	36.6	2,347	31.0	277	39.6
Unknown	1,692	1.9	1,126	1.4	553	7.3	13	1.9
Total AA	88,032	100.0	79,756	100.0	7,576	100.0	700	100.0
Percentage of Total Businesses:				90.6		8.6		0.8
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	21	2.0	19	1.9	2	7.1	0	0.0
Moderate	78	7.4	77	7.5	1	3.6	0	0.0
Middle	564	53.4	549	53.6	13	46.4	2	50.0
Upper	392	37.1	379	37.0	11	39.3	2	50.0
Unknown	2	0.2	1	0.1	1	3.6	0	0.0
Total AA	1,057	100.0	1,025	100.0	28	100.0	4	100.0
Percentage of Total Farms:				97.0		2.6		0.4
<p>Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.</p>								

Table D-2

2020 Kansas City Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	79	15.8	39,180	8.1	13,683	34.9	101,444	21.1
Moderate	109	21.8	93,123	19.4	14,581	15.7	83,159	17.3
Middle	159	31.9	182,295	37.9	11,475	6.3	97,651	20.3
Upper	133	26.7	165,209	34.4	3,601	2.2	198,541	41.3
Unknown	19	3.8	988	0.2	451	45.6	0	0.0
Total AA	499	100.0	480,795	100.0	43,791	9.1	480,795	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	92,203	28,833	6.0	31.3	43,560	47.2	19,810	21.5
Moderate	181,286	82,906	17.2	45.7	77,741	42.9	20,639	11.4
Middle	304,565	189,530	39.3	62.2	93,751	30.8	21,284	7.0
Upper	233,914	179,979	37.3	76.9	44,071	18.8	9,864	4.2
Unknown	4,019	863	0.2	21.5	1,780	44.3	1,376	34.2
Total AA	815,987	482,111	100.0	59.1	260,903	32.0	72,973	8.9
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	6,675	7.4	5,793	7.1	838	10.6	44	6.5
Moderate	17,223	19.2	15,572	19.2	1,550	19.5	101	15.0
Middle	31,322	34.9	28,549	35.2	2,532	31.9	241	35.8
Upper	32,802	36.5	30,107	37.1	2,421	30.5	274	40.7
Unknown	1,724	1.9	1,119	1.4	591	7.5	14	2.1
Total AA	89,746	100.0	81,140	100.0	7,932	100.0	674	100.0
Percentage of Total Businesses:				90.4	8.8		0.8	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	19	1.8	18	1.7	1	3.6	0	0.0
Moderate	76	7.0	74	7.1	2	7.1	0	0.0
Middle	580	53.7	565	53.9	13	46.4	2	66.7
Upper	403	37.3	391	37.3	11	39.3	1	33.3
Unknown	2	0.2	1	0.1	1	3.6	0	0.0
Total AA	1,080	100.0	1,049	100.0	28	100.0	3	100.0
Percentage of Total Farms:				97.1	2.6		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.								

II. St. Louis Metropolitan AA

Table D-3

2021 St. Louis Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	79	14.3	52,106	8.2	18,802	36.1	136,582	21.5
Moderate	117	21.2	117,418	18.5	18,568	15.8	107,379	16.9
Middle	184	33.3	231,668	36.5	15,923	6.9	124,711	19.7
Upper	169	30.6	231,628	36.5	7,439	3.2	265,587	41.9
Unknown	4	0.7	1,439	0.2	642	44.6	0	0.0
Total AA	553	100.0	634,259	100.0	61,374	9.7	634,259	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	123,787	37,507	5.6	30.3	55,877	45.1	30,403	24.6
Moderate	227,522	116,553	17.3	51.2	81,158	35.7	29,811	13.1
Middle	394,961	258,727	38.4	65.5	105,144	26.6	31,090	7.9
Upper	348,113	260,342	38.6	74.8	66,347	19.1	21,424	6.2
Unknown	3,118	858	0.1	27.5	1,906	61.1	354	11.4
Total AA	1,097,501	673,987	100.0	61.4	310,432	28.3	113,082	10.3
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	7,676	6.9	6,860	6.8	738	7.4	78	7.6
Moderate	20,443	18.3	18,240	18.2	2,023	20.4	180	17.6
Middle	37,407	33.6	34,013	33.9	3,051	30.7	343	33.6
Upper	44,882	40.3	40,663	40.5	3,809	38.3	410	40.1
Unknown	1,012	0.9	681	0.7	320	3.2	11	1.1
Total AA	111,420	100.0	100,457	100.0	9,941	100.0	1,022	100.0
Percentage of Total Businesses:				90.2		8.9		0.9
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	19	1.5	17	1.3	2	8.0	0	0.0
Moderate	113	8.7	107	8.4	6	24.0	0	0.0
Middle	611	47.1	604	47.7	4	16.0	3	50.0
Upper	552	42.5	536	42.3	13	52.0	3	50.0
Unknown	3	0.2	3	0.2	0	0.0	0	0.0
Total AA	1,298	100.0	1,267	100.0	25	100.0	6	100.0
Percentage of Total Farms:				97.6		1.9		0.5
<i>Source: 2021 FFIEC Census Data 2021 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-4

2020 St. Louis Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	79	14.3	52,106	8.2	18,802	36.1	136,582	21.5
Moderate	117	21.2	117,418	18.5	18,568	15.8	107,379	16.9
Middle	184	33.3	231,668	36.5	15,923	6.9	124,711	19.7
Upper	169	30.6	231,628	36.5	7,439	3.2	265,587	41.9
Unknown	4	0.7	1,439	0.2	642	44.6	0	0.0
Total AA	553	100.0	634,259	100.0	61,374	9.7	634,259	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	123,787	37,507	5.6	30.3	55,877	45.1	30,403	24.6
Moderate	227,522	116,553	17.3	51.2	81,158	35.7	29,811	13.1
Middle	394,961	258,727	38.4	65.5	105,144	26.6	31,090	7.9
Upper	348,113	260,342	38.6	74.8	66,347	19.1	21,424	6.2
Unknown	3,118	858	0.1	27.5	1,906	61.1	354	11.4
Total AA	1,097,501	673,987	100.0	61.4	310,432	28.3	113,082	10.3
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	7,177	6.5	6,365	6.4	744	7.2	68	7.0
Moderate	19,979	18.0	17,719	17.8	2,099	20.4	161	16.5
Middle	37,158	33.6	33,656	33.8	3,170	30.9	332	34.0
Upper	45,400	41.0	41,066	41.3	3,929	38.2	405	41.5
Unknown	1,014	0.9	672	0.7	331	3.2	11	1.1
Total AA	110,728	100.0	99,478	100.0	10,273	100.0	977	100.0
Percentage of Total Businesses:				89.8	9.3		0.9	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	18	1.3	16	1.2	2	7.7	0	0.0
Moderate	121	8.9	115	8.7	6	23.1	0	0.0
Middle	641	47.1	634	47.7	4	15.4	3	50.0
Upper	577	42.4	560	42.2	14	53.8	3	50.0
Unknown	3	0.2	3	0.2	0	0.0	0	0.0
Total AA	1,360	100.0	1,328	100.0	26	100.0	6	100.0
Percentage of Total Farms:				97.6	1.9		0.4	
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.								

III. Springfield Metropolitan AA

Table D-5

2021 Springfield Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	5	6.0	3,596	3.4	1,359	37.8	21,317	20.3
Moderate	21	25.3	18,186	17.3	3,947	21.7	19,602	18.6
Middle	43	51.8	63,031	59.9	6,449	10.2	21,930	20.9
Upper	13	15.7	20,307	19.3	888	4.4	42,312	40.2
Unknown	1	1.2	41	0.0	20	48.8	0	0.0
Total AA	83	100.0	105,161	100.0	12,663	12.0	105,161	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	8,670	2,477	2.4	28.6	5,134	59.2	1,059	12.2
Moderate	39,621	15,010	14.5	37.9	19,739	49.8	4,872	12.3
Middle	101,708	62,530	60.5	61.5	31,140	30.6	8,038	7.9
Upper	30,656	23,326	22.6	76.1	5,625	18.3	1,705	5.6
Unknown	777	16	0.0	2.1	628	80.8	133	17.1
Total AA	181,432	103,359	100.0	57.0	62,266	34.3	15,807	8.7
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	440	2.4	394	2.4	44	3.0	2	1.4
Moderate	4,518	25.0	3,906	23.8	585	40.0	27	19.1
Middle	9,859	54.6	9,140	55.6	635	43.5	84	59.6
Upper	3,176	17.6	2,953	18.0	195	13.3	28	19.9
Unknown	49	0.3	47	0.3	2	0.1	0	0.0
Total AA	18,042	100.0	16,440	100.0	1,461	100.0	141	100.0
Percentage of Total Businesses:				91.1	8.1	0.8		
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	3	0.7	3	0.7	0	0.0	0	0.0
Moderate	55	13.1	52	12.5	3	75.0	0	0.0
Middle	310	73.6	307	74.0	1	25.0	2	100.0
Upper	53	12.6	53	12.8	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	421	100.0	415	100.0	4	100.0	2	100.0
Percentage of Total Farms:				98.6	1.0	0.5		
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table D-6

2020 Springfield Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	5	6.0	3,596	3.4	1,359	37.8	21,317	20.3
Moderate	21	25.3	18,186	17.3	3,947	21.7	19,602	18.6
Middle	43	51.8	63,031	59.9	6,449	10.2	21,930	20.9
Upper	13	15.7	20,307	19.3	888	4.4	42,312	40.2
Unknown	1	1.2	41	0.0	20	48.8	0	0.0
Total AA	83	100.0	105,161	100.0	12,663	12.0	105,161	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	8,670	2,477	2.4	28.6	5,134	59.2	1,059	12.2
Moderate	39,621	15,010	14.5	37.9	19,739	49.8	4,872	12.3
Middle	101,708	62,530	60.5	61.5	31,140	30.6	8,038	7.9
Upper	30,656	23,326	22.6	76.1	5,625	18.3	1,705	5.6
Unknown	777	16	0.0	2.1	628	80.8	133	17.1
Total AA	181,432	103,359	100.0	57.0	62,266	34.3	15,807	8.7
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	440	2.4	394	2.4	44	2.9	2	1.5
Moderate	4,612	25.1	3,993	23.9	597	39.8	22	16.4
Middle	10,037	54.6	9,288	55.5	665	44.3	84	62.7
Upper	3,234	17.6	3,016	18.0	192	12.8	26	19.4
Unknown	53	0.3	51	0.3	2	0.1	0	0.0
Total AA	18,376	100.0	16,742	100.0	1,500	100.0	134	100.0
Percentage of Total Businesses:				91.1		8.2		0.7
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	2	0.4	2	0.4	0	0.0	0	0.0
Moderate	63	14.0	60	13.5	3	75.0	0	0.0
Middle	331	73.4	328	73.7	1	25.0	2	100.0
Upper	55	12.2	55	12.4	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	451	100.0	445	100.0	4	100.0	2	100.0
Percentage of Total Farms:				98.7		0.9		0.4
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.								

IV. Wichita Metropolitan AA

Table D-7

2021 Wichita Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	15	10.9	10,259	7.2	3,615	35.2	29,112	20.5
Moderate	38	27.7	29,358	20.7	6,122	20.9	24,847	17.5
Middle	41	29.9	44,469	31.3	3,541	8.0	29,902	21.1
Upper	43	31.4	57,886	40.8	1,645	2.8	58,111	40.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	137	100.0	141,972	100.0	14,923	10.5	141,972	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	22,180	7,163	5.1	32.3	11,145	50.2	3,872	17.5
Moderate	59,965	25,334	17.9	42.2	26,342	43.9	8,289	13.8
Middle	77,776	45,860	32.4	59.0	25,534	32.8	6,382	8.2
Upper	80,108	63,025	44.6	78.7	12,831	16.0	4,252	5.3
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	240,029	141,382	100.0	58.9	75,852	31.6	22,795	9.5
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	1,222	5.8	1,066	5.7	154	7.3	2	1.3
Moderate	5,834	27.8	4,982	26.6	822	39.2	30	19.9
Middle	6,053	28.9	5,436	29.1	566	27.0	51	33.8
Upper	7,848	37.4	7,225	38.6	555	26.5	68	45.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	20,957	100.0	18,709	100.0	2,097	100.0	151	100.0
Percentage of Total Businesses:				89.3		10.0		0.7
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	4	0.8	4	0.8	0	0.0	0	0.0
Moderate	26	5.4	26	5.5	0	0.0	0	0.0
Middle	195	40.4	192	40.3	3	50.0	0	0.0
Upper	258	53.4	255	53.5	3	50.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	483	100.0	477	100.0	6	100.0	0	0.0
Percentage of Total Farms:				98.8		1.2		0.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table D-8

2020 Wichita Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	15	10.9	10,259	7.2	3,615	35.2	29,112	20.5
Moderate	38	27.7	29,358	20.7	6,122	20.9	24,847	17.5
Middle	41	29.9	44,469	31.3	3,541	8.0	29,902	21.1
Upper	43	31.4	57,886	40.8	1,645	2.8	58,111	40.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	137	100.0	141,972	100.0	14,923	10.5	141,972	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	22,180	7,163	5.1	32.3	11,145	50.2	3,872	17.5
Moderate	59,965	25,334	17.9	42.2	26,342	43.9	8,289	13.8
Middle	77,776	45,860	32.4	59.0	25,534	32.8	6,382	8.2
Upper	80,108	63,025	44.6	78.7	12,831	16.0	4,252	5.3
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	240,029	141,382	100.0	58.9	75,852	31.6	22,795	9.5
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	1,230	5.7	1,065	5.6	164	7.6	1	0.7
Moderate	5,991	28.0	5,105	26.7	860	39.7	26	18.1
Middle	6,267	29.3	5,619	29.4	597	27.6	51	35.4
Upper	7,918	37.0	7,307	38.3	545	25.2	66	45.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	21,406	100.0	19,096	100.0	2,166	100.0	144	100.0
Percentage of Total Businesses:				89.2	10.1		0.7	
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	5	1.0	5	1.0	0	0.0	0	0.0
Moderate	27	5.4	27	5.5	0	0.0	0	0.0
Middle	199	40.0	196	39.8	3	50.0	0	0.0
Upper	267	53.6	264	53.7	3	50.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	498	100.0	492	100.0	6	100.0	0	0.0
Percentage of Total Farms:				98.8	1.2		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.								

V. Peoria Metropolitan AA

Table D-9

2021 Peoria Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	12	13.8	5,969	6.3	2,207	37.0	18,664	19.8
Moderate	13	14.9	12,760	13.5	2,128	16.7	16,266	17.3
Middle	41	47.1	45,651	48.5	3,382	7.4	19,674	20.9
Upper	21	24.1	29,831	31.7	927	3.1	39,607	42.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	87	100.0	94,211	100.0	8,644	9.2	94,211	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	13,543	3,857	3.8	28.5	7,151	52.8	2,535	18.7
Moderate	23,721	13,714	13.4	57.8	7,834	33.0	2,173	9.2
Middle	74,701	51,510	50.3	69.0	18,587	24.9	4,604	6.2
Upper	44,794	33,379	32.6	74.5	8,739	19.5	2,676	6.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	156,759	102,460	100.0	65.4	42,311	27.0	11,988	7.6
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	1,294	10.9	1,085	10.3	201	16.8	8	5.5
Moderate	1,428	12.1	1,295	12.3	124	10.4	9	6.2
Middle	5,473	46.2	4,879	46.5	511	42.7	83	56.8
Upper	3,639	30.8	3,232	30.8	361	30.2	46	31.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	11,834	100.0	10,491	100.0	1,197	100.0	146	100.0
Percentage of Total Businesses:				88.7	10.1	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	9	1.7	9	1.7	0	0.0	0	0.0
Middle	334	62.0	328	61.8	5	71.4	1	100.0
Upper	196	36.4	194	36.5	2	28.6	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	539	100.0	531	100.0	7	100.0	1	100.0
Percentage of Total Farms:				98.5	1.3	0.2		
<i>Source: 2021 FFIEC Census Data 2021 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-10

2020 Peoria Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	12	13.8	5,969	6.3	2,207	37.0	18,664	19.8
Moderate	13	14.9	12,760	13.5	2,128	16.7	16,266	17.3
Middle	41	47.1	45,651	48.5	3,382	7.4	19,674	20.9
Upper	21	24.1	29,831	31.7	927	3.1	39,607	42.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	87	100.0	94,211	100.0	8,644	9.2	94,211	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	13,543	3,857	3.8	28.5	7,151	52.8	2,535	18.7
Moderate	23,721	13,714	13.4	57.8	7,834	33.0	2,173	9.2
Middle	74,701	51,510	50.3	69.0	18,587	24.9	4,604	6.2
Upper	44,794	33,379	32.6	74.5	8,739	19.5	2,676	6.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	156,759	102,460	100.0	65.4	42,311	27.0	11,988	7.6
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	1,339	11.1	1,115	10.5	218	17.6	6	4.4
Moderate	1,454	12.1	1,318	12.4	128	10.3	8	5.8
Middle	5,544	46.1	4,938	46.4	526	42.5	80	58.4
Upper	3,679	30.6	3,269	30.7	367	29.6	43	31.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	12,016	100.0	10,640	100.0	1,239	100.0	137	100.0
Percentage of Total Businesses:				88.5	10.3		1.1	
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	1	0.2	1	0.2	0	0.0	0	0.0
Moderate	10	1.7	10	1.7	0	0.0	0	0.0
Middle	353	60.2	347	60.2	5	62.5	1	50.0
Upper	222	37.9	218	37.8	3	37.5	1	50.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	586	100.0	576	100.0	8	100.0	2	100.0
Percentage of Total Farms:				98.3	1.4		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.								

VI. Bloomington MSA AA

Table D-11

2021 Bloomington MSA AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	4	9.8	1,212	3.0	421	34.7	8,111	20.0
Moderate	7	17.1	5,501	13.6	728	13.2	7,135	17.6
Middle	22	53.7	21,916	54.1	1,428	6.5	9,141	22.6
Upper	8	19.5	11,859	29.3	193	1.6	16,101	39.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	41	100.0	40,488	100.0	2,770	6.8	40,488	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	4,152	97.3	2.3	23.4	2,443	58.8	736	17.7
Moderate	10,862	6,130	14.3	56.4	3,678	33.9	1,054	9.7
Middle	39,050	23,135	53.9	59.2	12,889	33.0	3,026	7.7
Upper	16,833	12,667	29.5	75.3	3,431	20.4	735	4.4
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	70,897	42,905	100.0	60.5	22,441	31.7	5,551	7.8
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	482	9.0	429	9.0	46	9.4	7	9.3
Moderate	712	13.3	630	13.2	78	16.0	4	5.3
Middle	2,919	54.7	2,619	54.8	249	51.1	51	68.0
Upper	1,225	22.9	1,098	23.0	114	23.4	13	17.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	5,338	100.0	4,776	100.0	487	100.0	75	100.0
Percentage of Total Businesses:				89.5		9.1		1.4
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	1	0.3	0	0.0	1	100.0	0	0.0
Moderate	11	3.7	11	3.7	0	0.0	0	0.0
Middle	229	76.1	229	76.3	0	0.0	0	0.0
Upper	60	19.9	60	20.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	301	100.0	300	100.0	1	100.0	0	0.0
Percentage of Total Farms:				99.7		0.3		0.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table D-12

2020 Bloomington MSA AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	4	9.8	1,212	3.0	421	34.7	8,111	20.0
Moderate	7	17.1	5,501	13.6	728	13.2	7,135	17.6
Middle	22	53.7	21,916	54.1	1,428	6.5	9,141	22.6
Upper	8	19.5	11,859	29.3	193	1.6	16,101	39.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	41	100.0	40,488	100.0	2,770	6.8	40,488	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	4,152	973	2.3	23.4	2,443	58.8	736	17.7
Moderate	10,862	6,130	14.3	56.4	3,678	33.9	1,054	9.7
Middle	39,050	23,135	53.9	59.2	12,889	33.0	3,026	7.7
Upper	16,833	12,667	29.5	75.3	3,431	20.4	735	4.4
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	70,897	42,905	100.0	60.5	22,441	31.7	5,551	7.8
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	489	9.0	433	9.0	50	10.0	6	8.2
Moderate	729	13.5	645	13.3	81	16.2	3	4.1
Middle	2,970	54.9	2,661	55.0	257	51.4	52	71.2
Upper	1,221	22.6	1,097	22.7	112	22.4	12	16.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	5,409	100.0	4,836	100.0	500	100.0	73	100.0
Percentage of Total Businesses:				89.4		9.2		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	12	3.9	12	3.9	0	0.0	0	0.0
Middle	240	77.2	240	77.2	0	0.0	0	0.0
Upper	59	19.0	59	19.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	311	100.0	311	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.								

VII. Tulsa Metropolitan AA

Table D-13

2021 Tulsa Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	17	9.7	10,765	6.9	4,413	41.0	34,488	22.0
Moderate	54	30.9	39,165	25.0	8,290	21.2	26,498	16.9
Middle	51	29.1	49,004	31.3	4,194	8.6	30,724	19.6
Upper	53	30.3	57,640	36.8	2,300	4.0	64,864	41.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	175	100.0	156,574	100.0	19,197	12.3	156,574	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	22,903	6,671	4.5	29.1	12,302	53.7	3,930	17.2
Moderate	77,468	30,109	20.5	38.9	36,618	47.3	10,741	13.9
Middle	87,534	48,253	32.9	55.1	31,422	35.9	7,859	9.0
Upper	86,986	61,760	42.1	71.0	18,945	21.8	6,281	7.2
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	274,891	146,793	100.0	53.4	99,287	36.1	28,811	10.5
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	1,578	4.1	1,364	3.9	202	6.3	12	4.3
Moderate	8,563	22.1	7,510	21.3	1,004	31.2	49	17.6
Middle	13,507	34.9	12,232	34.7	1,184	36.8	91	32.6
Upper	15,061	38.9	14,109	40.1	825	25.7	127	45.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	38,709	100.0	35,215	100.0	3,215	100.0	279	100.0
Percentage of Total Businesses:				91.0	8.3	0.7		
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	8	2.4	7	2.2	1	16.7	0	0.0
Moderate	39	11.7	38	11.7	1	16.7	0	0.0
Middle	122	36.7	119	36.7	3	50.0	0	0.0
Upper	163	49.1	160	49.4	1	16.7	2	100.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	332	100.0	324	100.0	6	100.0	2	100.0
Percentage of Total Farms:				97.6	1.8	0.6		
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table D-14

2020 Tulsa Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	17	9.7	10,765	6.9	4,413	41.0	34,488	22.0
Moderate	54	30.9	39,165	25.0	8,290	21.2	26,498	16.9
Middle	51	29.1	49,004	31.3	4,194	8.6	30,724	19.6
Upper	53	30.3	57,640	36.8	2,300	4.0	64,864	41.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	175	100.0	156,574	100.0	19,197	12.3	156,574	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	22,903	6,671	4.5	29.1	12,302	53.7	3,930	17.2
Moderate	77,468	30,109	20.5	38.9	36,618	47.3	10,741	13.9
Middle	87,534	48,253	32.9	55.1	31,422	35.9	7,859	9.0
Upper	86,986	61,760	42.1	71.0	18,945	21.8	6,281	7.2
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	274,891	146,793	100.0	53.4	99,287	36.1	28,811	10.5
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	1,572	4.0	1,357	3.8	202	6.0	13	4.8
Moderate	8,714	22.0	7,630	21.2	1,034	31.0	50	18.3
Middle	13,777	34.8	12,451	34.6	1,244	37.3	82	30.0
Upper	15,560	39.3	14,573	40.5	859	25.7	128	46.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	39,623	100.0	36,011	100.0	3,339	100.0	273	100.0
Percentage of Total Businesses:				90.9		8.4		0.7
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	8	2.3	7	2.0	1	16.7	0	0.0
Moderate	41	11.6	41	11.9	0	0.0	0	0.0
Middle	124	35.2	122	35.5	2	33.3	0	0.0
Upper	179	50.9	174	50.6	3	50.0	2	100.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	352	100.0	344	100.0	6	100.0	2	100.0
Percentage of Total Farms:				97.7		1.7		0.6
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.								

VIII. Denver Metropolitan AA

Table D-15

2021 Denver Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	51	9.7	47,570	8.8	13,712	28.8	127,785	23.6
Moderate	147	27.9	143,321	26.5	20,270	14.1	100,982	18.7
Middle	173	32.9	185,398	34.3	10,274	5.5	111,333	20.6
Upper	150	28.5	164,759	30.5	4,593	2.8	200,965	37.1
Unknown	5	1.0	17	0.0	0	0.0	0	0.0
Total AA	526	100.0	541,065	100.0	48,849	9.0	541,065	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	90,749	29,985	5.6	33.0	54,410	60.0	6,354	7.0
Moderate	255,389	120,985	22.6	47.4	120,634	47.2	13,770	5.4
Middle	327,234	194,750	36.4	59.5	116,785	35.7	15,699	4.8
Upper	259,706	189,989	35.5	73.2	57,319	22.1	12,398	4.8
Unknown	67	16	0.0	23.9	43	64.2	8	11.9
Total AA	933,145	535,725	100.0	57.4	349,191	37.4	48,229	5.2
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	12,456	8.3	10,995	7.9	1,357	13.5	104	7.4
Moderate	33,142	22.0	30,619	22.0	2,316	23.1	207	14.7
Middle	49,142	32.6	45,866	32.9	2,839	28.3	437	31.0
Upper	55,470	36.8	51,479	36.9	3,341	33.3	650	46.2
Unknown	614	0.4	434	0.3	170	1.7	10	0.7
Total AA	150,824	100.0	139,393	100.0	10,023	100.0	1,408	100.0
Percentage of Total Businesses:				92.4		6.6		0.9
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	91	7.3	83	6.8	8	28.6	0	0.0
Moderate	204	16.3	200	16.3	4	14.3	0	0.0
Middle	458	36.5	451	36.8	7	25.0	0	0.0
Upper	483	38.5	475	38.7	8	28.6	0	0.0
Unknown	18	1.4	17	1.4	1	3.6	0	0.0
Total AA	1,254	100.0	1,226	100.0	28	100.0	0	0.0
Percentage of Total Farms:				97.8		2.2		0.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table D-16

2020 Denver Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	51	9.7	47,570	8.8	13,712	28.8	127,785	23.6
Moderate	147	27.9	143,321	26.5	20,270	14.1	100,982	18.7
Middle	173	32.9	185,398	34.3	10,274	5.5	111,333	20.6
Upper	150	28.5	164,759	30.5	4,593	2.8	200,965	37.1
Unknown	5	1.0	17	0.0	0	0.0	0	0.0
Total AA	526	100.0	541,065	100.0	48,849	9.0	541,065	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	90,749	29,985	5.6	33.0	54,410	60.0	6,354	7.0
Moderate	255,389	120,985	22.6	47.4	120,634	47.2	13,770	5.4
Middle	327,234	194,750	36.4	59.5	116,785	35.7	15,699	4.8
Upper	259,706	189,989	35.5	73.2	57,319	22.1	12,398	4.8
Unknown	67	16	0.0	23.9	43	64.2	8	11.9
Total AA	933,145	535,725	100.0	57.4	349,191	37.4	48,229	5.2
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	12,372	8.3	10,901	7.9	1,378	13.5	93	7.2
Moderate	32,939	22.0	30,372	21.9	2,377	23.3	190	14.7
Middle	48,961	32.7	45,643	33.0	2,921	28.6	397	30.7
Upper	55,040	36.7	51,070	36.9	3,368	33.0	602	46.6
Unknown	578	0.4	400	0.3	168	1.6	10	0.8
Total AA	149,890	100.0	138,386	100.0	10,212	100.0	1,292	100.0
Percentage of Total Businesses:				92.3	6.8	0.9		
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	99	7.8	90	7.2	9	30.0	0	0.0
Moderate	208	16.3	204	16.4	4	13.3	0	0.0
Middle	467	36.7	458	36.9	7	23.3	2	100.0
Upper	484	38.0	475	38.2	9	30.0	0	0.0
Unknown	16	1.3	15	1.2	1	3.3	0	0.0
Total AA	1,274	100.0	1,242	100.0	30	100.0	2	100.0
Percentage of Total Farms:				97.5	2.4	0.2		
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.								

IX. Houston Metropolitan AA

Table D-17

2021 Houston Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	147	18.7	149,367	14.6	53,938	36.1	284,253	27.7
Moderate	250	31.8	299,321	29.2	59,486	19.9	175,776	17.1
Middle	167	21.2	264,767	25.8	26,277	9.9	174,162	17.0
Upper	216	27.5	309,207	30.2	12,154	3.9	390,776	38.1
Unknown	6	0.8	2,305	0.2	999	43.3	0	0.0
Total AA	786	100.0	1,024,967	100.0	152,854	14.9	1,024,967	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	273,277	61,489	7.5	22.5	169,483	62.0	42,305	15.5
Moderate	482,194	212,383	25.8	44.0	219,074	45.4	50,737	10.5
Middle	400,925	229,483	27.9	57.2	141,627	35.3	29,815	7.4
Upper	497,660	319,502	38.8	64.2	140,932	28.3	37,226	7.5
Unknown	6,179	789	0.1	12.8	4,766	77.1	624	10.1
Total AA	1,660,235	823,646	100.0	49.6	675,882	40.7	160,707	9.7
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	33,262	13.3	29,664	13.0	3,376	17.3	222	8.7
Moderate	55,921	22.4	50,860	22.4	4,721	24.2	340	13.3
Middle	55,186	22.1	51,227	22.5	3,551	18.2	408	16.0
Upper	104,589	41.9	95,165	41.8	7,853	40.2	1,571	61.7
Unknown	639	0.3	589	0.3	43	0.2	7	0.3
Total AA	249,597	100.0	227,505	100.0	19,544	100.0	2,548	100.0
Percentage of Total Businesses:				91.1		7.8		1.0
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	74	5.7	69	5.4	5	18.5	0	0.0
Moderate	164	12.6	155	12.2	9	33.3	0	0.0
Middle	279	21.5	273	21.5	4	14.8	2	66.7
Upper	778	59.9	768	60.6	9	33.3	1	33.3
Unknown	3	0.2	3	0.2	0	0.0	0	0.0
Total AA	1,298	100.0	1,268	100.0	27	100.0	3	100.0
Percentage of Total Farms:				97.7		2.1		0.2
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table D-18

2020 Houston Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	147	18.7	149,367	14.6	53,938	36.1	284,253	27.7
Moderate	250	31.8	299,321	29.2	59,486	19.9	175,776	17.1
Middle	167	21.2	264,767	25.8	26,277	9.9	174,162	17.0
Upper	216	27.5	309,207	30.2	12,154	3.9	390,776	38.1
Unknown	6	0.8	2,305	0.2	999	43.3	0	0.0
Total AA	786	100.0	1,024,967	100.0	152,854	14.9	1,024,967	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	273,277	61,489	7.5	22.5	169,483	62.0	42,305	15.5
Moderate	482,194	212,383	25.8	44.0	219,074	45.4	50,737	10.5
Middle	400,925	229,483	27.9	57.2	141,627	35.3	29,815	7.4
Upper	497,660	319,502	38.8	64.2	140,932	28.3	37,226	7.5
Unknown	6,179	789	0.1	12.8	4,766	77.1	624	10.1
Total AA	1,660,235	823,646	100.0	49.6	675,882	40.7	160,707	9.7
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	32,083	13.3	28,362	13.0	3,527	17.5	194	8.0
Moderate	54,059	22.5	48,857	22.4	4,877	24.2	325	13.4
Middle	52,288	21.7	48,270	22.1	3,620	18.0	398	16.4
Upper	101,738	42.3	92,178	42.2	8,056	40.0	1,504	61.9
Unknown	629	0.3	573	0.3	49	0.2	7	0.3
Total AA	240,797	100.0	218,240	100.0	20,129	100.0	2,428	100.0
Percentage of Total Businesses:				90.6		8.4		1.0
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	76	5.9	71	5.7	5	17.2	0	0.0
Moderate	153	11.9	144	11.5	9	31.0	0	0.0
Middle	273	21.2	266	21.2	5	17.2	2	66.7
Upper	783	60.8	772	61.5	10	34.5	1	33.3
Unknown	3	0.2	3	0.2	0	0.0	0	0.0
Total AA	1,288	100.0	1,256	100.0	29	100.0	3	100.0
Percentage of Total Farms:				97.5		2.3		0.2
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.								

APPENDIX E – DEMOGRAPHIC AND ANALYSIS TABLES FOR LIMITED-SCOPE AAS

- X. Cape Girardeau Metropolitan AA
- XI. Columbia Metropolitan AA
- XII. Jefferson City Metropolitan AA
- XIII. Joplin MSA AA
- XIV. St. Joseph Metropolitan AA
- XV. Butler County AA
- XVI. Eastern Missouri AA
- XVII. Northeast Missouri AA
- XVIII. Ozark AA
- XIX. Southwest Missouri AA
- XX. Taney County AA
- XXI. Lawrence MSA AA
- XXII. Manhattan Metropolitan AA
- XXIII. Ellis County AA
- XXIV. Reno County AA
- XXV. Southeast Kansas AA
- XXVI. Western Kansas AA
- XXVII. Champaign Metropolitan AA
- XXVIII. Adams County AA
- XXIX. Oklahoma City Metropolitan AA

I. Cape Girardeau Metropolitan AA

Table E-1

**Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography
Assessment Area: Cape Girardeau Metropolitan**

Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %		
	2020						2021								
	Bank		Agg		Bank		Agg		Bank		Agg				
	#	%	#	%	\$ (000)	%	\$	%	#	%	#	%		\$ (000)	%
Home Purchase Loans															
Low	1	5.9	0.7	88	3.8	0.2	0	0.0	0.9	0	0.0	0.4	2.0		
Moderate	4	23.5	5.1	314	13.4	2.4	1	6.3	6.7	122	3.9	3.7	6.4		
Middle	7	41.2	73.4	1,475	63.1	77.3	10	62.5	69.9	2,124	67.2	74.4	68.6		
Upper	5	29.4	20.8	462	19.8	20.1	5	31.3	22.4	914	28.9	21.4	23.0		
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0		
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0		
Total	17	100.0	100.0	2,339	100.0	100.0	16	100.0	100.0	3,160	100.0	100.0	100.0		
Refinance Loans															
Low	1	3.6	0.2	40	0.9	0.0	1	3.7	0.2	43	0.9	0.1	2.0		
Moderate	4	14.3	2.6	214	5.0	1.4	0	0.0	3.0	0	0.0	1.9	6.4		
Middle	19	67.9	78.9	3,613	83.6	82.6	19	70.4	75.7	3,608	72.7	78.4	68.6		
Upper	4	14.3	18.4	455	10.5	16.0	7	25.9	21.1	1,314	26.5	19.6	23.0		
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0		
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0		
Total	28	100.0	100.0	4,322	100.0	100.0	27	100.0	100.0	4,965	100.0	100.0	100.0		
Home Improvement Loans															
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	2.0		
Moderate	0	0.0	0.9	0	0.0	2.2	0	0.0	2.8	0	0.0	1.0	6.4		
Middle	8	80.0	73.6	389	92.4	72.5	3	42.9	75.7	65	24.5	83.6	68.6		
Upper	2	20.0	25.5	32	7.6	25.3	4	57.1	21.5	200	75.5	15.4	23.0		
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0		
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0		
Total	10	100.0	100.0	421	100.0	100.0	7	100.0	100.0	265	100.0	100.0	100.0		
Multifamily Loans															
Low	0	0.0	11.8	0	0.0	4.5	0	0.0	4.7	0	0.0	2.1	6.9		
Moderate	0	0.0	14.7	0	0.0	19.7	1	100.0	20.9	1,750	100.0	21.0	25.9		
Middle	2	66.7	50.0	749	92.9	46.8	0	0.0	60.5	0	0.0	58.6	48.8		
Upper	1	33.3	23.5	57	7.1	29.0	0	0.0	14.0	0	0.0	18.4	18.3		
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0		
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0		
Total	3	100.0	100.0	806	100.0	100.0	1	100.0	100.0	1,750	100.0	100.0	100.0		
Total Home Mortgage Loans															
Low	2	2.9	0.6	128	1.5	0.4	1	1.7	0.6	43	0.4	0.3	2.0		
Moderate	8	11.8	3.7	528	6.3	2.9	2	3.4	4.9	1,872	18.0	3.8	6.4		
Middle	42	61.8	76.1	6,598	78.5	78.4	38	65.5	73.0	6,053	58.1	75.6	68.6		
Upper	16	23.5	19.6	1,146	13.6	18.3	17	29.3	21.6	2,448	23.5	20.2	23.0		
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0		
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0		
Total	68	100.0	100.0	8,400	100.0	100.0	58	100.0	100.0	10,416	100.0	100.0	100.0		

Source: 2021 FFIEC Census Data

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

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

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 this table.

