PUBLIC DISCLOSURE

May 4, 2026

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Southern Bank
RSSD# 272272

2991 Oak Grove Road
Poplar Bluff, Missouri 63901

Federal Reserve Bank of St. Louis

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

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

TABLE OF CONTENTS

INSTITUTION'S CRA RATING

INSTITUTION'S CRA RATING: SATISFACTORY

The following table shows the performance level of Southern Bank with respect to the Lending, Investment, and Service Tests.

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

*The Lending Test is weighted more heavily than the Investment and Service Tests when arriving at an overall rating.

The major factors supporting the institution's ratings include the following:

- The bank's lending levels reflect excellent responsiveness to credit needs of its assessment areas.
- A high percentage of loans are made in the bank's assessment areas.
- The distribution of loans by borrower's income/revenue profile reflects good performance in its assessment areas among customers of different income levels and businesses and farms of different sizes.
- The geographic distribution of loans reflects adequate performance in its assessment areas.
- The bank makes an adequate level of community development loans in its assessment areas.
- The bank makes use of innovative and/or flexible lending practices in serving assessment area credit needs.
- The bank makes a significant level of qualified community development investments and grants in its assessment areas.
- Service delivery systems are reasonably accessible to the bank's geographies and individuals of different income levels in its assessment areas, and the bank's record of opening and closing branches has not adversely affected the accessibility of its service delivery systems.
- The bank provides an adequate level of community development services in its assessment areas.

INSTITUTION

DESCRIPTION OF INSTITUTION

Southern Bank is a full-service retail bank offering both consumer and commercial loan and deposit products. The bank is wholly owned by Southern Missouri Bancorp, Inc., a one-bank holding company. Both the bank and its holding company are headquartered in Poplar Bluff, Missouri.

Since its previous CRA evaluation, the bank opened one branch and one loan production office (LPO) in St. Louis, Missouri, and closed one limited-service, drive-through-only branch in Poplar Bluff. In total, the bank operates 65 branches, 3 LPO locations, and 1 cash-dispensing stand-alone automated teller machine (ATM). All branch locations have ATMs present, with 68 in total, 39 of which are full service and 29 are cash-dispensing only.

The bank operates in four states, including two multistate areas. The bank's most significant presence remains in Missouri, particularly Poplar Bluff, which is part of the nonmetropolitan statistical area (nonMSA) portion of the state. The Poplar Bluff assessment area includes the bank's main office and the largest share of the bank's branches, deposits, and loan volume.

The bank also maintains significant operations in Arkansas, though not as extensive as in Missouri, along with a smaller multistate assessment area of the partial Cape Girardeau MSA and an assessment area in Union County, Illinois. Based on the timing of the bank's acquisition of Citizens Bank and Trust Company in February 2023 relative to the previous evaluation date, four assessment areas not included for analysis at the previous evaluation are included for analysis for the first time in this evaluation. These assessment areas include the partial St. Louis Missouri MSA; partial Kansas City MSA; Cooper County; and partial St. Joseph MSA. The composition of each assessment area, including assessment areas that were combined for analysis, is detailed in the *General Demographics* section for each separate assessment area.

For this review period, no legal impediments or financial constraints were identified that would have hindered the bank from serving the credit needs of its assessment areas, and the bank is capable of meeting assessment area credit needs based on its available resources and financial products. As of March 31, 2026, the bank reported total assets of $5.1 billion, which represents a 15.2 percent increase since the previous examination. As of the same date, loans and leases outstanding were $4.3 billion, while deposits totaled $4.4 billion. The bank's loan portfolio composition by credit category is displayed in the following table.

Distribution of Total Loans as of March 31, 2026		
Credit Category	**$ (000s)**	**%**
Construction and Development	$279,943	6.5%
Commercial Real Estate	$1,422,268	32.9%
Multifamily Residential	$467,936	10.8%
1–4 Family Residential	$1,064,038	24.6%
Farmland	$278,541	6.4%
Farm Loans	$204,447	4.7%
Commercial and Industrial	$513,311	11.9%
Loans to Individuals	$51,189	1.2%
Total Other Loans	$41,720	1.0%
TOTAL[1]	**$4,323,393**	**100%**

As indicated by the table above, a significant portion of the bank's lending resources is directed to commercial real estate loans and loans secured by 1–4 family residential properties. The bank also originates and subsequently sells a significant volume of loans related to residential real estate. As these loans are sold on the secondary market shortly after origination, this activity is not captured in the table. The bank originated and sold 110 loans totaling $22.1 million and 93 loans totaling $17.6 million in 2023 and 2024, respectively.

The bank received a Satisfactory rating at its previous CRA evaluation conducted by this Reserve Bank on October 16, 2023.

SCOPE OF EXAMINATION

The bank's CRA performance was reviewed using the Federal Financial Institutions Examination Council's (FFIEC's) Large Institution CRA Examination Procedures, which entail three performance tests: Lending, Investment, and Service. Bank performance under these tests is rated at the institution level, as well as by multistate MSA and state levels. The bank maintains operations in 12 delineated assessment areas within four states: Arkansas, Kansas, Missouri, and Illinois; the Kansas portion of the bank's assessment area is contained entirely within the Kansas-City, Missouri-Kansas MSA (Kansas City MSA).

The following table details the number of branch offices, breakdown of deposits, and the CRA review procedures applicable to each of the bank's rated areas. Deposit information in the following table, as well as deposit information throughout this evaluation, is taken from Federal Deposit Insurance Corporation (FDIC) Deposit Market Share Report data as of June 30, 2025.

[1] Note: In this table and others throughout this document, percentages may not total 100% due to rounding.

Distribution of Bank Branches/Deposits							
Rated Areas	**Branches**		**Deposits**		**Assessment Area Reviews**		
	#	**%**	**$000s**	**%**	**Full-Scope**	**Limited-Scope**	**TOTAL**
Kansas City MSA	6	9.2%	$272,097	6.3%	1	0	1
Cape Girardeau MSA	5	7.7%	$321,125	7.5%	1	0	1
Missouri	45	69.2%	$3,244,262	75.5%	2	7	9
Arkansas	8	12.3	$416,787	9.7%	1	2	3
Illinois	1	1.5	$45,587	1.1%	1	0	1
TOTAL	**65**	**100%**	**$4,299,858**	**100%**	**6**	**9**	**15**

The bank receives an overall CRA rating and individual ratings for the Lending, Investment, and Service Tests at the institution level, as well as for each rated area (states/multistate MSAs) in which the bank maintains a branch presence. Furthermore, the institution CRA ratings are derived by weighting performance in the bank's various rated areas according to significance based on loan and deposit activity, branch structure, and other factors, such as CRA performance history. In turn, ratings in the states/multistate MSAs are based on the bank's performance in the full-scope review assessment areas within those states/multistate MSAs. Therefore, the bank's institution ratings are a blend of the five rated area ratings, which are weighted when making overall rating decisions. Consequently, performance in Missouri is given primary consideration, followed by Arkansas, the Kansas City MSA, the Cape Girardeau MSA, and lastly, Illinois.

To augment this evaluation, interviews were conducted with six community contacts throughout the bank's full-scope assessment areas. These interviews helped to ascertain certain economic and demographic conditions, as well as credit needs and opportunities, in the bank's full-scope assessment areas and provided context with which to evaluate the bank's responsiveness to these credit needs. Key details from these community contact interviews are included in the *Description of Assessment Area* section applicable to the assessment area for which they were conducted.

Lending Test

Under the Lending Test, the bank's performance is evaluated using the following criteria and time periods.

Lending Test Performance Criterion	Products Selected for Review	Time Period
Lending Activity	• Home mortgage loans reported under the Home Mortgage Disclosure Act (HMDA) • Small business and small farm loans reported under the CRA	January 1, 2023 – December 31, 2024
Assessment Area Concentration		
Loan Distribution by Borrower's Profile		
Geographic Distribution of Loans		
Community Development Lending Activities		October 16, 2023 – May 3, 2026
Product Innovation[2]		

As shown in the preceding table, home mortgage loans, small business loans, and small farm loans were used to evaluate the bank's lending performance, as these loan categories are considered to be the bank's core business lines based on lending volume and the bank's business strategy. Therefore, the loan activity represented by these credit products is deemed indicative of the bank's overall lending performance. However, as the bank has a particular emphasis on commercial lending, small business lending carried the most significance toward the bank's overall performance conclusions, followed by HMDA lending, and finally, small farm lending. Except where otherwise noted, the bank's CRA performance was weighted equally for both years reviewed when making overall conclusions.

Under the previously noted borrower distribution and geographic distribution criteria, analyses often involve comparisons of bank performance to lending activity of other lenders based on HMDA and CRA aggregate data, as well as comparisons of bank performance to assessment area demographics. Since aggregate lending data is updated annually and expected to reflect numerous factors impacting lenders in a given market, aggregate data comparisons are considered more relevant, generally speaking, and therefore carry more weight in overall performance conclusions.

Unless otherwise noted, the following are the information sources referenced throughout the evaluation.

- Assessment area demographics are based on 2020 American Community Survey (ACS) data, and business demographics are based on 2023 and 2024 Dun & Bradstreet data.

- Median family incomes are based on the FFIEC's 2023 and 2024 annual estimates. The estimates were used to classify borrowers into low-, moderate-, middle-, and upper-income categories by comparing their reported income to the applicable median family income figure for that area.

[2] Unlike other large bank CRA performance criteria, a lack of innovative and/or flexible lending practices does not necessarily impact the bank's performance negatively. These activities are largely used to augment consideration given to an institution's performance under the quantitative criteria, resulting in a higher performance rating. This distinction also applies to the use of innovative or complex investments under the Investment Test.

- Industry demographics are sourced from U.S. Department of Labor, Bureau of Labor Statistics (BLS) Quarterly Census of Employment and Wages data, according to the North American Industry Classification System.

- Unemployment data are sourced from the BLS and are not seasonally adjusted.

- Housing cost burden refers to the percentage of households with housing costs that exceed 30.0 percent of total household income. These figures are sourced from U.S. Department of Housing and Urban Development (HUD) 2018–2022 Comprehensive Housing Affordability Strategy data.

- In the evaluation of the bank's distribution of loans to borrowers of different income levels and businesses and farms of different revenue sizes, the demographic figure refers to either the percentage of families in that assessment area who are classified as low and moderate income (LMI) or the percentage of businesses/farms with annual revenues of $1 million or less.

- In the evaluation of the bank's geographic distribution of loans, the demographic figure refers to either the percentage of owner-occupied housing units in that assessment area that are in LMI census tracts or the percentage of businesses located in LMI census tracts.

Investment Test

All community development investments, including grants and donations, made since the previous CRA evaluation were reviewed and evaluated. In addition, investments made prior to the date of the previous CRA evaluation but still in the bank's portfolio as of this review date were also considered. Qualified investments and grants were evaluated to determine the bank's overall level of activity, use of innovative and/or complex investments,[3] and responsiveness to assessment area credit and community development needs.

Service Test

The review period for retail and community development services includes activity from the date of the bank's previous CRA evaluation to the date of the current evaluation. The Service Test considers the following criteria:

- Distribution and accessibility of bank branches and alternative delivery systems
- Changes in branch locations
- Reasonableness of business hours and retail services
- Community development services

[3] Unlike other large bank CRA performance criteria, a lack of innovative or complex investments does not necessarily impact the bank's performance negatively, as these activities are largely used to augment consideration given to an institution's performance under the quantitative criteria, potentially resulting in a higher rating.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

LENDING TEST

The bank's performance under the Lending Test is rated Low Satisfactory, which is based on performance in each rated area displayed in the table below.

Rated Area	Lending Test Rating
Kansas City MSA	Low Satisfactory
Cape Girardeau MSA	High Satisfactory
Missouri	Low Satisfactory
Arkansas	Low Satisfactory
Illinois	Low Satisfactory
OVERALL	**LOW SATISFACTORY**

While bank performance in the Cape Girardeau MSA was High Satisfactory, overall bank ratings were driven by the Low Satisfactory rating in Missouri. Furthermore, four of the five rated areas reflected Low Satisfactory ratings. Therefore, the bank's overall Lending Test rating is Low Satisfactory.

<u>Lending Activity</u>

Overall, lending levels reflect excellent responsiveness to the credit needs of the bank's combined assessment areas based on loan activity reviewed under the Lending Test. (See the *Lending Inside and Outside of Assessment Areas* table in the next section for a breakdown of lending activity by product type.) Additional lending activity details are discussed later for each assessment area reviewed under full-scope procedures.

Rated Area	Lending Activity
Kansas City MSA	Good
Cape Girardeau MSA	Excellent
Missouri	Excellent
Arkansas	Excellent
Illinois	Good
OVERALL	**EXCELLENT**

Assessment Areas Concentration

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

Lending Inside and Outside of the Assessment Areas $ (000s)								
Loan Type	**Inside**				**Outside**			
HMDA	2,317	84.0%	$338,898	65.7%	442	16.0%	$177,163	34.3%
Small Business	3,727	84.3%	$392,274	79.0%	693	15.7%	$104,082	21.0%
Small Farm	1,551	78.9%	$152,864	77.7%	415	21.1%	$43,932	22.3%
TOTAL LOANS	**7,595**	**83.1%**	**$884,036**	**73.1%**	**1,550**	**16.9%**	**$325,177**	**26.9%**

A high percentage of loans were made inside the bank's assessment areas. As shown above, 83.1 percent of the bank's total HMDA, small business, and small farm loans were made inside the bank's assessment areas, representing 73.1 percent of loans by dollar volume.

Borrower and Geographic Distribution

Overall, performance by borrower's income or revenue profile is good, as shown below.

Rated Area	Loan Distribution by Borrower's Profile
Kansas City MSA	Adequate
Cape Girardeau MSA	Good
Missouri	Good
Arkansas	Good
Illinois	Adequate
OVERALL	**GOOD**

While the bank's distribution of loans by borrower's profile was adequate in Illinois and the Kansas City MSA, overall performance conclusions were driven by performance in Missouri, which was good, as was performance in Arkansas and the Cape Girardeau MSA. Therefore, the bank's overall distribution of loans by borrower's profile is good.

The overall geographic distribution of loans reflects adequate performance as displayed below.

Rated Area	Geographic Distribution of Loans
Kansas City MSA	Good
Cape Girardeau MSA	Adequate
Missouri	Adequate
Arkansas	Good
Illinois	Adequate
OVERALL	**ADEQUATE**

Community Development Lending Activity

Overall, the bank makes an adequate level of community development loans, considering performance in all five rated areas as noted in the following table.

Rated Area	Community Development Lending
Kansas City MSA	Adequate Level
Cape Girardeau MSA	Adequate Level
Missouri	Adequate Level
Arkansas	Low Level
Illinois	Few, if Any
OVERALL	**ADEQUATE LEVEL**

During the review period, the bank originated or renewed 28 community development loans totaling $60.6 million in its assessment areas. The bank adequately met the community development lending needs of Missouri, the Kansas City MSA, and the Cape Girardeau MSA, while Arkansas and Illinois levels were low and few, if any, respectively.

Product Innovation

Overall, the bank makes use of innovative and/or flexible lending practices in serving the credit needs of its assessment areas.

During the review period, the bank's use of innovative and/or flexible lending practices resulted in 581 loans being originated, totaling $49.7 million. Detailed below are descriptions for each of these practices, listed in order of impact.

- *Federal Home Loan Bank (FHLB) Loan*: This mortgage loan product allows Southern Bank customers to have a fixed-rate loan term up to 30 years. Borrowers may be eligible to have a maximum loan-to-value (LTV) of 95 percent on qualifying loans. First-time homebuyers may be eligible to have a maximum LTV of 97 percent on qualifying loans. During the review period, 187 homebuyers were able to utilize this program through Southern Bank for a total of $31.2 million in loans.

- *Small Business Administration (SBA) Loan*: This program provides lending to small businesses. Loans guaranteed by the SBA can be used for most business purposes, including buildings, machinery, and operating capital, with reasonable terms and rates. SBA loans are available for startup businesses, as well as existing businesses. The bank originated 36 SBA loans totaling $11.6 million during the review period.

- *U.S. Department of Agriculture (USDA) Loan*: For a borrower to be eligible for a USDA loan, household income must not exceed certain thresholds, and the home being purchased must be in an eligible rural area, as defined by the USDA. This program offers borrowers long-term fixed rates with no down payment requirement. During this review period, the bank originated 34 USDA loans totaling $4.9 million.

- *Farm Service Agency (FSA) Loan*: The FSA program enables a lender to provide credit to farmers who are unable to obtain credit due to credit risk and/or other factors. The FSA offers several programs to farmers. One program offered by FSA targets funding for beginning and socially disadvantaged farmers and ranchers. The bank originated four loans to farmers during the review period, totaling $1.8 million.

- *Fresh Start Loan*: This loan product is offered to customers to prevent a charged-off checking account with the bank. If the customer is overdrawn for 35 consecutive days, the customer is mailed a letter informing them of this loan product. The customer may accept the loan terms up until the day when the checking account reaches the charge-off status. The loan is interest free for 12 months, and the amount is based on the outstanding balance owed by the customer on the day the loan is originated. The bank originated 320 Fresh Start loans during this review period, for a total of $146,034.

INVESTMENT TEST

The bank's performance under the Investment Test is rated High Satisfactory, driven primarily by the performance in Missouri. Overall, the bank made a significant level of qualified community development investments and grants. The following table displays investment and grant activity levels for the bank's rated areas.

Rated Area	Community Development Investments
Kansas City MSA	High Satisfactory
Cape Girardeau MSA	Low Satisfactory
Missouri	High Satisfactory
Arkansas	Low Satisfactory
Illinois	Low Satisfactory
OVERALL	**HIGH SATISFACTORY**

Current-period investments benefiting the bank's assessment areas totaled 21 at $24.8 million, and 25 prior-period investments that are still outstanding totaled $16.9 million. The bank also made 348 donations totaling $372,886 to community development organizations serving the bank's assessment areas. In addition to the investments and donations that were made to meet the needs of the bank's assessment areas, the bank made three investments totaling $7.2 million outside of its assessment areas in the broader Missouri and Arkansas statewide areas as well as seven donations totaling $10,434 in the broader Missouri, Arkansas, and Illinois statewide areas.

SERVICE TEST

The bank's performance under the Service Test is rated Low Satisfactory. The following table reflects the bank's Service Test ratings by state.

Rated Area	Service Test Rating
Kansas City MSA	Low Satisfactory
Cape Girardeau MSA	High Satisfactory
Missouri	High Satisfactory
Arkansas	Low Satisfactory
Illinois	Needs to Improve
OVERALL	**LOW SATISFACTORY**

As shown in the table above, performance varied somewhat by rated area. While the bank's Service Test performance in Missouri was High Satisfactory, three of the five rated areas were rated Low Satisfactory or Needs to Improve, resulting in an overall Service Test rating of Low Satisfactory.

<u>Accessibility of Delivery Systems</u>

As shown below, the bank's delivery systems are reasonably accessible to geographies and individuals of different income levels in its assessment areas.

Rated Area	Accessibility of Delivery Systems
Kansas City MSA	Reasonably Accessible
Cape Girardeau MSA	Readily Accessible
Missouri	Accessible
Arkansas	Reasonably Accessible
Illinois	Accessible
OVERALL	**REASONABLY ACCESSIBLE**

Changes in Branch Locations

The bank's record of opening and closing branches has not adversely affected the accessibility of the bank's delivery systems, particularly to LMI geographies and individuals.

Rated Area	Changes in Branch Locations
Kansas City MSA	Not Adversely Affected
Cape Girardeau MSA	Not Adversely Affected
Missouri	Not Adversely Affected
Arkansas	Not Adversely Affected
Illinois	Not Adversely Affected
OVERALL	**NOT ADVERSELY AFFECTED**

Reasonableness of Business Hours and Services in Meeting Assessment Area Needs

The bank's hours and services do not vary in a way that inconveniences certain portions of its assessment areas, particularly LMI geographies or individuals.

Rated Area	Reasonableness of Business Hours and Services
Kansas City MSA	Do Not Vary in a Way that Inconveniences
Cape Girardeau MSA	Do Not Vary in a Way that Inconveniences
Missouri	Do Not Vary in a Way that Inconveniences
Arkansas	Do Not Vary in a way that Inconveniences
Illinois	Do Not Vary in a Way that Inconveniences
OVERALL	**DO NOT VARY IN A WAY THAT INCONVENIENCES**

In addition to standard retail services and community development services, the bank provides the following special retail service, which is offered bank-wide and was also considered as part of the bank's overall evaluation under the Service Test.

- *Banzai Financial Literacy Program:* The bank has partnered with Banzai to provide educational content for the purpose of financial literacy via the bank's website. The program includes lessons on budgeting, building credit, and planning for a financial emergency.

<u>Community Development Services</u>

The bank provides an adequate level of community development services, as shown below.

Rated Area	Community Development Services
Kansas City MSA	Adequate Level
Cape Girardeau MSA	Adequate Level
Missouri	Relatively High Level
Arkansas	Adequate Level
Illinois	Few, if Any
OVERALL	**ADEQUATE LEVEL**

In total, 110 employees provided 1,084 community development service hours to 86 different organizations across the bank's rated areas.

FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

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

KANSAS CITY, MISSOURI-KANSAS MSA[4]

CRA RATING FOR THE KANSAS CITY MSA:	**SATISFACTORY**
The Lending Test is rated:	**Low Satisfactory**
The Investment Test is rated:	**High Satisfactory**
The Service Test is rated	**Low Satisfactory**

Major factors supporting the institution's Kansas City MSA rating include the following:

- The bank's lending levels reflect good responsiveness to the credit needs of the assessment area.

- The distribution of loans by borrower's income/revenue profile reflects adequate performance among customers of different income levels and businesses of different sizes.

- The geographic distribution of loans reflects good performance in the assessment area.

- The bank makes an adequate level of community development loans throughout the assessment area.

- The bank makes a significant level of qualified community development investments and grants in the assessment area, and investment activity exhibits good responsiveness to credit and community development needs.

- Service delivery systems are reasonably accessible to the bank's geographies and individuals of different income levels in the assessment area, and the bank's record of opening and closing branches has not adversely affected the accessibility of its service delivery systems.

- The bank provides an adequate level of community development services in the assessment area.

SCOPE OF EXAMINATION

Scoping considerations applicable to the Kansas City MSA are consistent with the overall CRA examination scope presented in the *Institution, Scope of Examination* section. However, as demand for small farm loans and the bank's small farm loan activity are minimal in the assessment area, small farm lending is not assessed and did not impact the evaluation of lending performance in this area.

To augment the evaluation of the full-scope review assessment area in the Kansas City MSA, one community contact interview was conducted to ascertain specific community credit needs, community development opportunities, and local economic conditions. The interview was with a

[4] This rating reflects performance within the Kansas City MSA. The statewide evaluation of Missouri is adjusted and does not reflect performance in the portion of Missouri contained in the Kansas City MSA.

Kansas City business development executive, and highlights from this discussion are included in the *Description of Institution's Operations* section.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE PARTIAL KANSAS CITY MSA ASSESSMENT AREA

Bank Structure

As shown in the table below, the bank operates six branches in this assessment area.

Branch Locations by Census Tract Income Level				
Low-Income	**Moderate-Income**	**Middle-Income**	**Upper-Income**	**Unknown-Income**
0	1	3	2	0

During this review period, the bank did not open or close any branches in this assessment area; the bank also operates two LPOs in this assessment area.

General Demographics

The bank's assessment area includes 7 of the 14 counties in the full Kansas City, Missouri-Kansas MSA, as displayed in the table below.

Assessment Area Counties	
State	**County**
Missouri	Caldwell, Clay, Clinton, Jackson, and Platte
Kansas	Johnson and Wyandotte

The assessment area has a total population of 1,866,364. Jackson County, Missouri, and Johnson County, Kansas, are the most populous counties in the assessment area, with populations of 717,204 and 609,863, respectively. As a large metropolitan area with a strong small business base, as well as an economy supported by numerous industries, Kansas City is an economic anchor for the broader region. Furthermore, the banking industry in the assessment area is highly competitive, with 96 FDIC-insured depository institutions operating 553 branches throughout the assessment area. Of these institutions, the bank ranks 34th in terms of deposit market share. Deposits held in the Kansas City MSA assessment area represent 6.3 percent of the bank's total deposits.

Assessment area credit needs include a blend of consumer and commercial loan products. Additionally, a community contact familiar with the assessment area indicated that new residential construction is not keeping pace with demand, and there is a lack of housing supply; this gap in supply/demand, coupled with strong inflationary pressures, makes affordable housing particularly scarce. Consequently, significant credit needs in the area center around affordable housing options.

Income and Wealth Demographics

The following table reflects the number of assessment area census tracts by income level and the family population within those geographies.

Assessment Area Demographics by Geography Income Level				
Income level	**Census Tracts**		**Family Population**	
Low	56	10.5%	30,856	6.7%
Moderate	135	25.2%	105,087	22.8%
Middle	177	33.1%	168,715	36.6%
Upper	143	26.7%	154,684	33.5%
Unknown	24	4.5%	2,246	0.5%
TOTAL	**535**	**100%**	**461,588**	**100%**

As shown in the table above, 35.7 percent of census tracts in the assessment area are designated as LMI, while 29.5 percent of assessment area families reside within those geographies.

Based on 2020 ACS data, the median family income for the assessment area was $86,404. At the same time, the median family income for Missouri was $72,834, and for Kansas, the figure was $77,620. More recently, the FFIEC estimates the 2024 median family income for the Kansas City MSA to be $103,000. The following table displays population percentages of assessment area families by income level compared to the statewide figures for Missouri and Kansas.

Family Population by Income Level						
Income Category	**Assessment Area**		**Missouri**		**Kansas**	
Low	94,212	20.4%	317,372	20.5%	134,636	18.3%
Moderate	80,220	17.4%	285,834	18.4%	129,928	17.6%
Middle	99,043	21.5%	333,089	21.5%	162,455	22.0%
Upper	188,113	40.8%	614,761	39.6%	310,592	42.1%
TOTAL	**461,588**	**100%**	**1,551,056**	**100%**	**737,611**	**100%**

When compared with the data in the first table in this section, a higher percentage of families in the assessment area are LMI (37.8 percent) than reside in LMI census tracts (29.5 percent). Overall, the distribution of families by income level in the assessment area is closely aligned with Missouri. However, the assessment area has a higher percentage of low-income families (20.4 percent) compared to Kansas (18.3 percent) and a lower percentage of upper-income families (40.8 percent) compared to Kansas (42.1 percent). The percentage of assessment area families below the poverty level (7.0 percent) is lower than that of both Missouri (8.9 percent) and Kansas (7.6).

Housing Demographics

The following table displays housing demographics for the assessment area as compared to Missouri and Kansas.

Housing Cost Burden Levels						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Assessment Area	78.1%	37.1%	40.7%	63.2%	29.1%	16.8%
Missouri	74.0%	30.9%	39.9%	59.0%	26.1%	16.2%
Kansas	76.5%	31.1%	38.9%	58.1%	26.8%	15.5%

Based on income levels, rental costs, and home values, housing in the assessment area appears to be similarly affordable in most respects compared to both Missouri and Kansas. While percentages of cost-burdened renters in the three areas are similar overall, the standout figure for those groups is the moderate-income category in the assessment area (37.1 percent) compared to Missouri (30.9 percent) and Kansas (31.1 percent). Along these lines, the median gross monthly rent in the assessment area ($999) is above the Missouri figure ($843) and the Kansas figure ($863).

While the percentages of cost-burdened homeowners in the assessment area are higher than the statewide comparison figures in all three categories, the figures are still relatively similar for all three groups. As a reflection of higher home-purchase prices and costs in the assessment area, the median housing value in the assessment area ($198,979) is higher than that of Missouri ($163,600) and Kansas ($157,600).

Industry and Employment Demographics

The assessment area supports a large and diverse business community. According to the BLS, there are 993,975 employees in the assessment area (including 129,235 governmental employees). By percentage of nongovernmental employees, the three largest job categories in the assessment area are healthcare and social assistance (16.6 percent), followed by retail trade (11.4 percent) and accommodation and food services (10.0 percent). The following table details BLS unemployment data (not seasonally adjusted) for the assessment area, Missouri, and Kansas.

Unemployment Levels			
Area	Time Period (Annual Average %)		
	2023	2024	2025 (January – July)
Assessment Area	3.0	3.6	4.1
Missouri	3.1	3.7	4.3
Kansas	2.9	3.6	3.9

As shown in the table above, unemployment levels in the assessment area were consistently below the Missouri figures and at or above the Kansas unemployment rates. All three datasets increased each year from 2023 through July 2025.

Community Contact Information

Information from one community contact was used to help shape the performance context in which the bank's activities in this assessment area were evaluated. The contact stated that Kansas City reflected overall national patterns as pertaining to higher inflation rates and increasing unemployment levels. The region is well supported by numerous strong industries, including healthcare, banking, and manufacturing. The contact also stated that affordable housing is a problem in the area, and overall, new residential construction is not meeting demand. On the positive side, the region is conducive to small businesses, and entrepreneurs are attracted to Kansas City by small business development centers that provide hands-on assistance.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE PARTIAL KANSAS CITY MSA ASSESSMENT AREA

LENDING TEST

The bank's Lending Test rating in the Kansas City MSA is Low Satisfactory, which reflects performance under the following criteria.

Lending Test Summary	
Lending Activity	Good
Borrower Distribution	Adequate
Geographic Distribution	Good
Community Development Loans	Adequate Level
LENDING TEST RATING	**LOW SATISFACTORY**

Lending Activity

The following table displays the combined 2023 and 2024 lending volume by number and dollar volume.

Summary of Lending Activity				
Loan Type	**#**		**$ (000s)**	
Home Improvement	14	6.1%	$1,638	2.8%
Home Purchase	18	7.8%	$5,843	9.9%
Multifamily Housing	1	0.4%	$1,804	3.1%
Refinancing	10	4.3%	$1,748	3.0%
Other Purpose Line of Credit (LOC)	9	3.9%	$976	1.7%
Other Purpose Closed/Exempt	1	0.4%	$187	0.3%
Total HMDA	**53**	**22.9%**	**$12,196**	**20.7%**
Small Business	168	72.7%	$45,462	77.3%
Small Farm	10	4.3%	$1,180	2.0%
TOTAL LOANS	**231**	**100%**	**$58,838**	**100%**

Loans made in this assessment area represent 3.0 percent by number and 6.7 percent by dollar of total HMDA and CRA loans made in the bank's combined assessment areas. These lending percentages are below the percentage of bank branches in the assessment area (9.2 percent) and the percentage of bank deposits held in the assessment area (6.3 percent).

However, the bank ranks in the top 20th percentile of home mortgage lenders and small business/farm lenders in the assessment area. Based on 2024 data, the bank ranked 122nd out of

615 HMDA-reporting lenders and 33rd of 177 CRA-reporting lenders. Therefore, the bank's lending activity reflects good responsiveness to the credit needs of the assessment area.

Loan Distribution by Borrower's Profile

Overall, the bank's loan distribution by borrower's profile is adequate, based on poor performance in the HMDA loan category and good performance in the small business loan category. Where applicable, more weight was placed on performance in 2024 when making overall performance conclusions, considering the higher levels of loan activity during 2024.

Home Mortgage Loans

Distribution of Home Mortgage Lending by Borrower Income Level									
Year	Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Income	Performance Conclusion
		#	%	%	$ (000s)	$ %	$ %	%	
2023	Low	0	0.0%	9.1%	$0	0.0%	4.0%	20.4%	Poor
	Moderate	1	5.9%	19.8%	$66	1.7%	12.5%	17.4%	Poor
2024	Low	0	0.0%	7.2%	$0	0.0%	3.1%	20.4%	Poor
	Moderate	3	8.3%	18.5%	$371	4.5%	11.5%	17.4%	Poor

As displayed in the previous table, the bank's level of lending in both LMI borrower categories was below aggregate lending levels and demographic figures. Consequently, the overall borrower distribution of HMDA loans is poor.

Small Business Loans

Distribution of Small Business Lending by Business Income Level									
Year	Borrower Income Level	Bank Loans		Aggregate Data	Bank Loans		Aggregate Data	Businesses by Revenue	Performance Conclusion
		#	%	%	$ (000s)	$ %	$ %	%	
2023	≤$1 Million	39	48.8%	53.5%	$10,074	46.8%	29.8%	90.7%	Adequate
2024	≤$1 Million	49	55.7%	52.4%	$12,749	53.2%	30.5%	90.7%	Good

The bank's lending to businesses of different sizes is good. Based on 2023 loan data, the bank's level of lending to small businesses (48.8 percent) was below the aggregate lending level (53.5 percent), reflecting adequate performance. However, due to higher annual loan volume, performance in 2024 carried more weight in the overall performance conclusions. In 2024, the bank's level of lending to small businesses (55.7 percent) was higher than the aggregate lending level (52.4 percent), reflecting good performance.

Geographic Distribution of Loans

The bank's geographic distribution of loans is good overall based on both loan products reviewed. Furthermore, a dispersion analysis of assessment area loan activity did not reveal evidence of conspicuous lending gaps in LMI geographies. The bank's dispersion of loans was consistent with the bank's branch structure in the assessment area and supports the conclusion that the geographic distribution of loans is good overall.

Home Mortgage Loans

Distribution of Home Mortgage Lending by Income Level of Geography									
Year	Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Owner-Occupied Units	Performance Conclusion
		#	%	%	$ (000s)	$ %	$ %	%	
2023	Low	2	11.8%	4.9%	$166	4.2%	4.1%	4.8%	Excellent
	Moderate	1	5.9%	22.1%	$70	1.8%	18.1%	20.7%	Poor
2024	Low	2	5.6%	4.5%	$1,842	22.3%	3.1%	4.8%	Excellent
	Moderate	9	25.0%	22.3%	$915	11.1%	17.4%	20.7%	Good

The geographic distribution of HMDA loans is good. As displayed in the previous table, the bank's lending in low-income geographies was excellent in both years, and performance in moderate-income geographies varied from poor in 2023 to good in 2024.

Small Business Loans

Distribution of Small Business Lending by Income Level of Geography									
Year	Census Tract Income Level	Bank Loans		Aggregate Data	Bank Loans		Aggregate Data	Businesses	Performance Conclusion
		#	%	%	$ (000s)	$ %	$ %	%	
2023	Low	7	8.8%	5.6%	$3,751	17.4%	6.6%	6.0%	Excellent
	Moderate	10	12.5%	18.3%	$3,388	15.8%	18.2%	21.3%	Poor
2024	Low	10	11.4%	4.8%	$4,744	19.8%	6.5%	6.1%	Excellent
	Moderate	15	17.0%	17.7%	$4,252	17.8%	18.1%	21.9%	Adequate

The geographic distribution of small business loans is good. As displayed in the previous table, the bank's lending in low-income geographies was excellent in both years, and performance in moderate-income geographies varied from poor in 2023 to adequate in 2024.

Community Development Lending Activity

The bank makes an adequate level of community development loans in the Kansas City MSA assessment area. The bank made three community development loans totaling $5.7 million. One of the loans supported an affordable, multifamily housing development, and two loans supported economic development of small businesses in the assessment area.

INVESTMENT TEST

The bank's Investment Test performance in the Kansas City MSA is High Satisfactory. The bank makes a significant level of qualified community development investments and grants in the assessment area. Furthermore, the bank's investments and grants exhibit good responsiveness to credit and community development needs. In total, the bank made $6.9 million in qualified investments, grants, and donations through a variety of channels, as detailed in the table below. The most impactful of these investments are discussed below the table.

Community Development Investment Activity			
Investment Type	**Current Period**	**Prior Period**	**Total**
Mortgage-Backed Securities (MBS)	$1.2 million	$1.8 million	$3.0 million
Low-Income Housing Tax Credits (LIHTCs)	$0	$2.2 million	$2.2 million
Community Development Financial Institution (CDFI)	$1.7 million	$0	$1.7 million
Donations	$21,197	N/A	$21,197
TOTAL	**$2.9 million**	**$4.0 million**	**$6.9 million**

- During the review period, the bank had prior-period investments in LIHTCs totaling $2.2 million, which is responsive to a strong need for affordable housing in the assessment area.

- Also supporting affordable housing in the assessment area, the bank had six investments in MBS facilitating affordable multifamily housing developments.

SERVICE TEST

The bank's Service Test rating in the Kansas City MSA is Low Satisfactory, which reflects performance under the following criteria.

Service Test Summary	
Accessibility of Delivery Systems	Reasonably Accessible
Changes in Branch Locations	Not Adversely Affected
Reasonableness of Business Hours and Services	Do Not Vary in a Way That Inconveniences
Community Development Services	Adequate Level
SERVICE TEST RATING	**LOW SATISFACTORY**

Accessibility of Delivery Systems

The bank operates six branches in the Kansas City MSA assessment area. The following table displays the location of the bank's branches by geography income level compared to the distribution of assessment area census tracts and households by geography income level.

Branch Distribution by Geography Income Level						
Dataset	Geography Income Level					TOTAL
	Low-	Moderate-	Middle-	Upper-	Unknown-	
Branches	0	1	3	2	0	6
	0.0%	16.7%	50.0%	33.3%	0.0%	100%
Census Tracts	10.5%	25.2%	33.1%	26.7%	4.5%	100%
Household Population	7.8%	25.2%	36.7%	29.6%	0.8%	100%

As shown in the previous table, the bank has one branch in a moderate-income census tract. Also considered during this analysis, two branches in middle-income geographies are less than one mile from an LMI census tract. Therefore, the bank's service delivery systems are reasonably accessible to individuals and geographies of different income levels.

Changes in Branch Locations

The bank did not open or close any branches in this assessment area during the review period. Consequently, the bank's record of opening and closing branches in this assessment area has not adversely affected the accessibility of delivery systems, particularly to LMI geographies and individuals.

Reasonableness of Business Hours and Services in Meeting Assessment Area Needs

Business hours and services do not vary in a way that inconveniences certain portions of the assessment area, particularly LMI geographies and individuals. The bank's branches in the assessment area offer relatively consistent lobby and drive-through hours Monday through Friday during standard business hours, and all branches offer drive-through accessibility. Lastly, all offices in the assessment area offer the same deposit and loan products, and while not all branches have loan officers on site, lending staff will meet customers at any branch if desired.

Community Development Services

The bank provides an adequate level of community development services in the assessment area. During the review period, five bank employees provided 48 hours of community development services to five different organizations in the assessment area and the broader Kansas City regional area. Most services pertained to partnering with community services organizations to provide financial literacy training to LMI individuals.

CAPE GIRARDEAU, MISSOURI-ILLINOIS MSA[5]

CRA RATING FOR THE CAPE GIRARDEAU MSA: **<u>SATISFACTORY</u>**
The Lending Test is rated: **High Satisfactory**
The Investment Test is rated: **Low Satisfactory**
The Service Test is rated **High Satisfactory**

Major factors supporting the institution's Cape Girardeau MSA rating include the following:

- The bank's lending levels reflect excellent responsiveness to the credit needs of the assessment area.

- The distribution of loans by borrower's income/revenue profile reflects good performance in the assessment area among customers of different income levels and businesses and farms of different sizes.

- The geographic distribution of loans reflects adequate performance in the assessment area.

- The bank makes an adequate level of community development loans throughout the assessment area.

- The bank makes an adequate level of qualified community development investments and grants in the assessment area.

- Service delivery systems are readily accessible to the bank's geographies and individuals of different income levels in the assessment area, and the bank's record of opening and closing branches has not adversely affected the accessibility of its service delivery systems.

- The bank provides an adequate level of community development services in the assessment area.

SCOPE OF EXAMINATION

Scoping considerations applicable to the Cape Girardeau MSA are consistent with the overall CRA examination scope presented in the *Institution, Scope of Examination* section.

To augment the evaluation of the full-scope review assessment area in the Cape Girardeau MSA, one community contact interview was conducted to ascertain specific community credit needs, community development opportunities, and local economic conditions. The interview was with a representative from a local business development organization, and highlights from this discussion are included in the *Description of Institution's Operations* section.

[5] This rating reflects performance within the Cape Girardeau MSA. The statewide evaluation of Missouri is adjusted and does not reflect performance in the portion of Missouri contained in the Cape Girardeau MSA.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE PARTIAL CAPE GIRARDEAU MSA ASSESSMENT AREA

Bank Structure

As shown in the table below, the bank operates five branches in this assessment area.

Branch Locations by Census Tract Income Level				
Low-Income	**Moderate-Income**	**Middle-Income**	**Upper-Income**	**Unknown-Income**
1	1	3	0	0

The bank did not open or close any branches in this assessment area during the review period. Of the five branches, three are located in the Missouri portion of the assessment area and two branches are in the Illinois portion.

General Demographics

The assessment area contains Cape Girardeau County in Missouri and Alexander County in Illinois, which make up two of the three counties in the full Cape Girardeau MSA.

The majority of the assessment area's total population (86,950) is concentrated in Cape Girardeau County (81,710), while Alexander County contains a much smaller population of 5,240. The assessment area is home to Southeast Missouri State University, a large public institution located in the city of Cape Girardeau that provides a wide range of employment opportunities to the residents of the area. The banking industry in the Cape Girardeau assessment area is competitive, with 15 FDIC-insured depository institutions operating 37 branches in the assessment area. Of these institutions, Southern Bank ranks 4th, with 9.3 percent of the deposit market share. Deposits held in branches in the Cape Girardeau assessment area represent 7.5 percent of the bank's total deposits.

Assessment area credit needs include a blend of consumer, commercial, and agricultural loan products. A community contact familiar with the area stated that there is a lot of support for the small business environment, with area banks providing a strong commercial lending sector. However, the contact stated that while many of the area banks offer first-time homebuyer programs, the availability of affordable homes in the area does not meet the demand.

Income and Wealth Demographics

The following table reflects the number of assessment area census tracts by income level and the family population within those geographies.

Assessment Area Demographics by Geography Income Level				
Income level	**Census Tracts**		**Family Population**	
Low	2	8.7%	431	2.1%
Moderate	4	17.4%	1,950	9.7%
Middle	13	56.5%	11,606	57.9%
Upper	4	17.4%	6,065	30.2%
Unknown	0	0.0%	0	0.0%
TOTAL	**23**	**100%**	**20,052**	**100%**

As shown in the table above, 26.1 percent of census tracts in the assessment area are designated as LMI, while 11.8 percent of assessment area families reside within those geographies. Both low-income census tracts and one of the moderate-income census tracts are located in Alexander County, while the three remaining moderate income census tracts are located in the city of Cape Girardeau near Southeast Missouri State University.

Based on 2020 ACS data, the median family income for the assessment area was $68,068. At the same time, the median family income for Missouri was $72,834, and for Illinois, the median family income was $86,251. More recently, the FFIEC estimates the 2024 median family income for the Cape Girardeau MSA to be $83,100. The following table displays population percentages of assessment area families by income level compared to the statewide figures for Missouri and Illinois.

Family Population by Income Level						
Income Category	**Assessment Area**		**Missouri**		**Illinois**	
Low	3,650	18.2%	317,372	20.5%	697,809	22.4%
Moderate	3,855	19.2%	285,834	18.4%	532,307	17.1%
Middle	4,436	22.1%	333,089	21.5%	621,359	19.9%
Upper	8,111	40.5%	614,761	39.6%	1,264,940	40.6%
TOTAL	**20,052**	**100%**	**1,551,056**	**100%**	**3,116,415**	**100%**

When compared with the data in the first table in this section, a higher percentage of families in the assessment area are LMI (37.4 percent) than reside in LMI census tracts (11.8 percent). Overall, the distribution of families by income level in the assessment area is aligned with Missouri and Illinois, including the percentage of families in the assessment area below the poverty level (9.0 percent) compared to those in Missouri (8.9 percent) and Illinois (8.5 percent). However, the percentage of low-income families in the assessment area (18.2 percent) is below both Missouri (20.5 percent) and Illinois (22.4 percent).

Housing Demographics

The following table displays housing demographics for the assessment area compared to Missouri and Illinois.

Housing Cost Burden Levels						
Area	**Cost Burden – Renters**			**Cost Burden – Owners**		
	Low Income	**Moderate Income**	**All Renters**	**Low Income**	**Moderate Income**	**All Owners**
Assessment Area	76.7%	30.8%	42.3%	58.7%	32.1%	15.2%
Missouri	74.0%	30.9%	39.9%	59.0%	26.1%	16.2%
Illinois	73.9%	35.5%	42.0%	67.2%	34.2%	20.8%

Based on income levels, rental costs, and home values, housing affordability for the assessment area varies compared to Missouri and Illinois. A slightly greater proportion of low-income renters in the assessment area are cost burdened than those in Missouri and Illinois. While moderate-income renters in the assessment area and Missouri are similarly cost burdened, those in Illinois are more likely to experience cost burden. The affordability difference between the assessment area and Illinois is likely due to the fact that the median rent figure in the assessment area ($786/month) is significantly lower than the comparable figure for Illinois ($1,038/month).

Further, the proportion of all cost-burdened homeowners in the assessment area (15.2 percent) is lower than both Missouri and Illinois homeowners as a whole (16.2 percent and 20.8 percent, respectively). The lower cost burden for homeowners in the assessment area compared to that of Missouri and Illinois is likely due to the median house value in the assessment area ($157,011) compared to Missouri ($163,600) and Illinois ($202,100).

Industry and Employment Demographics

The assessment area supports a large and diverse business community. According to the BLS, there are 42,125 employees in the assessment area (including 5,965 governmental employees). By percentage of nongovernmental employees, the three largest job categories in the assessment area are healthcare and social assistance (28.7 percent), followed by retail trade (15.8 percent) and accommodation and food services (11.7 percent). The following table details BLS unemployment data (not seasonally adjusted) for the assessment area, Missouri, and Illinois.