Table E-2

Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography													
Assessment Area: Cape Girardeau Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	1	0.8	3.2	50	0.4	4.2	1	1.3	3.6	500	5.8	5.8	3.7
Moderate	10	7.8	10.6	2,117	15.2	11.4	2	2.5	9.5	300	3.5	10.2	9.9
Middle	95	73.6	67.4	10,387	74.8	67.5	69	86.3	68.0	7,349	85.3	65.3	65.5
Upper	23	17.8	18.4	1,328	9.6	16.8	8	10.0	18.3	465	5.4	18.6	20.8
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.3	0	0.0	0.1	0	0.0	0.6	0	0.0	0.1	
Total	129	100.0	100.0	13,882	100.0	100.0	80	100.0	100.0	8,614	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table E-3

Distribution of 2020 and 2021 Small Farm Lending By Income Level of Geography													
Assessment Area: Cape Girardeau Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.4	0	0.0	0.1	0.6
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	1.2
Middle	38	100.0	97.8	2,979	100.0	94.8	51	98.1	95.4	2,641	94.7	93.9	90.7
Upper	0	0.0	2.2	0	0.0	5.2	1	1.9	4.2	148	5.3	6.0	7.5
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	38	100.0	100.0	2,979	100.0	100.0	52	100.0	100.0	2,789	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table E-4

Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Cape Girardeau Metropolitan													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	#	\$ (000)	%	\$ %	#	%	#	\$ (000)	%	\$ %	
Home Purchase Loans													
Low	2	11.8	10.4	103	4.4	5.9	0	0.0	6.8	0	0.0	3.8	19.6
Moderate	10	58.8	21.3	1090	46.6	15.9	2	12.5	18.6	277	8.8	13.8	15.9
Middle	2	11.8	23.2	218	9.3	21.7	3	18.8	18.8	469	14.8	17.3	21.3
Upper	3	17.6	29.9	928	39.7	41.2	9	56.3	33.0	2,091	66.2	43.9	43.3
Unknown	0	0.0	15.2	0	0.0	15.3	2	12.5	22.9	323	10.2	21.2	0.0
Total	17	100.0	100.0	2,339	100.0	100.0	16	100.0	100.0	3,160	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	4.8	0	0.0	2.5	2	7.4	3.6	156	3.1	2.0	19.6
Moderate	5	17.9	13.4	330	7.6	8.7	2	7.4	13.6	183	3.7	8.8	15.9
Middle	4	14.3	19.8	999	23.1	16.0	7	25.9	19.2	1,280	25.8	15.5	21.3
Upper	9	32.1	42.9	1,797	41.6	51.3	14	51.9	44.5	3,003	60.5	54.4	43.3
Unknown	10	35.7	19.1	1,196	27.7	21.4	2	7.4	19.1	343	6.9	19.3	0.0
Total	28	100.0	100.0	4,322	100.0	100.0	27	100.0	100.0	4,965	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	5.5	0	0.0	4.5	0	0.0	7.5	0	0.0	4.5	19.6
Moderate	4	40.0	16.4	106	25.2	8.5	1	14.3	10.3	10	3.8	8.0	15.9
Middle	4	40.0	22.7	200	47.5	19.9	2	28.6	15.9	85	32.1	9.2	21.3
Upper	2	20.0	49.1	115	27.3	58.9	4	57.1	58.9	170	64.2	72.3	43.3
Unknown	0	0.0	6.4	0	0.0	8.2	0	0.0	7.5	0	0.0	6.1	0.0
Total	10	100.0	100.0	421	100.0	100.0	7	100.0	100.0	265	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	4	6.2	7.0	198	2.6	3.8	2	3.5	5.1	156	1.8	2.9	19.6
Moderate	21	32.3	16.4	1,620	21.3	11.5	7	12.3	15.7	500	5.8	11.1	15.9
Middle	10	15.4	20.9	1,417	18.7	18.1	17	29.8	18.8	2,080	24.0	16.2	21.3
Upper	20	30.8	37.3	3,163	41.7	46.8	27	47.4	39.6	5,264	60.7	49.5	43.3
Unknown	10	15.4	18.3	1,196	15.7	19.8	4	7.0	20.8	666	7.7	20.3	0.0
Total	65	100.0	100.0	7,594	100.0	100.0	57	100.0	100.0	8,666	100.0	100.0	100.0

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

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

Table E-5

Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Cape Girardeau Metropolitan													
	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	64	49.6	44.9	4,150	29.9	39.8	51	63.8	54.8	2,505	29.1	45.4	89.1
Over \$1 Million	63	48.8		9,717	70.0		28	35.0		6,102	70.8		10.0
Revenue Unknown	2	1.6		15	0.1		1	1.3		7	0.1		0.9
Total	129	100.0		13,882	100.0		80	100.0		8,614	100.0		100.0
By Loan Size													
\$100,000 or Less	98	76.0	85.6	3,502	25.2	29.3	60	75.0	90.1	2,081	24.2	32.9	
\$100,001 - \$250,000	15	11.6	7.4	2,578	18.6	18.6	11	13.8	5.1	1,890	21.9	18.2	
\$250,001 - \$1 Million	16	12.4	7.0	7,802	56.2	52.1	9	11.3	4.8	4,643	53.9	48.9	
Total	129	100.0	100.0	13,882	100.0	100.0	80	100.0	100.0	8,614	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	53	82.8		1,569	37.8		45	88.2		1,112	44.4		
\$100,001 - \$250,000	8	12.5		1,287	31.0		4	7.8		680	27.1		
\$250,001 - \$1 Million	3	4.7		1,294	31.2		2	3.9		713	28.5		
Total	64	100.0		4,150	100.0		51	100.0		2,505	100.0		
<i>Source: 2021 FFIEC Census Data 2021 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 E-6

Distribution of 2020 and 2021 Small Farm Lending By Revenue Size of Farms													Total Farms %
Assessment Area: Cape Girardeau Metropolitan													
Bank And Aggregate Loans By Year													
2020						2021							
Bank		Agg		Bank		Agg		Bank		Agg			
#	%	#%	\$(000)	%	\$(000)	#	%	#%	\$(000)	%	\$(000)		
By Revenue													
\$1 Million or Less	35	92.1	72.1	2,605	87.4	81.9	50	96.2	77.9	2,439	87.5	79.5	98.1
Over \$1 Million	3	7.9		374	12.6		2	3.8		350	12.5		0.6
Revenue Unknown	0	0.0		0	0.0		0	0.0		0	0.0		1.2
Total	38	100.0		2,979	100.0		52	100.0		2,789	100.0		100.0
By Loan Size													
\$100,000 or Less	29	76.3	76.5	1,089	36.6	28.8	44	84.6	84.4	1,111	39.8	35.7	
\$100,001 - \$250,000	6	15.8	16.4	940	31.6	37.6	5	9.6	10.7	728	26.1	33.5	
\$250,001 - \$500,000	3	7.9	7.1	950	31.9	33.6	3	5.8	5.0	950	34.1	30.8	
Total	38	100.0	100.0	2,979	100.0	100.0	52	100.0	100.0	2,789	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	27	77.1		1,015	39.0		43	86.0		1,061	43.5		
\$100,001 - \$250,000	6	17.1		940	36.1		5	10.0		728	29.8		
\$250,001 - \$500,000	2	5.7		650	25.0		2	4.0		650	26.7		
Total	35	100.0		2,605	100.0		50	100.0		2,439	100.0		
<i>Source: 2021 FFIEC Census Data 2021 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 E-7

2021 Cape Girardeau Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	1	6.3	624	3.3	291	46.6	3,714	19.6
Moderate	3	18.8	1,417	7.5	415	29.3	3,011	15.9
Middle	9	56.3	13,026	68.6	1,204	9.2	4,049	21.3
Upper	3	18.8	3,924	20.7	237	6.0	8,217	43.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	16	100.0	18,991	100.0	2,147	11.3	18,991	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	1,338	386	2.0	28.8	729	54.5	223	16.7
Moderate	3,761	1,230	6.4	32.7	1,928	51.3	603	16.0
Middle	21,024	13,141	68.6	62.5	6,135	29.2	1,748	8.3
Upper	6,781	4,410	23.0	65.0	1,836	27.1	535	7.9
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	32,904	19,167	100.0	58.3	10,628	32.3	3,109	9.4
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	132	3.7	94	3.0	36	10.1	2	6.5
Moderate	352	9.9	307	9.7	42	11.8	3	9.7
Middle	2,329	65.5	2,072	65.4	233	65.3	24	77.4
Upper	741	20.8	693	21.9	46	12.9	2	6.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	3,554	100.0	3,166	100.0	357	100.0	31	100.0
Percentage of Total Businesses:				89.1		10.0		0.9
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	1	0.6	1	0.6	0	0.0	0	0.0
Moderate	2	1.2	2	1.3	0	0.0	0	0.0
Middle	146	90.7	143	90.5	1	100.0	2	100.0
Upper	12	7.5	12	7.6	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	161	100.0	158	100.0	1	100.0	2	100.0
Percentage of Total Farms:				98.1		0.6		1.2
<i>Source: 2021 FFIEC Census Data 2021 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 E-8

2020 Cape Girardeau Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	1	6.3	624	3.3	291	46.6	3,714	19.6
Moderate	3	18.8	1,417	7.5	415	29.3	3,011	15.9
Middle	9	56.3	13,026	68.6	1,204	9.2	4,049	21.3
Upper	3	18.8	3,924	20.7	237	6.0	8,217	43.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	16	100.0	18,991	100.0	2,147	11.3	18,991	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	1,338	386	2.0	28.8	729	54.5	223	16.7
Moderate	3,761	1,230	6.4	32.7	1,928	51.3	603	16.0
Middle	21,024	13,141	68.6	62.5	6,135	29.2	1,748	8.3
Upper	6,781	4,410	23.0	65.0	1,836	27.1	535	7.9
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	32,904	19,167	100.0	58.3	10,628	32.3	3,109	9.4
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	134	3.7	97	3.0	35	9.5	2	6.9
Moderate	367	10.1	322	10.0	42	11.4	3	10.3
Middle	2,370	65.3	2,104	65.0	244	66.5	22	75.9
Upper	761	21.0	713	22.0	46	12.5	2	6.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	3,632	100.0	3,236	100.0	367	100.0	29	100.0
Percentage of Total Businesses:				89.1		10.1		0.8
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	1	0.6	1	0.6	0	0.0	0	0.0
Moderate	2	1.1	2	1.1	0	0.0	0	0.0
Middle	161	90.4	157	90.2	1	100.0	3	100.0
Upper	14	7.9	14	8.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	178	100.0	174	100.0	1	100.0	3	100.0
Percentage of Total Farms:				97.8		0.6		1.7
<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>								

II. Columbia Metropolitan AA

Table E-9

Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography Assessment Area: Columbia Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	# %	# %	\$ (000)	\$ %	\$ %	#	# %	# %	\$ (000)	\$ %	\$ %	
Home Purchase Loans													
Low	0	0.0	1.6	0	0.0	1.0	1	1.8	2.2	143	1.1	1.2	1.6
Moderate	7	17.9	10.4	1,263	12.3	7.3	5	8.9	10.8	764	5.8	7.8	8.3
Middle	20	51.3	57.7	5,046	49.2	54.8	31	55.4	58.2	7,420	56.2	55.3	56.2
Upper	12	30.8	29.7	3,957	38.5	36.3	18	32.1	28.4	4,686	35.5	35.2	33.5
Unknown	0	0.0	0.6	0	0.0	0.7	1	1.8	0.4	179	1.4	0.5	0.4
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	39	100.0	100.0	10,266	100.0	100.0	56	100.0	100.0	13,192	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	0.8	0	0.0	0.4	0	0.0	0.8	0	0.0	0.4	1.6
Moderate	3	3.7	6.4	359	1.7	4.3	1	2.2	7.4	140	1.3	5.0	8.3
Middle	44	53.7	54.4	10,129	49.0	52.4	20	44.4	56.4	3,600	34.7	53.6	56.2
Upper	35	42.7	38.2	10,172	49.2	42.5	23	51.1	34.8	6,505	62.7	40.6	33.5
Unknown	0	0.0	0.3	0	0.0	0.3	1	2.2	0.6	134	1.3	0.5	0.4
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	82	100.0	100.0	20,660	100.0	100.0	45	100.0	100.0	10,379	100.0	100.0	100.0
Home Improvement Loans													
Low	2	11.1	3.4	59	5.2	1.5	1	5.3	1.5	70	5.0	1.1	1.6
Moderate	2	11.1	8.9	146	12.8	6.9	0	0.0	7.5	0	0.0	5.1	8.3
Middle	9	50.0	52.1	356	31.2	48.0	11	57.9	52.6	784	56.2	51.9	56.2
Upper	5	27.8	35.6	581	50.9	43.6	7	36.8	38.3	542	38.8	41.9	33.5
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.4
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	18	100.0	100.0	1,142	100.0	100.0	19	100.0	100.0	1,396	100.0	100.0	100.0
Multifamily Loans													
Low	0	0.0	15.9	0	0.0	13.0	0	0.0	12.2	0	0.0	3.7	8.2
Moderate	0	0.0	15.9	0	0.0	6.6	0	0.0	11.0	0	0.0	9.9	18.5
Middle	1	20.0	40.2	680	24.7	19.2	0	0.0	48.8	0	0.0	38.2	29.4
Upper	2	40.0	18.3	1,130	41.1	46.0	0	0.0	22.0	0	0.0	35.8	28.0
Unknown	2	40.0	9.8	941	34.2	15.1	0	0.0	6.1	0	0.0	12.4	15.8
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	5	100.0	100.0	2,751	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													
Low	2	1.2	1.3	59	0.2	1.7	2	1.4	1.6	213	0.8	1.0	1.6
Moderate	14	8.4	8.3	1,824	5.0	5.7	8	5.8	9.1	974	3.7	6.7	8.3
Middle	83	50.0	55.9	16,939	46.8	50.8	69	50.0	57.0	12,248	46.2	52.9	56.2
Upper	65	39.2	34.1	16,402	45.4	40.2	57	41.3	31.8	12,748	48.1	37.8	33.5
Unknown	2	1.2	0.5	941	2.6	1.6	2	1.4	0.5	313	1.2	1.5	0.4
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	166	100.0	100.0	36,165	100.0	100.0	138	100.0	100.0	26,496	100.0	100.0	100.0

Source: 2021 FFIEC Census Data

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

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

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.

Table E-10

Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography													
Assessment Area: Columbia Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Low	29	12.4	11.1	3,175	17.2	14.1	18	11.4	9.5	2,076	14.4	11.9	11.2
Moderate	28	12.0	8.9	2,360	12.8	11.3	15	9.5	9.5	2,691	18.7	10.6	10.9
Middle	95	40.8	43.4	8,655	46.9	40.9	68	43.0	46.3	6,606	46.0	46.2	43.4
Upper	76	32.6	31.8	4,060	22.0	27.5	54	34.2	30.5	2,778	19.3	25.3	29.0
Unknown	5	2.1	4.6	204	1.1	6.1	3	1.9	4.0	224	1.6	5.9	5.5
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.2	0	0.0	0.0	
Total	233	100.0	100.0	18,454	100.0	100.0	158	100.0	100.0	14,375	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table E-11

Distribution of 2020 and 2021 Small Farm Lending By Income Level of Geography													
Assessment Area: Columbia Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Low	0	0.0	0.6	0	0.0	0.1	0	0.0	2.8	0	0.0	5.1	1.6
Moderate	0	0.0	1.3	0	0.0	0.1	0	0.0	5.1	0	0.0	1.3	4.7
Middle	6	85.7	84.4	1,295	97.7	87.4	13	86.7	72.9	1,176	98.3	74.5	77.6
Upper	1	14.3	13.6	30	2.3	12.4	2	13.3	19.2	20	1.7	19.1	16.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	7	100.0	100.0	1,325	100.0	100.0	15	100.0	100.0	1,196	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table E-12

**Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level
Assessment Area: Columbia Metropolitan**

Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	# %	# %	\$(000)	\$ %	\$ %	#	# %	# %	\$(000)	\$ %	\$ %	
Home Purchase Loans													
Lo w	6	15.4	9.2	973	9.5	5.5	1	1.8	7.7	86	0.7	4.6	19.9
Mo d e r a t e	4	10.3	20.9	759	7.4	16.1	9	16.1	19.1	1,500	11.4	15.2	16.0
M i d d l e	7	17.9	20.0	1,315	12.8	18.8	7	12.5	17.5	1,495	11.3	17.2	21.5
U p p e r	15	38.5	32.5	4,884	47.6	43.2	30	53.6	29.9	8,393	63.6	39.2	42.5
U n k n o w n	7	17.9	17.4	2,335	22.7	16.4	9	16.1	25.8	1,718	13.0	23.8	0.0
T o t a l	39	100.0	100.0	10,266	100.0	100.0	56	100.0	100.0	13,192	100.0	100.0	100.0
Refinance Loans													
Lo w	1	1.2	4.1	95	0.5	2.2	2	4.4	6.0	180	1.7	3.3	19.9
Mo d e r a t e	4	4.9	13.4	490	2.4	9.0	7	15.6	15.3	1,108	10.7	10.7	16.0
M i d d l e	14	17.1	18.8	1,966	9.5	15.4	8	17.8	18.1	1,466	14.1	15.6	21.5
U p p e r	51	62.2	41.6	16,822	81.4	50.4	23	51.1	36.3	6,873	66.2	45.4	42.5
U n k n o w n	12	14.6	22.1	1,287	6.2	23.1	5	11.1	24.4	752	7.2	25.0	0.0
T o t a l	82	100.0	100.0	20,660	100.0	100.0	45	100.0	100.0	10,379	100.0	100.0	100.0
Home Improvement Loans													
Lo w	1	5.6	6.8	40	3.5	4.0	1	5.3	10.5	70	5.0	7.6	19.9
Mo d e r a t e	5	27.8	17.8	215	18.8	12.2	0	0.0	12.8	0	0.0	11.2	16.0
M i d d l e	5	27.8	24.7	213	18.7	19.6	3	15.8	22.6	120	8.6	15.0	21.5
U p p e r	7	38.9	43.2	674	59.0	56.2	14	73.7	49.6	1,181	84.6	62.8	42.5
U n k n o w n	0	0.0	7.5	0	0.0	8.1	1	5.3	4.5	25	1.8	3.4	0.0
T o t a l	18	100.0	100.0	1,142	100.0	100.0	19	100.0	100.0	1,396	100.0	100.0	100.0
Total Home Mortgage Loans													
Lo w	8	5.0	6.2	1,108	3.3	3.6	6	4.3	6.9	456	1.7	4.0	19.9
Mo d e r a t e	18	11.2	16.5	1,643	4.9	12.0	17	12.3	17.0	2,708	10.2	12.9	16.0
M i d d l e	32	19.9	19.2	3,931	11.8	16.7	19	13.8	17.8	3,141	11.9	16.4	21.5
U p p e r	84	52.2	37.0	23,110	69.2	46.7	78	56.5	33.4	17,601	66.4	42.5	42.5
U n k n o w n	19	11.8	21.1	3,622	10.8	21.0	18	13.0	24.9	2,590	9.8	24.3	0.0
T o t a l	161	100.0	100.0	33,414	100.0	100.0	138	100.0	100.0	26,496	100.0	100.0	100.0

Source: 2021 FFIEC Census Data

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

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

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.

Table E-13

Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Columbia Metropolitan													
	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	152	65.2	38.4	7,165	38.8	38.2	98	62.0	47.0	6,647	46.2	40.6	92.1
Over \$1 Million	65	27.9		10,485	56.8		36	22.8		6,669	46.4		7.2
Revenue Unknown	16	6.9		804	4.4		24	15.2		1,059	7.4		0.7
Total	233	100.0		18,454	100.0		158	100.0		14,375	100.0		100.0
By Loan Size													
\$100,000 or Less	192	82.4	81.4	6,410	34.7	23.5	123	77.8	85.9	3,621	25.2	22.9	
\$100,001 - \$250,000	26	11.2	9.8	4,239	23.0	19.5	22	13.9	6.7	3,584	24.9	16.3	
\$250,001 - \$1 Million	15	6.4	8.8	7,805	42.3	57.0	13	8.2	7.5	7,170	49.9	60.8	
Total	233	100.0	100.0	18,454	100.0	100.0	158	100.0	100.0	14,375	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	144	94.7		3,633	50.7		86	87.8		1,737	26.1		
\$100,001 - \$250,000	2	1.3		267	3.7		5	5.1		768	11.6		
\$250,001 - \$1 Million	6	3.9		3,265	45.6		7	7.1		4,142	62.3		
Total	152	100.0		7,165	100.0		98	100.0		6,647	100.0		
<i>Source: 2021 FFIEC Census Data 2021 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 E-14

Distribution of 2020 and 2021 Small Farm Lending By Revenue Size of Farms													
Assessment Area: Columbia Metropolitan													
	Bank And Aggregate Loans By Year												Total Farms %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	4	57.1	59.1	273	20.6	71.4	13	86.7	53.7	942	78.8	71.9	98.4
Over \$1 Million	3	42.9		1,052	79.4		2	13.3		254	21.2		0.0
Revenue Unknown	0	0.0		0	0.0		0	0.0		0	0.0		1.6
Total	7	100.0		1,325	100.0		15	100.0		1,196	100.0		100.0
By Loan Size													
\$100,000 or Less	3	42.9	74.0	73	5.5	21.1	11	73.3	84.2	210	17.6	29.0	
\$100,001 - \$250,000	2	28.6	13.6	450	34.0	25.6	3	20.0	7.9	525	43.9	22.8	
\$250,001 - \$500,000	2	28.6	12.3	802	60.5	53.3	1	6.7	7.9	461	38.5	48.2	
Total	7	100.0	100.0	1,325	100.0	100.0	15	100.0	100.0	1,196	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	3	75.0		73	26.7		10	76.9		156	16.6		
\$100,001 - \$250,000	1	25.0		200	73.3		2	15.4		325	34.5		
\$250,001 - \$500,000	0	0.0		0	0.0		1	7.7		461	48.9		
Total	4	100.0		273	100.0		13	100.0		942	100.0		

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

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

Table E-15

2021 Columbia Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	3	10.3	1,048	2.7	385	36.7	7,626	19.9
Moderate	4	13.8	3,894	10.2	774	19.9	6,128	16.0
Middle	12	41.4	20,802	54.4	1,667	8.0	8,232	21.5
Upper	7	24.1	12,194	31.9	521	4.3	16,249	42.5
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
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	3,526	611	1.6	17.3	2,508	71.1	407	11.5
Moderate	8,625	3,098	8.3	35.9	4,794	55.6	733	8.5
Middle	35,978	21,065	56.2	58.5	12,459	34.6	2,454	6.8
Upper	20,901	12,543	33.5	60.0	7,078	33.9	1,280	6.1
Unknown	3,157	165	0.4	5.2	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
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	820	11.2	714	10.6	93	17.7	13	25.5
Moderate	797	10.9	708	10.5	86	16.4	3	5.9
Middle	3,167	43.4	2,944	43.8	202	38.5	21	41.2
Upper	2,119	29.0	1,998	29.7	108	20.6	13	25.5
Unknown	400	5.5	363	5.4	36	6.9	1	2.0
Total AA	7,303	100.0	6,727	100.0	525	100.0	51	100.0
Percentage of Total Businesses:				92.1		7.2		0.7
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	3	1.6	3	1.6	0	0.0	0	0.0
Moderate	9	4.7	9	4.8	0	0.0	0	0.0
Middle	149	77.6	146	77.2	0	0.0	3	100.0
Upper	31	16.1	31	16.4	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	192	100.0	189	100.0	0	0.0	3	100.0
Percentage of Total Farms:				98.4		0.0		1.6
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table E-16

2020 Columbia Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	3	10.3	1,048	2.7	385	36.7	7,626	19.9
Moderate	4	13.8	3,894	10.2	774	19.9	6,128	16.0
Middle	12	41.4	20,802	54.4	1,667	8.0	8,232	21.5
Upper	7	24.1	12,194	31.9	521	4.3	16,249	42.5
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
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	3,526	611	1.6	17.3	2,508	71.1	407	11.5
Moderate	8,625	3,098	8.3	35.9	4,794	55.6	733	8.5
Middle	35,978	21,065	56.2	58.5	12,459	34.6	2,454	6.8
Upper	20,901	12,543	33.5	60.0	7,078	33.9	1,280	6.1
Unknown	3,157	165	0.4	5.2	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
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	823	11.2	721	10.7	92	16.7	10	21.3
Moderate	801	10.9	709	10.5	89	16.2	3	6.4
Middle	3,189	43.5	2,955	43.8	214	38.9	20	42.6
Upper	2,110	28.8	1,977	29.3	119	21.6	14	29.8
Unknown	414	5.6	378	5.6	36	6.5	0	0.0
Total AA	7,337	100.0	6,740	100.0	550	100.0	47	100.0
Percentage of Total Businesses:				91.9		7.5		0.6
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	3	1.4	3	1.5	0	0.0	0	0.0
Moderate	9	4.3	9	4.4	0	0.0	0	0.0
Middle	164	79.2	161	78.9	0	0.0	3	100.0
Upper	31	15.0	31	15.2	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	207	100.0	204	100.0	0	0.0	3	100.0
Percentage of Total Farms:				98.6		0.0		1.4

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.

III. Jefferson City Metropolitan AA

Table E-17

**Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography
Assessment Area: Jefferson City Metropolitan**

Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$ %	\$ %	#	%	%	\$(000)	\$ %	\$ %	
Home Purchase Loans													
Lo w	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Mo d e r a t e	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
M i d d l e	14	100.0	100.0	1,399	100.0	100.0	10	100.0	99.5	1,734	100.0	99.6	100.0
U p p e r	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
U n k n o w n	0	0.0	0.0	0	0.0	0.0	0	0.0	0.5	0	0.0	0.4	0.0
T r a c t - U n k	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
T o t a l	14	100.0	100.0	1,399	100.0	100.0	10	100.0	100.0	1,734	100.0	100.0	100.0
Refinance Loans													
Lo w	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Mo d e r a t e	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
M i d d l e	19	100.0	100.0	2,271	100.0	100.0	7	100.0	100.0	1,655	100.0	100.0	100.0
U p p e r	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
U n k n o w n	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
T r a c t - U n k	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
T o t a l	19	100.0	100.0	2,271	100.0	100.0	7	100.0	100.0	1,655	100.0	100.0	100.0
Home Improvement Loans													
Lo w	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Mo d e r a t e	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
M i d d l e	4	100.0	100.0	80	100.0	100.0	4	100.0	100.0	184	100.0	100.0	100.0
U p p e r	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
U n k n o w n	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
T r a c t - U n k	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
T o t a l	4	100.0	100.0	80	100.0	100.0	4	100.0	100.0	184	100.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Lo w	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Mo d e r a t e	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
M i d d l e	2	100.0	100.0	308	100.0	100.0	1	100.0	100.0	92	100.0	100.0	100.0
U p p e r	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
U n k n o w n	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
T r a c t - U n k	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
T o t a l	2	100.0	100.0	308	100.0	100.0	1	100.0	100.0	92	100.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Lo w	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Mo d e r a t e	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
M i d d l e	41	100.0	100.0	4,198	100.0	100.0	25	100.0	99.8	3,760	100.0	99.8	100.0
U p p e r	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
U n k n o w n	0	0.0	0.0	0	0.0	0.0	0	0.0	0.2	0	0.0	0.2	0.0
T r a c t - U n k	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
T o t a l	41	100.0	100.0	4,198	100.0	100.0	25	100.0	100.0	3,760	100.0	100.0	100.0

Source: 2021 FFIEC Census Data

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

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

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.

Table E-18

Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography													
Assessment Area: Jefferson City Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	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	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	111	100.0	99.4	11,127	100.0	99.9	106	100.0	99.8	10,052	100.0	100.0	100.0
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	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.6	0	0.0	0.1	0	0.0	0.2	0	0.0	0.0	
Total	111	100.0	100.0	11,127	100.0	100.0	106	100.0	100.0	10,052	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table E-19

Distribution of 2020 and 2021 Small Farm Lending By Income Level of Geography													
Assessment Area: Jefferson City Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2020						2021						
	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	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	129	100.0	100.0	16,286	100.0	100.0	200	100.0	100.0	16,606	100.0	100.0	100.0
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	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	129	100.0	100.0	16,286	100.0	100.0	200	100.0	100.0	16,606	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table E-20

**Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level
Assessment Area: Jefferson City Metropolitan**

Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	#	\$ (000)	%	\$ %	#	%	#	\$ (000)	%	\$ %	
Home Purchase Loans													
Low	2	14.3	14.9	218	15.6	10.5	1	10.0	11.8	112	6.5	6.8	18.4
Moderate	1	7.1	24.1	110	7.9	20.3	2	20.0	22.7	300	17.3	20.9	22.3
Middle	3	21.4	19.5	349	24.9	18.6	2	20.0	19.1	254	14.6	20.1	23.9
Upper	1	7.1	15.9	176	12.6	30.0	2	20.0	17.3	546	31.5	25.9	35.3
Unknown	7	50.0	25.6	546	39.0	20.6	3	30.0	29.1	522	30.1	26.3	0.0
Total	14	100.0	100.0	1,399	100.0	100.0	10	100.0	100.0	1,734	100.0	100.0	100.0
Refinance Loans													
Low	3	15.8	7.1	209	9.2	3.4	1	14.3	7.1	98	5.9	4.5	18.4
Moderate	0	0.0	14.6	0	0.0	11.3	1	14.3	19.3	132	8.0	15.4	22.3
Middle	1	5.3	16.5	68	3.0	15.0	3	42.9	23.5	389	23.5	22.4	23.9
Upper	6	31.6	37.5	867	38.2	46.7	2	28.6	33.6	1,036	62.6	41.4	35.3
Unknown	9	47.4	24.3	1,127	49.6	23.6	0	0.0	16.4	0	0.0	16.3	0.0
Total	19	100.0	100.0	2,271	100.0	100.0	7	100.0	100.0	1,655	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	14.3	0	0.0	6.7	18.4
Moderate	1	25.0	12.5	22	27.5	8.2	2	50.0	28.6	114	62.0	20.0	22.3
Middle	2	50.0	62.5	38	47.5	74.9	0	0.0	0.0	0	0.0	0.0	23.9
Upper	1	25.0	25.0	20	25.0	16.9	1	25.0	42.9	10	5.4	62.9	35.3
Unknown	0	0.0	0.0	0	0.0	0.0	1	25.0	14.3	60	32.6	10.5	0.0
Total	4	100.0	100.0	80	100.0	100.0	4	100.0	100.0	184	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	5	12.8	9.9	427	11.0	6.0	2	8.3	9.6	210	5.7	5.7	18.4
Moderate	3	7.7	18.2	172	4.4	14.5	6	25.0	21.2	574	15.6	18.1	22.3
Middle	6	15.4	18.0	455	11.7	16.3	7	29.2	21.2	710	19.4	21.1	23.9
Upper	9	23.1	27.9	1,163	29.9	39.9	5	20.8	25.7	1,592	43.4	34.0	35.3
Unknown	16	41.0	26.0	1,673	43.0	23.3	4	16.7	22.3	582	15.9	21.0	0.0
Total	39	100.0	100.0	3,890	100.0	100.0	24	100.0	100.0	3,668	100.0	100.0	100.0

Source: 2021 FFIEC Census Data

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

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

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.

Table E-21

Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography													
Assessment Area: Jefferson City Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	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	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	111	100.0	99.4	11,127	100.0	99.9	106	100.0	99.8	10,052	100.0	100.0	100.0
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	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.6	0	0.0	0.1	0	0.0	0.2	0	0.0	0.0	
Total	111	100.0	100.0	11,127	100.0	100.0	106	100.0	100.0	10,052	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
 2021 Dun & Bradstreet Data
 2011-2015 U.S. Census Bureau: American Community Survey
 Note: Percentages may not total 100.0 percent due to rounding.

Table E-22

Distribution of 2020 and 2021 Small Farm Lending By Revenue Size of Farms													
Assessment Area: Jefferson City Metropolitan													
	Bank And Aggregate Loans By Year												Total Farms %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	125	96.9	85.5	15,456	94.9	80.0	194	97.0	67.1	14,455	87.0	80.8	98.5
Over \$1 Million	3	2.3		820	5.0		6	3.0		2,151	13.0		0.0
Revenue Unknown	1	0.8		10	0.1		0	0.0		0	0.0		1.5
Total	129	100.0		16,286	100.0		200	100.0		16,606	100.0		100.0
By Loan Size													
\$100,000 or Less	74	57.4	67.9	3,055	18.8	24.0	153	76.5	86.9	4,609	27.8	35.5	
\$100,001 - \$250,000	34	26.4	19.7	5,601	34.4	30.3	26	13.0	7.6	4,320	26.0	23.9	
\$250,001 - \$500,000	21	16.3	12.4	7,630	46.9	45.6	21	10.5	5.5	7,677	46.2	40.6	
Total	129	100.0	100.0	16,286	100.0	100.0	200	100.0	100.0	16,606	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	72	57.6		3,030	19.6		152	78.4		4,588	31.7		
\$100,001 - \$250,000	34	27.2		5,601	36.2		26	13.4		4,320	29.9		
\$250,001 - \$500,000	19	15.2		6,825	44.2		16	8.2		5,547	38.4		
Total	125	100.0		15,456	100.0		194	100.0		14,455	100.0		
<i>Source: 2021 FFIEC Census Data 2021 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 E-23

2021 Jefferson City 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	716	18.4
Moderate	0	0.0	0	0.0	0	0.0	867	22.3
Middle	4	100.0	3,881	100.0	357	9.2	927	23.9
Upper	0	0.0	0	0.0	0	0.0	1,371	35.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	4	100.0	3,881	100.0	357	9.2	3,881	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	6,144	4,021	100.0	65.4	1,512	24.6	611	9.9
Upper	0	0	0.0	0.0	0	0.0	0	0.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	6,144	4,021	100.0	65.4	1,512	24.6	611	9.9
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	522	100.0	479	100.0	36	100.0	7	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	522	100.0	479	100.0	36	100.0	7	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	0	0.0	0	0.0	0	0.0	0	0.0
Middle	66	100.0	65	100.0	0	0.0	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	66	100.0	65	100.0	0	0.0	1	100.0
Percentage of Total Farms:				98.5		0.0		1.5
<i>Source: 2021 FFIEC Census Data 2021 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 E-24

2020 Jefferson City 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	716	18.4
Moderate	0	0.0	0	0.0	0	0.0	867	22.3
Middle	4	100.0	3,881	100.0	357	9.2	927	23.9
Upper	0	0.0	0	0.0	0	0.0	1,371	35.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	4	100.0	3,881	100.0	357	9.2	3,881	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	6,144	4,021	100.0	65.4	1,512	24.6	611	9.9
Upper	0	0	0.0	0.0	0	0.0	0	0.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	6,144	4,021	100.0	65.4	1,512	24.6	611	9.9
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	571	100.0	525	100.0	38	100.0	8	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	571	100.0	525	100.0	38	100.0	8	100.0
Percentage of Total Businesses:				91.9		6.7		1.4
	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	70	100.0	69	100.0	0	0.0	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	70	100.0	69	100.0	0	0.0	1	100.0
Percentage of Total Farms:				98.6		0.0		1.4
<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>								

IV. Joplin MSA AA

Table E-25

**Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography
Assessment Area: Joplin MSA**

Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	# %	# %	\$ (000)	\$ %	\$ %	#	# %	# %	\$ (000)	\$ %	\$ %	
Home Purchase Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	2	10.0	12.8	157	5.0	8.7	4	21.1	14.7	582	16.1	10.2	10.7
Middle	15	75.0	65.9	2,689	84.9	67.3	13	68.4	65.1	2,783	76.9	66.5	71.0
Upper	3	15.0	21.3	323	10.2	24.0	2	10.5	20.2	253	7.0	23.2	18.3
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	20	100.0	100.0	3,169	100.0	100.0	19	100.0	100.0	3,618	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	4	14.8	6.5	114	3.3	4.5	2	8.7	9.1	483	11.3	6.9	10.7
Middle	15	55.6	70.9	2,520	73.7	70.4	11	47.8	69.2	1,282	29.9	68.1	71.0
Upper	8	29.6	22.5	787	23.0	25.1	10	43.5	21.7	2,521	58.8	25.1	18.3
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	27	100.0	100.0	3,421	100.0	100.0	23	100.0	100.0	4,286	100.0	100.0	100.0
Home Improvement Loans													
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	17.7	0	0.0	11.4	0	0.0	14.3	0	0.0	9.3	10.7
Middle	3	37.5	62.0	113	35.0	69.6	3	75.0	57.9	189	74.7	62.4	71.0
Upper	5	62.5	20.3	210	65.0	19.0	1	25.0	27.9	64	25.3	28.3	18.3
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	8	100.0	100.0	323	100.0	100.0	4	100.0	100.0	253	100.0	100.0	100.0
Multifamily Loans													Multi-family Units %
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	41.7	0	0.0	36.5	0	0.0	31.1	0	0.0	21.8	31.7
Middle	0	0.0	45.8	0	0.0	45.5	9	81.8	56.3	3,452	66.0	71.5	58.9
Upper	1	100.0	12.5	1,947	100.0	18.0	2	18.2	12.6	1,782	34.0	6.6	9.4
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	1,947	100.0	100.0	11	100.0	100.0	5,234	100.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	7	10.1	10.5	371	4.0	8.4	6	9.1	12.4	1,065	7.4	9.8	10.7
Middle	44	63.8	67.6	5,690	60.9	67.4	40	60.6	66.8	7,845	54.2	67.5	71.0
Upper	18	26.1	21.9	3,277	35.1	24.2	20	30.3	20.8	5,575	38.5	22.6	18.3
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	69	100.0	100.0	9,338	100.0	100.0	66	100.0	100.0	14,485	100.0	100.0	100.0

Source: 2021 FFIEC Census Data

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

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

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.

Table E-26

Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography													
Assessment Area: Joplin MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	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	25	23.8	17.0	3,699	24.3	18.7	13	21.3	16.4	2,367	29.4	20.3	19.4
Middle	73	69.5	69.7	11,067	72.8	67.3	40	65.6	69.7	5,238	65.1	68.5	67.1
Upper	7	6.7	12.8	447	2.9	13.7	8	13.1	13.3	442	5.5	10.8	13.5
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.4	0	0.0	0.2	0	0.0	0.6	0	0.0	0.4	
Total	105	100.0	100.0	15,212	100.0	100.0	61	100.0	100.0	8,047	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table E-27

Distribution of 2020 and 2021 Small Farm Lending By Income Level of Geography													
Assessment Area: Joplin MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2020						2021						
	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	4.0	0	0.0	6.7	0	0.0	2.8	0	0.0	6.6	2.4
Middle	3	100.0	93.1	115	100.0	87.8	7	100.0	94.4	287	100.0	90.7	92.9
Upper	0	0.0	2.8	0	0.0	5.5	0	0.0	2.8	0	0.0	2.6	4.7
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	3	100.0	100.0	115	100.0	100.0	7	100.0	100.0	287	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table E-28

**Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level
Assessment Area: Joplin MSA**

Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	\$ %	\$ %	#	%	%	\$(000)	\$ %	\$ %	
Home Purchase Loans													
Low	1	5.0	9.7	88	2.8	5.9	2	10.5	6.9	109	3.0	3.9	19.9
Moderate	1	5.0	24.5	124	3.9	19.5	5	26.3	19.7	650	18.0	15.5	18.3
Middle	5	25.0	21.3	996	31.4	21.0	3	15.8	20.2	566	15.6	19.7	21.2
Upper	6	30.0	28.0	1,062	33.5	38.2	6	31.6	29.4	1,765	48.8	37.2	40.6
Unknown	7	35.0	16.5	899	28.4	15.4	3	15.8	23.9	528	14.6	23.7	0.0
Total	20	100.0	100.0	3,169	100.0	100.0	19	100.0	100.0	3,618	100.0	100.0	100.0
Refinance Loans													
Low	2	7.4	5.3	151	4.4	2.6	1	4.3	5.8	27	0.6	3.2	19.9
Moderate	2	7.4	13.7	191	5.6	8.9	1	4.3	16.2	157	3.7	11.4	18.3
Middle	4	14.8	18.1	421	12.3	15.3	4	17.4	19.7	421	9.8	16.9	21.2
Upper	13	48.1	39.3	2,432	71.1	48.1	15	65.2	35.3	3,413	79.6	44.3	40.6
Unknown	6	22.2	23.7	226	6.6	25.1	2	8.7	23.1	268	6.3	24.1	0.0
Total	27	100.0	100.0	3,421	100.0	100.0	23	100.0	100.0	4,286	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	8.9	0	0.0	6.6	0	0.0	5.7	0	0.0	3.6	19.9
Moderate	0	0.0	15.2	0	0.0	9.9	0	0.0	15.7	0	0.0	14.6	18.3
Middle	3	37.5	18.4	113	35.0	19.3	1	25.0	21.4	64	25.3	20.8	21.2
Upper	5	62.5	45.6	210	65.0	56.0	3	75.0	46.4	189	74.7	53.2	40.6
Unknown	0	0.0	12.0	0	0.0	8.2	0	0.0	10.7	0	0.0	7.8	0.0
Total	8	100.0	100.0	323	100.0	100.0	4	100.0	100.0	253	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	7	10.3	7.5	342	4.6	4.3	3	5.5	6.3	136	1.5	3.6	19.9
Moderate	3	4.4	19.0	315	4.3	14.3	6	10.9	17.9	807	8.7	13.7	18.3
Middle	15	22.1	19.4	1,660	22.5	18.1	10	18.2	19.7	1,106	12.0	18.4	21.2
Upper	30	44.1	32.8	3,949	53.4	42.4	31	56.4	32.3	6,406	69.2	40.3	40.6
Unknown	13	19.1	21.2	1,125	15.2	20.9	5	9.1	23.8	796	8.6	24.0	0.0
Total	68	100.0	100.0	7,391	100.0	100.0	55	100.0	100.0	9,251	100.0	100.0	100.0

Source: 2021 FFIEC Census Data

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

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

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.

Table E-29

Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Joplin MSA													
	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	56	53.3	34.2	3,359	22.1	26.7	44	72.1	44.4	4,239	52.7	35.4	91.2
Over \$1 Million	47	44.8		11,778	77.4		16	26.2		3,796	47.2		7.7
Revenue Unknown	2	1.9		76	0.5		1	1.6		12	0.1		1.1
Total	105	100.0		15,212	100.0		61	100.0		8,047	100.0		100.0
By Loan Size													
\$100,000 or Less	61	58.1	86.4	2,067	13.6	28.5	40	65.6	90.5	1,435	17.8	32.7	
\$100,001 - \$250,000	20	19.0	7.9	3,199	21.0	22.0	10	16.4	5.6	1,917	23.8	21.6	
\$250,001 - \$1 Million	24	22.9	5.8	9,946	65.4	49.4	11	18.0	4.0	4,695	58.3	45.8	
Total	105	100.0	100.0	15,212	100.0	100.0	61	100.0	100.0	8,047	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	49	87.5		1,353	40.3		34	77.3		1,176	27.7		
\$100,001 - \$250,000	3	5.4		558	16.6		6	13.6		1,092	25.8		
\$250,001 - \$1 Million	4	7.1		1,448	43.1		4	9.1		1,971	46.5		
Total	56	100.0		3,359	100.0		44	100.0		4,239	100.0		
<i>Source: 2021 FFIEC Census Data 2021 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 E-30

Distribution of 2020 and 2021 Small Farm Lending By Revenue Size of Farms													
Assessment Area: Joplin MSA													
	Bank And Aggregate Loans By Year												Total Farms %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	3	100.0	69.0	115	100.0	82.8	7	100.0	61.7	287	100.0	76.8	99.1
Over \$1 Million	0	0.0		0	0.0		0	0.0		0	0.0		0.9
Revenue Unknown	0	0.0		0	0.0		0	0.0		0	0.0		0.0
Total	3	100.0		115	100.0		7	100.0		287	100.0		100.0
By Loan Size													
\$100,000 or Less	3	100.0	81.5	115	100.0	33.3	6	85.7	88.5	164	57.1	42.8	
\$100,001 - \$250,000	0	0.0	12.5	0	0.0	32.3	1	14.3	7.0	123	42.9	26.9	
\$250,001 - \$500,000	0	0.0	6.0	0	0.0	34.4	0	0.0	4.5	0	0.0	30.3	
Total	3	100.0	100.0	115	100.0	100.0	7	100.0	100.0	287	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	3	100.0		115	100.0		6	85.7		164	57.1		
\$100,001 - \$250,000	0	0.0		0	0.0		1	14.3		123	42.9		
\$250,001 - \$500,000	0	0.0		0	0.0		0	0.0		0	0.0		
Total	3	100.0		115	100.0		7	100.0		287	100.0		
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table E-31

2021 Joplin MSA 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	9,062	19.9
Moderate	6	17.6	5,739	12.6	1,184	20.6	8,307	18.3
Middle	23	67.6	31,783	69.9	3,318	10.4	9,655	21.2
Upper	5	14.7	7,957	17.5	714	9.0	18,455	40.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	34	100.0	45,479	100.0	5,216	11.5	45,479	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	12,339	4,834	10.7	39.2	5,470	44.3	2,035	16.5
Middle	51,122	31,961	71.0	62.5	14,181	27.7	4,980	9.7
Upper	11,987	8,249	18.3	68.8	2,920	24.4	818	6.8
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	75,448	45,044	100.0	59.7	22,571	29.9	7,833	10.4
	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	1,211	19.4	1,068	18.8	129	26.7	14	20.3
Middle	4,189	67.1	3,843	67.5	302	62.5	44	63.8
Upper	844	13.5	781	13.7	52	10.8	11	15.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	6,244	100.0	5,692	100.0	483	100.0	69	100.0
Percentage of Total Businesses:				91.2		7.7		1.1
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	5	2.4	5	2.4	0	0.0	0	0.0
Middle	196	92.9	194	92.8	2	100.0	0	0.0
Upper	10	4.7	10	4.8	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	211	100.0	209	100.0	2	100.0	0	0.0
Percentage of Total Farms:				99.1		0.9		0.0
<i>Source: 2021 FFIEC Census Data 2021 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 E-32

2020 Joplin MSA 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	9,062	19.9
Moderate	6	17.6	5,739	12.6	1,184	20.6	8,307	18.3
Middle	23	67.6	31,783	69.9	3,318	10.4	9,655	21.2
Upper	5	14.7	7,957	17.5	714	9.0	18,455	40.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	34	100.0	45,479	100.0	5,216	11.5	45,479	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	12,339	4,834	10.7	39.2	5,470	44.3	2,035	16.5
Middle	51,122	31,961	71.0	62.5	14,181	27.7	4,980	9.7
Upper	11,987	8,249	18.3	68.8	2,920	24.4	818	6.8
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	75,448	45,044	100.0	59.7	22,571	29.9	7,833	10.4
	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	1,216	18.9	1,075	18.3	129	25.8	12	17.4
Middle	4,360	67.8	3,997	68.2	317	63.4	46	66.7
Upper	858	13.3	793	13.5	54	10.8	11	15.9
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	6,434	100.0	5,865	100.0	500	100.0	69	100.0
Percentage of Total Businesses:				91.2		7.8		1.1
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	5	2.2	5	2.2	0	0.0	0	0.0
Middle	216	93.1	214	93.0	2	100.0	0	0.0
Upper	11	4.7	11	4.8	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	232	100.0	230	100.0	2	100.0	0	0.0
Percentage of Total Farms:				99.1		0.9		0.0
<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>								

V. St. Joseph Metropolitan AA

Table E-33

Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography													
Assessment Area: St. Joseph Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	# %	# %	\$ (000)	\$ %	\$ %	#	# %	# %	\$ (000)	\$ %	\$ %	
Home Purchase Loans													
Lo w	1	2.3	0.4	88	1.2	0.2	0	0.0	0.7	0	0.0	0.4	0.7
Mo d e r a t e	2	4.7	16.8	215	2.9	10.5	8	19.5	20.1	815	10.1	12.4	18.2
M i d d l e	24	55.8	53.0	3,269	44.7	46.2	17	41.5	53.6	3,184	39.4	50.2	52.7
U p p e r	16	37.2	29.8	3,745	51.2	43.2	16	39.0	25.6	4,079	50.5	37.0	28.4
U n k n o w n	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
T r a c t - U n k	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
T o t a l	43	100.0	100.0	7,317	100.0	100.0	41	100.0	100.0	8,078	100.0	100.0	100.0
Re finance Loans													
Lo w	0	0.0	0.3	0	0.0	0.2	0	0.0	0.2	0	0.0	0.2	0.7
Mo d e r a t e	18	26.1	7.7	1,430	16.4	4.0	5	11.4	9.6	218	3.5	5.5	18.2
M i d d l e	29	42.0	46.9	3,228	37.0	43.0	16	36.4	50.3	1,783	28.9	45.9	52.7
U p p e r	22	31.9	45.1	4,069	46.6	52.9	23	52.3	39.9	4,162	67.5	48.4	28.4
U n k n o w n	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
T r a c t - U n k	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
T o t a l	69	100.0	100.0	8,727	100.0	100.0	44	100.0	100.0	6,163	100.0	100.0	100.0
Home Improvement Loans													
Lo w	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.7
Mo d e r a t e	3	11.1	13.6	184	11.1	7.2	1	4.8	18.8	21	2.5	15.1	18.2
M i d d l e	9	33.3	40.7	338	20.4	23.6	9	42.9	40.0	391	45.7	37.8	52.7
U p p e r	15	55.6	45.7	1,136	68.5	69.2	11	52.4	41.2	443	51.8	47.1	28.4
U n k n o w n	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
T r a c t - U n k	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
T o t a l	27	100.0	100.0	1,658	100.0	100.0	21	100.0	100.0	855	100.0	100.0	100.0
Multifamily Loans													
Lo w	0	0.0	3.1	0	0.0	2.1	0	0.0	13.3	0	0.0	5.7	10.5
Mo d e r a t e	1	11.1	18.8	48	1.6	3.6	1	100.0	20.0	30	100.0	20.8	20.9
M i d d l e	6	66.7	59.4	1,598	51.7	45.7	0	0.0	53.3	0	0.0	41.4	48.8
U p p e r	2	22.2	18.8	1,447	46.8	48.5	0	0.0	13.3	0	0.0	32.1	19.8
U n k n o w n	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
T r a c t - U n k	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
T o t a l	9	100.0	100.0	3,093	100.0	100.0	1	100.0	100.0	30	100.0	100.0	100.0
Total Home Mortgage Loans													
Lo w	1	0.6	0.4	88	0.4	0.2	0	0.0	0.5	0	0.0	0.4	0.7
Mo d e r a t e	27	15.6	12.4	1,998	9.0	7.0	17	13.9	15.2	1,184	7.4	9.5	18.2
M i d d l e	77	44.5	49.7	8,731	39.3	44.4	47	38.5	51.5	5,665	35.5	47.6	52.7
U p p e r	68	39.3	37.6	11,386	51.3	48.4	58	47.5	32.8	9,088	57.0	42.5	28.4
U n k n o w n	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
T r a c t - U n k	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
T o t a l	173	100.0	100.0	22,203	100.0	100.0	122	100.0	100.0	15,937	100.0	100.0	100.0

Source: 2021 FFIEC Census Data

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

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

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.

Table E-34

Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography													
Assessment Area: St. Joseph Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	25	9.2	6.8	2,210	7.3	4.7	21	10.8	7.2	1,308	6.8	12.1	6.4
Moderate	43	15.8	12.8	7,949	26.1	15.9	30	15.5	14.8	4,284	22.2	15.6	15.4
Middle	96	35.2	43.6	8,368	27.5	46.6	87	44.8	42.4	8,991	46.5	47.3	45.5
Upper	109	39.9	36.1	11,893	39.1	32.7	56	28.9	34.6	4,746	24.6	24.6	32.7
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.7	0	0.0	0.1	0	0.0	1.0	0	0.0	0.3	
Total	273	100.0	100.0	30,420	100.0	100.0	194	100.0	100.0	19,329	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table E-35

Distribution of 2020 and 2021 Small Farm Lending By Income Level of Geography													
Assessment Area: St. Joseph Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2020						2021						
	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	0.7
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	4.6
Middle	8	33.3	51.8	1,073	35.6	44.7	6	28.6	67.5	605	31.8	43.3	70.2
Upper	16	66.7	48.2	1,943	64.4	55.3	15	71.4	31.7	1,297	68.2	56.5	24.5
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.8	0	0.0	0.2	
Total	24	100.0	100.0	3,016	100.0	100.0	21	100.0	100.0	1,902	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table E-36

**Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level
Assessment Area: St. Joseph Metropolitan**

Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	#	\$ (000)	%	\$ %	#	%	#	\$ (000)	%	\$ %	
Home Purchase Loans													
Low	1	2.3	6.9	88	1.2	3.7	5	12.2	9.5	346	4.3	5.1	21.1
Moderate	10	23.3	24.5	1,123	15.3	17.8	9	22.0	24.6	1,334	16.5	18.5	17.6
Middle	7	16.3	24.1	932	12.7	23.6	7	17.1	20.8	1,312	16.2	22.3	22.8
Upper	18	41.9	32.1	4,375	59.8	43.5	18	43.9	25.2	4,927	61.0	35.9	38.5
Unknown	7	16.3	12.3	799	10.9	11.4	2	4.9	19.8	159	2.0	18.2	0.0
Total	43	100.0	100.0	7,317	100.0	100.0	41	100.0	100.0	8,078	100.0	100.0	100.0
Refinance Loans													
Low	7	10.1	2.8	481	5.5	1.3	2	4.5	4.7	109	1.8	2.4	21.1
Moderate	15	21.7	12.5	1,393	16.0	8.4	6	13.6	16.5	385	6.2	11.2	17.6
Middle	11	15.9	20.9	833	9.5	17.5	7	15.9	20.1	884	14.3	17.8	22.8
Upper	26	37.7	43.3	4,716	54.0	51.6	23	52.3	36.8	4,021	65.2	46.0	38.5
Unknown	10	14.5	20.6	1,304	14.9	21.2	6	13.6	21.8	764	12.4	22.7	0.0
Total	69	100.0	100.0	8,727	100.0	100.0	44	100.0	100.0	6,163	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	0.0	0	0.0	0.0	3	14.3	5.9	71	8.3	2.1	21.1
Moderate	3	11.1	13.6	120	7.2	8.5	4	19.0	20.0	105	12.3	14.5	17.6
Middle	8	29.6	22.2	481	29.0	19.3	4	19.0	22.4	119	13.9	26.5	22.8
Upper	13	48.1	56.8	972	58.6	68.8	10	47.6	45.9	560	65.5	53.5	38.5
Unknown	3	11.1	7.4	85	5.1	3.4	0	0.0	5.9	0	0.0	3.4	0.0
Total	27	100.0	100.0	1,658	100.0	100.0	21	100.0	100.0	855	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	10	6.1	4.6	675	3.5	2.4	10	8.3	6.9	526	3.3	3.7	21.1
Moderate	34	20.7	17.6	2,997	15.7	12.4	20	16.5	20.2	1,860	11.7	14.7	17.6
Middle	33	20.1	21.9	2,521	13.2	19.9	19	15.7	20.2	2,346	14.7	19.9	22.8
Upper	67	40.9	37.6	10,729	56.1	47.7	63	52.1	31.2	10,232	64.3	41.0	38.5
Unknown	20	12.2	18.2	2,188	11.4	17.7	9	7.4	21.4	943	5.9	20.8	0.0
Total	164	100.0	100.0	19,110	100.0	100.0	121	100.0	100.0	15,907	100.0	100.0	100.0

Source: 2021 FFIEC Census Data

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

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

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.

Table E-37

Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses													
Assessment Area: St. Joseph Metropolitan													
	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	176	64.5	40.8	11,723	38.5	26.5	130	67.0	53.9	8,275	42.8	33.2	89.1
Over \$1 Million	94	34.4		18,617	61.2		57	29.4		10,776	55.8		10.0
Revenue Unknown	3	1.1		80	0.3		7	3.6		278	1.4		0.8
Total	273	100.0		30,420	100.0		194	100.0		19,329	100.0		100.0
By Loan Size													
\$100,000 or Less	194	71.1	86.9	7,250	23.8	29.1	147	75.8	91.4	5,433	28.1	34.0	
\$100,001 - \$250,000	49	17.9	7.5	8,049	26.5	20.4	26	13.4	4.6	4,247	22.0	16.7	
\$250,001 - \$1 Million	30	11.0	5.6	15,121	49.7	50.5	21	10.8	4.0	9,649	49.9	49.3	
Total	273	100.0	100.0	30,420	100.0	100.0	194	100.0	100.0	19,329	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	148	84.1		4,546	38.8		110	84.6		3,487	42.1		
\$100,001 - \$250,000	21	11.9		3,653	31.2		13	10.0		1,921	23.2		
\$250,001 - \$1 Million	7	4.0		3,524	30.1		7	5.4		2,867	34.6		
Total	176	100.0		11,723	100.0		130	100.0		8,275	100.0		
<i>Source: 2021 FFIEC Census Data 2021 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 E-38

Distribution of 2020 and 2021 Small Farm Lending By Revenue Size of Farms													
Assessment Area: St. Joseph Metropolitan													
	Bank And Aggregate Loans By Year												Total Farms %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	23	95.8	49.1	2,959	98.1	70.2	20	95.2	38.1	1,800	94.6	75.6	99.3
Over \$1 Million	0	0.0		0	0.0		0	0.0		0	0.0		0.7
Revenue Unknown	1	4.2		57	1.9		1	4.8		102	5.4		0.0
Total	24	100.0		3,016	100.0		21	100.0		1,902	100.0		100.0
By Loan Size													
\$100,000 or Less	15	62.5	80.0	840	27.9	28.4	15	71.4	89.7	620	32.6	35.3	
\$100,001 - \$250,000	4	16.7	8.2	571	18.9	15.8	4	19.0	6.3	677	35.6	26.3	
\$250,001 - \$500,000	5	20.8	11.8	1,605	53.2	55.8	2	9.5	4.0	605	31.8	38.4	
Total	24	100.0	100.0	3,016	100.0	100.0	21	100.0	100.0	1,902	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	14	60.9		783	26.5		15	75.0		620	34.4		
\$100,001 - \$250,000	4	17.4		571	19.3		3	15.0		575	31.9		
\$250,001 - \$500,000	5	21.7		1,605	54.2		2	10.0		605	33.6		
Total	23	100.0		2,959	100.0		20	100.0		1,800	100.0		
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table E-39

2021 St. Joseph Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	1	3.4	307	1.2	141	45.9	5,423	21.1
Moderate	7	24.1	5,379	20.9	1,161	21.6	4,533	17.6
Middle	15	51.7	13,170	51.1	1,590	12.1	5,878	22.8
Upper	6	20.7	6,896	26.8	332	4.8	9,918	38.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	29	100.0	25,752	100.0	3,224	12.5	25,752	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	1,080	183	0.7	16.9	645	59.7	252	23.3
Moderate	10,903	4,807	18.2	44.1	3,694	33.9	2,402	22.0
Middle	23,313	13,923	52.7	59.7	6,845	29.4	2,545	10.9
Upper	10,494	7,511	28.4	71.6	2,376	22.6	607	5.8
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	45,790	26,424	100.0	57.7	13,560	29.6	5,806	12.7
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	222	6.4	191	6.2	28	8.1	3	10.3
Moderate	531	15.4	452	14.7	74	21.4	5	17.2
Middle	1,573	45.5	1,436	46.6	123	35.5	14	48.3
Upper	1,129	32.7	1,001	32.5	121	35.0	7	24.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	3,455	100.0	3,080	100.0	346	100.0	29	100.0
Percentage of Total Businesses:				89.1		10.0		0.8
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	1	0.7	1	0.7	0	0.0	0	0.0
Moderate	7	4.6	7	4.7	0	0.0	0	0.0
Middle	106	70.2	106	70.7	0	0.0	0	0.0
Upper	37	24.5	36	24.0	1	100.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	151	100.0	150	100.0	1	100.0	0	0.0
Percentage of Total Farms:				99.3		0.7		0.0
<i>Source: 2021 FFIEC Census Data 2021 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 E-40

2020 St. Joseph Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	1	3.4	307	1.2	141	45.9	5,423	21.1
Moderate	7	24.1	5,379	20.9	1,161	21.6	4,533	17.6
Middle	15	51.7	13,170	51.1	1,590	12.1	5,878	22.8
Upper	6	20.7	6,896	26.8	332	4.8	9,918	38.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	29	100.0	25,752	100.0	3,224	12.5	25,752	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	1,080	183	0.7	16.9	645	59.7	252	23.3
Moderate	10,903	4,807	18.2	44.1	3,694	33.9	2,402	22.0
Middle	23,313	13,923	52.7	59.7	6,845	29.4	2,545	10.9
Upper	10,494	7,511	28.4	71.6	2,376	22.6	607	5.8
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	45,790	26,424	100.0	57.7	13,560	29.6	5,806	12.7
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	216	6.1	184	5.9	29	8.1	3	10.7
Moderate	549	15.6	468	14.9	78	21.8	3	10.7
Middle	1,600	45.5	1,458	46.5	127	35.6	15	53.6
Upper	1,155	32.8	1,025	32.7	123	34.5	7	25.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	3,520	100.0	3,135	100.0	357	100.0	28	100.0
Percentage of Total Businesses:				89.1		10.1		0.8
	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	5	3.0	5	3.0	0	0.0	0	0.0
Middle	121	72.5	121	72.9	0	0.0	0	0.0
Upper	41	24.6	40	24.1	1	100.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	167	100.0	166	100.0	1	100.0	0	0.0
Percentage of Total Farms:				99.4		0.6		0.0
<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>								

VI. Butler County AA

Table E-41

**Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography
Assessment Area: Butler County**

Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	\$ %	\$ %	#	%	%	\$(000)	\$ %	\$ %	
Home Purchase Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	25.0	16.7	125	25.8	10.8	0	0.0	2.1	0	0.0	15.4	2.1
Middle	3	75.0	83.3	359	74.2	89.2	3	100.0	78.9	554	100.0	84.6	78.8
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	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	4	100.0	100.0	484	100.0	100.0	3	100.0	100.0	554	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	2	14.3	13.5	173	8.1	9.4	1	100.0	11.3	51	100.0	8.1	2.1
Middle	12	85.7	86.5	1,952	91.9	90.6	0	0.0	88.7	0	0.0	91.9	78.8
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	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	14	100.0	100.0	2,125	100.0	100.0	1	100.0	100.0	51	100.0	100.0	100.0
Home Improvement Loans													
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	28.6	0	0.0	30.5	0	0.0	26.3	0	0.0	22.1	2.1
Middle	2	100.0	71.4	37	100.0	69.5	1	100.0	73.7	14	100.0	77.9	78.8
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	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	2	100.0	100.0	37	100.0	100.0	1	100.0	100.0	14	100.0	100.0	100.0
Multifamily Loans													
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	30.4	0	0.0	20.9	1	100.0	42.1	1,143	100.0	41.9	5.1
Middle	1	100.0	69.6	24	100.0	79.1	0	0.0	57.9	0	0.0	58.1	49.0
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	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	24	100.0	100.0	1	100.0	100.0	1,143	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	4	17.4	15.7	315	11.4	10.6	2	33.3	18.0	1,194	67.8	13.5	2.1
Middle	19	82.6	84.3	2,456	88.6	89.4	4	66.7	82.0	568	32.2	86.5	78.8
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	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	23	100.0	100.0	2,771	100.0	100.0	6	100.0	100.0	1,762	100.0	100.0	100.0

Source: 2021 FFIEC Census Data

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

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

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.

Table E-42

Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography													
Assessment Area: Butler County													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	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	10	16.9	21.3	374	9.3	22.7	7	20.6	21.1	717	18.7	19.3	26.4
Middle	49	83.1	78.6	3,643	90.7	77.3	27	79.4	78.7	3,119	81.3	80.6	73.6
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	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.1	0	0.0	0.0	0	0.0	0.2	0	0.0	0.0	
Total	59	100.0	100.0	4,017	100.0	100.0	34	100.0	100.0	3,836	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table E-43

Distribution of 2020 and 2021 Small Farm Lending By Income Level of Geography													
Assessment Area: Butler County													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2020						2021						
	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	33.5	0	0.0	51.2	0	0.0	29.3	0	0.0	48.9	36.2
Middle	10	100.0	66.5	868	100.0	48.8	7	100.0	70.7	166	100.0	51.1	63.8
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	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	10	100.0	100.0	868	100.0	100.0	7	100.0	100.0	166	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table E-44

**Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level
Assessment Area: Butler County**

Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	#	%	\$ (000)	%	#	%	#	%	\$ (000)	%	
Home Purchase Loans													
Low	1	25.0	8.1	69	14.3	4.2	0	0.0	6.2	0	0.0	3.3	23.9
Moderate	1	25.0	20.7	142	29.3	15.8	1	33.3	17.2	85	15.3	13.1	18.6
Middle	0	0.0	16.5	0	0.0	15.3	1	33.3	16.4	95	17.1	15.6	20.6
Upper	2	50.0	30.9	273	56.4	41.1	1	33.3	24.8	374	67.5	33.4	36.8
Unknown	0	0.0	23.8	0	0.0	23.6	0	0.0	35.4	0	0.0	34.6	0.0
Total	4	100.0	100.0	484	100.0	100.0	3	100.0	100.0	554	100.0	100.0	100.0
Refinance Loans													
Low	3	21.4	3.7	128	6.0	2.0	0	0.0	3.4	0	0.0	1.5	23.9
Moderate	3	21.4	8.4	451	21.2	4.9	0	0.0	7.9	0	0.0	4.8	18.6
Middle	3	21.4	11.8	341	16.0	8.4	1	100.0	14.2	51	100.0	11.6	20.6
Upper	4	28.6	44.9	1,051	49.5	50.6	0	0.0	33.0	0	0.0	39.7	36.8
Unknown	1	7.1	3.12	154	7.2	34.0	0	0.0	41.5	0	0.0	42.4	0.0
Total	14	100.0	100.0	2,125	100.0	100.0	1	100.0	100.0	51	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	4.8	0	0.0	5.8	0	0.0	10.5	0	0.0	3.1	23.9
Moderate	1	50.0	19.0	15	40.5	24.4	0	0.0	15.8	0	0.0	21.3	18.6
Middle	0	0.0	23.8	0	0.0	16.3	1	100.0	47.4	14	100.0	27.3	20.6
Upper	1	50.0	47.6	22	59.5	52.1	0	0.0	21.1	0	0.0	38.9	36.8
Unknown	0	0.0	4.8	0	0.0	1.4	0	0.0	5.3	0	0.0	9.4	0.0
Total	2	100.0	100.0	37	100.0	100.0	1	100.0	100.0	14	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	4	18.2	6.0	197	7.2	3.1	0	0.0	5.2	0	0.0	2.5	23.9
Moderate	5	22.7	14.9	608	22.1	10.6	1	20.0	13.6	85	13.7	9.9	18.6
Middle	4	18.2	14.3	358	13.0	11.9	3	60.0	15.9	160	25.8	14.1	20.6
Upper	8	36.4	35.7	1,430	52.1	43.9	1	20.0	27.7	374	60.4	35.7	36.8
Unknown	1	4.5	29.1	154	5.6	30.5	0	0.0	37.7	0	0.0	37.8	0.0
Total	22	100.0	100.0	2,747	100.0	100.0	5	100.0	100.0	619	100.0	100.0	100.0

Source: 2021 FFIEC Census Data

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

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

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.