Unemployment Levels			
Area	**Time Period (Annual Average %)**		
	2023	**2024**	**2025 (January – July)**
Assessment Area	2.9%	3.4%	3.9%
Missouri	3.1%	3.7%	4.3%
Illinois	4.5%	5.0%	4.7%

As shown in the table above, unemployment rates in the assessment area have shown an increasing trend; however, the rates were lower than Missouri and Illinois figures over the review period.

Community Contact Information

Information from one community contact was used to help shape the performance context in which the bank's activities in this assessment area were evaluated. The community contact categorized the economy as stable with signs of growth. The area is home to a state university, which brings an influx of younger adults to the area. According to the contact, the personal banking environment is strong and competitive, and there are a lot of support and resources for small business startups. However, the contact stated that the greatest need was for affordable housing. Banks in the area offer first-time homebuyer programs, but the availability of affordable homes is not able to meet the needs of the community.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE PARTIAL CAPE GIRARDEAU MSA ASSESSMENT AREA

LENDING TEST

The bank's Lending Test rating in the Cape Girardeau MSA is High Satisfactory, which reflects performance under the following criteria.

Lending Test Summary	
Lending Activity	Excellent
Borrower Distribution	Good
Geographic Distribution	Adequate
Community Development Loans	Adequate Level
LENDING TEST RATING	**HIGH SATISFACTORY**

Lending Activity

The following table displays the combined 2023 and 2024 lending volume by number and dollar volume.

Summary of Lending Activity				
Loan Type	**#**		**$ (000s)**	
Home Improvement	39	7.7%	$2,511	3.3%
Home Purchase	90	17.7%	$14,636	19.2%
Multifamily Housing	9	1.8%	$4,039	5.3%
Refinancing	34	6.7%	$6,413	8.4%
Other Purpose LOC	27	5.3%	$2,686	3.5%
Other Purpose Closed/Exempt	4	0.8%	$513	0.7%
Total HMDA	**203**	**39.8%**	**$30,798**	**40.3%**
Small Business	231	45.3%	$35,053	46.0%
Small Farm	76	14.9%	$10,333	13.6%
TOTAL LOANS	**510**	**100.0%**	**$76,184**	**100.00%**

Loans made in this assessment area represent 6.7 percent by number and 8.6 percent by dollar of total 2023 and 2024 HMDA and CRA loans made in the bank's combined assessment areas. This level of lending is in line with the percentage of total bank branches in the assessment area (7.7 percent) and the percentage of total bank deposits held in the assessment area (7.5 percent).

Further, the bank is a leading lender of home mortgage loans and small business loans in the assessment area. In 2024, the bank ranked 4th out of 146 HMDA-reporting lenders in home mortgage loans and 5th out of 59 CRA-reporting lenders in small business and small farm loans. Therefore, the bank's lending activity reflects excellent responsiveness to the credit needs of the assessment area.

Loan Distribution by Borrower's Profile

Overall, the bank's loan distribution by borrower's profile is good, based on performance from all loan categories reviewed. Small business lending, which carried the greatest weight when determining overall performance, is considered excellent, while HMDA and small farm lending are considered poor and good, respectively.

Home Mortgage Loans

Distribution of Home Mortgage Lending by Borrower Income Level									
Year	Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Income	Performance Conclusion
		#	%	%	$ (000s)	$ %	$ %	%	
2023	Low	11	11.3%	9.5%	$868	6.1%	4.6%	18.2%	Good
	Moderate	11	11.3%	18.0%	$1,130	7.9%	12.4%	19.2%	Poor
2024	Low	2	1.9%	7.6%	$128	0.8%	3.7%	18.2%	Poor
	Moderate	11	10.4%	16.9%	$1,008	6.1%	12.3%	19.2%	Poor

While the table above shows that the bank outperformed aggregate banks in HMDA lending to low-income borrowers in 2023, lending levels to moderate-income borrowers in 2023 and both low- and moderate-income borrowers in 2024 were below aggregate lending levels and demographic figures, reflecting poor performance. Therefore, the overall borrower distribution of HMDA loans is poor.

Small Business Loans

Distribution of Small Business Lending by Business Income Level									
Year	Borrower Income Level	Bank Loans		Aggregate Data	Bank Loans		Aggregate Data	Businesses by Revenue	Performance Conclusion
		#	%	%	$ (000s)	$ %	$ %	%	
2023	≤$1 Million	88	83.0%	60.5%	$10,136	71.2%	48.1%	89.2%	Excellent
2024	≤$1 Million	107	85.6%	57.0%	$15,431	74.1%	47.8%	89.2%	Excellent

The bank's lending to businesses of different sizes is excellent. While slightly trailing the demographic, the bank's lending levels to small businesses significantly exceeded aggregate lending in both years.

Small Farm Loans

Distribution of Small Farm Lending by Farm Income Level									
Year	Borrower Income Level	Bank Loans		Aggregate Data	Bank Loans		Aggregate Data	Farms by Revenue	Performance Conclusion
		#	%	%	$ (000s)	$ %	$ %	%	
2023	≤$1 Million	32	86.5%	71.0%	$4,075	84.9%	77.6%	99.4%	Good
2024	≤$1 Million	29	74.4%	63.4%	$4,178	75.5%	72.1%	99.4%	Good

The bank's lending to farms of different sizes is good. As shown in the previous table, the bank's lending exceeded aggregate lending performance in 2023 and 2024, though it was below the demographic comparator.

Geographic Distribution of Loans

The bank's geographic distribution of loans is adequate overall based on all three loan products reviewed, with primary emphasis placed on small business lending over HMDA and small farm loans. Additionally, a dispersion analysis of assessment area loan activity did not reveal evidence of conspicuous lending gaps in LMI geographies. The bank had loan activity in 100.0 percent of all assessment area census tracts, including all LMI geographies in 2023 and 2024. This dispersion was consistent with the bank's branch structure in the assessment area and supports the conclusion that the geographic distribution of loans is adequate overall.

Home Mortgage Loans

Distribution of Home Mortgage Lending by Income Level of Geography									
Year	Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Owner-Occupied Units	Performance Conclusion
		#	%	%	$ (000s)	$ %	$ %	%	
2023	Low	2	2.1%	0.2%	$30	0.2%	0.0%	3.1%	Good
	Moderate	9	9.3%	8.2%	$646	4.5%	6.5%	8.1%	Good
2024	Low	2	1.9%	0.3%	$105	0.6%	0.1%	3.1%	Good
	Moderate	12	11.3%	8.6%	$1,242	7.5%	5.2%	8.1%	Excellent

The bank's overall geographic distribution of HMDA loans is good. Based on the data in the preceding table, the bank's level of lending consistently outperformed that of other institutions in the assessment area but trailed the demographic figure for low-income geographies in both 2023 and 2024.

Small Business Loans

Distribution of Small Business Lending by Income Level of Geography									
Year	Census Tract Income Level	Bank Loans		Aggregate Data	Bank Loans		Aggregate Data	Businesses	Performance Conclusion
		#	%	%	$ (000s)	$ %	$ %	%	
2023	Low	1	0.9%	0.7%	$100	0.7%	0.2%	2.0%	Adequate
	Moderate	4	3.8%	8.1%	$1,268	8.9%	10.7%	8.1%	Poor
2024	Low	1	0.8%	0.7%	$100	0.5%	0.5%	2.0%	Adequate
	Moderate	5	4.0%	7.0%	$687	3.3%	8.3%	8.2%	Poor

The bank's overall geographic distribution of small business loans is poor. Given the low aggregate and demographic figures in low-income census tracts, opportunities for lending to businesses in these geographies are likely limited, and thus more weight is placed on the bank's performance in moderate-income census tracts where there are more opportunities for making small business loans. The bank's lending performance to small businesses in moderate-income geographies, however, was below the aggregate and demographic figures for both 2023 and 2024, reflecting poor performance.

Small Farm Loans

Distribution of Small Farm Lending by Income Level of Geography									
Year	Census Tract Income Level	Bank Loans		Aggregate Data	Bank Loans		Aggregate Data	Farms	Performance Conclusion
		#	%	%	$ (000s)	$ %	$ %	%	
2023	Low	1	2.7%	0.6%	$200	4.2%	1.5%	0.0%	Adequate
	Moderate	6	16.2%	4.3%	$763	15.9%	5.7%	5.6%	Excellent
2024	Low	1	2.6%	0.6%	$200	3.6%	1.4%	0.0%	Adequate
	Moderate	2	5.1%	4.3%	$157	2.8%	2.2%	5.9%	Good

The bank's overall geographic distribution of small farm loans is good. Based on the data in the previous table, opportunities for small farm lending in low-income census tracts are limited, given the lack of small farms in these census tracts. Nevertheless, the bank's level of lending in low-income census tracts reflected adequate performance in both years. Performance in moderate-income census tracts varied by year, with the bank significantly outperforming both the aggregate and demographic in 2023 and slightly outperforming the aggregate in 2024—while just below the demographic.

Community Development Lending Activity

The bank made an adequate level of community development loans in the partial Cape Girardeau MSA assessment area. The bank made two community development loans totaling $4.9 million. One of the loans, a $3 million loan for a 60-unit affordable housing complex located in a moderate-income census tract, was particularly responsive as evidenced by the community contact's comments regarding lack of affordable housing in the area. The 60-unit complex provides housing exclusively for low-income residents. The second loan was for an office building for an organization that exclusively supports LMI individuals.

INVESTMENT TEST

The bank's Investment Test performance in the Cape Girardeau MSA is Low Satisfactory. The bank made an adequate level of qualified community development investments and grants in the assessment area. The bank made one qualified investment during the review period totaling $7.0 million. As previously stated, per the community contact, the assessment area has a lack of affordable housing for LMI individuals. Therefore, the investment, which was for the purchase of tax credits for a low-income housing development that provides affordable housing to LMI individuals in the assessment area, was responsive to the community's needs. In addition, the bank made 15 community development donations totaling $17,576. These donations support community service organizations providing assistance to foster children and homeless individuals as well as services to LMI families.

SERVICE TEST

The bank's Service Test rating in the Cape Girardeau MSA is High Satisfactory, which reflects performance under the following criteria.

Service Test Summary	
Accessibility of Delivery Systems	Readily Accessible
Changes in Branch Locations	Not Adversely Affected
Reasonableness of Business Hours and Services	Do Not Vary in a Way That Inconveniences
Community Development Services	Adequate Level
SERVICE TEST RATING	**HIGH SATISFACTORY**

<u>Accessibility of Delivery Systems</u>

The bank operates five branches in the assessment area. The following table displays the location of the bank's branches by geography income level compared to the distribution of assessment area census tracts and households by geography income level.

Branch Distribution by Geography Income Level						
Dataset	**Geography Income Level**					**TOTAL**
	Low-	**Moderate-**	**Middle-**	**Upper-**	**Unknown-**	
Branches	1	1	3	0	0	**5**
	20.0%	20.0%	60.0%	0.0%	0.0%	**100%**
Census Tracts	8.7%	17.4%	56.5%	17.4%	0.0%	**100%**
Household Population	2.9%	12.9%	56.8%	27.5%	0.0%	**100%**

As shown in the previous table, two of the bank's offices are in LMI geographies. In addition, two of the branches located in middle-income census tracts are in close proximity to LMI census tracts, further increasing the accessibility of the bank's branches to residents of LMI tracts in the assessment area. Therefore, the bank's service delivery systems are readily accessible to individuals and geographies of different income levels.

Changes in Branch Locations

The bank did not open or close any branches in this assessment area during the review period. Consequently, the bank's record of opening and closing branches in this assessment area has not adversely affected the accessibility of delivery systems, particularly to LMI geographies and LMI individuals.

Reasonableness of Business Hours and Services in Meeting Assessment Area Needs

Business hours and services do not vary in a way that inconveniences certain portions of the assessment area, particularly LMI geographies and individuals. Four of the bank's branches in the assessment area offer relatively consistent lobby hours, Monday through Friday, 8:30 a.m. to 4:00 p.m. All branches operate drive-through facilities with extended hours until 5:00 p.m. on Fridays, and three of the branches offer Saturday drive-through hours from 9:30 a.m. to 12:00 p.m. Additionally, all branches offer ATMs, including two full-service interactive teller machines, one of which is located in a low-income census tract. The same deposit and loan products are offered at all branches, and three of the branches have loan officers on site, including the branch in the low-income census tract.

Community Development Services

The bank provides an adequate level of community development services in the assessment area. During the review period, 13 bank employees provided 57 hours of community development services to nine different organizations in the assessment area. Service activities consisted primarily of providing financial literacy lessons to schools where the majority of students qualified for free and reduced-price lunch.

MISSOURI

CRA RATING FOR MISSOURI:	**SATISFACTORY**
The Lending Test is rated:	**Low Satisfactory**
The Investment Test is rated:	**High Satisfactory**
The Service Test is rated:	**High Satisfactory**

The major factors supporting the bank's ratings for the state of Missouri include the following:

- The bank's lending levels reflect excellent responsiveness to the credit needs in the Missouri assessment areas.

- The distribution of loans by borrower's income/revenue profile reflects good performance in the Missouri assessment areas among customers of different income levels and businesses of different sizes.

- The geographic distribution of loans reflects adequate performance in the Missouri assessment areas.

- The bank makes an adequate level of community development loans in the Missouri assessment areas.

- The bank makes a significant level of qualified community development investments and grants in the Missouri assessment areas. The bank makes significant use of innovative and/or complex investments to support community development initiatives in its Missouri assessment areas, and the bank's investments and grants exhibit good responsiveness to credit and community development needs.

- Service delivery systems are accessible to the bank's geographies and individuals of different income levels in the Missouri assessment areas, and the bank's record of opening and closing branches has not adversely affected the accessibility of its service delivery systems.

- The bank provides a relatively high level of community development services in the Missouri assessment areas.

SCOPE OF EXAMINATION

Scoping considerations applicable to the review of Missouri assessment areas are consistent with the overall CRA examination scope as presented in the *Institution, Scope of Examination* section. As the demand for small farm loans, along with the bank's small farm loan activity, is minimal in the partial St. Louis MSA and partial St. Joseph MSA assessment areas, small farm lending was not assessed in these areas and did not impact the evaluation of the bank's lending performance. Furthermore, a detailed borrower and geographic distribution analysis was not conducted in the Cooper County assessment area due to minimal HMDA and CRA loan activity. The bank operates in nine assessment areas throughout Missouri, including four MSAs and five noncontiguous nonMSA portions of the state. For the purpose of this analysis, the nonMSA portions were split into two separate performance areas: the Poplar Bluff assessment area and a combined area that includes the remaining four nonMSA assessment areas. Performance in the Poplar Bluff and the partial Springfield MSA assessment areas was reviewed under the CRA full-scope review procedures, with the Poplar Bluff assessment area carrying the most weight due to branch structure and loan and deposit activity.

To augment the evaluation of the full-scope review assessment areas in Missouri, two community contact interviews were conducted. These interviews were used to ascertain specific community credit needs and provided context with which to evaluate the bank's responsiveness to these needs. Details from these interviews are included in the *Description of Institution's Operations* sections applicable to the assessment areas in which the community contacts were made.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN MISSOURI

The following table gives additional details regarding the bank's operations within Missouri.

Distribution of Bank Branches / Deposits					
Assessment Area	**Branches**		**Deposits**		**Review Procedures**
Poplar Bluff	22	48.9%	$1,600,750	49.3%	Full-Scope
Partial Springfield MSA	9	20.0%	$642,246	19.8%	Full-Scope
Missouri nonMSA (combined)	8	17.8%	$678,843	21.0%	Limited-Scope
Partial St. Louis MSA	3	6.7%	$189,308	5.8%	Limited-Scope
Partial St. Joseph MSA	2	4.4%	$100,082	3.1%	Limited-Scope
Cooper County	1	2.2%	$33,033	1.0%	Limited-Scope
TOTAL	**45**	**100%**	**$3,244,262**	**100%**	**2 Full-Scope**

The bank operates 45 branches (69.2 percent of total branches) throughout Missouri. Total deposits in the state equal $3.2 billion, which represents 75.5 percent of total bank deposits. In addition to the branch locations shown in the table above, the bank operates one LPO location located in the St. Louis MSA assessment area. The bank's operations in the state are heavily concentrated in the Poplar Bluff assessment area; this assessment area carried the greatest weight toward determining statewide ratings. During the review period, the bank closed one branch and opened one branch in Missouri.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN MISSOURI

LENDING TEST

The bank's Lending Test rating in Missouri is Low Satisfactory, which reflects performance under the following criteria.

Lending Test Summary	
Lending Activity	Excellent
Borrower Distribution	Good
Geographic Distribution	Adequate
Community Development Loans	Adequate Level
LENDING TEST RATING	**LOW SATISFACTORY**

Lending Activity

Overall, lending levels reflect excellent responsiveness to assessment area credit needs, based on loan activity reviewed under the Lending Test. The tables below display the bank's lending activity performance by assessment area.

Full-Scope Assessment Areas	Lending Activity
Poplar Bluff	Excellent
Partial Springfield MSA	Excellent
OVERALL	**EXCELLENT**

Limited-Scope Assessment Areas	Lending Activity
Missouri NonMSA (Combined)	Below
Partial St. Louis MSA	Below
Partial St. Joseph MSA	Below
Cooper County	Below

Borrower and Geographic Distribution

Overall, performance by borrower's income or revenue profile is good, as shown in the following tables.

Full-Scope Assessment Areas	Loan Distribution by Borrower's Profile
Poplar Bluff	Good
Partial Springfield MSA	Good
OVERALL	**GOOD**

Limited-Scope Assessment Areas	Loan Distribution by Borrower's Profile
Missouri NonMSA (Combined)	Consistent
Partial St. Louis MSA	Consistent
Partial St. Joseph MSA	Consistent
Cooper County	N/A

The overall geographic distribution of loans reflects adequate performance throughout the assessment areas, as displayed below.

Full-Scope Assessment Areas	Geographic Distribution of Loans
Poplar Bluff	Good
Partial Springfield MSA	Poor
OVERALL	**ADEQUATE**

Limited-Scope Assessment Areas	Geographic Distribution of Loans
Missouri NonMSA (Combined)	Below
Partial St. Louis MSA	Consistent
Partial St. Joseph MSA	Consistent
Cooper County	N/A

Community Development Lending Activity

Overall, the bank makes an adequate level of community development loans, as noted in the following tables.

Full-Scope Assessment Areas	Community Development Lending
Poplar Bluff	Adequate Level
Partial Springfield MSA	Adequate Level
OVERALL	**ADEQUATE LEVEL**

Limited-Scope Assessment Areas	Community Development Lending
Missouri NonMSA (Combined)	Below
Partial St. Louis MSA	Consistent
Partial St. Joseph MSA	Consistent
Cooper County	Below

During the review period, the bank originated or renewed 19 community development loans inside its Missouri assessment areas totaling $40.9 million.

INVESTMENT TEST

The bank's performance under the Investment Test is rated High Satisfactory, driven primarily by its performance in the Poplar Bluff assessment area. Overall, the bank made a significant level of qualified community development investments and grants. Furthermore, the bank makes significant use of innovative and/or complex investments to support community development initiatives in its assessment areas, and the bank's investments and grants exhibit good responsiveness to credit and community development needs. The following tables display investment and grant activity performance for each assessment area.

Full-Scope Assessment Areas	Investment and Grant Activity
Poplar Bluff	Excellent
Partial Springfield MSA	Adequate
OVERALL	**SIGNIFICANT LEVEL**

Limited-Scope Assessment Areas	Investment and Grant Activity
Missouri NonMSA (Combined)	Consistent
Partial St. Louis MSA	Consistent
Partial St. Joseph MSA	Consistent
Cooper County	Consistent

Current-period investments benefiting the bank's assessment areas totaled 13 at $14.7 million, and prior-period investments that remain in the bank's portfolio totaled $8.3 million. The bank also made 251 donations totaling $285,657 to various community development organizations serving the bank's assessment areas. One of the investments totaling $1.7 million was to a CDFI.

SERVICE TEST

The bank's Service Test rating in Missouri is High Satisfactory, which reflects performance under the following criteria.

Service Test Summary	
Accessibility of Delivery Systems	Accessible
Changes in Branch Locations	Not Adversely Affected
Reasonableness of Business Hours and Services	Do Not Vary in a Way That Inconveniences
Community Development Services	Relatively High Level
SERVICE TEST RATING	**HIGH SATISFACTORY**

Accessibility of Delivery Systems

As shown below, the bank's delivery systems are accessible to geographies and individuals of different income levels in its assessment areas.

Full-Scope Assessment Areas	Accessibility of Delivery Systems
Poplar Bluff	Readily Accessible
Partial Springfield MSA	Reasonably Accessible
OVERALL	**ACCESSIBLE**

Limited-Scope Assessment Areas	Accessibility of Delivery Systems
Missouri NonMSA (Combined)	Consistent
Partial St. Louis MSA	Consistent
Partial St. Joseph MSA	Consistent
Cooper County	Consistent

Changes in Branch Locations

The bank's record of opening and closing branches has not adversely affected the accessibility of the bank's delivery systems, particularly to LMI geographies and individuals.

Full-Scope Assessment Areas	Changes in Branch Locations
Poplar Bluff	Not Adversely Affected
Partial Springfield MSA	Not Adversely Affected
OVERALL	**NOT ADVERSELY AFFECTED**

Limited-Scope Assessment Areas	Changes in Branch Locations
Missouri NonMSA (Combined)	Consistent
Partial St. Louis MSA	Exceeds
Partial St. Joseph MSA	Consistent
Cooper County	Consistent

Reasonableness of Business Hours and Services in Meeting Assessment Area Needs

The bank's hours and services do not vary in a way that inconveniences certain portions of its assessment areas, particularly LMI geographies or individuals. The bank's branch locations are generally open between 8:00 a.m. and 5:00 p.m., with many locations offering extended hours and drive-through services. Some of the bank's locations also offer Saturday drive-through hours between 8:00 a.m. and 12:00 p.m. While the bank's hours vary slightly between assessment areas, they do not vary in a way that inconveniences certain portions of its assessment areas. The bank offers the same suite of products throughout its entire branch network.

Full-Scope Assessment Areas	Reasonableness of Business Hours and Services
Poplar Bluff	Do Not Vary in a Way that Inconveniences
Partial Springfield MSA	Do Not Vary in a Way that Inconveniences
OVERALL	**DO NOT VARY IN A WAY THAT INCONVENIENCES**

Limited-Scope Assessment Areas	Reasonableness of Business Hours and Services
Missouri NonMSA (Combined)	Consistent
Partial St. Louis MSA	Consistent
Partial St. Joseph MSA	Consistent
Cooper County	Consistent

Community Development Services

The bank provides a relatively high level of community development services, as shown below.