Table E-45

Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Butler County													
	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	50	84.7	59.4	2,694	67.1	42.5	26	76.5	60.3	1,396	36.4	55.6	90.8
Over \$1 Million	9	15.3		1,323	32.9		8	23.5		2,440	63.6		8.5
Revenue Unknown	0	0.0		0	0.0		0	0.0		0	0.0		0.8
Total	59	100.0		4,017	100.0		34	100.0		3,836	100.0		100.0
By Loan Size													
\$100,000 or Less	51	86.4	84.9	1,814	45.2	25.7	24	70.6	87.4	889	23.2	27.7	
\$100,001 - \$250,000	6	10.2	7.3	1,136	28.3	16.9	7	20.6	6.7	1,242	32.4	19.3	
\$250,001 - \$1 Million	2	3.4	7.7	1,067	26.6	57.5	3	8.8	5.9	1,705	44.4	52.9	
Total	59	100.0	100.0	4,017	100.0	100.0	34	100.0	100.0	3,836	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	45	90.0		1,373	51.0		22	84.6		786	56.3		
\$100,001 - \$250,000	4	8.0		754	28.0		4	15.4		610	43.7		
\$250,001 - \$1 Million	1	2.0		567	21.0		0	0.0		0	0.0		
Total	50	100.0		2,694	100.0		26	100.0		1,396	100.0		
<i>Source: 2021 FFIEC Census Data 2021 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 E-46

Distribution of 2020 and 2021 Small Farm Lending By Revenue Size of Farms													
Assessment Area: Butler County													
	Bank And Aggregate Loans By Year												Total Farms %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	8	80.0	51.4	805	92.7	81.4	5	71.4	52.1	97	58.4	69.3	97.9
Over \$1 Million	2	20.0		63	7.3		2	28.6		69	41.6		2.1
Revenue Unknown	0	0.0		0	0.0		0	0.0		0	0.0		0.0
Total	10	100.0		868	100.0		7	100.0		166	100.0		100.0
By Loan Size													
\$100,000 or Less	6	60.0	84.4	115	13.2	32.4	7	100.0	85.7	166	100.0	30.6	
\$100,001 - \$250,000	4	40.0	10.1	753	86.8	33.2	0	0.0	4.3	0	0.0	11.7	
\$250,001 - \$500,000	0	0.0	5.6	0	0.0	34.4	0	0.0	10.0	0	0.0	57.7	
Total	10	100.0	100.0	868	100.0	100.0	7	100.0	100.0	166	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	4	50.0		52	6.5		5	100.0		97	100.0		
\$100,001 - \$250,000	4	50.0		753	93.5		0	0.0		0	0.0		
\$250,001 - \$500,000	0	0.0		0	0.0		0	0.0		0	0.0		
Total	8	100.0		805	100.0		5	100.0		97	100.0		
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table E-47

2021 Butler County AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	2,686	23.9
Moderate	4	40.0	2,841	25.3	780	27.5	2,087	18.6
Middle	6	60.0	8,378	74.7	1,017	12.1	2,315	20.6
Upper	0	0.0	0	0.0	0	0.0	4,131	36.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	10	100.0	11,219	100.0	1,797	16.0	11,219	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	5,937	2,312	21.2	38.9	2,632	44.3	993	16.7
Middle	13,725	8,586	78.8	62.6	3,200	23.3	1,939	14.1
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	19,662	10,898	100.0	55.4	5,832	29.7	2,932	14.9
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	409	26.4	370	26.3	36	27.5	3	25.0
Middle	1,141	73.6	1,037	73.7	95	72.5	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	1,550	100.0	1,407	100.0	131	100.0	12	100.0
Percentage of Total Businesses:				90.8		8.5		0.8
	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	34	36.2	32	34.8	2	100.0	0	0.0
Middle	60	63.8	60	65.2	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	94	100.0	92	100.0	2	100.0	0	0.0
Percentage of Total Farms:				97.9		2.1		0.0
<i>Source: 2021 FFIEC Census Data 2021 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 E-48

2020 Butler County AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	2,686	23.9
Moderate	4	40.0	2,841	25.3	780	27.5	2,087	18.6
Middle	6	60.0	8,378	74.7	1,017	12.1	2,315	20.6
Upper	0	0.0	0	0.0	0	0.0	4,131	36.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	10	100.0	11,219	100.0	1,797	16.0	11,219	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	5,937	2,312	21.2	38.9	2,632	44.3	993	16.7
Middle	13,725	8,586	78.8	62.6	3,200	23.3	1,939	14.1
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	19,662	10,898	100.0	55.4	5,832	29.7	2,932	14.9
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	410	25.8	372	25.9	36	26.1	2	15.4
Middle	1,180	74.2	1,067	74.1	102	73.9	11	84.6
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,590	100.0	1,439	100.0	138	100.0	13	100.0
Percentage of Total Businesses:				90.5		8.7		0.8
	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	34	34.7	32	33.3	2	100.0	0	0.0
Middle	64	65.3	64	66.7	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	98	100.0	96	100.0	2	100.0	0	0.0
Percentage of Total Farms:				98.0		2.0		0.0
<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>								

VII. Eastern Missouri AA

Table E-49

**Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography
Assessment Area: Eastern Missouri**

Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	\$ %	\$ %	#	%	%	\$(000)	\$ %	\$ %	
Home Purchase Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	3	8.8	9.8	221	6.5	6.8	1	4.3	6.0	50	1.4	4.5	7.7
Middle	27	79.4	64.9	2,767	81.6	66.1	15	65.2	68.1	2,965	81.9	67.8	71.2
Upper	4	11.8	25.2	405	11.9	27.1	7	30.4	25.7	606	16.7	27.3	21.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.2	0	0.0	0.4	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	34	100.0	100.0	3,393	100.0	100.0	23	100.0	100.0	3,621	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	8	15.7	4.8	233	4.9	3.1	1	5.9	4.5	126	7.1	3.4	7.7
Middle	26	51.0	69.6	3,076	64.5	72.7	12	70.6	70.2	977	55.4	70.5	71.2
Upper	17	33.3	25.6	1,460	30.6	24.2	4	23.5	25.2	661	37.5	26.1	21.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	51	100.0	100.0	4,769	100.0	100.0	17	100.0	100.0	1,764	100.0	100.0	100.0
Home Improvement Loans													
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	7.4	0	0.0	2.4	0	0.0	5.7	0	0.0	2.7	7.7
Middle	5	83.3	70.4	287	69.7	62.4	6	100.0	71.4	328	100.0	71.6	71.2
Upper	1	16.7	22.2	125	30.3	35.3	0	0.0	22.9	0	0.0	25.7	21.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	6	100.0	100.0	412	100.0	100.0	6	100.0	100.0	328	100.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	14.3	16.7	40	2.3	9.4	0	0.0	8.3	0	0.0	3.4	19.7
Middle	4	57.1	66.7	1,396	80.3	78.5	1	50.0	41.7	145	27.9	69.9	57.3
Upper	2	28.6	16.7	303	17.4	12.2	1	50.0	50.0	375	72.1	26.8	22.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	7	100.0	100.0	1,739	100.0	100.0	2	100.0	100.0	520	100.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	12	11.3	7.4	494	4.4	4.9	2	3.7	5.3	176	2.7	4.0	7.7
Middle	69	65.1	67.3	8,376	74.9	69.7	39	72.2	68.6	4,638	71.6	68.8	71.2
Upper	25	23.6	25.3	2,308	20.6	25.4	13	24.1	25.9	1,667	25.7	27.0	21.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.2	0	0.0	0.3	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	106	100.0	100.0	11,178	100.0	100.0	54	100.0	100.0	6,481	100.0	100.0	100.0

Source: 2021 FFIEC Census Data

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

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

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.

Table E-50

Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography													
Assessment Area: Eastern Missouri													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	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	36	16.1	13.6	2,578	13.2	13.3	26	15.6	12.1	1,394	10.3	9.9	15.8
Middle	129	57.8	61.0	9,687	49.7	56.9	98	58.7	64.1	8,205	60.7	61.8	63.8
Upper	58	26.0	24.4	7,242	37.1	29.6	43	25.7	23.2	3,928	29.0	28.1	20.4
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	1.0	0	0.0	0.2	0	0.0	0.7	0	0.0	0.1	
Total	223	100.0	100.0	19,507	100.0	100.0	167	100.0	100.0	13,527	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table E-51

Distribution of 2020 and 2021 Small Farm Lending By Income Level of Geography													
Assessment Area: Eastern Missouri													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2020						2021						
	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	0.0	0	0.0	0.0	1	0.7	1.1	30	0.3	1.2	1.1
Middle	84	79.2	69.9	8,643	74.6	67.0	114	83.8	80.8	9,437	90.0	76.8	82.0
Upper	22	20.8	30.1	2,942	25.4	33.0	21	15.4	18.1	1,015	9.7	22.0	16.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	106	100.0	100.0	11,585	100.0	100.0	136	100.0	100.0	10,482	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table E-52

**Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level
Assessment Area: Eastern Missouri**

Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	#	%	\$(000)	%	#	%	#	%	\$(000)	%	
Home Purchase Loans													
Low	6	17.6	7.0	370	10.9	3.7	3	13.0	4.7	206	5.7	2.5	19.4
Moderate	5	14.7	24.5	475	14.0	19.4	2	8.7	20.7	150	4.1	15.1	16.5
Middle	3	8.8	20.2	221	6.5	20.9	3	13.0	18.2	563	15.5	17.2	19.5
Upper	7	20.6	29.6	1,234	36.4	37.9	11	47.8	28.7	2,292	63.3	38.9	44.7
Unknown	13	38.2	18.7	1,093	32.2	18.2	4	17.4	27.7	410	11.3	26.3	0.0
Total	34	100.0	100.0	3,393	100.0	100.0	23	100.0	100.0	3,621	100.0	100.0	100.0
Refinance Loans													
Low	15	29.4	5.1	1,276	26.8	2.8	2	11.8	2.4	82	4.6	0.8	19.4
Moderate	4	7.8	12.0	254	5.3	7.3	4	23.5	12.4	224	12.7	7.6	16.5
Middle	7	13.7	18.6	665	13.9	16.1	2	11.8	17.2	247	14.0	14.2	19.5
Upper	14	27.5	44.3	1,947	40.8	51.6	6	35.3	43.3	712	40.4	50.1	44.7
Unknown	11	21.6	20.1	627	13.1	22.2	3	17.6	24.8	499	28.3	27.3	0.0
Total	51	100.0	100.0	4,769	100.0	100.0	17	100.0	100.0	1,764	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	11.1	0	0.0	8.9	1	16.7	2.9	25	7.6	10	19.4
Moderate	1	16.7	18.5	50	12.1	8.7	2	33.3	20.0	24	7.3	11.7	16.5
Middle	0	0.0	14.8	0	0.0	15.3	1	16.7	22.9	85	25.9	19.1	19.5
Upper	4	66.7	44.4	252	61.2	55.3	2	33.3	42.9	194	59.1	56.6	44.7
Unknown	1	16.7	11.1	110	26.7	11.8	0	0.0	11.4	0	0.0	11.6	0.0
Total	6	100.0	100.0	412	100.0	100.0	6	100.0	100.0	328	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	21	21.2	6.0	1,646	17.4	3.2	7	13.5	3.8	338	5.7	1.8	19.4
Moderate	11	11.1	18.1	794	8.4	13.0	10	19.2	17.5	428	7.2	12.0	16.5
Middle	11	11.1	18.9	1,036	11.0	18.2	7	13.5	17.7	920	15.4	15.9	19.5
Upper	31	31.3	36.4	4,133	43.8	44.5	19	36.5	34.7	3,198	53.6	43.7	44.7
Unknown	25	25.3	20.6	1,830	19.4	21.1	9	17.3	26.4	1,077	18.1	26.6	0.0
Total	99	100.0	100.0	9,439	100.0	100.0	52	100.0	100.0	5,961	100.0	100.0	100.0

Source: 2021 FFIEC Census Data

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

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

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.

Table E-53

Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Eastern Missouri													
	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	163	73.1	48.6	9,275	47.5	38.1	122	73.1	48.2	7,116	52.6	45.5	89.8
Over \$1 Million	52	23.3		10,043	51.5		40	24.0		6,270	46.4		8.8
Revenue Unknown	8	3.6		189	1.0		5	3.0		141	1.0		1.4
Total	223	100.0		19,507	100.0		167	100.0		13,527	100.0		100.0
By Loan Size													
\$100,000 or Less	166	74.4	84.2	5,634	28.9	31.4	132	79.0	90.9	4,381	32.4	39.6	
\$100,001 - \$250,000	39	17.5	10.7	5,995	30.7	27.7	21	12.6	5.0	3,130	23.1	17.7	
\$250,001 - \$1 Million	18	8.1	5.0	7,878	40.4	41.0	14	8.4	4.1	6,016	44.5	42.7	
Total	223	100.0	100.0	19,507	100.0	100.0	167	100.0	100.0	13,527	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	136	83.4		3,941	42.5		104	85.2		3,067	43.1		
\$100,001 - \$250,000	23	14.1		3,433	37.0		13	10.7		1,882	26.4		
\$250,001 - \$1 Million	4	2.5		1,901	20.5		5	4.1		2,167	30.5		
Total	163	100.0		9,275	100.0		122	100.0		7,116	100.0		
<i>Source: 2021 FFIEC Census Data 2021 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 E-54

Distribution of 2020 and 2021 Small Farm Lending By Revenue Size of Farms													
Assessment Area: Eastern Missouri													
	Bank And Aggregate Loans By Year												Total Farms %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	103	97.2	69.0	11,395	98.4	79.7	134	98.5	57.7	10,442	99.6	77.1	98.9
Over \$1 Million	3	2.8		190	1.6		2	1.5		40	0.4		1.1
Revenue Unknown	0	0.0		0	0.0		0	0.0		0	0.0		0.0
Total	106	100.0		11,585	100.0		136	100.0		10,482	100.0		100.0
By Loan Size													
\$100,000 or Less	71	67.0	71.2	3,607	31.1	23.7	104	76.5	80.5	3,581	34.2	30.5	
\$100,001 - \$250,000	25	23.6	15.7	4,280	36.9	27.6	23	16.9	11.4	3,685	35.2	27.5	
\$250,001 - \$500,000	10	9.4	13.1	3,698	31.9	48.7	9	6.6	8.1	3,216	30.7	42.0	
Total	106	100.0	100.0	11,585	100.0	100.0	136	100.0	100.0	10,482	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	69	67.0		3,567	31.3		102	76.1		3,541	33.9		
\$100,001 - \$250,000	24	23.3		4,130	36.2		23	17.2		3,685	35.3		
\$250,001 - \$500,000	10	9.7		3,698	32.5		9	6.7		3,216	30.8		
Total	103	100.0		11,395	100.0		134	100.0		10,442	100.0		
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table E-55

2021 Eastern Missouri AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	2,212	19.4
Moderate	1	7.7	893	7.8	280	31.4	1,881	16.5
Middle	9	69.2	8,054	70.5	1,054	13.1	2,231	19.5
Upper	3	23.1	2,483	21.7	193	7.8	5,106	44.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	13	100.0	11,430	100.0	1,527	13.4	11,430	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	2,243	972	7.7	43.3	770	34.3	501	22.3
Middle	14,922	9,012	71.2	60.4	3,337	22.4	2,573	17.2
Upper	4,319	2,668	21.1	61.8	964	22.3	687	15.9
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	21,484	12,652	100.0	58.9	5,071	23.6	3,761	17.5
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	263	15.8	233	15.6	30	20.5	0	0.0
Middle	1,065	63.8	947	63.2	97	66.4	21	87.5
Upper	340	20.4	318	21.2	19	13.0	3	12.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,668	100.0	1,498	100.0	146	100.0	24	100.0
Percentage of Total Businesses:				89.8		8.8		1.4
	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	2	1.1	2	1.1	0	0.0	0	0.0
Middle	155	82.0	153	81.8	2	100.0	0	0.0
Upper	32	16.9	32	17.1	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	189	100.0	187	100.0	2	100.0	0	0.0
Percentage of Total Farms:				98.9		1.1		0.0
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

Table E-56

2020 Eastern Missouri AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	2,212	19.4
Moderate	1	7.7	893	7.8	280	31.4	1,881	16.5
Middle	9	69.2	8,054	70.5	1,054	13.1	2,231	19.5
Upper	3	23.1	2,483	21.7	193	7.8	5,106	44.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	13	100.0	11,430	100.0	1,527	13.4	11,430	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	
Moderate	2,243	972	7.7	43.3	770	34.3	501	22.3
Middle	14,922	9,012	71.2	60.4	3,337	22.4	2,573	17.2
Upper	4,319	2,668	21.1	61.8	964	22.3	687	15.9
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	21,484	12,652	100.0	58.9	5,071	23.6	3,761	17.5
Total Businesses by Tract	Businesses by Tract & Revenue Size							
	Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
	#	%	#	%	#	%		
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	270	15.8	237	15.5	33	21.6	0	0.0
Middle	1,103	64.5	982	64.1	100	65.4	21	87.5
Upper	336	19.7	313	20.4	20	13.1	3	12.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,709	100.0	1,532	100.0	153	100.0	24	100.0
Percentage of Total Businesses:				89.6		9.0		1.4
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	2	1.0	2	1.0	0	0.0	0	0.0
Middle	167	81.5	165	81.3	2	100.0	0	0.0
Upper	36	17.6	36	17.7	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	205	100.0	203	100.0	2	100.0	0	0.0
Percentage of Total Farms:				99.0		1.0		0.0
<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>								

VIII. Northeast Missouri AA

Table E-57

**Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography
Assessment Area: Northeast Missouri**

Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	#	%	\$ (000)	%	#	%	#	%	\$ (000)	%	
Home Purchase Loans													
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	5.2	0	0.0	3.2	2	20.0	4.8	149	12.1	2.5	5.8
Middle	4	80.0	67.9	460	85.8	67.8	4	40.0	65.8	706	57.3	63.8	62.0
Upper	1	20.0	26.8	76	14.2	29.0	4	40.0	29.3	377	30.6	33.4	32.2
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.2	0	0.0	0.2	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	5	100.0	100.0	536	100.0	100.0	10	100.0	100.0	1,232	100.0	100.0	100.0
Refinance Loans													
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	1.0	0	0.0	0.4	2	22.2	2.3	690	39.9	2.2	5.8
Middle	7	46.7	56.4	709	37.2	51.9	5	55.6	63.9	667	38.6	59.3	62.0
Upper	8	53.3	42.6	1,196	62.8	47.6	2	22.2	33.8	373	21.6	38.6	32.2
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	15	100.0	100.0	1,905	100.0	100.0	9	100.0	100.0	1,730	100.0	100.0	100.0
Home Improvement Loans													
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	4.8	0	0.0	3.5	0	0.0	5.3	0	0.0	2.0	5.8
Middle	2	100.0	71.4	47	100.0	58.2	1	100.0	52.6	10	100.0	46.6	62.0
Upper	0	0.0	23.8	0	0.0	38.3	0	0.0	42.1	0	0.0	51.4	32.2
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	2	100.0	100.0	47	100.0	100.0	1	100.0	100.0	10	100.0	100.0	100.0
Multifamily Loans													
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	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	5.3
Middle	1	33.3	60.0	201	7.7	15.6	0	0.0	54.5	0	0.0	60.4	71.6
Upper	2	66.7	40.0	2,408	92.3	84.4	0	0.0	45.5	0	0.0	39.6	23.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	3	100.0	100.0	2,609	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													
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	2.9	0	0.0	1.6	4	19.0	3.6	839	25.7	2.5	5.8
Middle	16	55.2	61.0	1,472	28.1	57.4	10	47.6	64.5	1,383	42.4	61.4	62.0
Upper	13	44.8	36.1	3,766	71.9	41.0	7	33.3	31.8	1,040	31.9	36.0	32.2
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.1	0	0.0	0.1	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	29	100.0	100.0	5,238	100.0	100.0	21	100.0	100.0	3,262	100.0	100.0	100.0

Source: 2021 FFIEC Census Data

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

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

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.

Table E-58

Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography													
Assessment Area: Northeast Missouri													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	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	10	17.2	11.5	354	5.7	3.5	2	6.7	8.8	95	3.7	3.1	10.3
Middle	31	53.4	48.0	2,889	46.9	43.5	15	50.0	49.4	1,156	45.3	38.8	54.5
Upper	17	29.3	39.8	2,923	47.4	52.7	13	43.3	40.3	1,299	50.9	57.8	35.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.7	0	0.0	0.3	0	0.0	1.4	0	0.0	0.3	
Total	58	100.0	100.0	6,166	100.0	100.0	30	100.0	100.0	2,550	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table E-59

Distribution of 2020 and 2021 Small Farm Lending By Income Level of Geography													
Assessment Area: Northeast Missouri													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2020						2021						
	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	1	4.2	1.3	127	3.6	2.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	12	50.0	55.3	1,613	45.9	54.7	15	60.0	69.7	1,835	59.6	74.9	62.7
Upper	11	45.8	43.4	1,771	50.4	43.3	10	40.0	29.5	1,244	40.4	25.0	37.3
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.8	0	0.0	0.1	
Total	24	100.0	100.0	3,511	100.0	100.0	25	100.0	100.0	3,079	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table E-60

**Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level
Assessment Area: Northeast Missouri**

Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Home Purchase Loans													
Low	0	0.0	3.7	0	0.0	1.8	1	10.0	3.4	29	2.4	1.5	17.8
Moderate	2	40.0	18.5	145	27.1	12.7	3	30.0	16.0	324	26.3	10.8	17.6
Middle	1	20.0	16.0	130	24.3	14.4	2	20.0	19.2	191	15.5	17.4	20.5
Upper	1	20.0	41.6	200	37.3	53.7	3	30.0	38.4	598	48.5	48.2	44.1
Unknown	1	20.0	20.2	61	11.4	17.4	1	10.0	22.9	90	7.3	22.1	0.0
Total	5	100.0	100.0	536	100.0	100.0	10	100.0	100.0	1,232	100.0	100.0	100.0
Refinance Loans													
Low	2	13.3	1.5	170	8.9	0.8	0	0.0	2.4	0	0.0	1.0	17.8
Moderate	4	26.7	9.2	365	19.2	5.8	0	0.0	10.8	0	0.0	6.8	17.6
Middle	4	26.7	17.0	298	15.6	11.9	3	33.3	20.2	258	14.9	15.7	20.5
Upper	5	33.3	55.3	1072	56.3	63.6	4	44.4	48.8	1,113	64.3	56.8	44.1
Unknown	0	0.0	16.9	0	0.0	17.9	2	22.2	17.8	359	20.8	19.7	0.0
Total	15	100.0	100.0	1,905	100.0	100.0	9	100.0	100.0	1,730	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	5.3	0	0.0	2.4	17.8
Moderate	0	0.0	9.5	0	0.0	4.6	1	100.0	10.5	10	100.0	6.3	17.6
Middle	2	100.0	28.6	47	100.0	19.4	0	0.0	26.3	0	0.0	19.5	20.5
Upper	0	0.0	52.4	0	0.0	68.7	0	0.0	47.4	0	0.0	63.2	44.1
Unknown	0	0.0	9.5	0	0.0	7.3	0	0.0	10.5	0	0.0	8.5	0.0
Total	2	100.0	100.0	47	100.0	100.0	1	100.0	100.0	10	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	4	15.4	2.5	254	9.7	1.2	1	4.8	2.9	29	0.9	1.3	17.8
Moderate	7	26.9	12.9	535	20.3	8.4	4	19.0	13.3	334	10.2	8.9	17.6
Middle	7	26.9	16.2	475	18.1	12.7	5	23.8	19.3	449	13.8	16.3	20.5
Upper	7	26.9	48.7	1,304	49.6	59.2	8	38.1	43.5	2,001	61.3	52.3	44.1
Unknown	1	3.8	19.7	61	2.3	18.5	3	14.3	21.0	449	13.8	21.2	0.0
Total	26	100.0	100.0	2,629	100.0	100.0	21	100.0	100.0	3,262	100.0	100.0	100.0

Source: 2021 FFIEC Census Data

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

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

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.

Table E-61

Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Northeast Missouri													
	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	44	75.9	40.7	1,567	25.4	18.5	25	83.3	59.3	1,352	53.0	30.7	89.7
Over \$1 Million	14	24.1		4,599	74.6		3	10.0		1,078	42.3		8.9
Revenue Unknown	0	0.0		0	0.0		2	6.7		120	4.7		1.4
Total	58	100.0		6,166	100.0		30	100.0		2,550	100.0		100.0
By Loan Size													
\$100,000 or Less	45	77.6	90.6	1,373	22.3	25.8	26	86.7	95.5	850	33.3	37.3	
\$100,001 - \$250,000	6	10.3	3.1	1,136	18.4	9.4	2	6.7	1.2	300	11.8	5.2	
\$250,001 - \$1 Million	7	12.1	6.4	3,657	59.3	64.8	2	6.7	3.3	1,400	54.9	57.5	
Total	58	100.0	100.0	6,166	100.0	100.0	30	100.0	100.0	2,550	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	42	95.5		1,189	75.9		23	92.0		712	52.7		
\$100,001 - \$250,000	2	4.5		378	24.1		1	4.0		140	10.4		
\$250,001 - \$1 Million	0	0.0		0	0.0		1	4.0		500	37.0		
Total	44	100.0		1,567	100.0		25	100.0		1,352	100.0		
<i>Source: 2021 FFIEC Census Data 2021 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 E-62

Distribution of 2020 and 2021 Small Farm Lending By Revenue Size of Farms													Total Farms %
Assessment Area: Northeast Missouri													
Bank And Aggregate Loans By Year													
2020						2021							
Bank		Agg		Bank		Agg		Bank		Agg			
#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%	%		
By Revenue													
\$1 Million or Less	21	87.5	48.7	2,791	79.5	67.8	23	92.0	54.1	2,579	83.8	65.5	100.0
Over \$1 Million	3	12.5		720	20.5		2	8.0		500	16.2		0.0
Revenue Unknown	0	0.0		0	0.0		0	0.0		0	0.0		0.0
Total	24	100.0		3,511	100.0		25	100.0		3,079	100.0		100.0
By Loan Size													
\$100,000 or Less	10	41.7	68.4	290	8.3	20.5	17	68.0	87.7	559	18.2	36.7	
\$100,001 - \$250,000	8	33.3	22.4	1,128	32.1	41.6	2	8.0	4.9	400	13.0	16.3	
\$250,001 - \$500,000	6	25.0	9.2	2,093	59.6	38.0	6	24.0	7.4	2,120	68.9	47.1	
Total	24	100.0	100.0	3,511	100.0	100.0	25	100.0	100.0	3,079	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	10	47.6		290	10.4		17	73.9		559	21.7		
\$100,001 - \$250,000	7	33.3		1,001	35.9		1	4.3		200	7.8		
\$250,001 - \$500,000	4	19.0		1,500	53.7		5	21.7		1,820	70.6		
Total	21	100.0		2,791	100.0		23	100.0		2,579	100.0		
<i>Source: 2021 FFIEC Census Data 2021 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 E-63

2021 Northeast Missouri 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	1,842	17.8
Moderate	1	9.1	720	7.0	127	17.6	1,824	17.6
Middle	7	63.6	6,485	62.7	904	13.9	2,124	20.5
Upper	3	27.3	3,146	30.4	276	8.8	4,561	44.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	11	100.0	10,351	100.0	1,307	12.6	10,351	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	1,443	612	5.8	42.4	483	33.5	348	24.1
Middle	11,363	6,510	62.0	57.3	3,007	26.5	1,846	16.2
Upper	5,216	3,382	32.2	64.8	1,240	23.8	594	11.4
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	18,022	10,504	100.0	58.3	4,730	26.2	2,788	15.5
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	155	10.3	134	10.0	18	13.5	3	14.3
Middle	817	54.5	742	55.2	60	45.1	15	71.4
Upper	526	35.1	468	34.8	55	41.4	3	14.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,498	100.0	1,344	100.0	133	100.0	21	100.0
Percentage of Total Businesses:				89.7		8.9		1.4
	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	79	62.7	79	62.7	0	0.0	0	0.0
Upper	47	37.3	47	37.3	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	126	100.0	126	100.0	0	0.0	0	0.0
Percentage of Total Farms:				100.0		0.0		0.0
<i>Source: 2021 FFIEC Census Data 2021 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 E-64

2020 Northeast Missouri 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	1,842	17.8
Moderate	1	9.1	720	7.0	127	17.6	1,824	17.6
Middle	7	63.6	6,485	62.7	904	13.9	2,124	20.5
Upper	3	27.3	3,146	30.4	276	8.8	4,561	44.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	11	100.0	10,351	100.0	1,307	12.6	10,351	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	1,443	612	5.8	42.4	483	33.5	348	24.1
Middle	11,363	6,510	62.0	57.3	3,007	26.5	1,846	16.2
Upper	5,216	3,382	32.2	64.8	1,240	23.8	594	11.4
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	18,022	10,504	100.0	58.3	4,730	26.2	2,788	15.5
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	151	9.8	132	9.5	17	12.9	2	10.0
Middle	839	54.3	766	55.0	60	45.5	13	65.0
Upper	555	35.9	495	35.5	55	41.7	5	25.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,545	100.0	1,393	100.0	132	100.0	20	100.0
Percentage of Total Businesses:				90.2		8.5		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	0	0.0	0	0.0	0	0.0	0	0.0
Middle	83	62.9	83	62.9	0	0.0	0	0.0
Upper	49	37.1	49	37.1	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	132	100.0	132	100.0	0	0.0	0	0.0
Percentage of Total Farms:				100.0		0.0		0.0
<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>								

IX. Ozark AA

Table E-65

Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Ozark													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	# %	# %	\$ (000)	\$ %	\$ %	#	# %	# %	\$ (000)	\$ %	\$ %	
Home Purchase Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	3	15.8	3.4	260	4.8	1.6	1	7.1	4.1	200	3.6	2.1	4.4
Middle	9	47.4	59.0	2,113	39.3	51.8	9	64.3	63.3	2,288	41.5	57.0	76.5
Upper	7	36.8	37.6	3,001	55.8	46.6	4	28.6	32.6	3,030	54.9	40.9	19.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	19	100.0	100.0	5,374	100.0	100.0	14	100.0	100.0	5,518	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	5	18.5	14	649	13.8	1.0	3	16.7	2.1	285	6.6	1.0	4.4
Middle	17	63.0	61.3	2,712	57.8	54.2	7	38.9	62.0	1,355	31.2	55.0	76.5
Upper	5	18.5	37.3	1,327	28.3	44.8	8	44.4	36.0	2,697	62.2	44.1	19.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	27	100.0	100.0	4,688	100.0	100.0	18	100.0	100.0	4,337	100.0	100.0	100.0
Home Improvement Loans													
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	2.6	0	0.0	0.6	0	0.0	5.6	0	0.0	2.3	4.4
Middle	4	80.0	70.5	167	75.2	64.8	3	60.0	62.0	381	71.8	55.1	76.5
Upper	1	20.0	26.9	55	24.8	34.6	2	40.0	32.4	150	28.2	42.7	19.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	5	100.0	100.0	222	100.0	100.0	5	100.0	100.0	531	100.0	100.0	100.0
Multifamily Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	50.0	23.5	260	45.9	10.7	0	0.0	24.1	0	0.0	30.2	3.3
Middle	1	50.0	64.7	306	54.1	81.3	2	100.0	58.6	311	100.0	51.5	57.2
Upper	0	0.0	11.8	0	0.0	8.0	0	0.0	17.2	0	0.0	18.2	39.5
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	2	100.0	100.0	566	100.0	100.0	2	100.0	100.0	311	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	9	15.0	2.5	1,169	9.9	1.4	5	9.4	3.3	520	4.2	2.1	4.4
Middle	36	60.0	60.4	6,073	51.6	53.5	30	56.6	62.6	5,154	42.0	55.9	76.5
Upper	15	25.0	37.0	4,526	38.5	45.1	18	34.0	34.1	6,597	53.8	42.1	19.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	60	100.0	100.0	11,768	100.0	100.0	53	100.0	100.0	12,271	100.0	100.0	100.0

Source: 2021 FFIEC Census Data

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

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

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.

Table E-66

Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography													
Assessment Area: Ozark													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	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	6	3.6	5.3	675	4.4	6.4	8	5.8	4.2	706	6.7	4.7	3.4
Middle	153	92.2	79.0	13,741	89.4	79.8	120	87.6	72.9	8,243	78.5	76.8	76.7
Upper	7	4.2	15.3	950	6.2	13.6	9	6.6	21.4	1,552	14.8	18.2	19.8
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.5	0	0.0	0.2	0	0.0	1.5	0	0.0	0.3	
Total	166	100.0	100.0	15,366	100.0	100.0	137	100.0	100.0	10,501	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table E-67

Distribution of 2020 and 2021 Small Farm Lending By Income Level of Geography													
Assessment Area: Ozark													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2020						2021						
	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	0.5	0	0.0	0.1	1	0.4	0.8	6	0.0	1.6	1.4
Middle	138	99.3	97.1	10,480	98.1	97.3	236	99.2	97.2	13,555	98.5	94.1	90.8
Upper	1	0.7	2.4	205	1.9	2.6	1	0.4	1.9	205	1.5	4.2	7.8
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.2	0	0.0	0.0	
Total	139	100.0	100.0	10,685	100.0	100.0	238	100.0	100.0	13,766	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table E-68

**Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level
Assessment Area: Ozark**

Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	\$ %	\$ %	#	%	%	\$(000)	\$ %	\$ %	
Home Purchase Loans													
Low	0	0.0	2.9	0	0.0	1.2	0	0.0	2.5	0	0.0	1.0	20.0
Moderate	3	15.8	9.7	220	4.1	5.2	2	14.3	8.4	340	6.2	4.5	17.0
Middle	1	5.3	12.6	100	1.9	9.2	1	7.1	11.0	163	3.0	7.7	22.1
Upper	14	73.7	61.3	4,929	91.7	71.4	10	71.4	57.9	4,815	87.3	67.6	40.8
Unknown	1	5.3	13.4	125	2.3	13.0	1	7.1	20.2	200	3.6	19.1	0.0
Total	19	100.0	100.0	5,374	100.0	100.0	14	100.0	100.0	5,518	100.0	100.0	100.0
Refinance Loans													
Low	3	11.1	2.0	180	3.8	0.8	1	5.6	2.7	75	1.7	1.3	20.0
Moderate	4	14.8	5.4	511	10.9	2.8	2	11.1	8.5	146	3.4	5.0	17.0
Middle	4	14.8	10.7	642	13.7	7.2	0	0.0	13.3	0	0.0	9.8	22.1
Upper	13	48.1	61.1	2,643	56.4	66.6	15	83.3	54.4	4,116	94.9	63.3	40.8
Unknown	3	11.1	20.8	712	15.2	22.6	0	0.0	21.0	0	0.0	20.7	0.0
Total	27	100.0	100.0	4,688	100.0	100.0	18	100.0	100.0	4,337	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	3.8	0	0.0	3.7	0	0.0	4.6	0	0.0	2.3	20.0
Moderate	1	20.0	14.1	26	11.7	7.1	1	20.0	8.3	40	7.5	4.3	17.0
Middle	2	40.0	19.2	46	20.7	7.8	0	0.0	22.2	0	0.0	15.8	22.1
Upper	2	40.0	55.1	150	67.6	72.0	4	80.0	59.3	491	92.5	73.8	40.8
Unknown	0	0.0	7.7	0	0.0	9.4	0	0.0	5.6	0	0.0	3.8	0.0
Total	5	100.0	100.0	222	100.0	100.0	5	100.0	100.0	531	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	3	5.2	2.5	180	1.6	1.0	2	3.9	2.6	125	1.0	1.1	20.0
Moderate	9	15.5	7.6	866	7.7	4.0	7	13.7	8.5	598	5.0	4.7	17.0
Middle	7	12.1	11.7	788	7.0	8.1	3	5.9	12.2	318	2.7	8.6	22.1
Upper	35	60.3	60.5	8,531	76.2	68.7	38	74.5	56.3	10,719	89.6	66.0	40.8
Unknown	4	6.9	17.6	837	7.5	18.1	1	2.0	20.4	200	1.7	19.6	0.0
Total	58	100.0	100.0	11,202	100.0	100.0	51	100.0	100.0	11,960	100.0	100.0	100.0

Source: 2021 FFIEC Census Data

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

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

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.

Table E-69

Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Ozark													
	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	124	74.7	43.4	6,546	42.6	41.3	112	81.8	52.4	4,187	39.9	50.8	92.7
Over \$1 Million	41	24.7		8,720	56.7		23	16.8		6,210	59.1		6.2
Revenue Unknown	1	0.6		100	0.7		2	1.5		104	1.0		1.1
Total	166	100.0		15,366	100.0		137	100.0		10,501	100.0		100.0
By Loan Size													
\$100,000 or Less	129	77.7	88.4	4,634	30.2	31.4	112	81.8	90.1	3,383	32.2	32.8	
\$100,001 - \$250,000	22	13.3	6.1	3,545	23.1	18.3	14	10.2	5.2	2,276	21.7	18.1	
\$250,001 - \$1 Million	15	9.0	5.5	7,187	46.8	50.3	11	8.0	4.7	4,842	46.1	49.1	
Total	166	100.0	100.0	15,366	100.0	100.0	137	100.0	100.0	10,501	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	112	90.3		3,705	56.6		104	92.9		2,986	71.3		
\$100,001 - \$250,000	9	7.3		1,433	21.9		8	7.1		1,201	28.7		
\$250,001 - \$1 Million	3	2.4		1,408	21.5		0	0.0		0	0.0		
Total	124	100.0		6,546	100.0		112	100.0		4,187	100.0		
<i>Source: 2021 FFIEC Census Data 2021 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 E-70

Distribution of 2020 and 2021 Small Farm Lending By Revenue Size of Farms													
Assessment Area: Ozark													
	Bank And Aggregate Loans By Year												Total Farms %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	137	98.6	84.5	10,221	95.7	93.8	235	98.7	85.8	12,566	91.3	88.8	98.6
Over \$1 Million	2	1.4		464	4.3		3	1.3		1,200	8.7		1.4
Revenue Unknown	0	0.0		0	0.0		0	0.0		0	0.0		0.0
Total	139	100.0		10,685	100.0		238	100.0		13,766	100.0		100.0
By Loan Size													
\$100,000 or Less	104	74.8	78.5	4,325	40.5	36.0	202	84.9	89.1	5,923	43.0	43.4	
\$100,001 - \$250,000	34	24.5	17.3	5,910	55.3	41.8	29	12.2	7.6	5,062	36.8	30.1	
\$250,001 - \$500,000	1	0.7	4.2	450	4.2	22.3	7	2.9	3.3	2,781	20.2	26.5	
Total	139	100.0	100.0	10,685	100.0	100.0	238	100.0	100.0	13,766	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	103	75.2		4,311	42.2		202	86.0		5,923	47.1		
\$100,001 - \$250,000	34	24.8		5,910	57.8		28	11.9		4,812	38.3		
\$250,001 - \$500,000	0	0.0		0	0.0		5	2.1		1,831	14.6		
Total	137	100.0		10,221	100.0		235	100.0		12,566	100.0		
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table E-71

2021 Ozark AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	4,309	20.0
Moderate	1	5.9	1,239	5.8	346	27.9	3,653	17.0
Middle	12	70.6	16,421	76.4	2,305	14.0	4,756	22.1
Upper	4	23.5	3,841	17.9	291	7.6	8,783	40.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	17	100.0	21,501	100.0	2,942	13.7	21,501	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	2,264	987	4.4	43.6	934	41.3	343	15.2
Middle	38,380	17,343	76.5	45.2	5,870	15.3	15,167	39.5
Upper	16,358	4,339	19.1	26.5	820	5.0	11,199	68.5
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	57,002	22,669	100.0	39.8	7,624	13.4	26,709	46.9
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	134	3.4	122	3.4	11	4.5	1	2.3
Middle	2,993	76.7	2,764	76.5	192	79.3	37	84.1
Upper	773	19.8	728	20.1	39	16.1	6	13.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	3,900	100.0	3,614	100.0	242	100.0	44	100.0
Percentage of Total Businesses:				92.7		6.2		1.1
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	2	1.4	2	1.4	0	0.0	0	0.0
Middle	128	90.8	126	90.6	2	100.0	0	0.0
Upper	11	7.8	11	7.9	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	141	100.0	139	100.0	2	100.0	0	0.0
Percentage of Total Farms:				98.6		1.4		0.0
<i>Source: 2021 FFIEC Census Data 2021 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 E-72

2020 Ozark AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	4,309	20.0
Moderate	1	5.9	1,239	5.8	346	27.9	3,653	17.0
Middle	12	70.6	16,421	76.4	2,305	14.0	4,756	22.1
Upper	4	23.5	3,841	17.9	291	7.6	8,783	40.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	17	100.0	21,501	100.0	2,942	13.7	21,501	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	2,264	987	4.4	43.6	934	41.3	343	15.2
Middle	38,380	17,343	76.5	45.2	5,870	15.3	15,167	39.5
Upper	16,358	4,339	19.1	26.5	820	5.0	11,199	68.5
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	57,002	22,669	100.0	39.8	7,624	13.4	26,709	46.9
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	137	3.4	126	3.4	10	4.0	1	2.4
Middle	3,057	76.9	2,828	76.7	194	78.2	35	85.4
Upper	783	19.7	734	19.9	44	17.7	5	12.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	3,977	100.0	3,688	100.0	248	100.0	41	100.0
Percentage of Total Businesses:				92.7		6.2		1.0
	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	2	1.3	2	1.4	0	0.0	0	0.0
Middle	135	90.0	133	89.9	2	100.0	0	0.0
Upper	13	8.7	13	8.8	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	150	100.0	148	100.0	2	100.0	0	0.0
Percentage of Total Farms:				98.7		1.3		0.0
<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>								

X. Southwest Missouri AA

Table E-73

**Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography
Assessment Area: Southwest Missouri**

Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	\$ %	\$ %	#	%	%	\$(000)	\$ %	\$ %	
Home Purchase Loans													
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	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	6	100.0	86.2	622	100.0	85.9	1	33.3	85.0	82	13.0	84.8	90.2
Upper	0	0.0	13.8	0	0.0	14.1	2	66.7	15.0	548	87.0	15.2	9.8
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	6	100.0	100.0	622	100.0	100.0	3	100.0	100.0	630	100.0	100.0	100.0
Refinance Loans													
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	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	9	100.0	87.6	1,312	100.0	87.0	3	100.0	83.5	221	100.0	83.2	90.2
Upper	0	0.0	12.4	0	0.0	13.0	0	0.0	16.5	0	0.0	16.8	9.8
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	9	100.0	100.0	1,312	100.0	100.0	3	100.0	100.0	221	100.0	100.0	100.0
Home Improvement Loans													
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	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	3	100.0	74.2	85	100.0	67.3	1	100.0	86.0	87	100.0	87.1	90.2
Upper	0	0.0	25.8	0	0.0	32.7	0	0.0	14.0	0	0.0	12.9	9.8
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	3	100.0	100.0	85	100.0	100.0	1	100.0	100.0	87	100.0	100.0	100.0
Multifamily Loans													
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	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	1	100.0	72.7	446	100.0	87.1	0	0.0	57.1	0	0.0	69.5	76.8
Upper	0	0.0	27.3	0	0.0	12.9	0	0.0	42.9	0	0.0	30.5	23.2
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	446	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													
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	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	22	100.0	86.4	2,617	100.0	86.2	5	71.4	84.4	390	41.6	84.1	90.2
Upper	0	0.0	13.6	0	0.0	13.8	2	28.6	15.6	548	58.4	15.9	9.8
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	22	100.0	100.0	2,617	100.0	100.0	7	100.0	100.0	938	100.0	100.0	100.0

Source: 2021 FFIEC Census Data

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

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

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.

Table E-74

Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography													
Assessment Area: Southwest Missouri													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	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	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	42	100.0	86.2	3,756	100.0	80.1	36	97.3	84.8	4,695	97.7	81.8	86.3
Upper	0	0.0	13.1	0	0.0	19.7	1	2.7	13.8	110	2.3	17.7	13.7
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.7	0	0.0	0.2	0	0.0	1.5	0	0.0	0.5	
Total	42	100.0	100.0	3,756	100.0	100.0	37	100.0	100.0	4,805	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table E-75

Distribution of 2020 and 2021 Small Farm Lending By Income Level of Geography													
Assessment Area: Southwest Missouri													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2020						2021						
	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	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	15	100.0	91.7	1,751	100.0	91.7	24	100.0	94.7	1,683	100.0	96.1	89.0
Upper	0	0.0	8.3	0	0.0	8.3	0	0.0	5.3	0	0.0	3.9	11.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	15	100.0	100.0	1,751	100.0	100.0	24	100.0	100.0	1,683	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table E-76

**Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level
Assessment Area: Southwest Missouri**

Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	#	\$ (000)	%	\$ %	#	%	#	\$ (000)	%	\$ %	
Home Purchase Loans													
Lo w	0	0.0	7.9	0	0.0	4.3	0	0.0	6.0	0	0.0	3.0	18.9
Mo d e r a t e	1	16.7	20.7	77	12.4	15.2	0	0.0	19.5	0	0.0	14.4	18.6
M i d d l e	2	33.3	21.0	299	48.1	19.9	2	66.7	21.2	218	34.6	20.7	22.0
U p p e r	3	50.0	33.0	246	39.5	43.8	1	33.3	28.4	412	65.4	37.1	40.4
U n k n o w n	0	0.0	17.5	0	0.0	16.8	0	0.0	24.9	0	0.0	24.8	0.0
T o t a l	6	100.0	100.0	622	100.0	100.0	3	100.0	100.0	630	100.0	100.0	100.0
Refinance Loans													
Lo w	1	11.1	2.9	22	1.7	1.2	1	33.3	4.3	41	18.6	2.0	18.9
Mo d e r a t e	1	11.1	10.3	86	6.6	6.9	0	0.0	12.4	0	0.0	8.7	18.6
M i d d l e	1	11.1	18.8	100	7.6	14.4	0	0.0	20.2	0	0.0	17.4	22.0
U p p e r	6	66.7	43.9	1,104	84.1	51.9	2	66.7	41.1	180	81.4	48.7	40.4
U n k n o w n	0	0.0	24.0	0	0.0	25.5	0	0.0	21.9	0	0.0	23.1	0.0
T o t a l	9	100.0	100.0	1,312	100.0	100.0	3	100.0	100.0	221	100.0	100.0	100.0
Home Improvement Loans													
Lo w	0	0.0	1.5	0	0.0	0.6	0	0.0	8.8	0	0.0	5.1	18.9
Mo d e r a t e	2	66.7	13.6	35	41.2	7.6	0	0.0	12.3	0	0.0	10.0	18.6
M i d d l e	0	0.0	13.6	0	0.0	9.7	0	0.0	15.8	0	0.0	8.9	22.0
U p p e r	1	33.3	57.6	50	58.8	66.9	1	100.0	57.9	87	100.0	71.6	40.4
U n k n o w n	0	0.0	13.6	0	0.0	15.2	0	0.0	5.3	0	0.0	4.4	0.0
T o t a l	3	100.0	100.0	85	100.0	100.0	1	100.0	100.0	87	100.0	100.0	100.0
Total Home Mortgage Loans													
Lo w	1	4.8	5.4	22	1.0	2.8	1	14.3	5.1	41	4.4	2.5	18.9
Mo d e r a t e	5	23.8	15.4	237	10.9	10.9	0	0.0	16.0	0	0.0	11.7	18.6
M i d d l e	5	23.8	19.2	512	23.6	16.8	2	28.6	20.5	218	23.2	18.9	22.0
U p p e r	10	47.6	37.9	1,400	64.5	47.3	4	57.1	35.2	679	72.4	43.0	40.4
U n k n o w n	0	0.0	22.2	0	0.0	22.2	0	0.0	23.2	0	0.0	23.9	0.0
T o t a l	21	100.0	100.0	2,171	100.0	100.0	7	100.0	100.0	938	100.0	100.0	100.0

Source: 2021 FFIEC Census Data

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

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

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.

Table E-77

Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Southwest Missouri													
	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	36	85.7	35.8	2,328	62.0	33.1	31	83.8	49.8	3,253	67.7	42.7	91.7
Over \$1 Million	5	11.9		1,359	36.2		6	16.2		1,552	32.3		6.7
Revenue Unknown	1	2.4		69	1.8		0	0.0		0	0.0		1.6
Total	42	100.0		3,756	100.0		37	100.0		4,805	100.0		100.0
By Loan Size													
\$100,000 or Less	33	78.6	91.2	937	24.9	35.7	26	70.3	93.8	653	13.6	37.4	
\$100,001 - \$250,000	3	7.1	4.6	590	15.7	19.5	4	10.8	3.0	652	13.6	14.4	
\$250,001 - \$1 Million	6	14.3	4.2	2,229	59.3	44.8	7	18.9	3.2	3,500	72.8	48.2	
Total	42	100.0	100.0	3,756	100.0	100.0	37	100.0	100.0	4,805	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	30	83.3		745	32.0		24	77.4		542	16.7		
\$100,001 - \$250,000	3	8.3		590	25.3		3	9.7		542	16.7		
\$250,001 - \$1 Million	3	8.3		993	42.7		4	12.9		2,169	66.7		
Total	36	100.0		2,328	100.0		31	100.0		3,253	100.0		
<i>Source: 2021 FFIEC Census Data 2021 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 E-78

Distribution of 2020 and 2021 Small Farm Lending By Revenue Size of Farms													
Assessment Area: Southwest Missouri													
	Bank And Aggregate Loans By Year												Total Farms %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	15	100.0	79.9	1,751	100.0	90.1	23	95.8	62.6	1,433	85.1	83.5	98.3
Over \$1 Million	0	0.0		0	0.0		1	4.2		250	14.9		1.7
Revenue Unknown	0	0.0		0	0.0		0	0.0		0	0.0		0.0
Total	15	100.0		1,751	100.0		24	100.0		1,683	100.0		100.0
By Loan Size													
\$100,000 or Less	8	53.3	79.5	284	16.2	33.4	19	79.2	81.7	618	36.7	30.1	
\$100,001 - \$250,000	6	40.0	15.3	1,103	63.0	40.3	5	20.8	10.6	1,065	63.3	30.5	
\$250,001 - \$500,000	1	6.7	5.2	364	20.8	26.3	0	0.0	7.8	0	0.0	39.4	
Total	15	100.0	100.0	1,751	100.0	100.0	24	100.0	100.0	1,683	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	8	53.3		284	16.2		19	82.6		618	43.1		
\$100,001 - \$250,000	6	40.0		1,103	63.0		4	17.4		815	56.9		
\$250,001 - \$500,000	1	6.7		364	20.8		0	0.0		0	0.0		
Total	15	100.0		1,751	100.0		23	100.0		1,433	100.0		
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table E-79

2021 Southwest Missouri 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	3,690	18.9
Moderate	0	0.0	0	0.0	0	0.0	3,628	18.6
Middle	13	92.9	17,502	89.8	2,652	15.2	4,289	22.0
Upper	1	7.1	1,986	10.2	152	7.7	7,881	40.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	14	100.0	19,488	100.0	2,804	14.4	19,488	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	
Moderate	0	0.0	0.0	0	0.0	0	0.0	
Middle	30,653	18,300	90.2	59.7	6,412	20.9	5,941	19.4
Upper	3,356	1,986	9.8	59.2	1,031	30.7	339	10.1
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	34,009	20,286	100.0	59.6	7,443	21.9	6,280	18.5
Total Businesses by Tract	Businesses by Tract & Revenue Size							
	Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
	#	%	#	%	#	%		
Low	0	0.0	0	0.0	0	0.0		
Moderate	0	0.0	0	0.0	0	0.0		
Middle	2,094	86.3	1,917	86.2	141	87.0		
Upper	332	13.7	307	13.8	21	13.0		
Unknown	0	0.0	0	0.0	0	0.0		
Total AA	2,426	100.0	2,224	100.0	162	100.0		
Percentage of Total Businesses:			91.7	6.7	1.6			
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		
Moderate	0	0.0	0	0.0	0	0.0		
Middle	154	89.0	151	88.8	3	100.0		
Upper	19	11.0	19	11.2	0	0.0		
Unknown	0	0.0	0	0.0	0	0.0		
Total AA	173	100.0	170	100.0	3	100.0		
Percentage of Total Farms:			98.3	1.7	0.0			
<i>Source: 2021 FFIEC Census Data 2021 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 E-80

2020 Southwest Missouri 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	3,690	18.9
Moderate	0	0.0	0	0.0	0	0.0	3,628	18.6
Middle	13	92.9	17,502	89.8	2,652	15.2	4,289	22.0
Upper	1	7.1	1,986	10.2	152	7.7	7,881	40.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	14	100.0	19,488	100.0	2,804	14.4	19,488	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	30,653	18,300	90.2	59.7	6,412	20.9	5,941	19.4
Upper	3,356	1,986	9.8	59.2	1,031	30.7	339	10.1
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	34,009	20,286	100.0	59.6	7,443	21.9	6,280	18.5
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	2,131	86.4	1,956	86.4	139	85.8	36	87.8
Upper	335	13.6	307	13.6	23	14.2	5	12.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	2,466	100.0	2,263	100.0	162	100.0	41	100.0
Percentage of Total Businesses:				91.8		6.6		1.7
	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	168	89.4	165	89.2	2	100.0	1	100.0
Upper	20	10.6	20	10.8	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	188	100.0	185	100.0	2	100.0	1	100.0
Percentage of Total Farms:				98.4		1.1		0.5
<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>								

XI. Taney County AA

Table E-81

**Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography
Assessment Area: Taney County**

Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Home Purchase Loans													
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	10.4	0	0.0	9.1	1	16.7	9.6	81	4.8	8.8	12.5
Middle	8	100.0	89.6	1,281	100.0	90.9	5	83.3	90.4	1,613	95.2	91.2	87.5
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	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	8	100.0	100.0	1,281	100.0	100.0	6	100.0	100.0	1,694	100.0	100.0	100.0
Refinance Loans													
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	10.3	0	0.0	9.1	1	20.0	10.6	85	7.1	8.1	12.5
Middle	4	100.0	89.7	715	100.0	90.9	4	80.0	89.4	1,107	92.9	91.9	87.5
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	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	4	100.0	100.0	715	100.0	100.0	5	100.0	100.0	1,192	100.0	100.0	100.0
Home Improvement Loans													
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	13.8	0	0.0	11.0	0	0.0	9.5	0	0.0	3.9	12.5
Middle	1	100.0	86.2	20	100.0	89.0	3	100.0	90.5	194	100.0	96.1	87.5
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	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	20	100.0	100.0	3	100.0	100.0	194	100.0	100.0	100.0
Multifamily Loans													
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	8.3	0	0.0	12.8	0	0.0	0.0	0	0.0	0.0	7.0
Middle	0	0.0	91.7	0	0.0	87.2	0	0.0	100.0	0	0.0	100.0	93.0
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	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													
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	10.5	0	0.0	9.4	2	12.5	9.8	166	5.3	7.6	12.5
Middle	17	100.0	89.5	2,310	100.0	90.6	14	87.5	90.2	2,982	94.7	92.4	87.5
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	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	17	100.0	100.0	2,310	100.0	100.0	16	100.0	100.0	3,148	100.0	100.0	100.0

Source: 2021 FFIEC Census Data

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

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

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.

Table E-82

Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography													
Assessment Area: Taney County													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	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	3	13.0	10.2	125	4.6	8.9	4	21.1	10.2	204	11.1	8.6	9.4
Middle	20	87.0	89.6	2,564	95.4	91.0	15	78.9	88.9	1,637	88.9	91.2	90.6
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	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.2	0	0.0	0.1	0	0.0	0.9	0	0.0	0.1	
Total	23	100.0	100.0	2,689	100.0	100.0	19	100.0	100.0	1,841	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table E-83

Distribution of 2020 and 2021 Small Farm Lending By Income Level of Geography													
Assessment Area: Taney County													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2020						2021						
	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	7.9	0	0.0	17.0	0	0.0	6.4	0	0.0	4.4	4.8
Middle	0	0.0	89.5	0	0.0	81.8	1	100.0	91.5	80	100.0	95.4	95.2
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	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	2.6	0	0.0	1.1	0	0.0	2.1	0	0.0	0.2	
Total	0	0.0	100.0	0	0.0	100.0	1	100.0	100.0	80	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table E-84

Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Taney County													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	#	\$ (000)	%	\$ %	#	%	#	\$ (000)	%	\$ %	
Home Purchase Loans													
Low	0	0.0	5.5	0	0.0	3.1	0	0.0	3.3	0	0.0	1.6	20.3
Moderate	3	37.5	15.4	291	22.7	10.6	1	16.7	14.0	81	4.8	9.5	19.5
Middle	0	0.0	22.6	0	0.0	20.1	1	16.7	18.8	204	12.0	16.7	24.1
Upper	4	50.0	43.1	806	62.9	52.3	4	66.7	41.7	1,409	83.2	49.2	36.1
Unknown	1	12.5	13.3	184	14.4	14.0	0	0.0	22.3	0	0.0	22.9	0.0
Total	8	100.0	100.0	1,281	100.0	100.0	6	100.0	100.0	1,694	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	3.4	0	0.0	1.6	0	0.0	3.1	0	0.0	1.6	20.3
Moderate	0	0.0	11.1	0	0.0	6.8	0	0.0	13.6	0	0.0	8.7	19.5
Middle	2	50.0	16.9	365	51.0	13.9	0	0.0	17.9	0	0.0	14.3	24.1
Upper	2	50.0	41.2	350	49.0	47.3	4	80.0	37.6	1,027	86.2	41.8	36.1
Unknown	0	0.0	27.4	0	0.0	30.3	1	20.0	27.8	165	13.8	33.7	0.0
Total	4	100.0	100.0	715	100.0	100.0	5	100.0	100.0	1,192	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	3.4	0	0.0	1.8	0	0.0	4.8	0	0.0	3.5	20.3
Moderate	0	0.0	17.2	0	0.0	8.3	0	0.0	16.7	0	0.0	11.4	19.5
Middle	0	0.0	10.3	0	0.0	3.8	1	33.3	31.0	22	11.3	28.2	24.1
Upper	1	100.0	62.1	20	100.0	82.9	2	66.7	38.1	172	88.7	38.7	36.1
Unknown	0	0.0	6.9	0	0.0	3.2	0	0.0	9.5	0	0.0	18.1	0.0
Total	1	100.0	100.0	20	100.0	100.0	3	100.0	100.0	194	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	1	5.9	4.5	33	14	2.4	0	0.0	3.1	0	0.0	1.6	20.3
Moderate	3	17.6	13.0	291	12.6	8.5	1	6.3	13.7	81	2.6	9.1	19.5
Middle	3	17.6	19.2	525	22.7	16.8	2	12.5	18.4	226	7.2	15.6	24.1
Upper	9	52.9	41.2	1,277	55.3	49.0	12	75.0	39.9	2,676	85.0	45.9	36.1
Unknown	1	5.9	22.1	184	8.0	23.3	1	6.3	24.9	165	5.2	27.8	0.0
Total	17	100.0	100.0	2,310	100.0	100.0	16	100.0	100.0	3,148	100.0	100.0	100.0

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

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

Table E-85

Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Taney County													
	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	13	56.5	36.3	385	14.3	37.2	15	78.9	50.0	533	29.0	42.5	93.1
Over \$1 Million	9	39.1		2,254	83.8		2	10.5		1,250	67.9		6.0
Revenue Unknown	1	4.3		50	1.9		2	10.5		58	3.2		0.9
Total	23	100.0		2,689	100.0		19	100.0		1,841	100.0		100.0
By Loan Size													
\$100,000 or Less	16	69.6	87.9	485	18.0	27.5	17	89.5	89.0	591	32.1	29.7	
\$100,001 - \$250,000	4	17.4	6.1	655	24.4	17.4	1	5.3	6.0	250	13.6	20.6	
\$250,001 - \$1 Million	3	13.0	6.0	1,549	57.6	55.1	1	5.3	5.0	1,000	54.3	49.7	
Total	23	100.0	100.0	2,689	100.0	100.0	19	100.0	100.0	1,841	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	13	100.0		385	100.0		15	100.0		533	100.0		
\$100,001 - \$250,000	0	0.0		0	0.0		0	0.0		0	0.0		
\$250,001 - \$1 Million	0	0.0		0	0.0		0	0.0		0	0.0		
Total	13	100.0		385	100.0		15	100.0		533	100.0		

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

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

Table E-86

Distribution of 2020 and 2021 Small Farm Lending By Revenue Size of Farms													
Assessment Area: Taney County													
	Bank And Aggregate Loans By Year												Total Farms %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	0	0.0	84.2	0	0.0	95.2	1	100.0	85.1	80	100.0	90.4	100.0
Over \$1 Million	0	0.0		0	0.0		0	0.0		0	0.0		0.0
Revenue Unknown	0	0.0		0	0.0		0	0.0		0	0.0		0.0
Total	0	0.0		0	0.0		1	100.0		80	100.0		100.0
By Loan Size													
\$100,000 or Less	0	0.0	81.6	0	0.0	45.0	1	100.0	80.9	80	100.0	42.7	
\$100,001 - \$250,000	0	0.0	15.8	0	0.0	40.6	0	0.0	17.0	0	0.0	42.7	
\$250,001 - \$500,000	0	0.0	2.6	0	0.0	14.4	0	0.0	2.1	0	0.0	14.5	
Total	0	0.0	100.0	0	0.0	100.0	1	100.0	100.0	80	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	0	0.0		0	0.0		1	100.0		80	100.0		
\$100,001 - \$250,000	0	0.0		0	0.0		0	0.0		0	0.0		
\$250,001 - \$500,000	0	0.0		0	0.0		0	0.0		0	0.0		
Total	0	0.0		0	0.0		1	100.0		80	100.0		
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table E-87

2021 Taney County AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	2,856	20.3
Moderate	1	10.0	1,922	13.6	379	19.7	2,740	19.5
Middle	9	90.0	12,161	86.4	1,484	12.2	3,399	24.1
Upper	0	0.0	0	0.0	0	0.0	5,088	36.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	10	100.0	14,083	100.0	1,863	13.2	14,083	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	3,470	1,596	12.5	46.0	1,346	38.8	528	15.2
Middle	26,516	11,167	87.5	42.1	7,191	27.1	8,158	30.8
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	29,986	12,763	100.0	42.6	8,537	28.5	8,686	29.0
	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	267	9.4	242	9.2	23	13.5	2	8.0
Middle	2,573	90.6	2,402	90.8	148	86.5	23	92.0
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	2,840	100.0	2,644	100.0	171	100.0	25	100.0
Percentage of Total Businesses:				93.1		6.0		0.9
	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	1	4.8	1	4.8	0	0.0	0	0.0
Middle	20	95.2	20	95.2	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	21	100.0	21	100.0	0	0.0	0	0.0
Percentage of Total Farms:				100.0		0.0		0.0
<i>Source: 2021 FFIEC Census Data 2021 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 E-88

2020 Taney County AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	2,856	20.3
Moderate	1	10.0	1,922	13.6	379	19.7	2,740	19.5
Middle	9	90.0	12,161	86.4	1,484	12.2	3,399	24.1
Upper	0	0.0	0	0.0	0	0.0	5,088	36.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	10	100.0	14,083	100.0	1,863	13.2	14,083	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	3,470	1,596	12.5	46.0	1,346	38.8	528	15.2
Middle	26,516	11,167	87.5	42.1	7,191	27.1	8,158	30.8
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	29,986	12,763	100.0	42.6	8,537	28.5	8,686	29.0
	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	279	9.7	252	9.4	25	13.7	2	9.1
Middle	2,603	90.3	2,425	90.6	158	86.3	20	90.9
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	2,882	100.0	2,677	100.0	183	100.0	22	100.0
Percentage of Total Businesses:				92.9		6.3		0.8
	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	1	3.8	1	3.8	0	0.0	0	0.0
Middle	25	96.2	25	96.2	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	26	100.0	26	100.0	0	0.0	0	0.0
Percentage of Total Farms:				100.0		0.0		0.0
<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>								

XII. Lawrence MSA AA

Table E-89

**Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography
Assessment Area: Lawrence MSA**

Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$ (000)	\$ %	\$ %	#	%	%	\$ (000)	\$ %	\$ %	
Home Purchase Loans													
Low	1	10.0	1.6	150	7.9	1.6	1	5.9	2.1	160	4.6	2.4	1.3
Moderate	2	20.0	27.5	396	20.9	20.0	5	29.4	28.0	607	17.4	22.3	25.4
Middle	3	30.0	30.7	579	30.5	30.2	4	23.5	32.3	846	24.2	31.2	36.9
Upper	4	40.0	40.3	771	40.7	48.2	7	41.2	37.6	1,885	53.9	44.1	36.3
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	10	100.0	100.0	1,896	100.0	100.0	17	100.0	100.0	3,498	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	1.5	0	0.0	1.7	0	0.0	1.5	0	0.0	1.9	1.3
Moderate	4	16.0	19.5	667	12.0	14.2	5	18.5	21.7	430	7.3	16.3	25.4
Middle	10	40.0	32.4	1,105	19.9	32.6	13	48.1	35.4	3,291	56.0	35.6	36.9
Upper	11	44.0	46.6	3,788	68.1	51.5	9	33.3	41.3	2,161	36.7	46.2	36.3
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	25	100.0	100.0	5,560	100.0	100.0	27	100.0	100.0	5,882	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	2.7	0	0.0	7.1	0	0.0	3.1	0	0.0	7.8	1.3
Moderate	4	44.4	19.8	179	52.8	19.3	3	25.0	19.5	102	12.8	17.7	25.4
Middle	3	33.3	38.7	50	14.7	35.5	4	33.3	34.4	435	54.6	39.4	36.9
Upper	2	22.2	38.7	110	32.4	38.2	5	41.7	43.0	260	32.6	35.0	36.3
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	9	100.0	100.0	339	100.0	100.0	12	100.0	100.0	797	100.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	0	0.0	25.5	0	0.0	18.6	0	0.0	39.5	0	0.0	26.2	13.1
Moderate	0	0.0	40.4	0	0.0	28.6	0	0.0	31.6	0	0.0	47.2	42.9
Middle	0	0.0	21.3	0	0.0	31.1	0	0.0	18.4	0	0.0	20.3	23.0
Upper	0	0.0	12.8	0	0.0	21.7	0	0.0	10.5	0	0.0	6.3	20.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	1	2.1	1.7	150	1.8	2.7	1	1.7	2.1	160	1.6	3.1	1.3
Moderate	11	23.4	23.0	1,327	16.2	17.4	14	23.7	24.3	1,169	11.3	20.2	25.4
Middle	16	34.0	31.9	1,734	21.1	31.7	21	35.6	34.1	4,572	44.4	33.0	36.9
Upper	19	40.4	43.3	4,989	60.8	48.2	23	39.0	39.6	4,399	42.7	43.7	36.3
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	47	100.0	100.0	8,200	100.0	100.0	59	100.0	100.0	10,300	100.0	100.0	100.0

Source: 2021 FFIEC Census Data

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

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

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.

Table E-90

Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography													
Assessment Area: Lawrence MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	4	3.6	4.4	860	11.1	3.9	0	0.0	3.6	0	0.0	4.0	5.8
Moderate	28	25.0	32.6	2,399	30.8	37.0	24	28.6	32.0	3,558	52.8	37.6	32.7
Middle	34	30.4	31.8	2,647	34.0	25.3	30	35.7	32.7	1,886	28.0	29.5	32.6
Upper	46	41.1	31.0	1,872	24.1	33.7	30	35.7	31.1	1,296	19.2	28.8	28.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.3	0	0.0	0.0	0	0.0	0.6	0	0.0	0.1	
Total	112	100.0	100.0	7,778	100.0	100.0	84	100.0	100.0	6,740	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table E-91

Distribution of 2020 and 2021 Small Farm Lending By Income Level of Geography													
Assessment Area: Lawrence MSA													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2020						2021						
	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	2.4	0	0.0	1.1	0	0.0	3.6	0	0.0	3.2	17.6
Middle	2	50.0	82.9	25	5.3	64.0	2	66.7	67.9	18	17.5	70.7	58.8
Upper	2	50.0	14.6	446	94.7	35.0	1	33.3	26.8	85	82.5	25.9	23.5
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	1.8	0	0.0	0.2	
Total	4	100.0	100.0	471	100.0	100.0	3	100.0	100.0	103	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table E-92

**Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level
Assessment Area: Lawrence MSA**

Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	#	\$ (000)	\$ %	\$ %	#	%	#	\$ (000)	\$ %	\$ %	
Home Purchase Loans													
Low	1	10.0	12.2	109	5.7	7.2	0	0.0	8.6	0	0.0	5.0	19.1
Moderate	3	30.0	23.1	487	25.7	19.0	3	17.6	20.1	506	14.5	15.3	19.6
Middle	3	30.0	21.3	679	35.8	22.6	4	23.5	21.0	882	25.2	19.4	20.6
Upper	2	20.0	32.8	374	19.7	42.7	9	52.9	37.5	1,993	57.0	47.5	40.7
Unknown	1	10.0	10.7	247	13.0	8.6	1	5.9	12.8	117	3.3	12.8	0.0
Total	10	100.0	100.0	1,896	100.0	100.0	17	100.0	100.0	3,498	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	5.3	0	0.0	2.8	3	11.1	6.1	186	3.2	3.4	19.1
Moderate	5	20.0	18.2	520	9.4	13.3	2	7.4	18.6	276	4.7	13.7	19.6
Middle	5	20.0	20.4	701	12.6	18.1	7	25.9	22.4	947	16.1	19.8	20.6
Upper	14	56.0	42.2	4,036	72.6	51.5	15	55.6	37.6	4,473	76.0	46.2	40.7
Unknown	1	4.0	13.9	303	5.4	14.4	0	0.0	15.1	0	0.0	16.9	0.0
Total	25	100.0	100.0	5,560	100.0	100.0	27	100.0	100.0	5,882	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	7.2	0	0.0	3.5	0	0.0	5.5	0	0.0	2.6	19.1
Moderate	4	44.4	18.9	230	67.8	18.9	1	8.3	7.8	87	10.9	10.7	19.6
Middle	3	33.3	27.0	85	25.1	15.1	3	25.0	26.6	120	15.1	17.4	20.6
Upper	2	22.2	40.5	24	7.1	47.6	8	66.7	53.9	590	74.0	61.7	40.7
Unknown	0	0.0	6.3	0	0.0	15.0	0	0.0	6.3	0	0.0	7.7	0.0
Total	9	100.0	100.0	339	100.0	100.0	12	100.0	100.0	797	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	1	2.1	8.0	109	1.3	4.5	3	5.1	7.1	186	1.8	4.1	19.1
Moderate	12	25.5	19.9	1,237	15.1	15.6	7	11.9	19.0	907	8.8	14.4	19.6
Middle	12	25.5	20.7	1,485	18.1	19.8	15	25.4	21.8	1,979	19.2	19.5	20.6
Upper	20	42.6	38.0	4,819	58.8	47.5	33	55.9	38.0	7,111	69.0	46.9	40.7
Unknown	2	4.3	13.4	550	6.7	12.6	1	1.7	14.1	117	1.1	15.1	0.0
Total	47	100.0	100.0	8,200	100.0	100.0	59	100.0	100.0	10,300	100.0	100.0	100.0

Source: 2021 FFIEC Census Data

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

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

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.