Full-Scope Assessment Areas	Community Development Services
Poplar Bluff	Leader
Partial Springfield MSA	Limited Level
OVERALL	**RELATIVELY HIGH LEVEL**

Limited-Scope Assessment Areas	Community Development Services
Missouri NonMSA (Combined)	Consistent
Partial St. Louis MSA	Exceeds
Partial St. Joseph MSA	Below
Cooper County	Exceeds

In total, 86 employees provided 911 community development service hours to 68 organizations across the bank's Missouri assessment areas.

MISSOURI NONMETROPOLITAN STATEWIDE AREA

(Full-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE POPLAR BLUFF ASSESSMENT AREA

Bank Structure

As shown in the table below, the bank operates 22 branches in this assessment area, which reflects 33.8 percent of the bank's total branches.

Branch Locations by Census Tract Income Level				
Low-Income	Moderate-Income	Middle-Income	Upper-Income	Unknown-Income
0	9	11	2	0

During the review period, the bank closed one drive-through-only branch, which was located in an upper-income census tract.

General Demographics

The Poplar Bluff assessment area is composed of ten contiguous nonMSA counties in southeastern Missouri: Butler, Carter, Dunklin, Howell, Mississippi, New Madrid, Oregon, Ripley, Scott, and Stoddard. The assessment area has a total population of 230,421, with the most populous counties being Butler (42,130), Howell (39,750), and Scott (38,059). Each of the remaining counties has a population of less than 30,000. The assessment area is made up of rural areas, including parts of Mark Twain National Forest and several state parks, along with small to mid-size towns. The banking industry in the assessment area is competitive, with 32 FDIC-insured depository institutions operating 116 branches throughout. Of these institutions, Southern Bank ranks 1st by deposit market share.

Assessment area credit needs include a blend of consumer, commercial, and agricultural loan products. Additionally, a community contact familiar with the assessment area stated that the assessment area was made up of mainly lower- to middle-income residents, with affordable housing dispersed throughout the area; however, there was not enough affordable housing to meet the demand.

Income and Wealth Demographics

The following table reflects the number of assessment area census tracts by income level and the family population within those geographies.

Assessment Area Demographics by Geography Income Level				
Income Level	**Census Tracts**		**Family Population**	
Low	2	2.9%	1,163	1.9%
Moderate	23	32.9%	19,654	31.5%
Middle	40	57.1%	36,836	59.1%
Upper	5	7.1%	4,652	7.5%
Unknown	0	0.0%	0	0.0%
TOTAL	**70**	**100%**	**62,305**	**100%**

As shown in the table above, 35.8 percent of census tracts in the assessment area are designated as LMI, and 33.4 percent of assessment area families reside within those geographies. The moderate-income census tracts are most heavily concentrated in the western counties of Howell, Oregon, and Ripley. Furthermore, the majority of the assessment area census tracts are middle income; however, seven of the counties have middle-income geographies that were designated as distressed and/or underserved, as detailed below.

- Carter County has two census tracts designated as underserved due to remote rural location.
- Dunklin County (5) and Mississippi County (2) have census tracts designated as distressed due to poverty.
- Oregon County (1) and Ripley County (2) have census tracts designated as distressed due to poverty and underserved due to remote rural location.

Based on 2020 ACS data, the median family income for the assessment area was $50,247. At the same time, the median family income for nonMSA Missouri was $56,957. More recently, the FFIEC estimates the 2024 median family income for nonMSA Missouri to be $70,600. The following table displays population percentages of assessment area families by income level compared to all of nonMSA Missouri.

Family Population by Income Level				
Income Category	**Assessment Area**		**NonMSA Missouri**	
Low	16,041	25.8%	79,356	20.2%
Moderate	11,957	19.2%	71,657	18.2%
Middle	12,481	20.0%	82,407	21.0%
Upper	21,826	35.0%	159,994	40.7%
TOTAL	**62,305**	**100%**	**393,414**	**100%**

When compared with the data in the first table in this section, a higher percentage of families in the assessment area are LMI (45.0 percent) than reside in LMI census tracts (33.4 percent). Overall, the assessment area has a higher percentage of LMI families (45.0 percent) compared with nonMSA Missouri (38.4 percent) as a whole. Additionally, the percentage of families below the poverty level in the assessment area (16.2 percent) is significantly higher than in nonMSA Missouri (12.1 percent). Therefore, considering income levels and family demographics, the assessment area is less affluent compared to nonMSA Missouri as a whole.

Housing Demographics

The following table displays housing demographics for the assessment area as compared to nonMSA Missouri.

Housing Cost Burden Levels						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Assessment Area	65.0%	30.8%	38.0%	54.2%	23.6%	15.7%
NonMSA Missouri	65.5%	29.9%	35.8%	54.5%	25.3%	16.4%

Based on income levels, rental costs, and home values, housing among LMI renters and owners in the assessment area appears generally in line with those in the broader nonMSA statewide area. Based on the data in the table above, the overall level of cost-burdened renters in the assessment area (38.0 percent) is slightly above the level in nonMSA Missouri (35.8 percent). Compared to renters, the level of cost-burdened owners was significantly lower in the assessment area (15.7 percent) and nonMSA Missouri (16.4 percent). Of note, the proportion of cost-burdened low-income renters (74.4 percent) and low-income owners (61.5 percent) in Butler County was greater than that of the assessment area (65.0 percent and 54.2 percent, respectively) and nonMSA Missouri (65.5 percent and 54.5 percent, respectively), indicating less affordability among low-income households in the assessment area's most populous county.

Industry and Employment Demographics

The assessment area supports a large and diverse business community. According to the BLS, there are 85,704 employees in the assessment area (including 14,818 governmental employees). By percentage of nongovernmental employees, the three largest job categories in the assessment area are retail trade (16.1 percent), followed by manufacturing (15.0 percent) and healthcare and social assistance (9.3 percent). The following table details BLS unemployment data (not seasonally adjusted) for the assessment area and nonMSA Missouri.

Unemployment Levels			
Area	Time Period (Annual Average %)		
	2023	2024	2025 (January – July)
Assessment Area	4.0	4.7	5.2
NonMSA Missouri	3.5	4.2	4.8

As shown in the table above, unemployment rates in the assessment area were slightly higher than nonMSA statewide figures over the review period. Unemployment rates were highest in Mississippi County in 2023 (4.9 percent) and 2024 (6.0 percent). Conversely, Scott County had the lowest unemployment rate in 2023 (3.2 percent) and 2024 (3.8 percent). Additionally, unemployment rates in both the assessment area and nonMSA Missouri experienced similar increases over the review period.

Community Contact Information

Information from one community contact was used to help shape the performance context in which the bank's activities in this assessment area were evaluated. This interview was with an individual specializing in small businesses in the assessment area. The contact categorized the economy as facing challenges, mainly due to the rising gas prices impacting the area, which consists of mostly lower- to middle-income residents.

The contact stated that while affordable housing was well dispersed throughout the area, there was not enough available to meet the demand, and the largest barrier to homeownership was the population's poverty and low income levels. The contact stated that the area had ample resources for small business startups, highlighting a local chamber of commerce offering entrepreneur bootcamps as well as a supportive banking environment for small businesses. In addition, the contact stated that the personal banking environment was strong, with plenty of locally owned banks that are very involved in the community and foster healthy competition.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE POPLAR BLUFF ASSESSMENT AREA

LENDING TEST

The following table displays the bank's Lending Test performance in the Poplar Bluff assessment area.

Lending Test Summary	
Lending Activity	Excellent
Borrower Distribution	Good
Geographic Distribution	Good
Community Development Loans	Adequate Level

Lending Activity

The following table displays the combined 2023 and 2024 lending volume by number and dollar volume.

Summary of Lending Activity				
Loan Type	**#**		**$ (000s)**	
Home Improvement	152	4.0%	$8,470	2.2%
Home Purchase	498	13.2%	$77,430	20.3%
Multifamily Housing	31	0.8%	$8,584	2.3%
Refinancing	202	5.4%	$22,295	5.9%
Other Purpose LOC	82	2.2%	$6,370	1.7%
Other Purpose Closed/Exempt	46	1.2%	$3,253	0.9%
Total HMDA	**1,011**	**26.9%**	**$126,402**	**33.1%**
Small Business	1,889	50.2%	$157,496	41.3%
Small Farm	864	22.9%	$97,527	25.6%
TOTAL LOANS	**3,764**	**100.0%**	**$381,425**	**100.0%**

Loans made in the Poplar Bluff assessment area represent 49.6 percent by number and 43.1 percent by dollar of total 2023 and 2024 HMDA and CRA loans made in the bank's assessment areas. This level of lending is above the percentage of total bank branches in the assessment area (33.8 percent) and the percentage of total bank deposits held in the assessment area (37.2 percent). Additionally, the bank is a leading lender of home mortgage loans and small business loans in the assessment area; in 2024, the bank ranked 1st out of 202 HMDA-reporting lenders in home mortgage loans and 1st out of 82 CRA-reporting lenders in small business and small farm loans. Therefore, the bank's lending activity reflects excellent responsiveness to the credit needs of the assessment area.

Loan Distribution by Borrower's Profile

Overall, the bank's loan distribution by borrower's profile is good, based on performance from all loan categories reviewed. While the bank's HMDA loan distribution by borrower's profile is adequate and performance under the small business and small farm categories is good, greater emphasis is placed on performance in the small business loan category, given the bank's significantly higher volume of small business loans made during the review period.

Home Mortgage Loans

Distribution of Home Mortgage Lending by Borrower Income Level									
Year	Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Income	Performance Conclusion
		#	%	%	$ (000s)	$ %	$ %	%	
2023	Low	39	8.4%	8.9%	$2,148	3.7%	4.6%	25.7%	Adequate
	Moderate	82	17.6%	19.6%	$6,757	11.7%	14.3%	19.2%	Adequate
2024	Low	45	8.2%	7.9%	$2,644	3.9%	4.0%	25.7%	Adequate
	Moderate	62	11.4%	16.9%	$4,755	6.9%	12.1%	19.2%	Poor

Overall, the borrower distribution of HMDA loans is adequate. Based on the data in the previous table, the bank's lending performance to LMI borrowers across the two-year review period was mostly adequate, as it was in line with the aggregate lending levels; however, HMDA lending to moderate-income borrowers in 2024 was considered poor, as it was notably below the aggregate.

Small Business Loans

Distribution of Small Business Lending by Business Income Level									
Year	Borrower Income Level	Bank Loans		Aggregate Data	Bank Loans		Aggregate Data	Businesses by Revenue	Performance Conclusion
		#	%	%	$ (000s)	$ %	$ %	%	
2023	≤$1 Million	735	79.9%	63.0%	$48,463	64.8%	50.8%	89.3%	Good
2024	≤$1 Million	844	87.1%	62.9%	$59,934	72.5%	53.3%	89.3%	Excellent

The bank's lending to businesses of different sizes is good. The bank's lending levels to small businesses exceeded the aggregate in both years and were deemed either good or excellent throughout the review period.

Small Farm Loans

Distribution of Small Farm Lending by Farm Income Level									
Year	Borrower Income Level	Bank Loans		Aggregate Data	Bank Loans		Aggregate Data	Farms by Revenue	Performance Conclusion
		#	%	%	$ (000s)	$ %	$ %	%	
2023	≤$1 Million	363	78.4%	56.3%	$34,521	68.1%	61.9%	96.1%	Good
2024	≤$1 Million	341	85.0%	55.6%	$31,471	67.2%	55.8%	96.2%	Excellent

The bank's lending to farms of different sizes is good. As shown in the previous table, the bank exceeded aggregate lending performance in 2023 and exceeded the aggregate by a larger margin in 2024.

Geographic Distribution of Loans

The bank's geographic distribution of loans is good overall based on all three loan products reviewed, with primary emphasis placed on small business lending. Additionally, a dispersion analysis of assessment area loan activity did not reveal evidence of conspicuous lending gaps in LMI geographies. In 2023, the bank had loan activity in 97.1 percent of all assessment area census tracts and 92.0 percent of all LMI geographies. In 2024, the bank had lending activity in 97.1 percent of census tracts in the assessment area and 96.0 percent of LMI geographies in the assessment area. This dispersion was consistent with the bank's branch structure in the assessment area and supports the conclusion that the geographic distribution of loans is good overall.

Home Mortgage Loans

Distribution of Home Mortgage Lending by Income Level of Geography									
Year	Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Owner-Occupied Units	Performance Conclusion
		#	%	%	$ (000s)	$ %	$ %	%	
2023	Low	10	2.2%	2.1%	$1,473	2.5%	1.4%	1.2%	Good
	Moderate	144	31.0%	28.7%	$17,066	29.5%	27.9%	30.2%	Good
2024	Low	10	1.8%	2.9%	$785	1.1%	1.9%	1.2%	Adequate
	Moderate	159	29.1%	27.4%	$18,673	27.2%	27.3%	30.2%	Good

The bank's overall geographic distribution of HMDA loans is good. Based on the data in the preceding table, opportunities for HMDA lending in low-income census tracts are limited given the low percentage of owner-occupied housing units available in these census tracts. Nevertheless, the bank's level of lending in low-income census tracts was in line with the performance of aggregate lenders in 2023 and 2024, though it exceeded the demographic in both years. Performance in moderate-income census tracts exceeded aggregate lending in 2023 and 2024 as well as the demographic in 2023, while slightly trailing the demographic in 2024.

Small Business Loans

Distribution of Small Business Lending by Income Level of Geography									
Year	Census Tract Income Level	Bank Loans		Aggregate Data	Bank Loans		Aggregate Data	Businesses	Performance Conclusion
		#	%	%	$ (000s)	$ %	$ %	%	
2023	Low	25	2.7%	2.2%	$3,112	4.2%	3.6%	2.7%	Good
	Moderate	268	29.1%	28.9%	$25,637	34.3%	34.7%	33.1%	Good
2024	Low	22	2.3%	2.1%	$3,698	4.5%	3.4%	2.8%	Good
	Moderate	288	29.7%	28.4%	$33,089	40.0%	33.8%	32.8%	Good

The bank's overall geographic distribution of small business loans is good. The bank's level of lending to small businesses in LMI census tracts in 2023 and 2024 was slightly greater than aggregate levels of lending and was either at or approaching the demographic in both years.

Small Farm Loans

Distribution of Small Farm Lending by Income Level of Geography									
Year	Census Tract Income Level	Bank Loans		Aggregate Data	Bank Loans		Aggregate Data	Farms	Performance Conclusion
		#	%	%	$ (000s)	$ %	$ %	%	
2023	Low	1	0.2%	0.1%	$10	0.0%	0.0%	0.3%	Good
	Moderate	124	26.8%	28.6%	$9,024	17.8%	22.0%	27.3%	Adequate
2024	Low	2	0.5%	0.3%	$349	0.7%	0.5%	0.2%	Good
	Moderate	144	35.9%	32.3%	$11,159	23.8%	25.8%	27.0%	Good

The bank's overall geographic distribution of small farm loans is good. Based on the data in the previous table, opportunities for small farm lending in low-income census tracts are limited given the low percentage of small farms in these census tracts. Nevertheless, the bank's level of lending in low-income census tracts was in line with both the performance of aggregate institutions in the assessment area and the demographic figures across both years, reflecting adequate performance. Performance in moderate-income census tracts varied by year, slightly trailing the aggregate in 2023 and outperforming the aggregate lending level in 2024.

<u>Community Development Lending Activity</u>

The bank made an adequate level of community development loans in the Poplar Bluff assessment area. As detailed in the table below, the bank made nine community development loans totaling $12.7 million, the most impactful of which are discussed after the following table.

Community Development Lending										
	Affordable Housing		Community Services		Revitalization/ Stabilization		Economic Development		Total	
	#	$ (000s)	#	$ (000s)	#	$ (000s)	#	$ (000s)	#	$ (000s)
Community Development Loans	1	$750	0	$0	1	$17,620	7	$11,969	9	$12,737

- Three of the community development loans totaling $9.3 million were for two car dealerships located in moderate-income census tracts. These loans had a purpose of economic development and were renewals of lines of credit for dealer floor plans.

- The bank originated one community development loan with the purpose of affordable housing totaling $750,000. The loan funded a multifamily apartment complex, benefiting mostly LMI individuals, as the complex will be income restricted with a minimum of 52 percent of the units rented to LMI families.

INVESTMENT TEST

The bank makes an excellent level of qualified community development investments and grants in the assessment area. In total, the bank made $6.1 million in qualified investments, grants, and donations. All of the qualified investments were municipal bonds with the purpose of community service, and a majority of the investments benefited school districts with over 50 percent of the students qualifying for free and reduced-price lunch. The investments include 2 from the current period totaling $1.7 million and 11 from a prior period totaling $4.3 million. In addition, the bank made 170 donations in the assessment area totaling $161,092.

SERVICE TEST

The following table displays the bank's Service Test performance in the Poplar Bluff assessment area.

Service Test Summary	
Accessibility of Delivery Systems	Readily Accessible
Changes in Branch Locations	Not Adversely Affected
Reasonableness of Business Hours and Services	Do Not Vary in a Way That Inconveniences
Community Development Services	Leader

Accessibility of Delivery Systems

The bank operates 22 branches in the Poplar Bluff assessment area. The following table displays the location of the bank's branches by geography income level compared to the distribution of assessment area census tracts and households by geography income level.

Branch Distribution by Geography Income Level						
Dataset	**Geography Income Level**					**TOTAL**
	Low-	**Moderate-**	**Middle-**	**Upper-**	**Unknown-**	
Branches	0	9	11	2	0	**22**
	0.0%	40.9%	50.0%	9.1%	0.0%	**100%**
Census Tracts	2.9%	32.9%	57.1%	7.1%	0.0%	**100%**
Household Population	2.0%	32.5%	57.9%	7.6%	0.0%	**100%**

As shown in the previous table, nine of the bank's offices are in LMI geographies. In addition, five of the bank's offices are located in close proximity to an LMI census tract and are accessible to residents of those tracts. Therefore, the bank's service delivery systems are readily accessible to individuals and geographies of different income levels.

Changes in Branch Locations

During the review period, the bank did not open any branches; however, the bank closed one branch in an upper-income census tract. Though the closed branch was a limited-service, drive-through-only location, the branching activity did not adversely affect the accessibility of delivery systems, particularly to LMI geographies and LMI individuals.

Reasonableness of Business Hours and Services in Meeting Assessment Area Needs

Business hours and services do not vary in a way that inconveniences certain portions of the assessment area, particularly LMI geographies and individuals. The bank's branches in the assessment area offer relatively consistent lobby and drive-through hours Monday through Friday during standard business hours. None of the branches offer Saturday lobby hours; however, nine of the locations offer limited Saturday drive-through hours, including one located in a moderate-income census tract and three branches in middle-income census tracts located in close proximity to LMI census tracts. Lastly, all offices in the assessment area offer the same deposit and loan products, and branches with loan originators based on site are equally dispersed throughout the assessment area, including LMI areas.

Community Development Services

The bank was a leader in providing community development services in the assessment area. During the review period, 56 employees provided 436 community development service hours to 39 different organizations in the assessment area. These community development services included the following noteworthy activities.

- Employees provided 357.5 community development service hours to various schools in the assessment area. Each of these schools had over 50 percent of their students qualifying for free and reduced-price lunch. These efforts consisted of bank employees providing financial expertise by serving as a board member for a school committee or providing financial literacy lessons to the students at the school.

- Two bank employees provided 23 service hours in total by serving on the board of directors and providing technical assistance to two separate area housing authorities that oversee public housing and voucher programs.

SPRINGFIELD, MISSOURI MSA

(Full-Scope Review)

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

Bank Structure

As shown in the table below, the bank operates nine branches in this assessment area, which reflects 13.8 percent of the bank's total branches.

Branch Locations by Census Tract Income Level				
Low-Income	**Moderate-Income**	**Middle-Income**	**Upper-Income**	**Unknown-Income**
0	0	8	1	0

During the review period, the bank did not open or close any branches in this assessment area.

General Demographics

The Springfield assessment area is composed of Christian, Green, and Webster counties. Due to census changes, Stone and Taney counties, which were part of the assessment area at the prior examination, were removed from the Springfield MSA and are now part of nonMSA Missouri. The assessment area has a total population of 426,842. Greene County is the most populous, with a population of 298,915. Christian and Webster counties have populations of 88,842 and 39,085, respectively. The assessment area includes a strong healthcare and social assistance workforce, as it is home to several large hospitals.

Additionally, the assessment area has strong retail trade and manufacturing industries, with several large national corporations headquartered in the area. The assessment area is also home to Missouri State University, a large four-year state university. Furthermore, the banking industry in the assessment area is competitive, with 38 FDIC-insured depository institutions operating 163 branches throughout the assessment area. Of these institutions, the bank ranks 9th, with 4.0 percent of the deposit market share. Deposits held in branches in the assessment area represent 14.9 percent of total bank deposits.

The combined area credit needs include a blend of consumer, commercial, and agricultural loan products. Additionally, a community contact familiar with the assessment area stated that there was a great need for affordable housing. The contact stated that many of the affordable homes were uninhabitable, which leads to residents renting or requiring housing assistance from area nonprofit agencies.

Income and Wealth Demographics

The following table reflects the number of assessment area census tracts by income level and the family population within those geographies.

Assessment Area Demographics by Geography Income Level				
Income level	**Census Tracts**		**Family Population**	
Low	5	4.8%	2,672	2.5%
Moderate	23	21.9%	17,915	16.6%
Middle	46	43.8%	52,583	48.8%
Upper	29	27.6%	34,381	31.9%
Unknown	2	1.9%	136	0.1%
TOTAL	**105**	**100%**	**107,687**	**100%**

As shown in the table above, 26.7 percent of census tracts in the assessment area are designated as LMI, while 19.1 percent of assessment area families reside within those geographies. The majority of these LMI census tracts are concentrated in the city of Springfield.

Based on 2020 ACS data, the median family income for the assessment area was $65,499. At the same time, the median family income for Missouri as a whole was $72,834. More recently, the FFIEC estimates the 2024 median family income for the Springfield MSA to be $80,500. The following table displays population percentages of assessment area families by income level compared to Missouri.

Family Population by Income Level				
Income Category	**Assessment Area**		**Missouri**	
Low	20,076	18.6%	317,372	20.5%
Moderate	19,829	18.4%	285,834	18.4%
Middle	23,238	21.6%	333,089	21.5%
Upper	44,544	41.4%	614,761	39.6%
TOTAL	**107,687**	**100%**	**1,551,056**	**100%**

When compared with the data in the first table in this section, a higher percentage of families in the assessment area are LMI (37.0 percent) than reside in LMI census tracts (19.1 percent). Overall, the distribution of families by income level in the assessment area is in line with Missouri, though the percentage of low-income families in the assessment area (18.6 percent) is slightly lower than in Missouri as a whole (20.5 percent). Furthermore, the percentage of families below the poverty level in the assessment area (8.8 percent) is comparable to the percentage in Missouri (8.9 percent). Therefore, considering income levels and family demographics, families in the assessment area are similarly affluent to those in the state of Missouri as a whole.

Housing Demographics

The following table displays housing demographics for the assessment area as compared to Missouri.