Table E-93

Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Lawrence MSA													
	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
By Revenue													
\$1 Million or Less	81	72.3	40.5	2,672	34.4	31.6	60	71.4	49.0	3,003	44.6	39.1	91.6
Over \$1 Million	30	26.8		5,084	65.4		23	27.4		3,637	54.0		7.5
Revenue Unknown	1	0.9		22	0.3		1	1.2		100	1.5		0.9
Total	112	100.0		7,778	100.0		84	100.0		6,740	100.0		100.0
By Loan Size													
\$100,000 or Less	93	83.0	85.8	2,519	32.4	29.8	66	78.6	89.9	1,883	27.9	32.5	
\$100,001 - \$250,000	14	12.5	8.6	2,394	30.8	22.1	11	13.1	6.0	1,822	27.0	21.5	
\$250,001 - \$1 Million	5	4.5	5.6	2,865	36.8	48.1	7	8.3	4.1	3,035	45.0	46.1	
Total	112	100.0	100.0	7,778	100.0	100.0	84	100.0	100.0	6,740	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	79	97.5		1,646	61.6		54	90.0		1,198	39.9		
\$100,001 - \$250,000	1	1.2		250	9.4		3	5.0		608	20.2		
\$250,001 - \$1 Million	1	1.2		776	29.0		3	5.0		1,197	39.9		
Total	81	100.0		2,672	100.0		60	100.0		3,003	100.0		
<i>Source: 2021 FFIEC Census Data 2021 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 E-94

Distribution of 2020 and 2021 Small Farm Lending By Revenue Size of Farms													
Assessment Area: Lawrence MSA													
	Bank And Aggregate Loans By Year												Total Farms %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	4	100.0	53.7	471	100.0	84.2	3	100.0	44.6	103	100.0	53.0	99.3
Over \$1 Million	0	0.0		0	0.0		0	0.0		0	0.0		0.7
Revenue Unknown	0	0.0		0	0.0		0	0.0		0	0.0		0.0
Total	4	100.0		471	100.0		3	100.0		103	100.0		100.0
By Loan Size													
\$100,000 or Less	2	50.0	90.2	25	5.3	43.5	3	100.0	96.4	103	100.0	67.0	
\$100,001 - \$250,000	1	25.0	7.3	145	30.8	35.3	0	0.0	1.8	0	0.0	12.4	
\$250,001 - \$500,000	1	25.0	2.4	301	63.9	21.2	0	0.0	1.8	0	0.0	20.6	
Total	4	100.0	100.0	471	100.0	100.0	3	100.0	100.0	103	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	2	50.0		25	5.3		3	100.0		103	100.0		
\$100,001 - \$250,000	1	25.0		145	30.8		0	0.0		0	0.0		
\$250,001 - \$500,000	1	25.0		301	63.9		0	0.0		0	0.0		
Total	4	100.0		471	100.0		3	100.0		103	100.0		
Source: 2021 FFIEC Census Data													
2021 Dun & Bradstreet Data													
2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table E-95

2021 Lawrence MSA AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	2	9.1	441	1.9	160	36.3	4,537	19.1
Moderate	7	31.8	6,694	28.1	760	11.4	4,666	19.6
Middle	8	36.4	8,410	35.3	604	7.2	4,904	20.6
Upper	5	22.7	8,249	34.7	398	4.8	9,687	40.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	22	100.0	23,794	100.0	1,922	8.1	23,794	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	3,024	306	1.3	10.1	2,350	77.7	368	12.2
Moderate	16,053	5,804	25.4	36.2	8,581	53.5	1,668	10.4
Middle	15,114	8,413	36.9	55.7	5,397	35.7	1,304	8.6
Upper	13,621	8,283	36.3	60.8	4,595	33.7	743	5.5
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	47,812	22,806	100.0	47.7	20,923	43.8	4,083	8.5
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
			#	%	#	%	#	%
Low	259	5.8	236	5.8	22	6.5	1	2.6
Moderate	1,463	32.7	1,315	32.1	136	40.4	12	30.8
Middle	1,456	32.6	1,339	32.7	100	29.7	17	43.6
Upper	1,292	28.9	1,204	29.4	79	23.4	9	23.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	4,470	100.0	4,094	100.0	337	100.0	39	100.0
Percentage of Total Businesses:				91.6		7.5		0.9
	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	24	17.6	23	17.0	1	100.0	0	0.0
Middle	80	58.8	80	59.3	0	0.0	0	0.0
Upper	32	23.5	32	23.7	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	136	100.0	135	100.0	1	100.0	0	0.0
Percentage of Total Farms:				99.3		0.7		0.0
<i>Source: 2021 FFIEC Census Data 2021 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 E-96

2020 Lawrence MSA AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	2	9.1	441	1.9	160	36.3	4,537	19.1
Moderate	7	31.8	6,694	28.1	760	11.4	4,666	19.6
Middle	8	36.4	8,410	35.3	604	7.2	4,904	20.6
Upper	5	22.7	8,249	34.7	398	4.8	9,687	40.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	22	100.0	23,794	100.0	1,922	8.1	23,794	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	3,024	306	1.3	10.1	2,350	77.7	368	12.2
Moderate	16,053	5,804	25.4	36.2	8,581	53.5	1,668	10.4
Middle	15,114	8,413	36.9	55.7	5,397	35.7	1,304	8.6
Upper	13,621	8,283	36.3	60.8	4,595	33.7	743	5.5
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	47,812	22,806	100.0	47.7	20,923	43.8	4,083	8.5
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	258	5.7	231	5.6	27	7.6	0	0.0
Moderate	1,473	32.8	1,319	32.2	142	40.1	12	31.6
Middle	1,467	32.6	1,346	32.8	103	29.1	18	47.4
Upper	1,296	28.8	1,206	29.4	82	23.2	8	21.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	4,494	100.0	4,102	100.0	354	100.0	38	100.0
Percentage of Total Businesses:				91.3		7.9		0.8
	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	23	16.8	22	16.2	1	100.0	0	0.0
Middle	82	59.9	82	60.3	0	0.0	0	0.0
Upper	32	23.4	32	23.5	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	137	100.0	136	100.0	1	100.0	0	0.0
Percentage of Total Farms:				99.3		0.7		0.0
<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>								

XIII. Manhattan Metropolitan AA

Table E-97

**Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography
Assessment Area: Manhattan Metropolitan**

Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	#	\$ (000)	%	\$ %	#	%	#	\$ (000)	%	\$ %	
Home Purchase Loans													
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	2.0	0	0.0	1.6	0	0.0	2.3	0	0.0	1.8	2.2
Middle	7	50.0	48.0	1,047	44.1	36.6	14	58.3	48.6	2,757	53.8	38.9	53.5
Upper	7	50.0	49.5	1,328	55.9	61.5	10	41.7	48.5	2,365	46.2	58.8	43.9
Unknown	0	0.0	0.5	0	0.0	0.3	0	0.0	0.6	0	0.0	0.5	0.4
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	14	100.0	100.0	2,375	100.0	100.0	24	100.0	100.0	5,122	100.0	100.0	100.0
Refinance Loans													
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	1.8	0	0.0	1.4	0	0.0	1.3	0	0.0	0.9	2.2
Middle	10	32.3	39.2	1,329	22.0	32.9	6	30.0	39.9	1,210	25.5	33.1	53.5
Upper	20	64.5	58.6	4,608	76.2	65.4	14	70.0	58.3	3,535	74.5	65.6	43.9
Unknown	1	3.2	0.4	113	1.9	0.3	0	0.0	0.5	0	0.0	0.4	0.4
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	31	100.0	100.0	6,050	100.0	100.0	20	100.0	100.0	4,745	100.0	100.0	100.0
Home Improvement Loans													
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	0.0	0	0.0	0.0	0	0.0	2.9	0	0.0	1.8	2.2
Middle	1	14.3	49.1	40	11.9	55.8	0	0.0	41.2	0	0.0	46.3	53.5
Upper	6	85.7	50.9	297	88.1	44.2	4	100.0	55.9	168	100.0	51.9	43.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.4
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	7	100.0	100.0	337	100.0	100.0	4	100.0	100.0	168	100.0	100.0	100.0
Multifamily Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	33.3	3.9	350	13.9	1.2	0	0.0	0.0	0	0.0	0.0	4.3
Middle	1	33.3	60.8	1,190	47.4	32.0	2	100.0	77.4	2,559	100.0	74.7	51.8
Upper	1	33.3	31.4	970	38.6	63.3	0	0.0	17.0	0	0.0	17.4	41.0
Unknown	0	0.0	3.9	0	0.0	3.5	0	0.0	5.7	0	0.0	7.9	2.8
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	3	100.0	100.0	2,510	100.0	100.0	2	100.0	100.0	2,559	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	1.8	1.9	350	3.1	1.5	0	0.0	1.8	0	0.0	1.3	2.2
Middle	19	33.3	43.6	3,606	31.5	34.5	26	47.3	44.9	6,835	52.9	38.9	53.5
Upper	36	63.2	54.0	7,375	64.4	63.5	29	52.7	52.7	6,093	47.1	58.8	43.9
Unknown	1	1.8	0.5	113	1.0	0.6	0	0.0	0.6	0	0.0	1.0	0.4
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	57	100.0	100.0	11,444	100.0	100.0	55	100.0	100.0	12,928	100.0	100.0	100.0

Source: 2021 FFIEC Census Data

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

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

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.

Table E-98

Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography													
Assessment Area: Manhattan Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	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	17	15.9	12.0	1,753	15.6	15.9	4	6.2	10.0	192	3.3	8.7	9.7
Middle	50	46.7	45.4	3,290	29.4	36.6	38	58.5	47.4	2,267	39.1	38.3	51.8
Upper	40	37.4	42.0	6,164	55.0	47.1	23	35.4	41.7	3,335	57.6	52.7	37.6
Unknown	0	0.0	0.2	0	0.0	0.4	0	0.0	0.3	0	0.0	0.2	0.8
Tract-Unk	0	0.0	0.5	0	0.0	0.1	0	0.0	0.6	0	0.0	0.1	
Total	107	100.0	100.0	11,207	100.0	100.0	65	100.0	100.0	5,794	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table E-99

Distribution of 2020 and 2021 Small Farm Lending By Income Level of Geography													
Assessment Area: Manhattan Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2020						2021						
	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	1.7	0	0.0	0.6	0	0.0	2.9	0	0.0	1.1	0.0
Middle	3	75.0	57.6	205	89.5	65.5	4	80.0	52.9	59	72.0	60.3	52.7
Upper	1	25.0	40.7	24	10.5	33.9	1	20.0	44.1	23	28.0	38.7	47.3
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	4	100.0	100.0	229	100.0	100.0	5	100.0	100.0	82	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table E-100

**Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level
Assessment Area: Manhattan Metropolitan**

Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	\$ %	\$ %	#	%	%	\$(000)	\$ %	\$ %	
Home Purchase Loans													
Low	0	0.0	4.5	0	0.0	1.8	2	8.3	4.1	267	5.2	1.9	17.2
Moderate	3	21.4	17.6	431	18.1	12.6	2	8.3	16.1	316	6.2	11.4	17.4
Middle	4	28.6	22.6	735	30.9	21.8	4	16.7	23.0	753	14.7	21.8	19.8
Upper	6	42.9	39.4	997	42.0	49.6	13	54.2	36.1	3,100	60.5	44.2	45.7
Unknown	1	7.1	15.9	212	8.9	14.2	3	12.5	20.6	686	13.4	20.7	0.0
Total	14	100.0	100.0	2,375	100.0	100.0	24	100.0	100.0	5,122	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	1.1	0	0.0	0.8	1	5.0	2.9	50	1.1	1.6	17.2
Moderate	3	9.7	7.5	322	5.3	4.8	5	25.0	9.6	534	11.3	6.2	17.4
Middle	6	19.4	15.2	1,259	20.8	12.2	5	25.0	15.2	982	20.7	12.2	19.8
Upper	15	48.4	44.4	3,534	58.4	49.8	6	30.0	39.1	2,709	57.1	44.9	45.7
Unknown	7	22.6	31.8	935	15.5	32.5	3	15.0	33.2	470	9.9	35.0	0.0
Total	31	100.0	100.0	6,050	100.0	100.0	20	100.0	100.0	4,745	100.0	100.0	100.0
Home Improvement Loans													
Low	1	14.3	7.3	65	19.3	4.4	0	0.0	0.0	0	0.0	0.0	17.2
Moderate	1	14.3	10.9	40	11.9	7.8	0	0.0	5.9	0	0.0	1.4	17.4
Middle	1	14.3	14.5	70	20.8	13.4	0	0.0	26.5	0	0.0	33.5	19.8
Upper	4	57.1	58.2	162	48.1	67.2	3	75.0	61.8	148	88.1	57.6	45.7
Unknown	0	0.0	9.1	0	0.0	7.2	1	25.0	5.9	20	11.9	7.5	0.0
Total	7	100.0	100.0	337	100.0	100.0	4	100.0	100.0	168	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	1	1.9	2.6	65	0.7	1.2	3	5.7	3.5	317	3.1	1.8	17.2
Moderate	7	13.0	12.0	793	8.9	8.3	8	15.1	12.9	875	8.4	9.0	17.4
Middle	11	20.4	18.2	2,064	23.1	16.2	9	17.0	19.3	1,735	16.7	17.5	19.8
Upper	27	50.0	42.0	4,865	54.5	49.5	25	47.2	37.7	6,033	58.2	44.4	45.7
Unknown	8	14.8	25.1	1,147	12.8	24.8	8	15.1	26.6	1,409	13.6	27.4	0.0
Total	54	100.0	100.0	8,934	100.0	100.0	53	100.0	100.0	10,369	100.0	100.0	100.0

Source: 2021 FFIEC Census Data

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

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

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.

Table E-101

Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Manhattan Metropolitan													
	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	77	72.0	50.4	4,863	43.4	39.4	45	69.2	41.7	1,959	33.8	31.6	89.3
Over \$1 Million	30	28.0		6,344	56.6		18	27.7		3,781	65.3		9.3
Revenue Unknown	0	0.0		0	0.0		2	3.1		54	0.9		1.4
Total	107	100.0		11,207	100.0		65	100.0		5,794	100.0		100.0
By Loan Size													
\$100,000 or Less	76	71.0	86.0	2,412	21.5	28.5	50	76.9	91.1	1,568	27.1	34.4	
\$100,001 - \$250,000	18	16.8	7.0	3,061	27.3	18.7	9	13.8	4.8	1,552	26.8	20.1	
\$250,001 - \$1 Million	13	12.1	7.0	5,734	51.2	52.8	6	9.2	4.1	2,674	46.2	45.4	
Total	107	100.0	100.0	11,207	100.0	100.0	65	100.0	100.0	5,794	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	67	87.0		1,779	36.6		41	91.1		1,070	54.6		
\$100,001 - \$250,000	6	7.8		1,202	24.7		4	8.9		889	45.4		
\$250,001 - \$1 Million	4	5.2		1,882	38.7		0	0.0		0	0.0		
Total	77	100.0		4,863	100.0		45	100.0		1,959	100.0		
<i>Source: 2021 FFIEC Census Data 2021 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 E-102

Distribution of 2020 and 2021 Small Farm Lending By Revenue Size of Farms													
Assessment Area: Manhattan Metropolitan													
	Bank And Aggregate Loans By Year												Total Farms %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	4	100.0	33.9	229	100.0	60.7	5	100.0	32.4	82	100.0	68.4	98.5
Over \$1 Million	0	0.0		0	0.0		0	0.0		0	0.0		1.5
Revenue Unknown	0	0.0		0	0.0		0	0.0		0	0.0		0.0
Total	4	100.0		229	100.0		5	100.0		82	100.0		100.0
By Loan Size													
\$100,000 or Less	3	75.0	84.7	79	34.5	31.2	5	100.0	89.7	82	100.0	37.3	
\$100,001 - \$250,000	1	25.0	11.9	150	65.5	40.1	0	0.0	7.4	0	0.0	36.1	
\$250,001 - \$500,000	0	0.0	3.4	0	0.0	28.7	0	0.0	2.9	0	0.0	26.5	
Total	4	100.0	100.0	229	100.0	100.0	5	100.0	100.0	82	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	3	75.0		79	34.5		5	100.0		82	100.0		
\$100,001 - \$250,000	1	25.0		150	65.5		0	0.0		0	0.0		
\$250,001 - \$500,000	0	0.0		0	0.0		0	0.0		0	0.0		
Total	4	100.0		229	100.0		5	100.0		82	100.0		

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

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

Table E-103

2021 Manhattan 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	3,438	17.2
Moderate	2	11.1	1,826	9.1	182	10.0	3,477	17.4
Middle	9	50.0	10,112	50.5	764	7.6	3,969	19.8
Upper	5	27.8	7,940	39.6	355	4.5	9,150	45.7
Unknown	2	11.1	156	0.8	37	23.7	0	0.0
Total AA	18	100.0	20,034	100.0	1,338	6.7	20,034	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	3,021	389	2.2	12.9	2,240	74.1	392	13.0
Middle	21,314	9,327	53.5	43.8	9,964	46.7	2,023	9.5
Upper	13,620	7,656	43.9	56.2	4,609	33.8	1,355	9.9
Unknown	520	73	0.4	14.0	401	77.1	46	8.8
Total AA	38,475	17,445	100.0	45.3	17,214	44.7	3,816	9.9
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	320	9.7	275	9.4	41	13.4	4	8.7
Middle	1,704	51.8	1,518	51.7	163	53.3	23	50.0
Upper	1,237	37.6	1,119	38.1	100	32.7	18	39.1
Unknown	27	0.8	24	0.8	2	0.7	1	2.2
Total AA	3,288	100.0	2,936	100.0	306	100.0	46	100.0
Percentage of Total Businesses:				89.3		9.3		1.4
	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	108	52.7	106	52.5	2	66.7	0	0.0
Upper	97	47.3	96	47.5	1	33.3	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	205	100.0	202	100.0	3	100.0	0	0.0
Percentage of Total Farms:				98.5		1.5		0.0
<i>Source: 2021 FFIEC Census Data 2021 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 E-104

2020 Manhattan 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	3,438	17.2
Moderate	2	11.1	1,826	9.1	182	10.0	3,477	17.4
Middle	9	50.0	10,112	50.5	764	7.6	3,969	19.8
Upper	5	27.8	7,940	39.6	355	4.5	9,150	45.7
Unknown	2	11.1	156	0.8	37	23.7	0	0.0
Total AA	18	100.0	20,034	100.0	1,338	6.7	20,034	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	3,021	389	2.2	12.9	2,240	74.1	392	13.0
Middle	21,314	9,327	53.5	43.8	9,964	46.7	2,023	9.5
Upper	13,620	7,656	43.9	56.2	4,609	33.8	1,355	9.9
Unknown	520	73	0.4	14.0	401	77.1	46	8.8
Total AA	38,475	17,445	100.0	45.3	17,214	44.7	3,816	9.9
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	345	10.1	300	9.8	41	12.9	4	8.9
Middle	1,751	51.3	1,552	50.9	174	54.7	25	55.6
Upper	1,288	37.8	1,171	38.4	101	31.8	16	35.6
Unknown	27	0.8	25	0.8	2	0.6	0	0.0
Total AA	3,411	100.0	3,048	100.0	318	100.0	45	100.0
Percentage of Total Businesses:				89.4		9.3		1.3
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	1	0.5	1	0.5	0	0.0	0	0.0
Middle	111	51.6	110	51.6	1	50.0	0	0.0
Upper	103	47.9	102	47.9	1	50.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	215	100.0	213	100.0	2	100.0	0	0.0
Percentage of Total Farms:				99.1		0.9		0.0
<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>								

XIV. Ellis County AA

Table E-105

**Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography
Assessment Area: Ellis County**

Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	#	%	\$ (000)	%	#	%	#	%	\$ (000)	%	
Home Purchase Loans													
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	19.3	0	0.0	13.4	1	16.7	17.6	103	9.9	13.0	12.0
Middle	3	60.0	35.4	402	41.3	35.0	2	33.3	40.1	322	31.1	39.6	47.2
Upper	2	40.0	45.3	572	58.7	51.7	3	50.0	42.3	612	59.0	47.4	40.8
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	5	100.0	100.0	974	100.0	100.0	6	100.0	100.0	1,037	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	3	42.9	9.6	140	19.6	6.2	0	0.0	6.1	0	0.0	4.0	12.0
Middle	2	28.6	47.0	256	35.8	42.8	0	0.0	43.4	0	0.0	39.0	47.2
Upper	2	28.6	43.5	319	44.6	51.0	0	0.0	50.5	0	0.0	57.0	40.8
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	7	100.0	100.0	715	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Home Improvement Loans													
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	20.0	0	0.0	13.9	0	0.0	0.0	0	0.0	0.0	12.0
Middle	0	0.0	20.0	0	0.0	45.2	0	0.0	69.2	0	0.0	60.5	47.2
Upper	1	100.0	60.0	20	100.0	41.0	1	100.0	30.8	80	100.0	39.5	40.8
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	20	100.0	100.0	1	100.0	100.0	80	100.0	100.0	100.0
Multifamily Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	50.0	37.5	142	50.4	17.0	0	0.0	45.5	0	0.0	31.6	32.4
Middle	1	50.0	37.5	140	49.6	26.5	0	0.0	9.1	0	0.0	4.3	34.8
Upper	0	0.0	25.0	0	0.0	56.5	0	0.0	45.5	0	0.0	64.1	32.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	2	100.0	100.0	282	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	4	23.5	13.7	282	12.2	9.2	1	14.3	13.8	103	9.2	11.1	12.0
Middle	6	35.3	42.1	798	34.6	39.3	2	28.6	41.4	322	28.8	37.6	47.2
Upper	7	41.2	44.2	1,224	53.1	51.5	4	57.1	44.8	692	62.0	51.3	40.8
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	17	100.0	100.0	2,304	100.0	100.0	7	100.0	100.0	1,117	100.0	100.0	100.0

Source: 2021 FFIEC Census Data

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

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

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.

Table E-106

Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography													
Assessment Area: Ellis County													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	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	35	27.8	22.7	5,436	45.4	28.6	27	27.6	22.4	4,474	46.2	34.2	23.2
Middle	53	42.1	41.6	4,874	40.7	38.4	36	36.7	44.8	3,083	31.8	45.0	47.0
Upper	38	30.2	35.3	1,669	13.9	32.9	35	35.7	32.0	2,135	22.0	20.7	29.8
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.4	0	0.0	0.0	0	0.0	0.8	0	0.0	0.1	
Total	126	100.0	100.0	11,979	100.0	100.0	98	100.0	100.0	9,692	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table E-107

Distribution of 2020 and 2021 Small Farm Lending By Income Level of Geography													
Assessment Area: Ellis County													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2020						2021						
	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	2	4.3	3.6	272	4.7	5.3	5	6.7	2.8	254	4.2	1.9	1.0
Middle	34	72.3	71.5	3,518	60.7	72.3	43	57.3	68.9	3,492	58.2	68.7	54.3
Upper	11	23.4	24.8	2,004	34.6	22.4	27	36.0	28.3	2,258	37.6	29.4	44.8
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	47	100.0	100.0	5,794	100.0	100.0	75	100.0	100.0	6,004	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table E-108

**Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level
Assessment Area: Ellis County**

Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	# %	\$ (000)	\$ %	\$ %	#	%	# %	\$ (000)	\$ %	\$ %	
Home Purchase Loans													
Low	0	0.0	7.4	0	0.0	4.1	0	0.0	6.3	0	0.0	3.4	17.5
Moderate	1	20.0	23.5	130	13.3	18.1	2	33.3	21.0	246	23.7	16.6	15.1
Middle	1	20.0	27.4	156	16.0	25.0	0	0.0	27.6	0	0.0	25.4	20.0
Upper	2	40.0	35.1	288	29.6	45.4	4	66.7	34.7	791	76.3	44.3	47.3
Unknown	1	20.0	6.7	400	41.1	7.3	0	0.0	10.5	0	0.0	10.3	0.0
Total	5	100.0	100.0	974	100.0	100.0	6	100.0	100.0	1,037	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	2.1	0	0.0	0.9	0	0.0	6.1	0	0.0	2.6	17.5
Moderate	3	42.9	14.0	309	43.2	10.4	0	0.0	10.6	0	0.0	7.9	15.1
Middle	1	14.3	21.5	52	7.3	17.6	0	0.0	14.1	0	0.0	13.7	20.0
Upper	1	14.3	49.5	133	18.6	52.9	0	0.0	42.9	0	0.0	50.8	47.3
Unknown	2	28.6	12.9	221	30.9	18.1	0	0.0	26.3	0	0.0	24.9	0.0
Total	7	100.0	100.0	715	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Home Improvement Loans													
Low	1	100.0	20.0	20	100.0	12.5	0	0.0	69.2	0	0.0	53.6	17.5
Moderate	0	0.0	20.0	0	0.0	11.1	1	100.0	15.4	80	100.0	16.0	15.1
Middle	0	0.0	30.0	0	0.0	16.6	0	0.0	0.0	0	0.0	0.0	20.0
Upper	0	0.0	30.0	0	0.0	59.8	0	0.0	15.4	0	0.0	30.4	47.3
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	1	100.0	100.0	20	100.0	100.0	1	100.0	100.0	80	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	1	6.7	4.3	20	1.0	2.2	0	0.0	8.9	0	0.0	3.8	17.5
Moderate	4	26.7	17.5	439	21.7	13.3	3	42.9	16.9	326	29.2	13.6	15.1
Middle	2	13.3	23.6	208	10.3	20.3	0	0.0	22.1	0	0.0	21.4	20.0
Upper	4	26.7	43.6	709	35.1	50.1	4	57.1	36.4	791	70.8	46.1	47.3
Unknown	4	26.7	11.0	646	31.9	14.1	0	0.0	15.7	0	0.0	15.2	0.0
Total	15	100.0	100.0	2,022	100.0	100.0	7	100.0	100.0	1,117	100.0	100.0	100.0

Source: 2021 FFIEC Census Data

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

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

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.

Table E-109

Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Ellis County													
	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	91	72.2	54.4	4,104	34.3	40.4	70	71.4	53.3	2,900	29.9	41.1	91.0
Over \$1 Million	33	26.2		7,846	65.5		26	26.5		6,774	69.9		8.0
Revenue Unknown	2	1.6		29	0.2		2	2.0		18	0.2		1.0
Total	126	100.0		11,979	100.0		98	100.0		9,692	100.0		100.0
By Loan Size													
\$100,000 or Less	95	75.4	87.0	3,132	26.1	32.1	72	73.5	88.5	2,174	22.4	31.1	
\$100,001 - \$250,000	22	17.5	8.1	3,549	29.6	24.2	18	18.4	7.9	2,919	30.1	27.5	
\$250,001 - \$1 Million	9	7.1	4.9	5,298	44.2	43.6	8	8.2	3.6	4,599	47.5	41.3	
Total	126	100.0	100.0	11,979	100.0	100.0	98	100.0	100.0	9,692	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	83	91.2		2,514	61.3		63	90.0		1,762	60.8		
\$100,001 - \$250,000	7	7.7		1,214	29.6		7	10.0		1,138	39.2		
\$250,001 - \$1 Million	1	1.1		376	9.2		0	0.0		0	0.0		
Total	91	100.0		4,104	100.0		70	100.0		2,900	100.0		
<i>Source: 2021 FFIEC Census Data 2021 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 E-110

Distribution of 2020 and 2021 Small Farm Lending By Revenue Size of Farms													
Assessment Area: Ellis County													
	Bank And Aggregate Loans By Year												Total Farms %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	47	100.0	77.6	5,794	100.0	84.8	74	98.7	81.6	5,983	99.7	80.5	99.0
Over \$1 Million	0	0.0		0	0.0		1	1.3		21	0.3		1.0
Revenue Unknown	0	0.0		0	0.0		0	0.0		0	0.0		0.0
Total	47	100.0		5,794	100.0		75	100.0		6,004	100.0		100.0
By Loan Size													
\$100,000 or Less	29	61.7	73.3	1,405	24.2	28.2	61	81.3	82.1	1,935	32.2	31.0	
\$100,001 - \$250,000	12	25.5	19.4	2,125	36.7	39.3	6	8.0	10.8	1,029	17.1	28.0	
\$250,001 - \$500,000	6	12.8	7.3	2,264	39.1	32.5	8	10.7	7.1	3,040	50.6	41.0	
Total	47	100.0	100.0	5,794	100.0	100.0	75	100.0	100.0	6,004	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	29	61.7		1,405	24.2		60	81.1		1,914	32.0		
\$100,001 - \$250,000	12	25.5		2,125	36.7		6	8.1		1,029	17.2		
\$250,001 - \$500,000	6	12.8		2,264	39.1		8	10.8		3,040	50.8		
Total	47	100.0		5,794	100.0		74	100.0		5,983	100.0		
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table E-111

2021 Ellis County AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	1,142	17.5
Moderate	1	16.7	861	13.2	152	17.7	984	15.1
Middle	3	50.0	3,124	48.0	173	5.5	1,303	20.0
Upper	2	33.3	2,524	38.8	134	5.3	3,080	47.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	6	100.0	6,509	100.0	459	7.1	6,509	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	
Moderate	2,875	905	12.0	31.5	1,689	58.7	281	9.8
Middle	5,230	3,551	47.2	67.9	1,289	24.6	390	7.5
Upper	4,891	3,075	40.8	62.9	1,338	27.4	478	9.8
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	12,996	7,531	100.0	57.9	4,316	33.2	1,149	8.8
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		
Moderate	340	23.2	292	21.9	44	37.3	4	28.6
Middle	690	47.0	628	47.0	54	45.8	8	57.1
Upper	438	29.8	416	31.1	20	16.9	2	14.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,468	100.0	1,336	100.0	118	100.0	14	100.0
Percentage of Total Businesses:				91.0		8.0		1.0
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		
Moderate	1	1.0	1	1.0	0	0.0	0	0.0
Middle	57	54.3	56	53.8	1	100.0	0	0.0
Upper	47	44.8	47	45.2	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	105	100.0	104	100.0	1	100.0	0	0.0
Percentage of Total Farms:				99.0		1.0		0.0
<i>Source: 2021 FFIEC Census Data 2021 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 E-112

2020 Ellis County AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	1,142	17.5
Moderate	1	16.7	861	13.2	152	17.7	984	15.1
Middle	3	50.0	3,124	48.0	173	5.5	1,303	20.0
Upper	2	33.3	2,524	38.8	134	5.3	3,080	47.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	6	100.0	6,509	100.0	459	7.1	6,509	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	2,875	905	12.0	31.5	1,689	58.7	281	9.8
Middle	5,230	3,551	47.2	67.9	1,289	24.6	390	7.5
Upper	4,891	3,075	40.8	62.9	1,338	27.4	478	9.8
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	12,996	7,531	100.0	57.9	4,316	33.2	1,149	8.8
	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	352	23.6	302	22.4	46	35.4	4	28.6
Middle	702	47.1	631	46.9	63	48.5	8	57.1
Upper	436	29.3	413	30.7	21	16.2	2	14.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,490	100.0	1,346	100.0	130	100.0	14	100.0
Percentage of Total Businesses:				90.3		8.7		0.9
	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	2	1.9	2	1.9	0	0.0	0	0.0
Middle	58	53.7	57	53.3	1	100.0	0	0.0
Upper	48	44.4	48	44.9	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	108	100.0	107	100.0	1	100.0	0	0.0
Percentage of Total Farms:				99.1		0.9		0.0
<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>								

XV. Reno County AA

Table E-113

**Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography
Assessment Area: Reno County**

Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	#	\$ (000)	%	\$ %	#	%	#	\$ (000)	%	\$ %	
Home Purchase Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	2	66.7	20.7	116	85.3	12.8	2	40.0	22.9	266	52.9	14.6	22.5
Middle	1	33.3	44.4	20	14.7	40.0	1	20.0	43.2	31	6.2	42.2	47.7
Upper	0	0.0	34.9	0	0.0	47.2	2	40.0	34.0	206	41.0	43.2	29.8
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	3	100.0	100.0	136	100.0	100.0	5	100.0	100.0	503	100.0	100.0	100.0
Refinance Loans													
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	10.2	0	0.0	6.3	0	0.0	13.8	0	0.0	9.4	22.5
Middle	0	0.0	46.2	0	0.0	41.7	0	0.0	47.2	0	0.0	44.2	47.7
Upper	4	100.0	43.6	1,267	100.0	52.0	2	100.0	39.0	260	100.0	46.4	29.8
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	4	100.0	100.0	1,267	100.0	100.0	2	100.0	100.0	260	100.0	100.0	100.0
Home Improvement Loans													
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	8.8	0	0.0	5.5	0	0.0	20.8	0	0.0	10.2	22.5
Middle	0	0.0	41.2	0	0.0	32.9	1	100.0	41.7	20	100.0	40.8	47.7
Upper	3	100.0	50.0	69	100.0	61.6	0	0.0	37.5	0	0.0	49.0	29.8
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	3	100.0	100.0	69	100.0	100.0	1	100.0	100.0	20	100.0	100.0	100.0
Multifamily Loans													Multi-family Units %
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	25.0	0	0.0	9.9	0	0.0	0.0	0	0.0	0.0	21.6
Middle	0	0.0	66.7	0	0.0	87.5	0	0.0	60.0	0	0.0	34.6	56.2
Upper	0	0.0	8.3	0	0.0	2.6	0	0.0	40.0	0	0.0	65.4	22.2
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	2	18.2	15.7	116	7.8	9.6	2	20.0	18.5	266	29.5	11.9	22.5
Middle	2	18.2	45.2	30	2.0	42.3	3	30.0	45.3	140	15.5	42.8	47.7
Upper	7	63.6	39.1	1,336	90.1	48.1	5	50.0	36.3	496	55.0	45.3	29.8
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	11	100.0	100.0	1,482	100.0	100.0	10	100.0	100.0	902	100.0	100.0	100.0

Source: 2021 FFIEC Census Data

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

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

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.

Table E-114

Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography													
Assessment Area: Reno County													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	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	8	23.5	19.2	2,829	45.4	26.8	6	27.3	19.2	1,775	38.7	22.5	19.3
Middle	13	38.2	57.8	2,329	37.4	61.0	8	36.4	57.7	2,567	55.9	60.5	59.4
Upper	13	38.2	22.4	1,076	17.3	12.0	8	36.4	22.5	250	5.4	17.0	21.3
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.6	0	0.0	0.2	0	0.0	0.7	0	0.0	0.1	
Total	34	100.0	100.0	6,234	100.0	100.0	22	100.0	100.0	4,592	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table E-115

Distribution of 2020 and 2021 Small Farm Lending By Income Level of Geography													
Assessment Area: Reno County													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2020						2021						
	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	0.0	0	0.0	0.0	0	0.0	0.8	0	0.0	0.0	0.9
Middle	0	0.0	88.9	0	0.0	87.9	0	0.0	88.0	0	0.0	93.9	88.1
Upper	0	0.0	11.1	0	0.0	12.1	0	0.0	11.2	0	0.0	6.1	11.1
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table E-116

**Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level
Assessment Area: Reno County**

Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$ %	\$ %	#	%	%	\$(000)	\$ %	\$ %	
Home Purchase Loans													
Low	1	33.3	9.2	20	14.7	4.4	0	0.0	6.6	0	0.0	3.9	17.3
Moderate	2	66.7	24.4	116	85.3	18.8	2	40.0	19.4	206	41.0	15.0	20.8
Middle	0	0.0	24.1	0	0.0	23.6	1	20.0	19.4	31	6.2	18.9	22.9
Upper	0	0.0	27.8	0	0.0	39.8	2	40.0	22.2	266	52.9	31.4	39.0
Unknown	0	0.0	14.5	0	0.0	13.4	0	0.0	32.3	0	0.0	30.7	0.0
Total	3	100.0	100.0	136	100.0	100.0	5	100.0	100.0	503	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	5.2	0	0.0	2.5	0	0.0	5.2	0	0.0	3.0	17.3
Moderate	1	25.0	14.9	90	7.1	9.6	0	0.0	12.7	0	0.0	8.7	20.8
Middle	1	25.0	19.0	30	2.4	15.7	0	0.0	16.3	0	0.0	14.7	22.9
Upper	2	50.0	43.6	1,147	90.5	52.4	2	100.0	29.0	260	100.0	37.0	39.0
Unknown	0	0.0	17.2	0	0.0	19.7	0	0.0	36.7	0	0.0	36.5	0.0
Total	4	100.0	100.0	1,267	100.0	100.0	2	100.0	100.0	260	100.0	100.0	100.0
Home Improvement Loans													
Low	1	33.3	11.8	30	43.5	7.6	0	0.0	12.5	0	0.0	5.4	17.3
Moderate	1	33.3	17.6	10	14.5	11.4	0	0.0	8.3	0	0.0	6.0	20.8
Middle	0	0.0	29.4	0	0.0	18.9	1	100.0	29.2	20	100.0	23.1	22.9
Upper	0	0.0	29.4	0	0.0	49.5	0	0.0	33.3	0	0.0	45.4	39.0
Unknown	1	33.3	11.8	29	42.0	12.6	0	0.0	16.7	0	0.0	20.1	0.0
Total	3	100.0	100.0	69	100.0	100.0	1	100.0	100.0	20	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	2	18.2	7.0	50	3.4	3.3	0	0.0	5.9	0	0.0	3.5	17.3
Moderate	5	45.5	19.0	226	15.2	13.7	2	20.0	15.5	206	22.8	11.8	20.8
Middle	1	9.1	21.0	30	2.0	19.0	4	40.0	17.9	170	18.8	16.8	22.9
Upper	2	18.2	35.5	1,147	77.4	46.2	4	40.0	25.0	526	58.3	33.6	39.0
Unknown	1	9.1	17.5	29	2.0	17.8	0	0.0	35.8	0	0.0	34.3	0.0
Total	11	100.0	100.0	1,482	100.0	100.0	10	100.0	100.0	902	100.0	100.0	100.0

Source: 2021 FFIEC Census Data

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

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

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.