Housing Cost Burden Levels						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Assessment Area	80.2%	38.2%	41.9%	60.7%	25.8%	15.2%
Missouri	74.0%	30.9%	39.9%	59.0%	26.1%	16.2%

Based on income levels, rental costs, and home values, housing affordability in the assessment area varies compared to Missouri. While the percentage of cost-burdened renters in the assessment area exceeds the percentage of those in the state of Missouri as a whole, housing in the assessment area and Missouri appears to be similarly affordable for homeowners. More specifically, Christian County has a higher level of cost-burdened low-income renters (86.5 percent) than that of low-income renters in the assessment area (80.2 percent) and the state (74.0 percent). Additionally, Greene County has a higher level of cost-burdened moderate-income renters (40.1 percent) than that of moderate-income renters in the assessment area (38.2 percent) and Missouri as a whole (30.9 percent).

Further, there is a higher percentage of cost-burdened low- and moderate-income homeowners in Christian County (63.7 and 31.5 percent, respectively) compared to that of the assessment area (60.7 and 25.8 percent, respectively) and the state as a whole (59.0 and 26.1 percent, respectively), while Webster County low- and moderate-income homeowners have a significantly lower cost burden (50.8 and 20.1 percent respectively), resulting in an overall assessment area LMI cost-burden similar to that of the state of Missouri as a whole.

Industry and Employment Demographics

The assessment area supports a large and diverse business community. According to the BLS, there are 207,822 employees in the assessment area (including 26,339 governmental employees). By percentage of nongovernmental employees, the three largest job categories in the assessment area are healthcare and social assistance (23.4 percent), followed by retail trade (13.8 percent) and accommodation and food services (10.3 percent). The following table details BLS unemployment data (not seasonally adjusted) for the assessment area and Missouri.

Unemployment Levels			
Area	Time Period (Annual Average %)		
	2023	2024	2025 (January – July)
Assessment Area	2.7	3.3	3.8
Missouri	3.1	3.7	4.3

As shown in the table above, unemployment rates in the assessment area were consistently lower than statewide figures, though both saw an increasing trend throughout the review period.

Community Contact Information

Information from one community contact was used to help shape the performance context in which the bank's activities in this assessment area were evaluated. This interview was with an individual from a nonprofit organization that focuses on providing services to the LMI community. The community contact categorized the economic trends in the assessment area as generally positive, though there is a large population of unhoused individuals and the organization receives numerous calls daily for assistance. The contact also stated that there was a large housing shortage, specifically in regard to affordable housing, with much of the affordable housing stock being uninhabitable.

In addition to the low availability of affordable housing, the contact stated that another barrier to homeownership is credit scores and down payments, though the contact mentioned that there are banks in the area that engage the LMI community and offer financial coaching and literacy programs. Additionally, the community contact stated that there are a lot of banks in the assessment area that are active in the community, which fosters healthy competition among the banks.

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

LENDING TEST

The following table displays the bank's Lending Test performance in the partial Springfield MSA assessment area.

Lending Test Summary	
Lending Activity	Excellent
Borrower Distribution	Good
Geographic Distribution	Poor
Community Development Loans	Adequate Level

Lending Activity

The following table displays the combined 2023 and 2024 lending volume by number and dollar volume.

Summary of Lending Activity				
Loan Type	**#**		**$ (000s)**	
Home Improvement	117	9.9%	$9,914	7.4%
Home Purchase	171	14.5%	$34,219	25.7%
Multifamily Housing	6	0.5%	$5,923	4.4%
Refinancing	61	5.2%	$7,850	5.9%
Other Purpose LOC	52	4.4%	$3,733	2.8%
Other Purpose Closed/Exempt	7	0.6%	$902	0.7%
Total HMDA	**414**	**35.1%**	**$62,541**	**46.9%**
Small Business	477	40.5%	$55,291	41.5%
Small Farm	287	24.4%	$15,542	11.7%
TOTAL LOANS	**1,178**	**100.0%**	**$133,374**	**100.00%**

Loans made in this assessment area represent 15.5 percent by number and 15.1 percent by dollars of total 2023 and 2024 HMDA and CRA loans made in the bank's combined assessment areas. This level of lending is slightly higher than the percentage of total bank branches in the assessment area (13.8 percent) and in line with the percentage of total bank deposits held in the assessment area (14.9 percent). Moreover, the bank ranked 23rd out of 328 HMDA-reporting lenders in 2024 home mortgage loans and 8th out of 103 CRA-reporting lenders in 2024 small business and small farm loans. Therefore, the bank's lending activity reflects excellent responsiveness to the credit needs of the assessment area.

Loan Distribution by Borrower's Profile

Overall, the bank's loan distribution by borrower's profile is good, based on performance from all three loan categories reviewed. While the bank's HMDA loan distribution by borrower's profile is adequate, and performance under small farm lending is excellent, the greatest emphasis is placed on small business, which represented good performance.

Home Mortgage Loans

Distribution of Home Mortgage Lending by Borrower Income Level									
Year	Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Income	Performance Conclusion
		#	%	%	$ (000s)	$ %	$ %	%	
2023	Low	21	9.6%	8.7%	$1,376	4.7%	4.2%	18.6%	Good
	Moderate	19	8.7%	18.7%	$1,722	5.8%	13.1%	18.4%	Poor
2024	Low	17	8.7%	5.9%	$1,144	3.5%	2.6%	18.6%	Good
	Moderate	33	16.8%	17.5%	$2,817	8.5%	11.2%	18.4%	Adequate

Overall, borrower distribution of HMDA loans is adequate. Based on the data in the previous table, the bank's lending performance to LMI borrowers across the two-year review period ranged from good to poor.

Small Business Loans

Distribution of Small Business Lending by Business Income Level									
Year	Borrower Income Level	Bank Loans		Aggregate Data	Bank Loans		Aggregate Data	Businesses by Revenue	Performance Conclusion
		#	%	%	$ (000s)	$ %	$ %	%	
2023	≤$1 Million	179	71.9%	54.9%	$13,624	47.9%	37.5%	91.6%	Good
2024	≤$1 Million	185	81.1%	52.4%	$14,404	53.7%	34.3%	91.7%	Good

The bank's lending to businesses of different sizes is good. The bank's lending levels to small businesses exceeded aggregate lending levels both years. Additionally, 82.1 percent of the bank's loans to small businesses during the review period were in amounts of $100,000 or less, which demonstrates the bank's willingness to make credit available to small businesses.

Small Farm Loans

Distribution of Small Farm Lending by Farm Income Level									
Year	Borrower Income Level	Bank Loans		Aggregate Data	Bank Loans		Aggregate Data	Farms by Revenue	Performance Conclusion
		#	%	%	$ (000s)	$ %	$ %	%	
2023	≤$1 Million	133	93.0%	76.4%	$6,828	92.1%	82.0%	99.2%	Excellent
2024	≤$1 Million	143	99.3%	78.1%	$8,028	98.8%	83.4%	99.1%	Excellent

The bank's lending to farms of different sizes is excellent. As shown in the previous chart, the bank comfortably exceeded aggregate lending performance in 2023 and 2024 and approached the demographic comparator.

Geographic Distribution of Loans

The bank's geographic distribution of loans is poor overall based on all three loan products reviewed. As previously mentioned, the assessment area has five low-income census tracts and 23 moderate-income census tracts. Therefore, primary emphasis is placed on the bank's lending performance in moderate-income census tracts. A dispersion analysis revealed that the percentage of LMI geographies with at least one loan in 2023 and 2024 (67.9 and 71.4 percent, respectively) was lower than middle- and upper-income geographies in those same years (88.0 and 86.7 percent, respectively). While the lending performance in the LMI geographies was poor, the lending dispersion across the assessment area did not indicate conspicuous lending gaps, as the LMI census tracts without lending activity are home to a local airport and a four-year state university, which provide limited lending opportunities.

Home Mortgage Loans

Distribution of Home Mortgage Lending by Income Level of Geography									
Year	Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Owner-Occupied Units	Performance Conclusion
		#	%	%	$ (000s)	$ %	$ %	%	
2023	Low	7	3.2%	1.9%	$973	3.3%	2.4%	1.4%	Excellent
	Moderate	26	11.9%	17.5%	$4,015	13.6%	13.1%	13.6%	Poor
2024	Low	2	1.0%	2.0%	$4,538	13.7%	1.4%	1.4%	Adequate
	Moderate	22	11.2%	17.5%	$1,698	5.1%	13.5%	13.6%	Poor

The bank's overall geographic distribution of HMDA loans is poor. Based on the data in the preceding table, opportunities for HMDA lending in low-income census tracts are limited given the low percentage of owner-occupied housing units; nevertheless, the bank's lending levels in these geographies reflected excellent performance in 2023 and were consistent with aggregate lending levels in 2024, reflecting adequate performance. While the demographic comparator above shows greater opportunity for lending in the moderate-income census tracts, the bank trailed aggregate lending in both years, reflecting poor performance and driving the overall conclusion of poor for the geographic distribution of HMDA loans.

Small Business Loans

Distribution of Small Business Lending by Income Level of Geography									
Year	**Census Tract Income Level**	**Bank Loans**		**Aggregate Data**	**Bank Loans**		**Aggregate Data**	**Businesses**	**Performance Conclusion**
		#	**%**	**%**	**$ (000s)**	**$ %**	**$ %**	**%**	
2023	Low	3	1.2%	1.6%	$381	1.3%	2.7%	1.8%	Adequate
	Moderate	29	11.6%	18.8%	$4,916	17.3%	27.2%	21.9%	Poor
2024	Low	2	0.9%	1.2%	$25	0.1%	1.5%	1.9%	Adequate
	Moderate	33	14.5%	18.2%	$8,592	32.0%	27.2%	22.1%	Poor

The bank's overall geographic distribution of small business loans is poor. Despite limited lending opportunities in low-income census tracts, the bank's performance lending in these geographies reflected adequate performance in both years of data reviewed. However, the bank's lending to small businesses in moderate-income census tracts, which carried more weight toward forming overall conclusions, trailed the aggregate and demographic figures and reflected poor performance in both years.

Small Farm Loans

Distribution of Small Farm Lending by Income Level of Geography									
Year	**Census Tract Income Level**	**Bank Loans**		**Aggregate Data**	**Bank Loans**		**Aggregate Data**	**Farms**	**Performance Conclusion**
		#	**%**	**%**	**$ (000s)**	**$ %**	**$ %**	**%**	
2023	Low	0	0.0%	0.2%	$0	0.0%	0.1%	0.3%	Adequate
	Moderate	11	7.7%	7.8%	$446	6.0%	6.5%	9.7%	Adequate
2024	Low	0	0.0%	0.0%	$0	0.0%	0.0%	0.3%	Adequate
	Moderate	9	6.3%	7.0%	$536	6.6%	6.0%	8.9%	Adequate

The bank's overall geographic distribution of small farm loans is adequate. While the bank did not originate any loans in low-income census tracts, opportunities for small farm lending are limited given the low percentage of small farms operating in these census tracts. Performance in moderate-income census tracts was on par with aggregate lending levels and approaching the demographic in 2023 and 2024, reflecting adequate performance in both years.

<u>Community Development Lending Activity</u>

The bank makes an adequate level of community development loans in the assessment area. As detailed in the table below, the bank made five community development loans totaling $10.6 million, the most impactful of which are discussed after the following table.

Community Development Lending										
	Affordable Housing		Community Services		Revitalization/ Stabilization		Economic Development		Total	
	#	$ (000s)	#	$ (000s)	#	$ (000s)	#	$ (000s)	#	$ (000s)
Community Development Loans	1	$3,736	1	$1,000	3	$5,840	0	$0	5	$10,576

- The bank originated a loan totaling $3.7 million with the purpose of affordable housing. The loan is for the purchase of 58 single-family rental homes located in a low-income census tract. Per the loan documentation, the properties are intended to be renovated, including new roofs, which demonstrates a secondary community development purpose of revitalization and stabilization, as the loan will fund renovations of affordable housing, attracting and retaining residents to an LMI area.

- The bank originated a community development loan in the amount of $1.8 million for the purchase of a grocery store in a low-income census tract. The loan's community development purpose is to revitalize and stabilize, as it will employ and serve residents of the low-income census tract.

INVESTMENT TEST

The bank makes an adequate level of qualified community development investments and grants in the assessment area. The bank made three new qualified community development investments totaling $2.0 million in addition to two outstanding municipal bond investments from a prior period totaling $1.2 million. Of the new investments, one investment worth $1.7 million was an investment in a CDFI bank for the purpose of economic development. The remaining current-period investments were for MBS that support affordable housing. In addition to these investments, the bank made 14 donations totaling $27,726. These donations supported community service organizations providing educational and health services to LMI individuals and families, as well as schools with a majority of their students qualifying for free and reduced-price lunch.

SERVICE TEST

The following table displays the bank's Service Test performance in the partial Springfield MSA assessment area.

Service Test Summary	
Accessibility of Delivery Systems	Reasonably Accessible
Changes in Branch Locations	Not Adversely Affected
Reasonableness of Business Hours and Services	Do Not Vary in a Way That Inconveniences
Community Development Services	Limited Level

Accessibility of Delivery Systems

The bank operates nine branches in this assessment area. The following table displays the location of the bank's branches by geography income level compared to the distribution of assessment area census tracts and households by geography income level.

Branch Distribution by Geography Income Level

Dataset	**Geography Income Level**					**TOTAL**
	Low-	**Moderate-**	**Middle-**	**Upper-**	**Unknown-**	
Branches	0	0	8	1	0	**9**
	0.0%	0.0%	88.9%	11.1%	0.0%	**100%**
Census Tracts	4.8%	21.9%	43.8%	27.6%	1.9%	**100%**
Household Population	4.3%	19.6%	48.1%	27.3%	0.7%	**100%**

As shown in the previous table, none of the bank's offices are in LMI geographies. However, three of the bank's offices are located in close proximity to a moderate-income census tract and are accessible to residents of those tracts. Therefore, the bank's service delivery systems are reasonably accessible to individuals and geographies of different income levels.

Changes in Branch Locations

The bank did not open or close any branches in this assessment area during the review period. Consequently, the bank's record of opening and closing branches in this assessment area has not adversely affected the accessibility of delivery systems, particularly to LMI geographies and LMI individuals.

Reasonableness of Business Hours and Services in Meeting Assessment Area Needs

Business hours and services do not vary in a way that inconveniences certain portions of the assessment area, particularly LMI geographies and individuals. The bank's branches in the assessment area offer consistent lobby and drive-through hours Monday through Friday, 8:30 a.m. to 5:00 p.m., with no Saturday lobby or drive-through hours available. Lastly, all offices in the assessment area offer the same deposit and loan products, and branches with loan originators based on-site are equally dispersed throughout the assessment area, including one in close proximity to LMI census tracts.

Community Development Services

The bank provides a limited level of qualified community development services in the assessment area. During the review period, two bank employees provided two community development service hours to one elementary school, a majority of whose student population qualifies for free and reduced-price lunch. The service provided was a financial literacy program with a purpose of community service.

MISSOURI NONMETROPOLITAN STATEWIDE AREA

(Limited-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE MISSOURI NONMSA COMBINED AREA

The Missouri nonMSA combined area includes four separately delineated assessment areas that, for the purposes of this evaluation, have been combined for analysis given that they share similar economic and demographic factors. These assessment areas are: the Nodaway County assessment area; the North Central Missouri assessment area consisting of Daviess, Grundy, Linn, Livingston, and Macon counties; the Phelps County assessment area; and the Southwest Missouri assessment area consisting of Stone and Taney counties. The bank operates eight branches in the combined area and did not open or close any branches during the review period. The tables below detail key demographics relating to the combined area.

Assessment Area Demographics by Geography Income Level

Dataset	Low-	Moderate-	Middle-	Upper-	Unknown-	TOTAL
Census Tracts	1	6	49	13	0	**69**
	1.4%	8.7%	71.0%	18.8%	0.0%	**100%**
Family Population	118	3,702	40,591	10,930	0	**55,341**
	0.2%	6.7%	73.3%	19.8%	0.0%	**100%**
Household Population	398	7,974	60,863	16,286	0	**85,521**
	0.5%	9.3%	71.2%	19.0%	0.0%	**100%**
Business Institutions	50	838	6,341	1,383	0	**8,612**
	0.6%	9.7%	73.6%	16.1%	0.0%	**100.0%**
Agricultural Institutions	1	5	457	235	0	**698**
	0.1%	0.7%	65.5%	33.7%	0.0%	**100%**

Assessment Area Demographics by Population Income Level

Dataset	Low-	Moderate-	Middle-	Upper-	TOTAL
Family Population	9,406	9,774	12,491	23,670	**55,341**
	17.0%	17.7%	22.6%	42.8%	**100%**
Household Population	19,289	12,974	16,065	37,193	**85,521**
	22.6%	15.2%	18.8%	43.5%	**100%**

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE MISSOURI NONMSA COMBINED AREA

LENDING TEST

As displayed in the following table, the bank's lending test performance in the combined area is below statewide performance in Missouri. For more detailed information related to Lending Test performance in the combined area, see Appendix C.

Lending Test Criteria	Performance
Lending Activity	Below
Distribution of Loans by Borrower's Profile	Consistent
Geographic Distribution of Loans	Below
Community Development Lending Activity	Below
OVERALL	**BELOW**

During the review period, the bank did not make any qualified community development loans in the combined area.

INVESTMENT TEST

The bank's Investment Test performance in the combined area is consistent with the performance in Missouri. The bank had three qualified community development investments totaling $1.2 million, of which one investment totaling $111,925 was made in the current period. Furthermore, 38 donations were made totaling $49,228.

SERVICE TEST

The bank's Service Test performance in the combined area is consistent with performance in Missouri, as displayed in the following table.

Service Test Criteria	Performance
Accessibility of Delivery Systems	Consistent
Changes in Branch Locations	Consistent
Reasonableness of Business Hours and Services	Consistent
Community Development Services	Consistent
OVERALL	**CONSISTENT**

During the review period, 19 employees provided 75 service hours to 11 organizations.

ST. LOUIS, MISSOURI-ILLINOIS MSA

(Limited-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE PARTIAL ST. LOUIS MSA ASSESSMENT AREA

The bank operates three branches and one LPO in this assessment area, which includes Jefferson County, St. Louis County, and St. Louis City, all of which are located in Missouri. During the review period, the bank opened one branch and the LPO in the assessment area. The tables below detail key demographics relating to this assessment area.

Assessment Area Demographics by Geography Income Level						
Dataset	**Low-**	**Moderate-**	**Middle-**	**Upper-**	**Unknown-**	**TOTAL**
Census Tracts	53	86	129	116	5	**389**
	13.6%	22.1%	33.2%	29.8%	1.3%	**100%**
Family Population	32,978	78,249	139,082	133,150	1,458	**384,917**
	8.6%	20.3%	36.1%	34.6%	0.4%	**100%**
Household Population	62,776	133,799	234,013	203,654	3,960	**638,202**
	9.8%	21.0%	36.7%	31.9%	0.6%	**100%**
Business Institutions	6,315	12,179	26,131	30,680	988	**76,293**
	8.3%	16.0%	34.3%	40.2%	1.3%	**100%**
Agricultural Institutions	17	73	164	215	5	**474**
	3.6%	15.4%	34.6%	45.4%	1.1%	**100%**

Assessment Area Demographics by Population Income Level					
Dataset	**Low-**	**Moderate-**	**Middle-**	**Upper-**	**TOTAL**
Family Population	84,744	70,019	77,124	153,030	**384,917**
	22.0%	18.2%	20.0%	39.8%	**100%**
Household Population	159,861	107,793	113,090	257,458	**638,202**
	25.1%	16.9%	17.7%	40.3%	**100%**

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE PARTIAL ST. LOUIS MSA ASSESSMENT AREA

LENDING TEST

As displayed in the following table, the bank's Lending Test performance in this assessment area is consistent with performance in Missouri. For more detailed information related to Lending Test performance in this assessment area, see Appendix C.

Lending Test Criteria	Performance
Lending Activity	Below
Distribution of Loans by Borrower's Profile	Consistent
Geographic Distribution of Loans	Consistent
Community Development Lending Activity	Consistent
OVERALL	**CONSISTENT**

During the review period, the bank made three community development loans totaling $5.1 million.

INVESTMENT TEST

The bank's Investment Test performance in this assessment area is consistent with the performance in Missouri. The bank had six community development investments totaling $2.7 million, of which five investments totaling $903,810 were made in the current period. Furthermore, 13 donations were made totaling $29,642.

SERVICE TEST

The bank's Service Test performance in this assessment area is consistent with the performance in Missouri, as displayed in the following table.

Service Test Criteria	Performance
Accessibility of Delivery Systems	Consistent
Changes in Branch Locations	Exceeds
Reasonableness of Business Hours and Services	Consistent
Community Development Services	Exceeds
OVERALL	**CONSISTENT**

During the review period, five employees provided 214 service hours to nine organizations.

ST. JOSEPH, MISSOURI-KANSAS MSA

(Limited-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE PARTIAL ST. JOSEPH MSA ASSESSMENT AREA

The bank operates two branches in this assessment area which includes the counties of Andrew, Buchanan, and DeKalb, all located in Missouri. The bank did not open or close any branches in this assessment area during the review period. The tables below detail key demographics relating to this assessment area.

Assessment Area Demographics by Geography Income Level						
Dataset	**Low-**	**Moderate-**	**Middle-**	**Upper-**	**Unknown-**	**TOTAL**
Census Tracts	2	6	22	4	0	**34**
	5.9%	17.6%	64.7%	11.8%	0.0%	**100%**
Family Population	1,299	3,739	18,053	4,300	0	**27,391**
	4.7%	13.7%	65.9%	15.7%	0.0%	**100%**
Household Population	2,124	6,388	29,151	6,578	0	**44,241**
	4.8%	14.4%	65.9%	14.9%	0.0%	**100%**
Business Institutions	108	321	2,553	637	0	**3,619**
	3.0%	8.9%	70.5%	17.6%	0.0%	**100%**
Agricultural Institutions	0	5	160	41	0	**206**
	0.0%	2.4%	77.7%	19.9%	0.0%	**100%**

Assessment Area Demographics by Population Income Level					
Dataset	**Low-**	**Moderate-**	**Middle-**	**Upper-**	**TOTAL**
Family Population	5,301	5,173	5,682	11,235	**27,391**
	19.4%	18.9%	20.7%	41.0%	**100%**
Household Population	10,959	7,004	8,015	18,263	**44,241**
	24.8%	15.8%	18.1%	41.3%	**100%**

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE PARTIAL ST. JOSEPH MSA ASSESSMENT AREA

LENDING TEST

As displayed in the following table, the bank's Lending Test performance in this assessment area is consistent with performance in Missouri. For more detailed information related to Lending Test performance in this assessment area, see Appendix C.

Lending Test Criteria	Performance
Lending Activity	Below
Distribution of Loans by Borrower's Profile	Consistent
Geographic Distribution of Loans	Consistent
Community Development Lending Activity	Consistent
OVERALL	**CONSISTENT**

During the review period, the bank made two community development loans totaling $12.4 million. One noteworthy loan totaling $9.9 million, with a community development purpose of affordable housing, financed the construction of 50 low-income housing units.

INVESTMENT TEST

The bank's Investment Test performance in this assessment area is consistent with performance in Missouri. During the review period, the bank had one community development investment totaling $9.9 million. Furthermore, 12 donations were made totaling $10,650.

SERVICE TEST

The bank's Service Test performance in this assessment area is consistent with performance in Missouri, as displayed in the following table.

Service Test Criteria	Performance
Accessibility of Delivery Systems	Consistent
Changes in Branch Locations	Consistent
Reasonableness of Business Hours and Services	Consistent
Community Development Services	Below
OVERALL	**CONSISTENT**

During the review period, two employees provided 15.5 hours of community development service activities to three different organizations in the assessment area.

COLUMBIA, MISSOURI MSA

(Limited-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE COOPER COUNTY ASSESSMENT AREA

The bank operates one branch in this assessment area which includes Cooper County, one of three counties in the full Columbia, Missouri MSA. The bank did not open or close any branches in this assessment area during the review period. The tables below detail key demographics relating to this assessment area.

Assessment Area Demographics by Geography Income Level						
Dataset	**Low-**	**Moderate-**	**Middle-**	**Upper-**	**Unknown-**	**TOTAL**
Census Tracts	0	2	3	0	0	**5**
	0.0%	40.0%	60.0%	0.0%	0.0%	**100%**
Family Population	0	1,092	3,259	0	0	**4,351**
	0.0%	25.1%	74.9%	0.0%	0.0%	**100%**
Household Population	0	1,666	4,676	0	0	**6,342**
	0.0%	26.3%	73.7%	0.0%	0.0%	**100%**
Business Institutions	0	150	489	0	0	**639**
	0.0%	23.5%	76.5%	0.0%	0.0%	**100%**
Agricultural Institutions	0	6	102	0	0	**108**
	0.0%	5.6%	94.4%	0.0%	0.0%	**100%**

Assessment Area Demographics by Population Income Level					
Dataset	**Low-**	**Moderate-**	**Middle-**	**Upper-**	**TOTAL**
Family Population	1,249	789	1,021	1,292	**4,351**
	28.7%	18.1%	23.5%	29.7%	**100%**
Household Population	1,805	989	1,172	2,376	**6,342**
	28.5%	15.6%	18.5%	37.5%	**100%**

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE COOPER COUNTY ASSESSMENT AREA

LENDING TEST

As displayed in the following table, the bank's Lending Test performance in this assessment area is below the performance in Missouri. Due to low levels of CRA lending during the review period, there was not sufficient data to analyze geographic distribution or distribution by borrower's profile in this assessment area.

Lending Test Criteria	Performance
Lending Activity	Below
Distribution of Loans by Borrower's Profile	N/A
Geographic Distribution of Loans	N/A
Community Development Lending Activity	Below
OVERALL	**BELOW**

During the review period, the bank did not make any community development loans in the assessment area.

INVESTMENT TEST

The bank's Investment Test performance in this assessment area is consistent with the performance in Missouri. During the review period, the bank had one community development investment totaling $195,052. Furthermore, four donations were made totaling $7,319.

SERVICE TEST

The bank's Service Test performance in this assessment area is consistent with Missouri, as displayed in the following table.

Service Test Criteria	Performance
Accessibility of Delivery Systems	Consistent
Changes in Branch Locations	Consistent
Reasonableness of Business Hours and Services	Consistent
Community Development Services	Exceeds
OVERALL	**CONSISTENT**

During the review period, two employees provided 167.5 service hours to three organizations.

ARKANSAS

CRA RATING FOR ARKANSAS:	**<u>SATISFACTORY</u>**
The Lending Test is rated:	**Low Satisfactory**
The Investment Test is rated:	**Low Satisfactory**
The Service Test is rated:	**Low Satisfactory**

The major factors supporting the bank's ratings for the state of Arkansas include the following:

- The bank's lending levels reflect excellent responsiveness to the credit needs in the Arkansas assessment areas.

- The distribution of loans by borrower's income/revenue profile reflects good performance among customers of different income levels and businesses of different sizes in the Arkansas assessment areas.

- The geographic distribution of loans reflects good performance in the Arkansas assessment areas.

- The bank makes a low level of community development loans in the Arkansas assessment areas.

- The bank makes an adequate level of qualified community development investments and grants in the Arkansas assessment areas.

- Service delivery systems are reasonably accessible to the bank's geographies and individuals of different income levels in the Arkansas assessment areas, and the bank's record of opening and closing branches has not adversely affected the accessibility of its service delivery systems.

- The bank provides an adequate level of community development services in the Arkansas assessment areas.

SCOPE OF EXAMINATION

Scoping considerations applicable to the review of Arkansas assessment areas are consistent with the overall CRA examination scope as presented in the *Institution, Scope of Examination* section. The bank operates three assessment areas throughout Arkansas, one of which was reviewed under the CRA full-scope review procedures. As the demand for small farm loans, along with the bank's small farm loan activity, is minimal in the Craighead County and partial Little Rock MSA assessment areas, small farm lending was not assessed in these areas and did not impact the evaluation of the bank's lending performance.

To augment the full-scope review of the Northeastern Arkansas assessment area, one community contact interview was conducted. This interview was used to ascertain specific community credit needs and provided context with which to evaluate the bank's responsiveness to these needs.

Details from this interview are included in the Northeastern Arkansas assessment area, *Description of Institution's Operations* section.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN ARKANSAS

The following table gives additional detail regarding the bank's operations within Arkansas.

Distribution of Bank Branches / Deposits					
Assessment Area	**Branches**		**Deposits**		**Review Procedures**
Northeastern Arkansas	5	62.5%	$261,097	62.7%	Full-Scope
Craighead County	2	25.0%	$132,606	31.8%	Limited-Scope
Partial Little Rock MSA	1	12.5%	$23,084	5.5%	Limited-Scope
TOTAL	**8**	**100%**	**$416,787**	**100%**	**1 Full-Scope**

The bank operates eight branches (12.3 percent of total branches) throughout the three assessment areas in Arkansas. Total deposits in the state equal $416.8 million, which represents 9.7 percent of total bank deposits. As the Northeastern Arkansas assessment area contains most of the bank's branch and deposit resources in the state, this assessment area was reviewed under full-scope procedures, and the performance conclusions in this assessment area drove overall state ratings. The bank did not open or close any branches in Arkansas during the review period.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN ARKANSAS

LENDING TEST

The bank's Lending Test rating in Arkansas is Low Satisfactory, which reflects performance under the following criteria.

Lending Test Summary	
Lending Activity	Excellent
Borrower Distribution	Good
Geographic Distribution	Good
Community Development Loans	Low Level
LENDING TEST RATING	**LOW SATISFACTORY**

While Lending Test performance was good or better in three of four criteria, the bank made a low level of community development loans in Arkansas, resulting in a Low Satisfactory Lending Test rating.

Lending Activity

Overall, lending levels reflect excellent responsiveness to assessment area credit needs, based on loan activity reviewed under the Lending Test. The tables below display the bank's lending activity performance by assessment area.

Full-Scope Assessment Areas	Lending Activity
Northeastern Arkansas	Excellent
OVERALL	**EXCELLENT**

Limited-Scope Assessment Areas	Lending Activity
Craighead County	Consistent
Partial Little Rock MSA	Consistent

Borrower and Geographic Distribution

Overall, performance by borrower's income or revenue profile is good, as shown in the following tables.

Full-Scope Assessment Areas	Loan Distribution by Borrower's Profile
Northeastern Arkansas	Good
OVERALL	**GOOD**

Limited-Scope Assessment Areas	Loan Distribution by Borrower's Profile
Craighead County	Exceeds
Partial Little Rock MSA	Consistent

The overall geographic distribution of loans is good, as displayed below.

Full-Scope Assessment Areas	Geographic Distribution of Loans
Northeastern Arkansas	Good
OVERALL	**GOOD**

Limited-Scope Assessment Areas	Geographic Distribution of Loans
Craighead County	Consistent
Partial Little Rock MSA	Consistent

Community Development Lending Activity

Overall, the bank makes a low level of community development loans, as noted in the following tables.

Full-Scope Assessment Areas	Community Development Lending
Northeastern Arkansas	Low Level
OVERALL	**LOW LEVEL**

Limited-Scope Assessment Areas	Community Development Lending
Craighead County	Consistent
Partial Little Rock MSA	Exceeds

During the review period, the bank originated or renewed four community development loans inside its Arkansas assessment areas totaling $9.1 million; these figures include one community development loan in the full-scope review assessment area, reflecting a low level of activity.

INVESTMENT TEST

The bank's performance under the Investment Test in Arkansas is rated Low Satisfactory. The following tables display investment and grant activity performance for each assessment area.

Full-Scope Assessment Areas	Investment and Grant Activity
Northeastern Arkansas	Adequate Level
OVERALL	**ADEQUATE LEVEL**

Limited-Scope Assessment Areas	Investment and Grant Activity
Craighead County	Consistent
Partial Little Rock MSA	Consistent

Investments benefiting the bank's Arkansas assessment areas totaled eight at $4.7 million, including one current-period investment and seven prior-period investments that are still in the bank's portfolio. The bank also made 63 donations totaling $37,416 to community development organizations serving the bank's assessment areas. In addition, the bank also had one prior-period investment and one donation outside of its assessment areas but within the broader statewide area totaling $715,179.

SERVICE TEST

The bank's Service Test rating in Arkansas is Low Satisfactory, which reflects performance under the following criteria.

Service Test Summary	
Accessibility of Delivery Systems	Reasonably Accessible
Changes in Branch Locations	Not Adversely Affected
Reasonableness of Business Hours and Services	Do Not Vary in a Way That Inconveniences
Community Development Services	Adequate Level
SERVICE TEST RATING	**LOW SATISFACTORY**

Accessibility of Delivery Systems

As shown below, the bank's delivery systems are reasonably accessible to the geographies and individuals of different income levels in its assessment areas.

Full-Scope Assessment Areas	Accessibility of Delivery Systems
Northeastern Arkansas	Reasonably Accessible
OVERALL	**REASONABLY ACCESSIBLE**

Limited-Scope Assessment Areas	Accessibility of Delivery Systems
Craighead County	Consistent
Partial Little Rock MSA	Consistent

Changes in Branch Locations

The bank's record of opening and closing branches has not adversely affected the accessibility of the bank's delivery systems, particularly to LMI geographies and individuals.

Full-Scope Assessment Areas	Changes in Branch Locations
Northeastern Arkansas	Not Adversely Affected
OVERALL	**NOT ADVERSELY AFFECTED**

Limited-Scope Assessment Areas	Changes in Branch Locations
Craighead County	Consistent
Partial Little Rock MSA	Consistent

Reasonableness of Business Hours and Services in Meeting Assessment Area Needs

The bank's hours and services do not vary in a way that inconveniences certain portions of its assessment areas, particularly LMI geographies or individuals. The bank's branch lobbies are open for generally standard business hours Monday through Friday, and all branches offer drive-through accessibility. Furthermore, the bank offers the same suite of retail products and services throughout its entire branch network.

Full-Scope Assessment Areas	Reasonableness of Business Hours and Services
Northeastern Arkansas	Do Not Vary in a Way that Inconveniences
OVERALL	**DO NOT VARY IN A WAY THAT INCONVENIENCES**

Limited-Scope Assessment Areas	Reasonableness of Business Hours and Services
Craighead County	Consistent
Partial Little Rock MSA	Consistent

Community Development Services

The bank provides an adequate level of community development services, as shown below.

Full-Scope Assessment Areas	Community Development Services
Northeastern Arkansas	Adequate Level
OVERALL	**ADEQUATE LEVEL**

Limited-Scope Assessment Areas	Community Development Services
Craighead County	Below
Partial Little Rock MSA	Below

In total, nine employees provided 75 community development service hours that supported six different organizations in Arkansas assessment areas.

ARKANSAS NONMETROPOLITAN STATEWIDE AREA

(Full-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE NORTHEASTERN ARKANSAS ASSESSMENT AREA

Bank Structure

As shown in the table below, the bank operates five branches in this assessment area, which reflects 7.7 percent of the bank's total branches.

Branch Locations by Census Tract Income Level				
Low-Income	Moderate-Income	Middle-Income	Upper-Income	Unknown-Income
0	0	3	2	0

During this review period, the bank did not open or close any branches in this assessment area.

General Demographics

This assessment area is composed of six contiguous counties in northeastern nonMSA Arkansas: Clay, Greene, Independence, Jackson, Lawrence, and White.

The assessment area has a total population of 208,019; White (76,822), Greene (45,736), and Independence (37,938) counties are the most populous counties in the assessment area, with the remaining counties each having a population of less than 20,000. Much of the assessment area is farmland, in addition to small to mid-size towns dotted throughout. Industry is also significant to much of the local economy and includes railcar and steel manufacturing. Recreation facilities draw outdoor sports enthusiasts, including fishers and hunters. The assessment area is also home to a university and a state penitentiary. Furthermore, the banking industry in the assessment area is competitive, with 21 FDIC-insured depository institutions operating 90 branches throughout. Of these institutions, Southern Bank ranks 7th by deposit market share. Deposits held in this assessment area represent 6.1 percent of total bank deposits.

The combined area credit needs include a blend of consumer, commercial, and agricultural loan products. Additionally, a community contact familiar with the area pointed to a need to help small farms in the area, as Arkansas leads the nation in farm bankruptcy.

Income and Wealth Demographics

The following table reflects the number of assessment area census tracts by income level and the family population within those geographies.

Assessment Area Demographics by Geography Income Level				
Income level	Census Tracts		Family Population	
Low	0	0.0%	0	0.0%
Moderate	10	16.9%	7,906	14.4%
Middle	35	59.3%	31,698	57.7%
Upper	14	23.7%	15,351	27.9%
Unknown	0	0.0%	0	0.0%
TOTAL	**59**	**100%**	**54,955**	**100%**

As shown in the table above, there are no low-income census tracts in the assessment area, and 16.9 percent of census tracts in the assessment area are designated as moderate income, where 14.4 percent of assessment area families reside. Furthermore, most of the assessment area census tracts are middle income; however, three counties have distressed middle-income-designated geographies, as detailed below.

- There are three middle-income census tracts in Clay County, all of which are designated as distressed due to poverty.
- Jackson County consists of six census tracts, all of which are designated as distressed middle-income geographies due to poverty.
- There are six census tracts in Lawrence County: one moderate-income census tract and five middle-income geographies that are distressed due to poverty.

Based on 2020 ACS data, the median family income for the assessment area was $54,720. At the same time, the median family income for the nonMSA Arkansas was $53,596. More recently, the FFIEC estimates the 2024 median family income for nonMSA Arkansas to be $64,800. The following table displays population percentages of assessment area families by income level compared to nonMSA Arkansas as a whole.

Family Population by Income Level				
Income Category	Assessment Area		NonMSA Arkansas	
Low	10,132	18.4%	65,329	20.7%
Moderate	10,218	18.6%	57,611	18.2%
Middle	11,528	21.0%	63,457	20.1%
Upper	23,077	42.0%	129,420	41.0%
TOTAL	**54,955**	**100%**	**315,817**	**100%**

When compared to the first table in this section, a higher percentage of families in the assessment area are LMI (37.0 percent) than reside in LMI census tracts (14.4 percent). Overall, the assessment area has a smaller percentage of low-income families (18.4 percent) compared to the broader, nonMSA statewide area (20.7 percent), and the percentage of assessment area families below the poverty level (12.2 percent) is also below the nonMSA statewide percentage (13.7 percent). Furthermore, the percentage of upper-income families in the assessment area (42.0 percent) is above the nonMSA Arkansas percentage (41.0 percent). Therefore, considering income levels and family demographics, the assessment area is slightly more affluent compared to the rest of nonMSA Arkansas.

Housing Demographics

The following table displays housing demographics for the assessment area as compared to nonMSA Arkansas.

Housing Cost Burden Levels						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Assessment Area	65.8%	39.7%	37.0%	52.4%	24.7%	14.7%
nonMSA Arkansas	63.8%	32.5%	36.0%	52.1%	23.7%	16.1%

Based on data in the table above, the percentage of all renters in the assessment area (37.0 percent) is similar to the nonMSA Arkansas figure (36.0 percent), despite the fact that LMI renters in the assessment area are more likely to be cost burdened (65.8 and 39.7 percent, respectively) compared to their nonMSA Arkansas counterparts (63.8 and 32.5 percent). One reason for such circumstances is the higher median gross monthly rent in the assessment area ($673) compared to nonMSA Arkansas ($644).

As related to homeownership, the percentages of cost-burdened owners were similar for all three groups, despite the higher median housing value in the assessment area ($105,632) compared to nonMSA Arkansas ($99,769). These circumstances suggest, at least as pertaining to homeowners, that higher relative income levels compensate for potentially higher home prices in the assessment area compared to the broader nonMSA statewide area.

Industry and Employment Demographics

According to the BLS, there are 72,155 employees in the assessment area (including 11,267 governmental employees). By percentage of nongovernmental employees, the three largest job categories in the assessment area are manufacturing (20.2 percent), healthcare and social assistance (19.5 percent), and retail trade (14.9 percent). The following table details BLS unemployment data (not seasonally adjusted) for the assessment area and nonMSA Arkansas.

Unemployment Levels			
Area	Time Period (Annual Average %)		
	2023	2024	2025 (January – July)
Assessment Area	3.4	3.6	3.9
NonMSA Arkansas	3.7	4.1	4.5

As shown in the table above, unemployment rates in the assessment area were lower than nonMSA statewide figures over the review period. Additionally, both the assessment area and nonMSA Arkansas saw their unemployment rates increase in both 2024 and 2025.

Community Contact Information

Information from one community contact was used to help shape the performance context in which the bank's activities in this assessment area were evaluated. The interview was with an individual from an organization specializing in local business development. The contact felt that based on standard economic metrics, the area was doing very well, although more recently, rising fuel costs are causing worries about a potential manufacturing slowdown. The contact stated that the area is anchored by several large employers and that there have not been any significant shifts in this regard in recent history. Similarly, the base of small businesses is well supported in the area, and the city of Paragould is doing particularly well as far as housing supply and downtown redevelopment. There are multiple banking options in the area, and this competition bodes well for the region. One area of weakness is in the agricultural sector, as small farms continue to face challenges and the number of farms in the region is shrinking due to bankruptcy.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE NORTHEASTERN ARKANSAS ASSESSMENT AREA

LENDING TEST

The following table displays the bank's Lending Test performance in the Northeastern Arkansas assessment area.

Lending Test Summary	
Lending Activity	Excellent
Borrower Distribution	Good
Geographic Distribution	Good
Community Development Loans	Low Level

Lending Activity

The following table displays the combined 2023 and 2024 lending volume by number and dollar volume.

Summary of Lending Activity				
Loan Type	**#**		**$ (000s)**	
Home Improvement	32	4.0%	$1,757	2.8%
Home Purchase	97	12.1%	$11,212	17.8%
Multifamily Housing	5	0.6%	$2,978	4.7%
Refinancing	31	3.9%	$3,331	5.3%
Other Purpose LOC	17	2.1%	$935	1.5%
Other Purpose Closed/Exempt	3	0.4%	$292	0.5%
Total HMDA	**185**	**23.0%**	**$20,505**	**32.5%**
Small Business	413	51.4%	$26,214	41.5%
Small Farm	205	25.5%	$16,412	26.0%
TOTAL LOANS	**803**	**100.0%**	**$63,131**	**100.0%**

Loans made in the assessment area represent 10.6 percent by number and 7.1 percent by dollar of total HMDA and CRA loans made in the bank's combined assessment areas. By number of loans made, this level of lending is above the percentage of total bank branches in the assessment area (7.7 percent) and the percentage of total bank deposits held in the assessment area (6.1 percent). In addition, the bank is one of the top lenders of home mortgage loans and small business loans in the assessment area. In 2024, the bank was 12th out of 226 HMDA-reporting lenders in home mortgage loans and 5th out of 80 CRA-reporting lenders in small business and small farm loans. Therefore, the bank's lending activity reflects excellent responsiveness to the credit needs of the assessment area.

Loan Distribution by Borrower's Profile

Overall, the bank's loan distribution by borrower's profile is good, based on performance from all three loan categories reviewed. While the bank's performance in the HMDA loan category was adequate, performance in the small business loan category was excellent, and performance in the small farm loan category was good.

Home Mortgage Loans

Distribution of Home Mortgage Lending by Borrower Income Level									
Year	**Borrower Income Level**	**Bank Loans**		**Aggregate HMDA Data**	**Bank Loans**		**Aggregate HMDA Data**	**Families by Income**	**Performance Conclusion**
		#	**%**	**%**	**$ (000s)**	**$ %**	**$ %**	**%**	
2023	Low	6	7.4%	3.8%	$367	4.1%	1.7%	18.5%	Good
	Moderate	7	8.6%	14.1%	$490	5.5%	9.0%	18.6%	Poor
2024	Low	3	2.9%	4.0%	$270	2.3%	1.8%	18.4%	Poor
	Moderate	11	10.6%	12.0%	$812	7.0%	7.7%	18.6%	Adequate

Based on the data in the previous table, the bank's lending performance to LMI borrowers during the two-year review period ranged from poor to good. Overall, however, the bank's performance was adequate in both years, and consequently, the distribution of borrowers is adequate.

Small Business Loans

Distribution of Small Business Lending by Business Income Level									
Year	**Borrower Income Level**	**Bank Loans**		**Aggregate Data**	**Bank Loans**		**Aggregate Data**	**Businesses by Revenue**	**Performance Conclusion**
		#	**%**	**%**	**$ (000s)**	**$ %**	**$ %**	**%**	
2023	≤$1 Million	147	88.0%	61.5%	$10,244	88.5%	49.6%	89.9%	Excellent
2024	≤$1 Million	229	93.1%	58.8%	$13,065	89.2%	45.9%	89.9%	Excellent

Despite being below the demographic comparison figure, the bank's lending levels to small businesses well exceeded the aggregate lending level in both years, reflecting excellent performance. Moreover, 86.4 percent of the bank's loans to businesses with annual revenues of $1 million or less were in amounts of $100,000 or less, which demonstrates the bank's willingness to make credit available to small businesses in the assessment area and further supports excellent overall performance.

Small Farm Loans

Distribution of Small Farm Lending by Farm Income Level									
Year	Borrower Income Level	Bank Loans		Aggregate Data	Bank Loans		Aggregate Data	Farms by Revenue	Performance Conclusion
		#	%	%	$ (000s)	$ %	$ %	%	
2023	≤$1 Million	72	70.6%	60.1%	$3,862	42.7%	63.1%	97.4%	Good
2024	≤$1 Million	89	86.4%	65.5%	$5,690	77.2%	66.9%	97.3%	Good

In both years, the bank's lending level to small farms was above the aggregate lending level but below the demographic comparator, which reflected good performance in both years.