Table E-117

Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Reno County													
	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	15	44.1	46.5	1,453	23.3	32.2	13	59.1	57.6	934	20.3	46.0	87.8
Over \$1 Million	17	50.0		4,741	76.1		8	36.4		3,633	79.1		10.8
Revenue Unknown	2	5.9		40	0.6		1	4.5		25	0.5		1.4
Total	34	100.0		6,234	100.0		22	100.0		4,592	100.0		100.0
By Loan Size													
\$100,000 or Less	19	55.9	86.8	611	9.8	29.8	14	63.6	92.6	466	10.1	39.8	
\$100,001 - \$250,000	5	14.7	6.8	910	14.6	18.1	1	4.5	4.6	159	3.5	19.6	
\$250,001 - \$1 Million	10	29.4	6.4	4,713	75.6	52.1	7	31.8	2.8	3,967	86.4	40.5	
Total	34	100.0	100.0	6,234	100.0	100.0	22	100.0	100.0	4,592	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	12	80.0		365	25.1		11	84.6		317	33.9		
\$100,001 - \$250,000	1	6.7		200	13.8		0	0.0		0	0.0		
\$250,001 - \$1 Million	2	13.3		888	61.1		2	15.4		617	66.1		
Total	15	100.0		1,453	100.0		13	100.0		934	100.0		
<i>Source: 2021 FFIEC Census Data 2021 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 E-118

Distribution of 2020 and 2021 Small Farm Lending By Revenue Size of Farms													
Assessment Area: Reno County													
	Bank And Aggregate Loans By Year												Total Farms %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	0	0.0	56.5	0	0.0	86.1	0	0.0	44.8	0	0.0	86.4	100.0
Over \$1 Million	0	0.0		0	0.0		0	0.0		0	0.0		0.0
Revenue Unknown	0	0.0		0	0.0		0	0.0		0	0.0		0.0
Total	0	0.0		0	0.0		0	0.0		0	0.0		100.0
By Loan Size													
\$100,000 or Less	0	0.0	71.3	0	0.0	19.3	0	0.0	80.8	0	0.0	21.5	
\$100,001 - \$250,000	0	0.0	21.3	0	0.0	45.5	0	0.0	11.2	0	0.0	31.6	
\$250,001 - \$500,000	0	0.0	7.4	0	0.0	35.2	0	0.0	8.0	0	0.0	46.9	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	0	0.0		0	0.0		0	0.0		0	0.0		
\$100,001 - \$250,000	0	0.0		0	0.0		0	0.0		0	0.0		
\$250,001 - \$500,000	0	0.0		0	0.0		0	0.0		0	0.0		
Total	0	0.0		0	0.0		0	0.0		0	0.0		
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table E-119

2021 Reno County AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	2,823	17.3
Moderate	4	23.5	4,031	24.7	553	13.7	3,398	20.8
Middle	10	58.8	7,932	48.5	645	8.1	3,743	22.9
Upper	3	17.6	4,379	26.8	171	3.9	6,378	39.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	17	100.0	16,342	100.0	1,369	8.4	16,342	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	7,596	3,793	22.5	49.9	2,857	37.6	946	12.5
Middle	14,107	8,047	47.7	57.0	4,114	29.2	1,946	13.8
Upper	6,571	5,015	29.8	76.3	1,271	19.3	285	4.3
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	28,274	16,855	100.0	59.6	8,242	29.2	3,177	11.2
	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	428	19.3	375	19.3	49	20.5	4	12.9
Middle	1,316	59.4	1,132	58.2	160	66.9	24	77.4
Upper	472	21.3	439	22.6	30	12.6	3	9.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	2,216	100.0	1,946	100.0	239	100.0	31	100.0
Percentage of Total Businesses:				87.8	10.8	1.4		
	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	2	0.9	2	0.9	0	0.0	0	0.0
Middle	207	88.1	207	88.1	0	0.0	0	0.0
Upper	26	11.1	26	11.1	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	235	100.0	235	100.0	0	0.0	0	0.0
Percentage of Total Farms:				100.0	0.0	0.0		
<i>Source: 2021 FFIEC Census Data 2021 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 E-120

2020 Reno County AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	2,823	17.3
Moderate	4	23.5	4,031	24.7	553	13.7	3,398	20.8
Middle	10	58.8	7,932	48.5	645	8.1	3,743	22.9
Upper	3	17.6	4,379	26.8	171	3.9	6,378	39.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	17	100.0	16,342	100.0	1,369	8.4	16,342	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	
Moderate	7,596	3,793	22.5	49.9	2,857	37.6	946	12.5
Middle	14,107	8,047	47.7	57.0	4,114	29.2	1,946	13.8
Upper	6,571	5,015	29.8	76.3	1,271	19.3	285	4.3
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	28,274	16,855	100.0	59.6	8,242	29.2	3,177	11.2
Total Businesses by Tract	Businesses by Tract & Revenue Size							
	Total Businesses by Tract		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	444	19.5	388	19.4	52	21.0	4	12.5
Middle	1,354	59.4	1,165	58.3	164	66.1	25	78.1
Upper	481	21.1	446	22.3	32	12.9	3	9.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	2,279	100.0	1,999	100.0	248	100.0	32	100.0
Percentage of Total Businesses:				87.7		10.9		1.4
Total Farms by Tract	Farms by Tract & Revenue Size							
	Total Farms by Tract		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	3	1.2	3	1.2	0	0.0	0	0.0
Middle	215	88.5	214	88.4	1	100.0	0	0.0
Upper	25	10.3	25	10.3	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	243	100.0	242	100.0	1	100.0	0	0.0
Percentage of Total Farms:				99.6		0.4		0.0
<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>								

XVI. Southeast Kansas AA

Table E-121

**Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography
Assessment Area: Southeast Kansas**

Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	#	%	\$ (000)	%	#	%	#	%	\$ (000)	%	
Home Purchase Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	4	30.8	16.3	293	20.3	12.0	0	0.0	16.4	0	0.0	11.0	15.4
Middle	5	38.5	74.1	494	34.3	74.8	13	81.3	74.7	993	66.1	76.1	79.2
Upper	4	30.8	9.6	654	45.4	13.2	3	18.8	8.9	510	33.9	12.9	5.4
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	13	100.0	100.0	1,441	100.0	100.0	16	100.0	100.0	1,503	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	3	9.4	9.1	130	3.6	8.2	0	0.0	13.4	0	0.0	9.4	15.4
Middle	16	50.0	73.3	1,743	48.1	69.9	10	76.9	73.6	1,275	63.2	72.3	79.2
Upper	13	40.6	17.6	1,751	48.3	21.9	3	23.1	13.0	741	36.8	18.3	5.4
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	32	100.0	100.0	3,624	100.0	100.0	13	100.0	100.0	2,016	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	12.5	19.0	7	1.5	13.0	0	0.0	8.9	0	0.0	8.4	15.4
Middle	5	62.5	76.2	238	52.3	77.6	6	100.0	86.7	294	100.0	83.2	79.2
Upper	2	25.0	4.8	210	46.2	9.4	0	0.0	4.4	0	0.0	8.5	5.4
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	8	100.0	100.0	455	100.0	100.0	6	100.0	100.0	294	100.0	100.0	100.0
Multifamily Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	50.0	28.6	25	6.2	21.3	1	25.0	33.3	590	44.5	27.0	30.2
Middle	0	0.0	32.1	0	0.0	29.7	0	0.0	36.1	0	0.0	36.1	43.2
Upper	1	50.0	39.3	381	93.8	49.0	3	75.0	30.6	736	55.5	36.9	26.6
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	2	100.0	100.0	406	100.0	100.0	4	100.0	100.0	1,326	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	9	15.3	13.6	455	7.6	11.1	1	2.4	15.3	590	11.3	11.6	15.4
Middle	30	50.8	73.6	2,573	42.7	69.0	32	76.2	74.0	2,640	50.6	71.6	79.2
Upper	20	33.9	12.9	2,996	49.7	19.9	9	21.4	10.7	1,987	38.1	16.8	5.4
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	59	100.0	100.0	6,024	100.0	100.0	42	100.0	100.0	5,217	100.0	100.0	100.0

Source: 2021 FFIEC Census Data

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

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

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.

Table E-122

Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography													
Assessment Area: Southeast Kansas													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	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	40	30.3	27.2	2,090	15.4	29.9	22	21.6	23.3	2,157	19.6	28.2	26.5
Middle	71	53.8	61.4	9,262	68.2	59.1	71	69.6	67.0	7,881	71.8	65.3	65.6
Upper	21	15.9	10.5	2,224	16.4	10.8	9	8.8	8.9	945	8.6	6.3	7.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.9	0	0.0	0.1	0	0.0	0.8	0	0.0	0.1	
Total	132	100.0	100.0	13,576	100.0	100.0	102	100.0	100.0	10,983	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table E-123

Distribution of 2020 and 2021 Small Farm Lending By Income Level of Geography													
Assessment Area: Southeast Kansas													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2020						2021						
	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	3	7.3	4.5	335	7.6	4.5	3	5.4	3.7	153	3.6	1.9	2.3
Middle	37	90.2	94.0	3,951	90.1	93.8	51	91.1	93.8	3,541	82.7	93.0	95.8
Upper	1	2.4	1.5	100	2.3	1.7	2	3.6	1.7	590	13.8	4.9	1.9
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.8	0	0.0	0.1	
Total	41	100.0	100.0	4,386	100.0	100.0	56	100.0	100.0	4,284	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table E-124

**Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level
Assessment Area: Southeast Kansas**

Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	\$ %	\$ %	#	%	%	\$(000)	\$ %	\$ %	
Home Purchase Loans													
Low	3	23.1	12.8	216	15.0	8.4	3	18.8	12.7	312	20.8	7.2	22.4
Moderate	2	15.4	27.3	176	12.2	23.0	4	25.0	21.6	325	21.6	16.2	19.5
Middle	1	7.7	19.7	87	6.0	20.5	2	12.5	21.7	165	11.0	22.8	23.0
Upper	6	46.2	24.2	866	60.1	33.4	4	25.0	23.7	494	32.9	33.6	35.1
Unknown	1	7.7	16.0	96	6.7	14.7	3	18.8	20.3	207	13.8	20.3	0.0
Total	13	100.0	100.0	1,441	100.0	100.0	16	100.0	100.0	1,503	100.0	100.0	100.0
Refinance Loans													
Low	6	18.8	5.7	312	8.6	2.4	3	23.1	6.3	115	5.7	3.5	22.4
Moderate	3	9.4	10.9	389	10.7	7.1	2	15.4	12.7	143	7.1	8.9	19.5
Middle	5	15.6	18.8	380	10.5	15.2	0	0.0	19.7	0	0.0	16.8	23.0
Upper	13	40.6	46.1	2,247	62.0	56.1	8	61.5	42.2	1,758	87.2	51.2	35.1
Unknown	5	15.6	18.5	296	8.2	19.3	0	0.0	19.1	0	0.0	19.6	0.0
Total	32	100.0	100.0	3,624	100.0	100.0	13	100.0	100.0	2,016	100.0	100.0	100.0
Home Improvement Loans													
Low	2	25.0	11.9	53	11.6	4.9	0	0.0	4.4	0	0.0	2.8	22.4
Moderate	1	12.5	11.9	10	2.2	5.9	2	33.3	11.1	50	17.0	8.6	19.5
Middle	0	0.0	11.9	0	0.0	14.7	0	0.0	20.0	0	0.0	17.3	23.0
Upper	5	62.5	52.4	392	86.2	59.6	3	50.0	5.1	229	77.9	61.2	35.1
Unknown	0	0.0	11.9	0	0.0	14.8	1	16.7	13.3	15	5.1	10.1	0.0
Total	8	100.0	100.0	455	100.0	100.0	6	100.0	100.0	294	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	12	21.1	9.9	591	10.5	5.5	7	18.4	10.0	465	12.0	5.7	22.4
Moderate	6	10.5	19.7	575	10.2	15.1	8	21.1	17.6	518	13.3	13.1	19.5
Middle	7	12.3	18.6	511	9.1	17.7	4	10.5	20.6	205	5.3	20.1	23.0
Upper	26	45.6	33.0	3,549	63.2	43.8	15	39.5	31.2	2,481	63.8	40.8	35.1
Unknown	6	10.5	18.9	392	7.0	18.0	4	10.5	20.5	222	5.7	20.2	0.0
Total	57	100.0	100.0	5,618	100.0	100.0	38	100.0	100.0	3,891	100.0	100.0	100.0

Source: 2021 FFIEC Census Data

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

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

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.

Table E-125

Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Southeast Kansas													
	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	79	59.8	37.4	3,987	29.4	21.0	69	67.6	49.8	3,316	30.2	28.5	87.7
Over \$1 Million	51	38.6		9,527	70.2		33	32.4		7,667	69.8		10.2
Revenue Unknown	2	1.5		62	0.5		0	0.0		0	0.0		2.1
Total	132	100.0		13,576	100.0		102	100.0		10,983	100.0		100.0
By Loan Size													
\$100,000 or Less	97	73.5	83.4	3,583	26.4	25.6	73	71.6	87.9	2,363	21.5	27.1	
\$100,001 - \$250,000	21	15.9	9.8	3,370	24.8	24.8	19	18.6	6.6	3,412	31.1	19.5	
\$250,001 - \$1 Million	14	10.6	6.7	6,623	48.8	49.5	10	9.8	5.5	5,208	47.4	53.4	
Total	132	100.0	100.0	13,576	100.0	100.0	102	100.0	100.0	10,983	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	72	91.1		2,486	62.4		62	89.9		1,822	54.9		
\$100,001 - \$250,000	4	5.1		596	14.9		5	7.2		794	23.9		
\$250,001 - \$1 Million	3	3.8		905	22.7		2	2.9		700	21.1		
Total	79	100.0		3,987	100.0		69	100.0		3,316	100.0		
<i>Source: 2021 FFIEC Census Data 2021 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 E-126

Distribution of 2020 and 2021 Small Farm Lending By Revenue Size of Farms													
Assessment Area: Southeast Kansas													
	Bank And Aggregate Loans By Year												Total Farms %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	37	90.2	49.6	3,807	86.8	81.3	51	91.1	44.0	3,613	84.3	53.8	99.2
Over \$1 Million	3	7.3		529	12.1		3	5.4		571	13.3		0.8
Revenue Unknown	1	2.4		50	1.1		2	3.6		100	2.3		0.0
Total	41	100.0		4,386	100.0		56	100.0		4,284	100.0		100.0
By Loan Size													
\$100,000 or Less	30	73.2	83.5	1,346	30.7	30.1	45	80.4	86.7	1,406	32.8	38.3	
\$100,001 - \$250,000	5	12.2	7.5	695	15.8	16.3	7	12.5	8.7	988	23.1	25.5	
\$250,001 - \$500,000	6	14.6	9.0	2,345	53.5	53.6	4	7.1	4.6	1,890	44.1	36.2	
Total	41	100.0	100.0	4,386	100.0	100.0	56	100.0	100.0	4,284	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	27	73.0		1,238	32.5		41	80.4		1,235	34.2		
\$100,001 - \$250,000	5	13.5		695	18.3		7	13.7		988	27.3		
\$250,001 - \$500,000	5	13.5		1,874	49.2		3	5.9		1,390	38.5		
Total	37	100.0		3,807	100.0		51	100.0		3,613	100.0		
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table E-127

2021 Southeast Kansas AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	4,538	22.4
Moderate	6	24.0	3,388	16.7	519	15.3	3,951	19.5
Middle	18	72.0	15,751	77.7	1,800	11.4	4,669	23.0
Upper	1	4.0	1,138	5.6	171	15.0	7,119	35.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	25	100.0	20,277	100.0	2,490	12.3	20,277	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	
Moderate	6,977	3,251	15.4	46.6	2,199	31.5	1,527	21.9
Middle	27,682	16,685	79.2	60.3	6,692	24.2	4,305	15.6
Upper	3,112	1,143	5.4	36.7	1,496	48.1	473	15.2
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	37,771	21,079	100.0	55.8	10,387	27.5	6,305	16.7
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		
Moderate	749	26.5	645	26.0	91	31.5	13	22.0
Middle	1,852	65.6	1,634	66.0	173	59.9	45	76.3
Upper	224	7.9	198	8.0	25	8.7	1	1.7
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	2,825	100.0	2,477	100.0	289	100.0	59	100.0
Percentage of Total Businesses:				87.7		10.2		2.1
Total Farms by Tract	Farms by Tract & Revenue Size							
	Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported			
	#	%	#	%	#	%		
Low	0	0.0	0	0.0	0	0.0		
Moderate	6	2.3	6	2.3	0	0.0	0	0.0
Middle	250	95.8	248	95.8	2	100.0	0	0.0
Upper	5	1.9	5	1.9	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	261	100.0	259	100.0	2	100.0	0	0.0
Percentage of Total Farms:				99.2		0.8		0.0
<i>Source: 2021 FFIEC Census Data 2021 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 E-128

2020 Southeast Kansas AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	4,538	22.4
Moderate	6	24.0	3,388	16.7	519	15.3	3,951	19.5
Middle	18	72.0	15,751	77.7	1,800	11.4	4,669	23.0
Upper	1	4.0	1,138	5.6	171	15.0	7,119	35.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	25	100.0	20,277	100.0	2,490	12.3	20,277	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	6,977	3,251	15.4	46.6	2,199	31.5	1,527	21.9
Middle	27,682	16,685	79.2	60.3	6,692	24.2	4,305	15.6
Upper	3,112	1,143	5.4	36.7	1,496	48.1	473	15.2
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	37,771	21,079	100.0	55.8	10,387	27.5	6,305	16.7
	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	757	26.5	648	25.9	97	32.2	12	21.8
Middle	1,874	65.6	1,654	66.2	178	59.1	42	76.4
Upper	224	7.8	197	7.9	26	8.6	1	1.8
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	2,855	100.0	2,499	100.0	301	100.0	55	100.0
Percentage of Total Businesses:				87.5		10.5		1.9
	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	2.6	7	2.6	0	0.0	0	0.0
Middle	258	95.2	256	95.2	2	100.0	0	0.0
Upper	6	2.2	6	2.2	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	271	100.0	269	100.0	2	100.0	0	0.0
Percentage of Total Farms:				99.3		0.7		0.0
<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>								

XVII. Western Kansas AA

Table E-129

**Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography
Assessment Area: Western Kansas**

Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	\$ %	\$ %	#	%	%	\$(000)	\$ %	\$ %	
Home Purchase Loans													
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	17.5	0	0.0	19.4	3	37.5	19.6	516	30.3	218	15.6
Middle	3	60.0	57.0	341	47.2	52.6	2	25.0	56.8	350	20.5	52.9	61.0
Upper	2	40.0	25.5	381	52.8	28.0	3	37.5	23.6	838	49.2	25.3	23.5
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	5	100.0	100.0	722	100.0	100.0	8	100.0	100.0	1,704	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	1	14.3	15.3	25	3.7	15.9	0	0.0	12.7	0	0.0	14.0	15.6
Middle	3	42.9	56.4	339	49.8	52.8	1	33.3	59.1	44	19.4	54.7	61.0
Upper	3	42.9	28.3	317	46.5	31.3	2	66.7	28.2	183	80.6	31.3	23.5
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	7	100.0	100.0	681	100.0	100.0	3	100.0	100.0	227	100.0	100.0	100.0
Home Improvement Loans													
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	0.0	0	0.0	0.0	1	50.0	23.8	210	89.4	33.2	15.6
Middle	1	50.0	40.0	43	22.3	36.2	0	0.0	42.9	0	0.0	37.1	61.0
Upper	1	50.0	60.0	150	77.7	63.8	1	50.0	33.3	25	10.6	29.7	23.5
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	2	100.0	100.0	193	100.0	100.0	2	100.0	100.0	235	100.0	100.0	100.0
Multifamily Loans													
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	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	21.1
Middle	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	78.2
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.7
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	2	12.5	16.1	86	5.1	17.1	4	30.8	17.2	726	33.5	17.5	15.6
Middle	7	43.8	57.7	723	43.0	53.9	3	23.1	57.3	394	18.2	57.6	61.0
Upper	7	43.8	26.2	873	51.9	28.9	6	46.2	25.5	1,046	48.3	24.9	23.5
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	16	100.0	100.0	1,682	100.0	100.0	13	100.0	100.0	2,166	100.0	100.0	100.0

Source: 2021 FFIEC Census Data

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

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

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.

Table E-130

Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography													
Assessment Area: Western Kansas													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	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	11	17.2	19.6	878	11.8	17.9	8	17.4	20.9	1,023	29.3	27.1	24.0
Middle	45	70.3	61.1	6,089	82.0	69.0	29	63.0	58.9	2,080	59.6	53.6	62.6
Upper	8	12.5	19.2	458	6.2	13.0	9	19.6	19.3	386	11.1	19.1	13.4
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.9	0	0.0	0.3	
Total	64	100.0	100.0	7,425	100.0	100.0	46	100.0	100.0	3,489	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table E-131

Distribution of 2020 and 2021 Small Farm Lending By Income Level of Geography													
Assessment Area: Western Kansas													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2020						2021						
	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	1	1.5	0.9	68	0.7	0.6	3	3.4	3.0	104	0.9	1.7	2.6
Middle	28	42.4	50.0	4,970	48.5	50.8	30	33.7	42.0	4,084	36.1	40.3	55.2
Upper	37	56.1	49.1	5,205	50.8	48.6	56	62.9	54.4	7,135	63.0	58.0	42.2
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.6	0	0.0	0.0	
Total	66	100.0	100.0	10,243	100.0	100.0	89	100.0	100.0	11,323	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table E-132

Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Western Kansas													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	#	\$ (000)	%	\$ %	#	%	#	\$ (000)	%	\$ %	
Home Purchase Loans													
Low	0	0.0	1.5	0	0.0	0.8	0	0.0	2.6	0	0.0	1.5	19.6
Moderate	0	0.0	27.9	0	0.0	23.0	0	0.0	21.7	0	0.0	17.7	19.4
Middle	2	40.0	26.4	271	37.5	26.6	2	25.0	23.0	220	12.9	21.9	20.8
Upper	3	60.0	30.3	451	62.5	35.7	6	75.0	33.2	1,484	87.1	38.7	40.2
Unknown	0	0.0	13.9	0	0.0	13.9	0	0.0	19.4	0	0.0	20.2	0.0
Total	5	100.0	100.0	722	100.0	100.0	8	100.0	100.0	1,704	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	2.1	0	0.0	1.6	0	0.0	3.7	0	0.0	1.8	19.6
Moderate	2	28.6	16.6	100	14.7	12.3	1	33.3	15.8	44	19.4	11.2	19.4
Middle	2	28.6	23.6	194	28.5	19.9	0	0.0	22.6	0	0.0	20.8	20.8
Upper	3	42.9	43.0	387	56.8	48.4	2	66.7	38.1	183	80.6	43.5	40.2
Unknown	0	0.0	14.7	0	0.0	17.8	0	0.0	19.8	0	0.0	22.6	0.0
Total	7	100.0	100.0	681	100.0	100.0	3	100.0	100.0	227	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	0.0	0	0.0	0.0	1	50.0	4.8	25	10.6	2.5	19.6
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	23.8	0	0.0	9.3	19.4
Middle	1	50.0	20.0	43	22.3	4.1	0	0.0	23.8	0	0.0	24.6	20.8
Upper	1	50.0	80.0	150	77.7	95.9	1	50.0	47.6	210	89.4	63.6	40.2
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Total	2	100.0	100.0	193	100.0	100.0	2	100.0	100.0	235	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	0	0.0	1.7	0	0.0	1.2	1	7.7	3.5	25	12	1.7	19.6
Moderate	3	18.8	20.3	125	7.4	16.5	1	7.7	18.6	44	2.0	14.9	19.4
Middle	5	31.3	23.6	508	30.2	22.0	2	15.4	22.1	220	10.2	21.1	20.8
Upper	8	50.0	36.1	1,049	62.4	41.8	9	69.2	35.1	1,877	86.7	40.2	40.2
Unknown	0	0.0	18.2	0	0.0	18.5	0	0.0	20.8	0	0.0	22.1	0.0
Total	16	100.0	100.0	1,682	100.0	100.0	13	100.0	100.0	2,166	100.0	100.0	100.0

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

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

Table E-133

Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Western Kansas													
	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	\$(000)	#	%	%	\$(000)	%	\$(000)	
By Revenue													
\$1 Million or Less	47	73.4	37.3	3,442	46.4	23.7	35	76.1	46.6	1,767	50.6	40.8	89.1
Over \$1 Million	13	20.3		1,883	25.4		8	17.4		1,711	49.0		9.8
Revenue Unknown	4	6.3		2,100	28.3		3	6.5		11	0.3		1.0
Total	64	100.0		7,425	100.0		46	100.0		3,489	100.0		100.0
By Loan Size													
\$100,000 or Less	47	73.4	89.0	1,764	23.8	29.7	36	78.3	96.3	812	23.3	56.1	
\$100,001 - \$250,000	11	17.2	6.6	1,805	24.3	21.2	5	10.9	2.4	751	21.5	17.0	
\$250,001 - \$1 Million	6	9.4	4.4	3,856	51.9	49.1	5	10.9	1.3	1,926	55.2	26.9	
Total	64	100.0	100.0	7,425	100.0	100.0	46	100.0	100.0	3,489	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	39	83.0		1,326	38.5		31	88.6		761	43.1		
\$100,001 - \$250,000	6	12.8		967	28.1		2	5.7		254	14.4		
\$250,001 - \$1 Million	2	4.3		1,149	33.4		2	5.7		752	42.6		
Total	47	100.0		3,442	100.0		35	100.0		1,767	100.0		
<i>Source: 2021 FFIEC Census Data 2021 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 E-134

Distribution of 2020 and 2021 Small Farm Lending By Revenue Size of Farms													
Assessment Area: Western Kansas													
	Bank And Aggregate Loans By Year												Total Farms %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	48	72.7	54.6	6,759	66.0	61.2	72	80.9	55.0	7,512	66.3	60.3	93.2
Over \$1 Million	18	27.3		3,484	34.0		17	19.1		3,811	33.7		6.8
Revenue Unknown	0	0.0		0	0.0		0	0.0		0	0.0		0.0
Total	66	100.0		10,243	100.0		89	100.0		11,323	100.0		100.0
By Loan Size													
\$100,000 or Less	33	50.0	65.7	1,357	13.2	17.4	59	66.3	79.9	2,060	18.2	25.5	
\$100,001 - \$250,000	18	27.3	18.5	3,527	34.4	31.6	13	14.6	9.5	2,508	22.1	22.5	
\$250,001 - \$500,000	15	22.7	15.7	5,359	52.3	50.9	17	19.1	10.7	6,755	59.7	51.9	
Total	66	100.0	100.0	10,243	100.0	100.0	89	100.0	100.0	11,323	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	27	56.3		1,125	16.6		52	72.2		1,742	23.2		
\$100,001 - \$250,000	13	27.1		2,652	39.2		10	13.9		2,066	27.5		
\$250,001 - \$500,000	8	16.7		2,982	44.1		10	13.9		3,704	49.3		
Total	48	100.0		6,759	100.0		72	100.0		7,512	100.0		
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table E-135

2021 Western 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	2,013	19.6
Moderate	4	30.8	1,826	17.8	410	22.5	1,991	19.4
Middle	6	46.2	6,383	62.2	702	11.0	2,131	20.8
Upper	3	23.1	2,050	20.0	178	8.7	4,124	40.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	13	100.0	10,259	100.0	1,290	12.6	10,259	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	
Moderate	2,595	1,378	15.6	53.1	1,113	42.9	104	4.0
Middle	9,501	5,401	61.0	56.8	3,489	36.7	611	6.4
Upper	2,750	2,082	23.5	75.7	516	18.8	152	5.5
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	14,846	8,861	100.0	59.7	5,118	34.5	867	5.8
Total Businesses by Tract	Businesses by Tract & Revenue Size							
	Total Businesses by Tract		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	332	24.0	288	23.4	42	30.9	2	14.3
Middle	865	62.6	775	62.9	79	58.1	11	78.6
Upper	185	13.4	169	13.7	15	11.0	1	7.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,382	100.0	1,232	100.0	136	100.0	14	100.0
Percentage of Total Businesses:				89.1		9.8		1.0
Total Farms by Tract	Farms by Tract & Revenue Size							
	Total Farms by Tract		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	5	2.6	5	2.8	0	0.0	0	0.0
Middle	106	55.2	100	55.9	6	46.2	0	0.0
Upper	81	42.2	74	41.3	7	53.8	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	192	100.0	179	100.0	13	100.0	0	0.0
Percentage of Total Farms:				93.2		6.8		0.0
<i>Source: 2021 FFIEC Census Data 2021 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 E-136

2020 Western 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	2,013	19.6
Moderate	4	30.8	1,826	17.8	410	22.5	1,991	19.4
Middle	6	46.2	6,383	62.2	702	11.0	2,131	20.8
Upper	3	23.1	2,050	20.0	178	8.7	4,124	40.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	13	100.0	10,259	100.0	1,290	12.6	10,259	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	2,595	1,378	15.6	53.1	1,113	42.9	104	4.0
Middle	9,501	5,401	61.0	56.8	3,489	36.7	611	6.4
Upper	2,750	2,082	23.5	75.7	516	18.8	152	5.5
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	14,846	8,861	100.0	59.7	5,118	34.5	867	5.8
	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	337	23.5	288	22.6	47	33.1	2	14.3
Middle	899	62.7	806	63.1	82	57.7	11	78.6
Upper	197	13.7	183	14.3	13	9.2	1	7.1
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	1,433	100.0	1,277	100.0	142	100.0	14	100.0
Percentage of Total Businesses:				89.1		9.9		1.0
	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	5	2.5	5	2.7	0	0.0	0	0.0
Middle	109	54.5	103	55.1	6	46.2	0	0.0
Upper	86	43.0	79	42.2	7	53.8	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	200	100.0	187	100.0	13	100.0	0	0.0
Percentage of Total Farms:				93.5		6.5		0.0
<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>								

XVIII. Champaign Metropolitan AA

Table E-137

**Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography
Assessment Area: Champaign Metropolitan**

Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$ (000)	\$ %	\$ %	#	%	%	\$ (000)	\$ %	\$ %	
Home Purchase Loans													
Low	0	0.0	4.6	0	0.0	2.0	0	0.0	5.0	0	0.0	2.3	5.5
Moderate	1	25.0	10.0	82	16.0	6.3	1	50.0	11.3	81	25.6	7.2	12.1
Middle	0	0.0	60.1	0	0.0	59.2	0	0.0	58.5	0	0.0	56.9	57.6
Upper	3	75.0	25.1	430	84.0	32.3	1	50.0	25.1	236	74.4	33.4	24.7
Unknown	0	0.0	0.1	0	0.0	0.1	0	0.0	0.1	0	0.0	0.1	0.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	4	100.0	100.0	512	100.0	100.0	2	100.0	100.0	317	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	1.7	0	0.0	0.8	0	0.0	2.1	0	0.0	1.1	5.5
Moderate	0	0.0	5.7	0	0.0	3.5	0	0.0	9.0	0	0.0	6.0	12.1
Middle	5	83.3	59.6	739	81.4	57.5	1	33.3	59.0	20	8.8	56.6	57.6
Upper	1	16.7	32.8	169	18.6	37.9	2	66.7	29.9	206	91.2	36.2	24.7
Unknown	0	0.0	0.2	0	0.0	0.3	0	0.0	0.0	0	0.0	0.1	0.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	6	100.0	100.0	908	100.0	100.0	3	100.0	100.0	226	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	7.1	0	0.0	5.7	0	0.0	6.3	0	0.0	5.8	5.5
Moderate	0	0.0	5.1	0	0.0	1.6	0	0.0	11.1	0	0.0	6.0	12.1
Middle	1	50.0	56.6	40	7.5	50.7	1	100.0	52.4	21	100.0	57.6	57.6
Upper	1	50.0	31.3	490	92.5	41.9	0	0.0	28.6	0	0.0	29.6	24.7
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	1.6	0	0.0	1.0	0.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	2	100.0	100.0	530	100.0	100.0	1	100.0	100.0	21	100.0	100.0	100.0
Multifamily Loans													
Low	1	25.0	24.6	7,795	82.7	42.6	0	0.0	33.1	0	0.0	60.5	29.4
Moderate	0	0.0	7.9	0	0.0	3.4	0	0.0	13.4	0	0.0	10.8	23.2
Middle	2	50.0	47.4	1,114	11.8	22.4	0	0.0	38.6	0	0.0	13.5	29.2
Upper	1	25.0	9.6	514	5.5	9.3	0	0.0	7.9	0	0.0	7.0	12.4
Unknown	0	0.0	10.5	0	0.0	22.3	0	0.0	7.1	0	0.0	8.1	5.9
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	4	100.0	100.0	9,423	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													
Low	1	5.9	3.5	7,795	68.4	9.6	0	0.0	4.1	0	0.0	17.5	5.5
Moderate	1	5.9	7.7	82	0.7	4.5	1	9.1	10.3	81	7.6	7.8	12.1
Middle	9	52.9	59.6	1,908	16.8	51.1	5	45.5	58.3	361	33.7	45.2	57.6
Upper	6	35.3	29.0	1,603	14.1	30.3	5	45.5	27.1	628	58.7	27.3	24.7
Unknown	0	0.0	0.3	0	0.0	4.6	0	0.0	0.2	0	0.0	2.2	0.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	17	100.0	100.0	11,388	100.0	100.0	11	100.0	100.0	1,070	100.0	100.0	100.0

Source: 2021 FFIEC Census Data

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

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

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.

Table E-138

Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography													
Assessment Area: Champaign Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	3	9.1	11.7	198	5.4	11.2	1	7.1	11.3	100	3.1	14.3	11.2
Moderate	2	6.1	17.0	139	3.8	23.3	0	0.0	16.0	0	0.0	14.7	18.0
Middle	12	36.4	42.9	792	21.8	35.0	3	21.4	44.9	357	11.1	39.2	42.0
Upper	15	45.5	27.4	2,393	65.9	28.7	8	57.1	26.4	2,500	77.7	30.8	27.3
Unknown	1	3.0	0.9	112	3.1	1.8	2	14.3	1.0	262	8.1	1.0	1.7
Tract-Unk	0	0.0	0.1	0	0.0	0.0	0	0.0	0.3	0	0.0	0.0	
Total	33	100.0	100.0	3,634	100.0	100.0	14	100.0	100.0	3,219	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table E-139

Distribution of 2020 and 2021 Small Farm Lending By Income Level of Geography													
Assessment Area: Champaign Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
Low	0	0.0	1.8	0	0.0	4.6	0	0.0	0.5	0	0.0	3.6	1.4
Moderate	0	0.0	4.7	0	0.0	1.8	0	0.0	4.3	0	0.0	2.8	2.1
Middle	0	0.0	72.9	0	0.0	80.9	3	100.0	71.6	371	100.0	66.4	77.1
Upper	0	0.0	20.6	0	0.0	12.7	0	0.0	22.7	0	0.0	27.1	19.4
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.9	0	0.0	0.2	
Total	0	0.0	100.0	0	0.0	100.0	3	100.0	100.0	371	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table E-140

**Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level
Assessment Area: Champaign Metropolitan**

Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	\$ %	\$ %	#	%	%	\$(000)	\$ %	\$ %	
Home Purchase Loans													
Low	0	0.0	11.5	0	0.0	6.6	0	0.0	11.4	0	0.0	6.3	22.5
Moderate	0	0.0	23.0	0	0.0	17.9	0	0.0	21.4	0	0.0	16.4	16.7
Middle	2	50.0	20.7	274	53.5	21.3	0	0.0	19.8	0	0.0	19.7	20.4
Upper	1	25.0	31.4	156	30.5	42.5	2	100.0	31.5	317	100.0	43.8	40.4
Unknown	1	25.0	13.5	82	16.0	11.8	0	0.0	15.9	0	0.0	13.9	0.0
Total	4	100.0	100.0	512	100.0	100.0	2	100.0	100.0	317	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	5.1	0	0.0	2.6	1	33.3	6.4	20	8.8	3.4	22.5
Moderate	1	16.7	14.4	50	5.5	9.8	0	0.0	19.4	0	0.0	13.8	16.7
Middle	1	16.7	21.3	169	18.6	17.6	1	33.3	22.8	156	69.0	20.0	20.4
Upper	2	33.3	47.7	516	56.8	58.0	1	33.3	38.8	50	22.1	49.2	40.4
Unknown	2	33.3	11.5	173	19.1	12.0	0	0.0	12.6	0	0.0	13.7	0.0
Total	6	100.0	100.0	908	100.0	100.0	3	100.0	100.0	226	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	8.1	0	0.0	3.4	1	100.0	14.3	21	100.0	12.2	22.5
Moderate	1	50.0	10.1	40	7.5	7.8	0	0.0	11.1	0	0.0	10.1	16.7
Middle	0	0.0	28.3	0	0.0	24.5	0	0.0	22.2	0	0.0	20.2	20.4
Upper	1	50.0	43.4	490	92.5	58.0	0	0.0	41.3	0	0.0	34.6	40.4
Unknown	0	0.0	10.1	0	0.0	6.3	0	0.0	11.1	0	0.0	22.9	0.0
Total	2	100.0	100.0	530	100.0	100.0	1	100.0	100.0	21	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	0	0.0	7.7	0	0.0	4.1	3	27.3	8.9	68	6.4	4.9	22.5
Moderate	2	15.4	17.5	90	4.6	12.9	1	9.1	20.1	152	14.2	15.0	16.7
Middle	4	30.8	20.9	458	23.3	19.0	2	18.2	21.1	190	17.8	19.7	20.4
Upper	4	30.8	40.2	1,162	59.1	51.3	5	45.5	35.1	660	61.7	46.2	40.4
Unknown	3	23.1	13.6	255	13.0	12.7	0	0.0	14.8	0	0.0	14.1	0.0
Total	13	100.0	100.0	1,965	100.0	100.0	11	100.0	100.0	1,070	100.0	100.0	100.0

Source: 2021 FFIEC Census Data

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

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

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.