Geographic Distribution of Loans

As previously mentioned, there are no low-income census tracts in this assessment area. Consequently, this analysis focused on the bank's lending in moderate-income geographies. While the geographic distribution of small business loans was adequate, performance in both the HMDA and small farm loan categories was good, reflecting good performance overall. Furthermore, a dispersion analysis of assessment area loan activity did not reveal evidence of conspicuous lending gaps in LMI geographies. The bank made loans in 90.0 percent of moderate-income census tracts in 2023 and all moderate-income census tracts in 2024. These ratios were similar to or better than those for middle- and upper-income geographies (89.8 and 93.9 percent, respectively), supporting the conclusion that the geographic distribution of loans is good overall.

Home Mortgage Loans

Distribution of Home Mortgage Lending by Income Level of Geography									
Year	Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Owner-Occupied Units	Performance Conclusion
		#	%	%	$ (000s)	$ %	$ %	%	
2023	Low	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%	N/A
	Moderate	17	21.0%	11.1%	$1,098	12.2%	8.7%	12.6%	Excellent
2024	Low	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%	N/A
	Moderate	12	11.5%	12.6%	$2,096	18.2%	10.5%	12.6%	Adequate

The bank's level of HMDA loans in moderate-income geographies was well above the aggregate lending level and the demographic comparator figure, reflecting excellent performance in 2023. In 2024, the bank's lending was similar but below the aggregate lending level and the demographic figure, reflecting adequate performance. Consequently, the overall geographic distribution of HMDA loans was good.

Small Business Loans

Distribution of Small Business Lending by Income Level of Geography									
Year	Census Tract Income Level	Bank Loans		Aggregate Data	Bank Loans		Aggregate Data	Businesses	Performance Conclusion
		#	%	%	$ (000s)	$ %	$ %	%	
2023	Low	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%	N/A
	Moderate	27	16.2%	15.5%	$2,816	24.3%	22.5%	18.0%	Good
2024	Low	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%	N/A
	Moderate	34	13.8%	16.8%	$3,655	25.0%	23.9%	18.3%	Adequate

While the bank's level of lending in moderate-income geographies was above the aggregate level in 2023, reflecting good performance, it was below the aggregate level in 2024, reflecting adequate performance. Considering the increased volume of lending in 2024, performance in that year carried more weight in the overall conclusion for this loan product, which is adequate.

Small Farm Loans

Distribution of Small Farm Lending by Income Level of Geography									
Year	Census Tract Income Level	Bank Loans		Aggregate Data	Bank Loans		Aggregate Data	Farms	Performance Conclusion
		#	%	%	$ (000s)	$ %	$ %	%	
2023	Low	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%	N/A
	Moderate	14	13.7%	11.4%	$2,460	27.2%	12.9%	9.1%	Excellent
2024	Low	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%	N/A
	Moderate	5	4.9%	9.6%	$800	10.8%	13.0%	8.7%	Poor

The bank's overall geographic distribution of small farm loans is good. While lending in moderate-income geographies was poor in 2024, it was excellent in 2023, particularly related to the dollar amount of lending in moderate-income census tracts.

<u>Community Development Lending Activity</u>

The bank makes a low level of community development loans in this assessment area. During the review period, the bank made one community development loan for $1.3 million.

INVESTMENT TEST

The bank makes an adequate level of qualified community development investments and grants in the assessment area. In total, the bank made $2.6. million in qualified investments and $14,190 in donations, which primarily supported community services for the LMI population in the assessment area.

SERVICE TEST

The following table displays the bank's Service Test performance in the Northeastern Arkansas assessment area.

Service Test Summary	
Accessibility of Delivery Systems	Reasonably Accessible
Changes in Branch Locations	Not Adversely Affected
Reasonableness of Business Hours and Services	Do Not Vary in a Way That Inconveniences
Community Development Services	Adequate Level

Accessibility of Delivery Systems

The bank operates five branches in this assessment area. The following table displays the location of the bank's branches by geography income level compared to the distribution of assessment area census tracts and households by geography income level.

Branch Distribution by Geography Income Level						
Dataset	Geography Income Level					TOTAL
	Low-	Moderate-	Middle-	Upper-	Unknown-	
Branches	0	0	3	2	0	**5**
	0.0%	0.0%	60.0%	40.0%	0.0%	**100%**
Census Tracts	0.0%	16.9%	59.3%	23.7%	0.0%	**100%**
Household Population	0.0%	15.3%	57.5%	27.2%	0.0%	**100%**

As shown in the previous table, none of the bank's offices are in a moderate-income geography. However, four of five branches are less than two miles from a moderate-income census tract, and three branches are less than a mile from a moderate-income geography. Therefore, the bank's service delivery systems are reasonably accessible to individuals and geographies of different income levels.

Changes in Branch Locations

The bank did not open or close any branches in this assessment area during the review period. Consequently, the bank's record of opening and closing branches in this assessment area has not adversely affected the accessibility of delivery systems, particularly to LMI geographies and LMI individuals.

Reasonableness of Business Hours and Services in Meeting Assessment Area Needs

Business hours and services do not vary in a way that inconveniences certain portions of the assessment area, particularly LMI geographies and individuals. The bank's branches in the assessment area offer relatively consistent lobby and drive-through hours Monday through Friday during standard business hours, and all branches offer drive-through accessibility. Lastly, all offices in the assessment area offer the same deposit and loan products.

Community Development Services

The bank provides an adequate level of community development services in the assessment area. During the review period, eight bank employees provided 62 community development service hours to five different organizations in the assessment area. Most services pertained to partnering with community services organizations to provide financial literacy training to LMI individuals or serving on an advisory board for a community service organization that focuses on supporting the LMI population in the assessment area.

JONESBORO, ARKANSAS MSA

(Limited-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE CRAIGHEAD COUNTY ASSESSMENT AREA

The bank operates two branches in this assessment area, which includes Craighead County, one of two counties in the full Jonesboro, Arkansas MSA. The bank did not open or close any branches in this assessment area during the review period, and the tables below detail key demographics relating to this assessment area.

Assessment Area Demographics by Geography Income Level						
Dataset	**Low-**	**Moderate-**	**Middle-**	**Upper-**	**Unknown-**	**TOTAL**
Census Tracts	1	5	9	7	0	**22**
	4.6%	22.7%	40.9%	31.8%	0.0%	**100%**
Family Population	806	5,331	11,060	10,632	0	**27,829**
	2.9%	19.2%	39.7%	38.2%	0.00%	**100%**
Household Population	1,748	9,249	17,632	13,574	0	**42,203**
	4.1%	21.9%	41.8%	32.2%	0.0%	**100%**
Business Institutions	81	920	1,338	1,109	0	**3,448**
	2.3%	26.7%	38.8%	32.2%	0.0%	**100%**
Agricultural Institutions	1	55	114	92	0	**262**
	0.4%	21.0%	43.5%	35.1%	0.0%	**100%**

Assessment Area Demographics by Population Income Level					
Dataset	**Low-**	**Moderate-**	**Middle-**	**Upper-**	**TOTAL**
Family Population	5,771	4,423	5,435	12,200	**27,829**
	20.7%	15.9%	19.5%	43.8%	**100%**
Household Population	9,574	7,137	7,015	18,477	**42,203**
	22.7%	16.9%	16.6%	43.8%	**100%**

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE CRAIGHEAD COUNTY ASSESSMENT AREA

LENDING TEST

As displayed in the following table, the bank's Lending Test performance in this assessment area is consistent with performance in Arkansas. For more detailed information related to Lending Test performance in this assessment area, see Appendix C.

Lending Test Criteria	Performance
Lending Activity	Consistent
Distribution of Loans by Borrower's Profile	Exceeds
Geographic Distribution of Loans	Consistent
Community Development Lending Activity	Consistent
OVERALL	**CONSISTENT**

During the review period, the bank made one community development loan for $1.1 million.

INVESTMENT TEST

The bank's Investment Test performance in this assessment area is consistent with performance in the state. During the review period, the bank had one prior-period community development investment totaling $935,000; the bank also made community development donations totaling $16,076.

SERVICE TEST

The bank's Service Test performance in this assessment area is consistent with performance in the state, as displayed in the following table.

Service Test Criteria	Performance
Accessibility of Delivery Systems	Consistent
Changes in Branch Locations	Consistent
Reasonableness of Business Hours and Services	Consistent
Community Development Services	Below
OVERALL	**CONSISTENT**

The bank did not provide any community development services during this review period.

LITTLE ROCK-NORTH LITTLE ROCK-CONWAY, ARKANSAS MSA

(Limited-Scope Review)

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE PARTIAL LITTLE ROCK MSA ASSESSMENT AREA

The bank operates one branch in this assessment area, which includes Lonoke and Pulaski counties, two of the six counties in the full Little Rock-North Little Rock-Conway, Arkansas MSA. The bank did not open or close any branches in this assessment area during the review period. The tables below detail key demographics relating to this assessment area.

Assessment Area Demographics by Geography Income Level						
Dataset	**Low-**	**Moderate-**	**Middle-**	**Upper-**	**Unknown-**	**TOTAL**
Census Tracts	14	33	45	31	2	**125**
	11.2%	26.4%	36.0%	24.8%	1.6%	**100%**
Family Population	8,556	27,965	42,096	36,025	0	**114,642**
	7.5%	24.4%	36.7%	31.4%	0.0%	**100%**
Household Population	16,260	47,070	68,841	56,699	0	**188,870**
	8.6%	24.9%	36.5%	30.0%	0.0%	**100%**
Business Institutions	1,892	5,486	7,597	8,380	84	**23,439**
	8.1%	23.4%	32.4%	35.8%	0.4%	**100%**
Agricultural Institutions	6	109	181	141	1	**438**
	1.4%	24.9%	41.3%	32.2%	0.2%	**100%**

Assessment Area Demographics by Population Income Level					
Dataset	**Low-**	**Moderate-**	**Middle-**	**Upper-**	**TOTAL**
Family Population	27,931	18,576	21,781	46,354	**114,642**
	24.4%	16.2%	19.0%	40.4%	**100%**
Household Population	48,198	32,141	31,549	76,982	**188,870**
	25.5%	17.0%	16.7%	40.8%	**100%**

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE PARTIAL LITTLE ROCK MSA ASSESSMENT AREA

LENDING TEST

As displayed in the following table, the bank's Lending Test performance in this assessment area is consistent with performance in Arkansas. For more detailed information related to Lending Test performance in this assessment area, see Appendix C.

Lending Test Criteria	Performance
Lending Activity	Consistent
Distribution of Loans by Borrower's Profile	Consistent
Geographic Distribution of Loans	Consistent
Community Development Lending Activity	Exceeds
OVERALL	**CONSISTENT**

During the review period, the bank made two community development loans totaling $6.7 million.

INVESTMENT TEST

The bank's Investment Test performance in this assessment area is consistent with performance in the state. During the review period, the bank had two community development investments totaling $1.1 million; the bank also made community development donations totaling $7,150.

SERVICE TEST

The bank's Service Test performance in this assessment area is consistent with performance in Arkansas, as displayed in the following table.

Service Test Criteria	Performance
Accessibility of Delivery Systems	Consistent
Changes in Branch Locations	Consistent
Reasonableness of Business Hours and Services	Consistent
Community Development Services	Below
OVERALL	**CONSISTENT**

During the review period, one employee provided 13 hours of community development service activities.

ILLINOIS

CRA RATING FOR ILLINOIS: NEEDS TO IMPROVE
The Lending Test is rated: Low Satisfactory
The Investment Test is rated: Low Satisfactory
The Service Test is rated Needs to Improve

Major factors supporting the institution's Illinois rating include the following:

- The bank's lending levels reflect good responsiveness to the credit needs in the Illinois assessment area.
- The distribution of loans by borrower's income/revenue profile reflects adequate performance among customers of different income levels and businesses of different sizes in the Illinois assessment area.
- The geographic distribution of loans reflects adequate performance in the Illinois assessment area.
- The bank makes few, if any, community development loans in the Illinois assessment area.
- The bank makes an adequate level of qualified community development investments and grants in the Illinois assessment area.
- Service delivery systems are accessible to the bank's geographies and individuals of different income levels in the Illinois assessment area, and the bank's record of opening and closing branches has not adversely affected the accessibility of its service delivery systems.
- The bank provided few, if any, community development services in the Illinois assessment area.

SCOPE OF EXAMINATION

Scoping considerations applicable to the review of Illinois are consistent with the overall CRA examination scope presented in the *Institution, Scope of Examination* section. However, as demand for small farm loans and the bank's small farm loan activity are minimal in Illinois, small farm lending is not assessed and did not impact the evaluation of lending performance in this area.

To augment the evaluation of the full-scope review assessment area in Union County, one community contact interview was conducted to ascertain specific community credit needs, community development opportunities, and local economic conditions. The interview was with a representative from a real estate company, and highlights from this discussion are included in the *Description of Institution's Operations* section.

DESCRIPTION OF INSTITUTION'S OPERATIONS IN THE UNION COUNTY ASSESSMENT AREA

Bank Structure

As shown in the table below, the bank operates one branch in this assessment area, representing 1.5 percent of total bank branches.

Branch Locations by Census Tract Income Level				
Low-Income	Moderate-Income	Middle-Income	Upper-Income	Unknown-Income
0	0	1	0	0

During this review period, the bank did not open or close any branches in this assessment area.

General Demographics

The Illinois assessment area is composed of Union County, located in a nonMSA portion of southern Illinois. The assessment area has a population of 17,244 and is mainly rural, as it is home to the Shawnee National Forest and Trail of Tears State Forest.

The assessment area has five FDIC-insured depository institutions operating seven branches throughout the assessment area. Of these institutions, the bank ranks 3rd, with 11.6 percent of the deposit market share. Deposits held in the assessment area branch represent 1.1 percent of total bank deposits.

Assessment area credit needs include a blend of consumer and commercial loan products. Additionally, a community contact familiar with the area pointed to a need for affordable housing, stating that affordable housing is not well dispersed across the region, and there is a limited number of rental opportunities for those who are unable to afford housing prices.

Income and Wealth Demographics

The following table reflects the number of assessment area census tracts by income level and the family population within those geographies.

Assessment Area Demographics by Geography Income Level				
Income level	Census Tracts		Family Population	
Low	0	0.0%	0	0.0%
Moderate	0	0.0%	0	0.0%
Middle	5	100.0%	4,441	100.0%
Upper	0	0.0%	0	0.0%
Unknown	0	0.0%	0	0.0%
TOTAL	**5**	**100%**	**4,441**	**100%**

As shown in the table above, the assessment area does not contain any LMI geographies, and 100.0 percent of census tracts are designated as middle-income census tracts, all of which are designated as distressed due to poverty and unemployment.

Based on 2020 ACS data, the median family income for the assessment area was $66,559. At the same time, the median family income for the nonMSA Illinois was $67,835. More recently, the FFIEC estimates the 2024 median family income for nonMSA Illinois to be $82,800. The following table displays population percentages of assessment area families by income level compared to nonMSA Illinois.

Family Population by Income Level				
Income Category	**Assessment Area**		**NonMSA Illinois**	
Low	993	22.4%	86,439	20.1%
Moderate	762	17.2%	77,096	17.9%
Middle	935	21.1%	91,810	21.3%
Upper	1,751	39.4%	174,872	40.7%
TOTAL	**4,441**	**100%**	**430,217**	**100.0%**

As shown in the table above, 39.6 percent of families in the assessment area are LMI, which is slightly higher than the same figure for nonMSA Illinois as a whole (38.0 percent). Furthermore, the percentage of families below the poverty level in the assessment area (12.2 percent) is higher than in nonMSA Illinois (9.9 percent). Therefore, considering income levels and family demographics, the assessment area is slightly less affluent compared to nonMSA Illinois as a whole.

Housing Demographics

The following table displays housing demographics for the assessment area as compared to nonMSA Illinois.

Housing Cost Burden Levels						
Area	**Cost Burden – Renters**			**Cost Burden – Owners**		
	Low Income	**Moderate Income**	**All Renters**	**Low Income**	**Moderate Income**	**All Owners**
Assessment Area	58.6%	41.3%	41.6%	55.7%	17.8%	18.1%
nonMSA Illinois	66.1%	20.5%	36.3%	53.1%	18.6%	14.4%

Based on income levels, rental costs, and home values, housing in the assessment area overall appears less affordable compared to nonMSA Illinois. Based on the data in the table above, the level of cost-burdened renters in the assessment area (41.6 percent) is above the level of cost-burdened renters in nonMSA Illinois as a whole (36.3 percent), with a significantly greater percentage of cost-burdened moderate-income renters (41.3 percent) in the assessment area than in nonMSA Illinois (20.5 percent). However, low-income renters are less likely to be cost burdened in the assessment area than in nonMSA Illinois. The percentage of cost-burdened homeowners in the assessment area (18.1 percent) is greater than nonMSA Illinois as a whole (14.4 percent), though the LMI percentage of cost-burdened owners in the assessment area is relatively in line with the LMI cost-burdened owners in nonMSA Illinois.

Industry and Employment Demographics

According to the BLS, there are 3,679 employees in the assessment area (including 64 governmental employees). By percentage of nongovernmental employees, the three largest job categories in the assessment area are retail trade (16.7 percent), followed by accommodation and food service (13.3 percent) and manufacturing (5.7 percent). The following table details BLS unemployment data (not seasonally adjusted) for the assessment area and nonMSA Illinois.

Unemployment Levels			
Area	Time Period (Annual Average %)		
	2023	2024	2025 (January – July)
Assessment Area	5.1	4.7	4.3
nonMSA Illinois	4.7	4.7	4.1

As shown in the table above, unemployment rates in the assessment area were slightly higher than nonMSA Illinois figures in 2023 and 2025 (January through July) while consistent with nonMSA Illinois in 2024. Both the assessment area and nonMSA Illinois experienced a downward trend in unemployment levels over the course of the review period.

Community Contact Information

Information from one community contact was used to help shape the performance context in which the bank's activities in this assessment area were evaluated. The community contact stated that affordable housing was not well dispersed throughout the area and that there were lenders in the area that worked with LMI buyers, but the demand for affordable housing was greater than the availability. Additionally, the community contact stated that there were resources available in the area to help small business startups and there were enough banks in the community to foster healthy competition and meet the credit needs of the area.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE UNION COUNTY ASSESSMENT AREA

LENDING TEST

The bank's Lending Test performance in Union County is rated Low Satisfactory. The following table displays the bank's performance under the Lending Test in the assessment area.

Lending Test Summary	
Lending Activity	Good
Borrower Distribution	Adequate
Geographic Distribution	Adequate
Community Development Loans	Few, if Any
LENDING TEST RATING	**LOW SATISFACTORY**

Lending Activity

The following table displays the combined 2023 and 2024 lending volume by number and dollar volume.

Summary of Lending Activity				
Loan Type	**#**		**$ (000s)**	
Home Improvement	13	13.5%	$640	11.3%
Home Purchase	8	8.3%	$750	13.2%
Multifamily Housing	0	0.0%	$0	0.0%
Refinancing	7	7.3%	$338	6.0%
Other Purpose LOC	1	1.0%	$12	0.2%
Other Purpose Closed/Exempt	0	0.0%	$0	0.0%
Total HMDA	**29**	**30.2%**	**$1,740**	**30.6%**
Small Business	60	62.5%	$2,653	46.7%
Small Farm	7	7.3%	$1,292	22.7%
TOTAL LOANS	**96**	**100.0%**	**$5,685**	**100.00%**

Loans made in the Union County assessment area represent 1.3 percent by number and 0.6 percent by dollars of total 2023 and 2024 HMDA and CRA loans made in the bank's combined assessment areas. This level of lending is slightly lower than the percentage of total bank branches in the assessment area (1.5 percent) and in line with the percentage of total bank deposits held in the assessment area (1.1 percent). Additionally, the bank is a leader of home mortgage loans and CRA loans in the assessment area. In 2024, the bank ranked 3rd out of 60 HMDA-reporting lenders in home mortgage loans and 1st out of 28 CRA-reporting lenders in small business and small farm loans. Therefore, the bank's lending activity reflects good responsiveness to the credit needs of the assessment area.

Loan Distribution by Borrower's Profile

Overall, the bank's loan distribution by borrower's profile is adequate based on performance from both loan categories reviewed. While the bank's HMDA loan distribution by borrower's profile is good, performance under the small business category is poor. Given the bank's higher volume of small business loans made during the review period, greater emphasis is placed on performance in the small business loan category, resulting in an adequate overall performance.

Home Mortgage Loans

Distribution of Home Mortgage Lending by Borrower Income Level									
Year	Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Income	Performance Conclusion
		#	%	%	$ (000s)	$ %	$ %	%	
2023	Low	2	11.8%	6.0%	$90	9.3%	3.0%	22.9%	Good
	Moderate	4	23.5%	26.5%	$166	17.2%	19.7%	17.4%	Adequate
2024	Low	3	25.0%	9.9%	$159	20.5%	4.7%	22.4%	Good
	Moderate	2	16.7%	19.9%	$112	14.4%	13.5%	17.2%	Adequate

Overall, borrower distribution of HMDA loans is good. Based on the data in the previous table, the bank's lending performance to low-income borrowers exceeded aggregate lending levels in 2023 and 2024, while lending levels to moderate-income borrowers were just below aggregate lending levels.

Small Business Loans

Distribution of Small Business Lending by Business Income Level									
Year	Borrower Income Level	Bank Loans		Aggregate Data	Bank Loans		Aggregate Data	Businesses by Revenue	Performance Conclusion
		#	%	%	$ (000s)	$ %	$ %	%	
2023	≤$1 Million	3	10.3%	51.6%	$238	28.1%	31.7%	90.4%	Poor
2024	≤$1 Million	11	35.5%	50.0%	$175	9.7%	35.8%	89.9%	Poor

The bank's lending to businesses of different sizes is poor. The bank's lending levels to small businesses were significantly below the aggregate and demographic comparators in both years.

Geographic Distribution of Loans

Under the geographic distribution of loans analysis, emphasis is normally placed on performance lending in LMI geographies, but this assessment area contains no LMI census tracts. Nevertheless, the dispersion of the bank's loans throughout the assessment area was reviewed and revealed an adequate dispersion consistent with assessment area demographics and the bank's structure. Therefore, the bank's geographic distribution of loans in the assessment area is considered adequate.

Community Development Lending Activity

The bank did not make any qualified community development loans in the assessment area during the review period.

INVESTMENT TEST

The bank's Investment Test in Union County is rated Low Satisfactory. The bank did not make any qualified investments in the area; however, the bank made four qualified donations totaling $11,040. Given the limited investment opportunities in the assessment area, bank performance is considered adequate.

SERVICE TEST

The following table displays the bank's Service Test performance in the Union County assessment area.