Table E-141

Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Champaign Metropolitan													
	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
By Revenue													
\$1 Million or Less	24	72.7	34.4	871	24.0	24.6	9	64.3	44.6	964	29.9	28.7	91.2
Over \$1 Million	9	27.3		2,763	76.0		5	35.7		2,255	70.1		7.8
Revenue Unknown	0	0.0		0	0.0		0	0.0		0	0.0		1.0
Total	33	100.0		3,634	100.0		14	100.0		3,219	100.0		100.0
By Loan Size													
\$100,000 or Less	25	75.8	85.0	739	20.3	24.9	7	50.0	89.4	299	9.3	28.8	
\$100,001 - \$250,000	5	15.2	8.1	810	22.3	20.3	4	28.6	5.8	637	19.8	20.8	
\$250,001 - \$1 Million	3	9.1	6.8	2,085	57.4	54.8	3	21.4	4.8	2,283	70.9	50.4	
Total	33	100.0	100.0	3,634	100.0	100.0	14	100.0	100.0	3,219	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	22	91.7		487	55.9		7	77.8		299	31.0		
\$100,001 - \$250,000	2	8.3		384	44.1		1	11.1		150	15.6		
\$250,001 - \$1 Million	0	0.0		0	0.0		1	11.1		515	53.4		
Total	24	100.0		871	100.0		9	100.0		964	100.0		
<i>Source: 2021 FFIEC Census Data 2021 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 E-142

Distribution of 2020 and 2021 Small Farm Lending By Revenue Size of Farms													
Assessment Area: Champaign Metropolitan													
	Bank And Aggregate Loans By Year												Total Farms %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	0	0.0	43.5	0	0.0	78.2	2	66.7	47.9	221	59.6	71.7	98.2
Over \$1 Million	0	0.0		0	0.0		0	0.0		0	0.0		1.8
Revenue Unknown	0	0.0		0	0.0		1	33.3		150	40.4		0.0
Total	0	0.0		0	0.0		3	100.0		371	100.0		100.0
By Loan Size													
\$100,000 or Less	0	0.0	79.4	0	0.0	23.7	1	33.3	82.5	21	5.7	25.3	
\$100,001 - \$250,000	0	0.0	11.8	0	0.0	28.0	2	66.7	11.4	350	94.3	33.5	
\$250,001 - \$500,000	0	0.0	8.8	0	0.0	48.3	0	0.0	6.2	0	0.0	41.2	
Total	0	0.0	100.0	0	0.0	100.0	3	100.0	100.0	371	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	0	0.0		0	0.0		1	50.0		21	9.5		
\$100,001 - \$250,000	0	0.0		0	0.0		1	50.0		200	90.5		
\$250,001 - \$500,000	0	0.0		0	0.0		0	0.0		0	0.0		
Total	0	0.0		0	0.0		2	100.0		221	100.0		
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table E-143

2021 Champaign Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	8	18.6	3,245	7.6	1,180	36.4	9,561	22.5
Moderate	7	16.3	6,537	15.4	1,154	17.7	7,066	16.7
Middle	17	39.5	22,748	53.6	1,717	7.5	8,650	20.4
Upper	9	20.9	9,813	23.1	425	4.3	17,147	40.4
Unknown	2	4.7	81	0.2	27	33.3	0	0.0
Total AA	43	100.0	42,424	100.0	4,503	10.6	42,424	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	13,434	2,400	5.5	17.9	9,156	68.2	1,878	14.0
Moderate	15,640	5,330	12.1	34.1	8,313	53.2	1,997	12.8
Middle	41,562	25,266	57.6	60.8	12,522	30.1	3,774	9.1
Upper	16,650	10,845	24.7	65.1	4,591	27.6	1,214	7.3
Unknown	1,695	56	0.1	3.3	1,433	84.5	206	12.2
Total AA	88,981	43,897	100.0	49.3	36,015	40.5	9,069	10.2
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	765	11.2	705	11.3	58	10.9	2	3.0
Moderate	1,230	18.0	1,079	17.3	143	26.8	8	11.9
Middle	2,873	42.0	2,653	42.5	181	33.9	39	58.2
Upper	1,867	27.3	1,710	27.4	139	26.0	18	26.9
Unknown	113	1.7	100	1.6	13	2.4	0	0.0
Total AA	6,848	100.0	6,247	100.0	534	100.0	67	100.0
Percentage of Total Businesses:				91.2		7.8		1.0
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	4	1.4	4	1.4	0	0.0	0	0.0
Moderate	6	2.1	5	1.8	1	20.0	0	0.0
Middle	219	77.1	216	77.4	3	60.0	0	0.0
Upper	55	19.4	54	19.4	1	20.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	284	100.0	279	100.0	5	100.0	0	0.0
Percentage of Total Farms:				98.2		1.8		0.0
<i>Source: 2021 FFIEC Census Data 2021 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 E-144

2020 Champaign Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	8	18.6	3,245	7.6	1,180	36.4	9,561	22.5
Moderate	7	16.3	6,537	15.4	1,154	17.7	7,066	16.7
Middle	17	39.5	22,748	53.6	1,717	7.5	8,650	20.4
Upper	9	20.9	9,813	23.1	425	4.3	17,147	40.4
Unknown	2	4.7	81	0.2	27	33.3	0	0.0
Total AA	43	100.0	42,424	100.0	4,503	10.6	42,424	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	13,434	2,400	5.5	17.9	9,156	68.2	1,878	14.0
Moderate	15,640	5,330	12.1	34.1	8,313	53.2	1,997	12.8
Middle	41,562	25,266	57.6	60.8	12,522	30.1	3,774	9.1
Upper	16,650	10,845	24.7	65.1	4,591	27.6	1,214	7.3
Unknown	1,695	56	0.1	3.3	1,433	84.5	206	12.2
Total AA	88,981	43,897	100.0	49.3	36,015	40.5	9,069	10.2
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	766	11.1	703	11.2	61	11.0	2	3.1
Moderate	1,237	17.9	1,086	17.2	143	25.9	8	12.3
Middle	2,910	42.0	2,675	42.4	197	35.6	38	58.5
Upper	1,887	27.3	1,730	27.4	140	25.3	17	26.2
Unknown	121	1.7	109	1.7	12	2.2	0	0.0
Total AA	6,921	100.0	6,303	100.0	553	100.0	65	100.0
Percentage of Total Businesses:				91.1		8.0		0.9
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	3	1.0	3	1.0	0	0.0	0	0.0
Moderate	7	2.4	6	2.1	1	20.0	0	0.0
Middle	228	76.8	225	77.1	3	60.0	0	0.0
Upper	59	19.9	58	19.9	1	20.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	297	100.0	292	100.0	5	100.0	0	0.0
Percentage of Total Farms:				98.3		1.7		0.0
<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>								

XIX. Adams County AA

Table E-145

Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography
Assessment Area: Adams County

Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	\$ %	\$ %	#	%	%	\$(000)	\$ %	\$ %	
Home Purchase Loans													
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	11.4	0	0.0	7.1	3	60.0	13.9	254	62.3	9.1	11.8
Middle	0	0.0	68.7	0	0.0	66.0	0	0.0	67.1	0	0.0	64.3	67.8
Upper	1	100.0	19.9	356	100.0	26.9	2	40.0	19.0	154	37.7	26.6	20.4
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	356	100.0	100.0	5	100.0	100.0	408	100.0	100.0	100.0
Refinance Loans													
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	6.3	0	0.0	3.8	0	0.0	9.7	0	0.0	5.7	11.8
Middle	1	100.0	68.8	283	100.0	68.1	0	0.0	68.6	0	0.0	68.3	67.8
Upper	0	0.0	24.9	0	0.0	28.1	0	0.0	21.8	0	0.0	26.0	20.4
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	1	100.0	100.0	283	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Home Improvement Loans													
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	14.3	0	0.0	7.1	0	0.0	20.0	0	0.0	14.8	11.8
Middle	0	0.0	61.9	0	0.0	77.1	0	0.0	65.0	0	0.0	64.2	67.8
Upper	0	0.0	23.8	0	0.0	15.7	0	0.0	15.0	0	0.0	21.0	20.4
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Multifamily Loans												Multi-family Units %	
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	68.0	0	0.0	37.2	0	0.0	86.7	0	0.0	98.1	45.3
Middle	0	0.0	16.0	0	0.0	53.7	0	0.0	13.3	0	0.0	19	43.7
Upper	0	0.0	16.0	0	0.0	9.2	0	0.0	0.0	0	0.0	0.0	11.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans												Owner Occupied Units %	
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	9.3	0	0.0	7.6	3	60.0	12.8	254	62.3	10.8	11.8
Middle	1	50.0	68.1	283	44.3	66.4	0	0.0	67.2	0	0.0	63.7	67.8
Upper	1	50.0	22.6	356	55.7	26.1	2	40.0	20.0	154	37.7	25.5	20.4
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	2	100.0	100.0	639	100.0	100.0	5	100.0	100.0	408	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2011-2015 U.S. Census Bureau; American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table E-146

Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography													
Assessment Area: Adams County													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	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	5	29.4	24.2	477	19.8	29.2	5	50.0	22.3	89	17.5	25.9	25.5
Middle	10	58.8	58.9	988	40.9	57.9	3	30.0	57.3	410	80.4	61.7	55.8
Upper	2	11.8	16.8	950	39.3	12.9	2	20.0	19.6	11	2.2	12.3	18.7
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.2	0	0.0	0.0	0	0.0	0.9	0	0.0	0.1	
Total	17	100.0	100.0	2,415	100.0	100.0	10	100.0	100.0	510	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table E-147

Distribution of 2020 and 2021 Small Farm Lending By Income Level of Geography													
Assessment Area: Adams County													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2020						2021						
	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	1.2	0	0.0	1.3	0	0.0	1.6	0	0.0	1.7	0.4
Middle	6	100.0	90.1	1,065	100.0	94.6	9	100.0	90.9	1,314	100.0	96.3	89.8
Upper	0	0.0	8.7	0	0.0	4.1	0	0.0	7.5	0	0.0	2.0	9.8
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	6	100.0	100.0	1,065	100.0	100.0	9	100.0	100.0	1,314	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table E-148

**Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level
Assessment Area: Adams County**

Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	\$ %	\$ %	#	%	%	\$(000)	\$ %	\$ %	
Home Purchase Loans													
Low	0	0.0	11.1	0	0.0	6.9	0	0.0	9.2	0	0.0	5.8	18.9
Moderate	0	0.0	25.4	0	0.0	20.3	0	0.0	25.5	0	0.0	18.9	18.5
Middle	0	0.0	20.5	0	0.0	19.5	0	0.0	18.8	0	0.0	19.0	22.4
Upper	1	100.0	29.5	356	100.0	42.1	1	20.0	27.7	117	28.7	39.2	40.2
Unknown	0	0.0	13.5	0	0.0	11.2	4	80.0	18.7	291	71.3	17.1	0.0
Total	1	100.0	100.0	356	100.0	100.0	5	100.0	100.0	408	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	4.7	0	0.0	2.2	0	0.0	5.1	0	0.0	2.6	18.9
Moderate	0	0.0	15.5	0	0.0	9.4	0	0.0	18.3	0	0.0	12.3	18.5
Middle	0	0.0	20.0	0	0.0	16.2	0	0.0	19.0	0	0.0	17.0	22.4
Upper	1	100.0	45.7	283	100.0	55.6	0	0.0	37.4	0	0.0	47.2	40.2
Unknown	0	0.0	14.2	0	0.0	16.6	0	0.0	20.1	0	0.0	20.9	0.0
Total	1	100.0	100.0	283	100.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	4.8	0	0.0	1.7	0	0.0	5.0	0	0.0	4.1	18.9
Moderate	0	0.0	14.3	0	0.0	6.1	0	0.0	20.0	0	0.0	18.9	18.5
Middle	0	0.0	23.8	0	0.0	16.7	0	0.0	30.0	0	0.0	26.8	22.4
Upper	0	0.0	57.1	0	0.0	75.5	0	0.0	35.0	0	0.0	45.3	40.2
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	10.0	0	0.0	4.9	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													
Low	0	0.0	6.9	0	0.0	3.9	0	0.0	7.2	0	0.0	4.3	18.9
Moderate	0	0.0	18.7	0	0.0	13.1	0	0.0	21.7	0	0.0	15.7	18.5
Middle	0	0.0	19.7	0	0.0	17.1	0	0.0	18.7	0	0.0	17.9	22.4
Upper	2	100.0	38.5	639	100.0	50.0	1	20.0	32.1	117	28.7	42.7	40.2
Unknown	0	0.0	16.2	0	0.0	15.9	4	80.0	20.4	291	71.3	19.5	0.0
Total	2	100.0	100.0	639	100.0	100.0	5	100.0	100.0	408	100.0	100.0	100.0
<p>Source: 2021 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.</p>													

Table E-149

Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Adams County													
	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	#%	\$(000)	%	%	#	%	#%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	9	52.9	52.1	504	20.9	23.9	8	80.0	58.5	300	58.8	40.7	88.4
Over \$1 Million	8	47.1		1,911	79.1		2	20.0		210	41.2		9.9
Revenue Unknown	0	0.0		0	0.0		0	0.0		0	0.0		1.7
Total	17	100.0		2,415	100.0		10	100.0		510	100.0		100.0
By Loan Size													
\$100,000 or Less	11	64.7	84.0	305	12.6	23.2	8	80.0	89.2	165	32.4	27.6	
\$100,001 - \$250,000	3	17.6	8.9	436	18.1	22.3	2	20.0	6.1	345	67.6	20.7	
\$250,001 - \$1 Million	3	17.6	7.1	1,674	69.3	54.5	0	0.0	4.7	0	0.0	51.7	
Total	17	100.0	100.0	2,415	100.0	100.0	10	100.0	100.0	510	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	8	88.9		151	30.0		7	87.5		100	33.3		
\$100,001 - \$250,000	0	0.0		0	0.0		1	12.5		200	66.7		
\$250,001 - \$1 Million	1	11.1		353	70.0		0	0.0		0	0.0		
Total	9	100.0		504	100.0		8	100.0		300	100.0		
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table E-150

Distribution of 2020 and 2021 Small Farm Lending By Revenue Size of Farms													
Assessment Area: Adams County													
	Bank And Aggregate Loans By Year												Total Farms %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	%	%	\$(000)	%	%	#	%	%	\$(000)	%	%	
By Revenue													
\$1 Million or Less	4	66.7	74.8	575	54.0	77.4	7	77.8	83.9	784	59.7	83.7	98.4
Over \$1 Million	2	33.3		490	46.0		2	22.2		530	40.3		1.6
Revenue Unknown	0	0.0		0	0.0		0	0.0		0	0.0		0.0
Total	6	100.0		1,065	100.0		9	100.0		1,314	100.0		100.0
By Loan Size													
\$100,000 or Less	2	33.3	66.5	75	7.0	22.2	5	55.6	79.0	164	12.5	28.1	
\$100,001 - \$250,000	2	33.3	17.8	375	35.2	28.9	2	22.2	11.7	325	24.7	26.1	
\$250,001 - \$500,000	2	33.3	15.7	615	57.7	49.0	2	22.2	9.3	825	62.8	45.8	
Total	6	100.0	100.0	1,065	100.0	100.0	9	100.0	100.0	1,314	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	2	50.0		75	13.0		4	57.1		109	13.9		
\$100,001 - \$250,000	1	25.0		150	26.1		2	28.6		325	41.5		
\$250,001 - \$500,000	1	25.0		350	60.9		1	14.3		350	44.6		
Total	4	100.0		575	100.0		7	100.0		784	100.0		
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table E-151

2021 Adams County AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	3,272	18.9
Moderate	5	27.8	2,545	14.7	766	30.1	3,198	18.5
Middle	10	55.6	11,278	65.3	858	7.6	3,864	22.4
Upper	3	16.7	3,449	20.0	154	4.5	6,938	40.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	18	100.0	17,272	100.0	1,778	10.3	17,272	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	6,316	2,239	11.8	35.4	3,012	47.7	1,065	16.9
Middle	18,082	12,891	67.8	71.3	3,687	20.4	1,504	8.3
Upper	5,578	3,875	20.4	69.5	1,179	21.1	524	9.4
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	29,976	19,005	100.0	63.4	7,878	26.3	3,093	10.3
	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	591	25.5	521	25.4	66	28.8	4	10.3
Middle	1,293	55.8	1,132	55.2	130	56.8	31	79.5
Upper	433	18.7	396	19.3	33	14.4	4	10.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	2,317	100.0	2,049	100.0	229	100.0	39	100.0
Percentage of Total Businesses:				88.4		9.9		1.7
	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	1	0.4	1	0.4	0	0.0	0	0.0
Middle	230	89.8	229	90.9	1	25.0	0	0.0
Upper	25	9.8	22	8.7	3	75.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	256	100.0	252	100.0	4	100.0	0	0.0
Percentage of Total Farms:				98.4		1.6		0.0
<i>Source: 2021 FFIEC Census Data 2021 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 E-152

2020 Adams County AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	3,272	18.9
Moderate	5	27.8	2,545	14.7	766	30.1	3,198	18.5
Middle	10	55.6	11,278	65.3	858	7.6	3,864	22.4
Upper	3	16.7	3,449	20.0	154	4.5	6,938	40.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	18	100.0	17,272	100.0	1,778	10.3	17,272	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	6,316	2,239	11.8	35.4	3,012	47.7	1,065	16.9
Middle	18,082	12,891	67.8	71.3	3,687	20.4	1,504	8.3
Upper	5,578	3,875	20.4	69.5	1,179	21.1	524	9.4
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	29,976	19,005	100.0	63.4	7,878	26.3	3,093	10.3
	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	704	26.8	625	26.7	75	30.0	4	9.8
Middle	1,427	54.2	1,259	53.8	137	54.8	31	75.6
Upper	500	19.0	456	19.5	38	15.2	6	14.6
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	2,631	100.0	2,340	100.0	250	100.0	41	100.0
Percentage of Total Businesses:				88.9		9.5		1.6
	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	1	0.4	1	0.4	0	0.0	0	0.0
Middle	245	88.1	243	88.7	2	50.0	0	0.0
Upper	32	11.5	30	10.9	2	50.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	278	100.0	274	100.0	4	100.0	0	0.0
Percentage of Total Farms:				98.6		1.4		0.0
<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>								

XX. Oklahoma City Metropolitan AA

Table E-153

**Distribution of 2020 and 2021 Home Mortgage Lending By Income Level of Geography
Assessment Area: Oklahoma City Metropolitan**

Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	\$ %	\$ %	#	%	%	\$(000)	\$ %	\$ %	
Home Purchase Loans													
Low	0	0.0	3.6	0	0.0	2.0	0	0.0	4.2	0	0.0	2.4	6.1
Moderate	0	0.0	18.9	0	0.0	12.0	0	0.0	19.5	0	0.0	12.3	25.8
Middle	0	0.0	28.8	0	0.0	23.9	1	33.3	28.8	206	20.0	23.5	32.5
Upper	2	100.0	48.6	409	100.0	61.9	2	66.7	47.3	822	80.0	61.3	35.4
Unknown	0	0.0	0.2	0	0.0	0.3	0	0.0	0.2	0	0.0	0.4	0.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	2	100.0	100.0	409	100.0	100.0	3	100.0	100.0	1,028	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	1.8	0	0.0	0.8	0	0.0	2.2	0	0.0	1.3	6.1
Moderate	1	10.0	12.0	40	1.1	6.9	0	0.0	15.1	0	0.0	9.4	25.8
Middle	2	20.0	26.2	458	12.3	19.6	1	11.1	29.9	469	8.9	23.2	32.5
Upper	7	70.0	59.8	3,233	86.7	72.2	8	88.9	52.6	4,777	91.1	65.8	35.4
Unknown	0	0.0	0.3	0	0.0	0.4	0	0.0	0.2	0	0.0	0.3	0.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	10	100.0	100.0	3,731	100.0	100.0	9	100.0	100.0	5,246	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	5.1	0	0.0	3.6	0	0.0	4.6	0	0.0	2.9	6.1
Moderate	0	0.0	16.7	0	0.0	11.9	0	0.0	17.6	0	0.0	12.8	25.8
Middle	0	0.0	33.1	0	0.0	24.4	0	0.0	28.6	0	0.0	21.6	32.5
Upper	0	0.0	44.9	0	0.0	59.4	1	100.0	49.1	21	100.0	62.5	35.4
Unknown	0	0.0	0.2	0	0.0	0.7	0	0.0	0.2	0	0.0	0.2	0.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	1	100.0	100.0	21	100.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	0	0.0	13.8	0	0.0	5.7	0	0.0	16.7	0	0.0	6.2	11.4
Moderate	0	0.0	50.0	0	0.0	32.1	0	0.0	48.1	0	0.0	46.4	43.7
Middle	0	0.0	20.5	0	0.0	29.4	0	0.0	22.9	0	0.0	18.8	28.7
Upper	0	0.0	14.7	0	0.0	32.0	0	0.0	12.0	0	0.0	23.4	14.4
Unknown	0	0.0	0.9	0	0.0	0.8	0	0.0	0.4	0	0.0	5.2	1.8
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	0	0.0	3.0	0	0.0	1.8	0	0.0	3.4	0	0.0	2.3	6.1
Moderate	1	7.7	16.4	40	0.9	11.4	0	0.0	17.9	0	0.0	13.9	25.8
Middle	3	23.1	27.9	754	17.0	22.6	2	15.4	29.4	675	10.7	23.1	32.5
Upper	9	69.2	52.5	3,642	82.1	63.9	11	84.6	49.0	5,620	89.3	60.1	35.4
Unknown	0	0.0	0.2	0	0.0	0.4	0	0.0	0.2	0	0.0	0.7	0.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	13	100.0	100.0	4,436	100.0	100.0	13	100.0	100.0	6,295	100.0	100.0	100.0

Source: 2021 FFIEC Census Data

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

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

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.

Table E-154

Distribution of 2020 and 2021 Small Business Lending By Income Level of Geography													
Assessment Area: Oklahoma City Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Low	1	5.9	6.3	158	4.0	7.6	1	9.1	6.6	100	4.9	7.6	6.7
Moderate	1	5.9	24.3	50	1.3	27.0	4	36.4	24.2	946	46.8	25.7	27.0
Middle	10	58.8	29.2	1,857	47.1	28.8	4	36.4	29.0	426	21.1	30.0	30.2
Upper	4	23.5	36.0	1,076	27.3	30.2	2	18.2	36.2	550	27.2	30.4	31.4
Unknown	1	5.9	3.8	800	20.3	6.3	0	0.0	3.3	0	0.0	6.2	4.8
Tract-Unk	0	0.0	0.3	0	0.0	0.1	0	0.0	0.6	0	0.0	0.1	
Total	17	100.0	100.0	3,941	100.0	100.0	11	100.0	100.0	2,022	100.0	100.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table E-155

Distribution of 2020 and 2021 Small Farm Lending By Income Level of Geography													
Assessment Area: Oklahoma City Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Total Farms %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Low	0	0.0	1.8	0	0.0	2.4	0	0.0	1.6	0	0.0	6.7	3.9
Moderate	0	0.0	10.8	0	0.0	7.7	0	0.0	11.4	0	0.0	14.8	16.2
Middle	0	0.0	44.6	0	0.0	41.9	0	0.0	46.2	0	0.0	53.4	28.2
Upper	0	0.0	42.2	0	0.0	42.5	0	0.0	39.7	0	0.0	24.9	50.7
Unknown	0	0.0	0.6	0	0.0	5.5	0	0.0	0.5	0	0.0	0.1	1.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.5	0	0.0	0.1	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0

Source: 2021 FFIEC Census Data
2021 Dun & Bradstreet Data
2011-2015 U.S. Census Bureau: American Community Survey
Note: Percentages may not total 100.0 percent due to rounding.

Table E-156

**Distribution of 2020 and 2021 Home Mortgage Lending By Borrower Income Level
Assessment Area: Oklahoma City Metropolitan**

Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2020						2021						
	Bank		Agg		Bank		Agg		Bank		Agg		
	#	%	%	\$(000)	\$ %	\$ %	#	%	%	\$(000)	\$ %	\$ %	
Home Purchase Loans													
Low	0	0.0	6.9	0	0.0	3.8	0	0.0	5.7	0	0.0	3.1	24.7
Moderate	1	50.0	18.7	175	42.8	13.9	0	0.0	15.4	0	0.0	11.1	17.9
Middle	1	50.0	18.2	234	57.2	17.3	1	33.3	15.5	206	20.0	14.4	19.1
Upper	0	0.0	33.7	0	0.0	45.8	1	33.3	31.6	506	49.2	42.7	38.3
Unknown	0	0.0	22.5	0	0.0	19.2	1	33.3	31.8	316	30.7	28.8	0.0
Total	2	100.0	100.0	409	100.0	100.0	3	100.0	100.0	1,028	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	3.7	0	0.0	1.5	0	0.0	4.5	0	0.0	2.1	24.7
Moderate	0	0.0	10.6	0	0.0	6.1	0	0.0	12.4	0	0.0	7.7	17.9
Middle	1	10.0	14.7	190	5.1	11.0	1	11.1	16.6	250	4.8	12.9	19.1
Upper	9	90.0	43.1	3,541	94.9	53.3	8	88.9	36.3	4,996	95.2	45.7	38.3
Unknown	0	0.0	27.9	0	0.0	28.1	0	0.0	30.3	0	0.0	31.7	0.0
Total	10	100.0	100.0	3,731	100.0	100.0	9	100.0	100.0	5,246	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	7.3	0	0.0	3.6	0	0.0	6.8	0	0.0	3.4	24.7
Moderate	0	0.0	13.6	0	0.0	9.7	0	0.0	12.0	0	0.0	8.0	17.9
Middle	0	0.0	19.8	0	0.0	13.2	0	0.0	19.6	0	0.0	14.5	19.1
Upper	0	0.0	46.1	0	0.0	58.8	1	100.0	50.2	21	100.0	58.0	38.3
Unknown	0	0.0	13.2	0	0.0	14.7	0	0.0	11.4	0	0.0	16.1	0.0
Total	0	0.0	100.0	0	0.0	100.0	1	100.0	100.0	21	100.0	100.0	100.0
Total Home Mortgage Loans													
Low	0	0.0	5.3	0	0.0	2.7	0	0.0	5.2	0	0.0	2.7	24.7
Moderate	1	7.7	14.5	175	3.9	10.0	0	0.0	13.8	0	0.0	9.6	17.9
Middle	2	15.4	16.1	424	9.6	14.0	2	15.4	15.9	456	7.2	13.7	19.1
Upper	10	76.9	36.9	3,837	86.5	48.5	10	76.9	33.8	5,523	87.7	43.9	38.3
Unknown	0	0.0	27.3	0	0.0	24.9	1	7.7	31.3	316	5.0	30.2	0.0
Total	13	100.0	100.0	4,436	100.0	100.0	13	100.0	100.0	6,295	100.0	100.0	100.0

Source: 2021 FFIEC Census Data

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

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

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.

Table E-157

Distribution of 2020 and 2021 Small Business Lending By Revenue Size of Businesses													
Assessment Area: Oklahoma City Metropolitan													
	Bank And Aggregate Loans By Year												Total Businesses %
	2020						2021						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	\$%	#	#%	#%	\$(000)	%	\$%	
By Revenue													
\$1 Million or Less	3	17.6	28.8	222	5.6	24.6	3	27.3	40.1	515	25.5	30.4	90.5
Over \$1 Million	13	76.5		2,919	74.1		7	63.6		1,466	72.5		8.4
Revenue Unknown	1	5.9		800	20.3		1	9.1		41	2.0		1.2
Total	17	100.0		3,941	100.0		11	100.0		2,022	100.0		100.0
By Loan Size													
\$100,000 or Less	10	58.8	85.5	349	8.9	28.2	6	54.5	90.1	336	16.6	32.4	
\$100,001 - \$250,000	2	11.8	7.8	321	8.1	19.4	3	27.3	5.2	486	24.0	17.9	
\$250,001 - \$1 Million	5	29.4	6.7	3,271	83.0	52.4	2	18.2	4.7	1,200	59.3	49.6	
Total	17	100.0	100.0	3,941	100.0	100.0	11	100.0	100.0	2,022	100.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	2	66.7		64	28.8		2	66.7		65	12.6		
\$100,001 - \$250,000	1	33.3		158	71.2		0	0.0		0	0.0		
\$250,001 - \$1 Million	0	0.0		0	0.0		1	33.3		450	87.4		
Total	3	100.0		222	100.0		3	100.0		515	100.0		
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table E-158

Distribution of 2020 and 2021 Small Farm Lending By Revenue Size of Farms													Total Farms %
Assessment Area: Oklahoma City Metropolitan													
Bank And Aggregate Loans By Year													
2020						2021							
Bank		Agg		Bank		Agg		Bank		Agg			
#	%	#%	\$(000)	%	%	#	%	#%	\$(000)	%	%		
By Revenue													
\$1 Million or Less	0	0.0	67.5	0	0.0	76.4	0	0.0	70.1	0	0.0	57.6	97.7
Over \$1 Million	0	0.0		0	0.0		0	0.0		0	0.0		2.3
Revenue Unknown	0	0.0		0	0.0		0	0.0		0	0.0		0.0
Total	0	0.0		0	0.0		0	0.0		0	0.0		100.0
By Loan Size													
\$100,000 or Less	0	0.0	88.6	0	0.0	37.0	0	0.0	93.5	0	0.0	58.3	
\$100,001 - \$250,000	0	0.0	4.8	0	0.0	16.0	0	0.0	4.9	0	0.0	22.7	
\$250,001 - \$500,000	0	0.0	6.6	0	0.0	47.1	0	0.0	1.6	0	0.0	18.9	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	
By Loan Size and Revenues \$1 Million or Less													
\$100,000 or Less	0	0.0		0	0.0		0	0.0		0	0.0		
\$100,001 - \$250,000	0	0.0		0	0.0		0	0.0		0	0.0		
\$250,001 - \$500,000	0	0.0		0	0.0		0	0.0		0	0.0		
Total	0	0.0		0	0.0		0	0.0		0	0.0		
Source: 2021 FFIEC Census Data 2021 Dun & Bradstreet Data 2011-2015 U.S. Census Bureau: American Community Survey													
Note: Percentages may not total 100.0 percent due to rounding.													

Table E-159

2021 Oklahoma City Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	28	11.6	17,042	9.4	6,224	36.5	44,754	24.7
Moderate	85	35.3	54,259	29.9	11,442	21.1	32,453	17.9
Middle	70	29.0	54,266	29.9	5,243	9.7	34,687	19.1
Upper	50	20.7	55,524	30.6	1,982	3.6	69,537	38.3
Unknown	8	3.3	340	0.2	119	35.0	0	0.0
Total AA	241	100.0	181,431	100.0	25,010	13.8	181,431	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	33,484	10,466	6.1	31.3	17,502	52.3	5,516	16.5
Moderate	111,111	44,169	25.8	39.8	51,942	46.7	15,000	13.5
Middle	97,850	55,577	32.5	56.8	32,775	33.5	9,498	9.7
Upper	82,988	60,607	35.4	73.0	17,094	20.6	5,287	6.4
Unknown	1,552	195	0.1	12.6	1,063	68.5	294	18.9
Total AA	326,985	171,014	100.0	52.3	120,376	36.8	35,595	10.9
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	2,746	6.7	2,359	6.4	370	10.7	17	3.6
Moderate	11,054	27.0	9,937	26.8	1,007	29.3	110	23.3
Middle	12,387	30.2	11,197	30.2	1,049	30.5	141	29.9
Upper	12,851	31.4	11,976	32.3	708	20.6	167	35.4
Unknown	1,954	4.8	1,609	4.3	308	8.9	37	7.8
Total AA	40,992	100.0	37,078	100.0	3,442	100.0	472	100.0
Percentage of Total Businesses:				90.5		8.4		1.2
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	15	3.9	14	3.7	1	11.1	0	0.0
Moderate	62	16.2	57	15.2	5	55.6	0	0.0
Middle	108	28.2	107	28.6	1	11.1	0	0.0
Upper	194	50.7	192	51.3	2	22.2	0	0.0
Unknown	4	1.0	4	1.1	0	0.0	0	0.0
Total AA	383	100.0	374	100.0	9	100.0	0	0.0
Percentage of Total Farms:				97.7		2.3		0.0
<i>Source: 2021 FFIEC Census Data 2021 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>								

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2020 Oklahoma City Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	28	11.6	17,042	9.4	6,224	36.5	44,754	24.7
Moderate	85	35.3	54,259	29.9	11,442	21.1	32,453	17.9
Middle	70	29.0	54,266	29.9	5,243	9.7	34,687	19.1
Upper	50	20.7	55,524	30.6	1,982	3.6	69,537	38.3
Unknown	8	3.3	340	0.2	119	35.0	0	0.0
Total AA	241	100.0	181,431	100.0	25,010	13.8	181,431	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	33,484	10,466	6.1	31.3	17,502	52.3	5,516	16.5
Moderate	111,111	44,169	25.8	39.8	51,942	46.7	15,000	13.5
Middle	97,850	55,577	32.5	56.8	32,775	33.5	9,498	9.7
Upper	82,988	60,607	35.4	73.0	17,094	20.6	5,287	6.4
Unknown	1,552	195	0.1	12.6	1,063	68.5	294	18.9
Total AA	326,985	171,014	100.0	52.3	120,376	36.8	35,595	10.9
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	2,806	6.7	2,404	6.4	386	10.9	16	3.6
Moderate	11,251	26.9	10,095	26.7	1,050	29.6	106	24.1
Middle	12,690	30.4	11,501	30.4	1,066	30.1	123	28.0
Upper	13,125	31.4	12,224	32.3	736	20.7	165	37.6
Unknown	1,939	4.6	1,601	4.2	309	8.7	29	6.6
Total AA	41,811	100.0	37,825	100.0	3,547	100.0	439	100.0
Percentage of Total Businesses:				90.5		8.5		1.0
	Total Farms by Tract	Farms by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low	16	4.1	15	3.9	1	10.0	0	0.0
Moderate	59	15.0	55	14.4	4	40.0	0	0.0
Middle	103	26.2	102	26.6	1	10.0	0	0.0
Upper	212	53.9	208	54.3	4	40.0	0	0.0
Unknown	3	0.8	3	0.8	0	0.0	0	0.0
Total AA	393	100.0	383	100.0	10	100.0	0	0.0
Percentage of Total Farms:				97.5		2.5		0.0
<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 F – 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 \$1MM 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 2.5MM 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.

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). 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 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.