Service Test Summary	
Accessibility of Delivery Systems	Accessible
Changes in Branch Locations	Not Adversely Affected
Reasonableness of Business Hours and Services	Do Not Vary in a Way That Inconveniences
Community Development Services	Few, if Any
SERVICE TEST RATING	**NEEDS TO IMPROVE**

Accessibility of Delivery Systems

The bank operates one branch in the Union County assessment area. The following table displays the location of the bank's branches by geography income level compared to the distribution of assessment area census tracts and households by geography income level.

Branch Distribution by Geography Income Level						
Dataset	**Geography Income Level**					**TOTAL**
	Low-	**Moderate-**	**Middle-**	**Upper-**	**Unknown-**	
Branches	0	0	1	0	0	**1**
	0.0%	0.0%	100.0%	0.0%	0.0%	**100%**
Census Tracts	0.0%	0.0%	100.0%	0.0%	0.0%	**100%**
Household Population	0.0%	0.0%	100.0%	0.0%	0.0%	**100%**

All of the census tracts in the Union County assessment area are designated as middle income. In addition to having the bank's sole branch located in the center of the assessment area, the institution offers mobile and online banking services. Therefore, the bank's service delivery systems are accessible to individuals of different income levels.

Changes in Branch Locations

The bank did not open or close any branches in this assessment area during the review period. Therefore, the bank's record of opening and closing branches in this assessment area has not adversely affected the accessibility of delivery systems, particularly to LMI individuals.

Reasonableness of Business Hours and Services in Meeting Assessment Area Needs

The bank's branch in the assessment area maintains lobby hours from 9:00 a.m. to 4:00 p.m. Monday through Friday, with extended drive-through hours available. Further, the branch has Saturday drive-through hours of 9:30 a.m. to 12:00 p.m. All bank services and loan products are available, and a loan officer is present. As such, banking hours and services do not inconvenience residents, including LMI individuals.

Community Development Services

During the review period, bank employees did not provide any community development services in the Union County assessment area.

SCOPE OF EXAMINATION TABLES

Scope of Examination			
TIME PERIOD REVIEWED	January 1, 2023 – December 31, 2024, for HMDA, small business, and small farm lending October 16, 2023 – May 3, 2024, for community development loans, investment, and service activities		
FINANCIAL INSTITUTION Southern Bank Poplar Bluff, Missouri			**PRODUCTS REVIEWED** HMDA Small Business Small Farm
AFFILIATE(S) N/A	**AFFILIATE RELATIONSHIP** N/A		**PRODUCTS REVIEWED** N/A

Examination Scope Details

Assessment Area	Rated Area	# of Offices	Branches Visited[6]	CRA Review Procedures
Partial Kansas City MSA	Kansas City MSA	6	0	Full-Scope
Partial Cape Girardeau MSA	Cape Girardeau MSA	5	0	Full-Scope
Poplar Bluff	Missouri	22	0	Full-Scope
Partial Springfield MSA	Missouri	9	0	Full-Scope
Missouri NonMSA (combined)	Missouri	8	0	Limited-Scope
Partial St. Louis MSA	Missouri	3	0	Limited-Scope
Partial St. Joseph MSA	Missouri	2	0	Limited-Scope
Cooper County	Missouri	1	0	Limited-Scope
Northeastern Arkansas	Arkansas	5	0	Full-Scope
Craighead County	Arkansas	2	0	Limited-Scope
Partial Little Rock MSA	Arkansas	1	0	Limited-Scope
Union County	Illinois	1	0	Full-Scope
OVERALL		**65**	**0**	**6 Full-Scope**

[6] "Branches Visited" indicates where technical compliance with the CRA (signs, public file, etc.) was confirmed. The evaluation of the institution's CRA performance takes into consideration activity from all branch locations, as described in the "Scope of Examination."

SUMMARY OF STATE AND MULTISTATE METROPOLITAN STATISTICAL AREA RATINGS

Rated Area	Lending Test Rating	Investment Test Rating	Service Test Rating	Overall Rating
Kansas City MSA	Low Satisfactory	High Satisfactory	Low Satisfactory	**Satisfactory**
Cape Girardeau MSA	High Satisfactory	Low Satisfactory	High Satisfactory	**Satisfactory**
Missouri	Low Satisfactory	High Satisfactory	High Satisfactory	**Satisfactory**
Arkansas	Low Satisfactory	Low Satisfactory	Low Satisfactory	**Satisfactory**
Illinois	Low Satisfactory	Low Satisfactory	Needs to Improve	**Needs to Improve**

The following table depicts the previous ratings table in numerical form, which is used in determining the overall rating for each rated area for large banks. Summing the points from the Lending, Service, and Investment Tests, each rated area is given a total point value, which equates to an overall rating in accordance with the FFIEC's *Interagency Large Institution CRA Examination Procedures.*

Rated Area	Lending Test Rating	Investment Test Rating	Service Test Rating	Total Points	Overall Rating
Kansas City MSA	6	4	3	13	**Satisfactory**
Cape Girardeau MSA	9	3	4	16	**Satisfactory**
Missouri	6	4	4	14	**Satisfactory**
Arkansas	6	3	3	12	**Satisfactory**
Illinois	6	3	1	10	**Needs to Improve**

LENDING PERFORMANCE TABLES

Partial Kansas City MSA Assessment Area

Distribution of 2023 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	$	$ %	$ %	
Home Purchase Loans							
Low	0	0.0%	8.8%	$0	0.0%	4.3%	20.4%
Moderate	1	16.7%	20.6%	$66	4.0%	14.3%	17.4%
Middle	0	0.0%	19.7%	$0	0.0%	18.3%	21.5%
Upper	3	50.0%	30.7%	$987	60.5%	44.1%	40.8%
Unknown	2	33.3%	20.3%	$578	35.4%	19.0%	0.0%
TOTAL	**6**	**100.0%**	**100.0%**	**$1,631**	**100.0%**	**100.0%**	**100.0%**
Refinance							
Low	0	0.0%	11.8%	$0	0.0%	6.8%	20.4%
Moderate	0	0.0%	20.4%	$0	0.0%	16.3%	17.4%
Middle	0	0.0%	19.8%	$0	0.0%	18.4%	21.5%
Upper	2	100.0%	30.5%	$1,000	100.0%	39.2%	40.8%
Unknown	0	0.0%	17.4%	$0	0.0%	19.3%	0.0%
TOTAL	**2**	**100.0%**	**100.0%**	**$1,000**	**100.0%**	**100.0%**	**100.0%**
Home Improvement							
Low	0	0.0%	8.1%	$0	0.0%	4.8%	20.4%
Moderate	0	0.0%	17.0%	$0	0.0%	11.8%	17.4%
Middle	2	33.3%	23.0%	$120	12.1%	17.8%	21.5%
Upper	4	66.7%	46.3%	$875	87.9%	59.5%	40.8%
Unknown	0	0.0%	5.6%	$0	0.0%	6.0%	0.0%
TOTAL	**6**	**100.0%**	**100.0%**	**$995**	**100.0%**	**100.0%**	**100.0%**
Other Purpose LOC							
Low	0	0.0%	6.1%	$0	0.0%	3.3%	20.4%
Moderate	0	0.0%	16.4%	$0	0.0%	10.4%	17.4%
Middle	1	33.3%	25.6%	$150	51.0%	19.5%	21.5%
Upper	2	66.7%	45.6%	$144	49.0%	61.2%	40.8%
Unknown	0	0.0%	6.3%	$0	0.0%	5.6%	0.0%
TOTAL	**3**	**100.0%**	**100.0%**	**$294**	**100.0%**	**100.0%**	**100.0%**
Other Purpose Closed/Exempt							
Low	0	0.0%	11.0%	$0	0.0%	6.7%	20.4%
Moderate	0	0.0%	19.8%	$0	0.0%	13.7%	17.4%
Middle	0	0.0%	24.4%	$0	0.0%	20.8%	21.5%
Upper	0	0.0%	38.1%	$0	0.0%	50.2%	40.8%
Unknown	0	0.0%	6.8%	$0	0.0%	8.5%	0.0%
TOTAL	**0**	**0.0%**	**100.0%**	**$0**	**0.0%**	**100.0%**	**100.0%**

Purpose Not Applicable							
Low	0	0.0%	2.3%	$0	0.0%	1.8%	20.4%
Moderate	0	0.0%	0.0%	$0	0.0%	0.0%	17.4%
Middle	0	0.0%	1.2%	$0	0.0%	2.4%	21.5%
Upper	0	0.0%	0.0%	$0	0.0%	0.0%	40.8%
Unknown	0	0.0%	96.5%	$0	0.0%	95.8%	0.0%
TOTAL	**0**	**0.0%**	**100.0%**	**$0**	**0.0%**	**100.0%**	**100.0%**
Multifamily Loans							**% of Multifamily Units**
Low	0	0.0%	0.8%	$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	$0	0.0%	0.0%	N/A
Middle	0	0.0%	0.4%	$0	0.0%	0.0%	N/A
Upper	0	0.0%	1.7%	$0	0.0%	0.1%	N/A
Unknown	0	0.0%	97.1%	$0	0.0%	99.9%	N/A
TOTAL	**0**	**0.0%**	**100.0%**	**$0**	**0.0%**	**100.0%**	**N/A**
Total Home Mortgage Loans							**Families by Family Income %**
Low	0	0.0%	9.1%	$0	0.0%	4.0%	20.4%
Moderate	1	5.9%	19.8%	$66	1.7%	12.5%	17.4%
Middle	3	17.6%	20.3%	$270	6.9%	15.9%	21.5%
Upper	11	64.7%	32.8%	$3,006	76.7%	38.4%	40.8%
Unknown	2	11.8%	18.1%	$578	14.7%	29.2%	0.0%
TOTAL	**17**	**100.0%**	**100.0%**	**$3,920**	**100.0%**	**100.0%**	**100.0%**

Source: 2023 FFIEC Census Data
2016–2020 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not total 100.0 percent due to rounding.

Distribution of 2024 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	$	$ %	$ %	
Home Purchase Loans							
Low	0	0.0%	7.2%	$0	0.0%	3.4%	20.4%
Moderate	0	0.0%	19.6%	$0	0.0%	13.1%	17.4%
Middle	0	0.0%	18.9%	$0	0.0%	16.9%	21.5%
Upper	5	41.7%	30.9%	$3,367	79.9%	43.3%	40.8%
Unknown	7	58.3%	23.4%	$845	20.1%	23.2%	0.0%
TOTAL	**12**	**100.0%**	**100.0%**	**$4,212**	**100.0%**	**100.0%**	**100.0%**
Refinance							
Low	0	0.0%	7.6%	$0	0.0%	3.6%	20.4%
Moderate	1	12.5%	17.3%	$64	8.6%	12.0%	17.4%
Middle	1	12.5%	17.5%	$150	20.1%	14.4%	21.5%
Upper	4	50.0%	30.4%	$285	38.1%	38.8%	40.8%
Unknown	2	25.0%	27.1%	$249	33.3%	31.2%	0.0%
TOTAL	**8**	**100.0%**	**100.0%**	**$748**	**100.0%**	**100.0%**	**100.0%**
Home Improvement							
Low	0	0.0%	5.9%	$0	0.0%	3.0%	20.4%
Moderate	0	0.0%	14.3%	$0	0.0%	9.1%	17.4%
Middle	2	25.0%	21.2%	$135	21.0%	16.0%	21.5%
Upper	4	50.0%	49.7%	$330	51.3%	61.4%	40.8%
Unknown	2	25.0%	9.0%	$178	27.7%	10.6%	0.0%
TOTAL	**8**	**100.0%**	**100.0%**	**$643**	**100.0%**	**100.0%**	**100.0%**
Other Purpose LOC							
Low	0	0.0%	7.4%	$0	0.0%	4.2%	20.4%
Moderate	1	16.7%	16.5%	$120	17.6%	10.1%	17.4%
Middle	0	0.0%	24.4%	$0	0.0%	18.5%	21.5%
Upper	4	66.7%	45.6%	$422	61.9%	61.1%	40.8%
Unknown	1	16.7%	6.1%	$140	20.5%	6.1%	0.0%
TOTAL	**6**	**100.0%**	**100.0%**	**$682**	**100.0%**	**100.0%**	**100.0%**
Other Purpose Closed/Exempt							
Low	0	0.0%	10.2%	$0	0.0%	6.4%	20.4%
Moderate	1	100.0%	21.8%	$187	100.0%	15.5%	17.4%
Middle	0	0.0%	23.4%	$0	0.0%	17.6%	21.5%
Upper	0	0.0%	36.7%	$0	0.0%	47.2%	40.8%
Unknown	0	0.0%	7.8%	$0	0.0%	13.4%	0.0%
TOTAL	**1**	**100.0%**	**100.0%**	**$187**	**100.0%**	**100.0%**	**100.0%**

Purpose Not Applicable							
Low	0	0.0%	0.0%	$0	0.0%	0.0%	20.4%
Moderate	0	0.0%	1.0%	$0	0.0%	1.0%	17.4%
Middle	0	0.0%	1.0%	$0	0.0%	1.5%	21.5%
Upper	0	0.0%	0.0%	$0	0.0%	0.0%	40.8%
Unknown	0	0.0%	98.0%	$0	0.0%	97.6%	0.0%
TOTAL	**0**	**0.0%**	**100.0%**	**$0**	**0.0%**	**100.0%**	**100.0%**
Multifamily Loans							**% of Multifamily Units**
Low	0	0.0%	0.0%	$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.9%	$0	0.0%	0.0%	N/A
Middle	0	0.0%	0.0%	$0	0.0%	0.0%	N/A
Upper	0	0.0%	0.9%	$0	0.0%	0.1%	N/A
Unknown	1	100.0%	98.2%	$1,804	100.0%	99.8%	N/A
TOTAL	**1**	**100.0%**	**100.0%**	**$1,804**	**100.0%**	**100.0%**	**N/A**
Total Home Mortgage Loans							**Families By Family Income %**
Low	0	0.0%	7.2%	$0	0.0%	3.1%	20.4%
Moderate	3	8.3%	18.5%	$371	4.5%	11.5%	17.4%
Middle	3	8.3%	19.1%	$285	3.4%	14.8%	21.5%
Upper	17	47.2%	33.0%	$4,404	53.2%	38.9%	40.8%
Unknown	13	36.1%	22.2%	$3,216	38.9%	31.7%	0.0%
TOTAL	**36**	**100.0%**	**100.0%**	**$8,276**	**100.0%**	**100.0%**	**100.0%**

Source: 2024 FFIEC Census Data
2016–2020 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not total 100.0 percent due to rounding.

Distribution of 2023 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2023						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	$ (000s)	$ %	$ %	%
Business Revenue	$1 Million or Less	39	48.8%	53.5%	$10,074	46.8%	29.8%	90.7%
	Over $1 Million/ Unknown	41	51.3%	46.5%	$11,435	53.2%	70.2%	9.3%
	TOTAL	**80**	**100.0%**	**100.0%**	**$21,509**	**100.0%**	**100.0%**	**100.0%**
Loan Size	$100,000 or Less	32	40.0%	92.8%	$1,827	8.5%	31.9%	
	$100,001–$250,000	24	30.0%	3.3%	$4,389	20.4%	14.0%	
	$250,001–$1 Million	24	30.0%	3.9%	$15,293	71.1%	54.1%	
	Over $1 Million	0	0.0%	0.0%	$0	0.0%	0.0%	
	TOTAL	**80**	**100.0%**	**100.0%**	**$21,509**	**100.0%**	**100.0%**	
Loan Size / Revenue $1 Million or Less	$100,000 or Less	16	41.0%		$799	7.9%		
	$100,001–$250,000	11	28.2%		$2,150	21.3%		
	$250,001–$1 Million	12	30.8%		$7,125	70.7%		
	Over $1 Million	0	0.0%		$0	0.0%		
	TOTAL	**39**	**100.0%**		**$10,074**	**100.0%**		

<table>
<tr><th colspan="3">Distribution of 2024 Small Business Lending
By Borrower Income Level</th></tr>
<tr><th colspan="3" rowspan="4">Business Revenue and Loan Size</th><th colspan="7">2024</th></tr>
<tr><th colspan="3">Count</th><th colspan="3">Dollars</th><th rowspan="2">Total Businesses</th></tr>
<tr><th colspan="2">Bank</th><th>Aggregate</th><th colspan="2">Bank</th><th>Aggregate</th></tr>
<tr><th>#</th><th>%</th><th>%</th><th>$ (000s)</th><th>$ %</th><th>$ %</th><th>%</th></tr>
<tr><td colspan="2" rowspan="3">Business Revenue</td><td>$1 Million or Less</td><td>49</td><td>55.7%</td><td>52.4%</td><td>$12,749</td><td>53.2%</td><td>30.5%</td><td>90.7%</td></tr>
<tr><td>Over $1 Million/ Unknown</td><td>39</td><td>44.3%</td><td>47.6%</td><td>$11,204</td><td>46.8%</td><td>69.5%</td><td>9.3%</td></tr>
<tr><td>TOTAL</td><td>88</td><td>100.0%</td><td>100.0%</td><td>$23,953</td><td>100.0%</td><td>100.0%</td><td>100.0%</td></tr>
<tr><td colspan="2" rowspan="5">Loan Size</td><td>$100,000 or Less</td><td>33</td><td>37.5%</td><td>93.0%</td><td>$1,609</td><td>6.7%</td><td>33.1%</td><td rowspan="10"></td></tr>
<tr><td>$100,001–$250,000</td><td>20</td><td>22.7%</td><td>3.2%</td><td>$3,584</td><td>15.0%</td><td>13.7%</td></tr>
<tr><td>$250,001–
$1 Million</td><td>35</td><td>39.8%</td><td>3.7%</td><td>$18,760</td><td>78.3%</td><td>53.2%</td></tr>
<tr><td>Over $1 Million</td><td>0</td><td>0.0%</td><td>0.0%</td><td>$0</td><td>0.0%</td><td>0.0%</td></tr>
<tr><td>TOTAL</td><td>88</td><td>100.0%</td><td>100.0%</td><td>$23,953</td><td>100.0%</td><td>100.0%</td></tr>
<tr><td rowspan="5">Loan Size</td><td rowspan="5">Revenue $1 Million or Less</td><td>$100,000 or Less</td><td>19</td><td>38.8%</td><td rowspan="5"></td><td>$721</td><td>5.7%</td><td rowspan="5"></td></tr>
<tr><td>$100,001–$250,000</td><td>12</td><td>24.5%</td><td>$2,174</td><td>17.1%</td></tr>
<tr><td>$250,001–
$1 Million</td><td>18</td><td>36.7%</td><td>$9,854</td><td>77.3%</td></tr>
<tr><td>Over $1 Million</td><td>0</td><td>0.0%</td><td>$0</td><td>0.0%</td></tr>
<tr><td>TOTAL</td><td>49</td><td>100.0%</td><td>$12,749</td><td>100.0%</td></tr>
</table>

Distribution of 2023 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner–Occupied Units
	#	# %	# %	$	$ %	$ %	
Home Purchase Loans							
Low	1	16.7%	5.4%	$66	4.0%	3.0%	4.8%
Moderate	0	0.0%	23.3%	$0	0.0%	15.1%	20.7%
Middle	1	16.7%	36.9%	$200	12.3%	33.8%	38.0%
Upper	4	66.7%	33.8%	$1,365	83.7%	47.8%	36.0%
Unknown	0	0.0%	0.5%	$0	0.0%	0.3%	0.4%
TOTAL	**6**	**100.0%**	**100.0%**	**$1,631**	**100.0%**	**100.0%**	**100.0%**
Refinance							
Low	0	0.0%	5.0%	$0	0.0%	3.2%	4.8%
Moderate	0	0.0%	23.2%	$0	0.0%	17.0%	20.7%
Middle	1	50.0%	37.4%	$200	20.0%	36.1%	38.0%
Upper	1	50.0%	33.9%	$800	80.0%	43.4%	36.0%
Unknown	0	0.0%	0.4%	$0	0.0%	0.3%	0.4%
TOTAL	**2**	**100.0%**	**100.0%**	**$1,000**	**100.0%**	**100.0%**	**100.0%**
Home Improvement							
Low	1	16.7%	3.0%	$100	10.1%	1.9%	4.8%
Moderate	1	16.7%	14.6%	$70	7.0%	10.5%	20.7%
Middle	3	50.0%	36.0%	$255	25.6%	31.3%	38.0%
Upper	1	16.7%	46.3%	$570	57.3%	56.2%	36.0%
Unknown	0	0.0%	0.2%	$0	0.0%	0.1%	0.4%
TOTAL	**6**	**100.0%**	**100.0%**	**$995**	**100.0%**	**100.0%**	**100.0%**
Other Purpose LOC							
Low	0	0.0%	1.5%	$0	0.0%	1.0%	4.8%
Moderate	0	0.0%	15.0%	$0	0.0%	9.9%	20.7%
Middle	0	0.0%	37.6%	$0	0.0%	29.2%	38.0%
Upper	3	100.0%	45.7%	$294	100.0%	59.8%	36.0%
Unknown	0	0.0%	0.3%	$0	0.0%	0.1%	0.4%
TOTAL	**3**	**100.0%**	**100.0%**	**$294**	**100.0%**	**100.0%**	**100.0%**
Other Purpose Closed/Exempt							
Low	0	0.0%	3.0%	$0	0.0%	1.4%	4.8%
Moderate	0	0.0%	20.8%	$0	0.0%	15.6%	20.7%
Middle	0	0.0%	35.8%	$0	0.0%	27.3%	38.0%
Upper	0	0.0%	40.3%	$0	0.0%	55.5%	36.0%
Unknown	0	0.0%	0.1%	$0	0.0%	0.1%	0.4%
TOTAL	**0**	**0.0%**	**100.0%**	**$0**	**0.0%**	**100.0%**	**100.0%**

Purpose Not Applicable							
Low	0	0.0%	7.6%	$0	0.0%	4.5%	4.8%
Moderate	0	0.0%	32.7%	$0	0.0%	20.5%	20.7%
Middle	0	0.0%	42.1%	$0	0.0%	45.4%	38.0%
Upper	0	0.0%	17.0%	$0	0.0%	29.4%	36.0%
Unknown	0	0.0%	0.6%	$0	0.0%	0.3%	0.4%
TOTAL	**0**	**0.0%**	**100.0%**	**$0**	**0.0%**	**100.0%**	**100.0%**
Multifamily Loans							**% of Multifamily Units**
Low	0	0.0%	12.4%	$0	0.0%	11.3%	11.2%
Moderate	0	0.0%	37.6%	$0	0.0%	37.2%	28.4%
Middle	0	0.0%	30.6%	$0	0.0%	22.9%	33.3%
Upper	0	0.0%	19.0%	$0	0.0%	28.1%	24.1%
Unknown	0	0.0%	0.4%	$0	0.0%	0.5%	3.0%
TOTAL	**0**	**0.0%**	**100.0%**	**$0**	**0.0%**	**100.0%**	**100.0%**
Total Home Mortgage Loans							**% of Owner–Occupied Units**
Low	2	11.8%	4.9%	$166	4.2%	4.1%	4.8%
Moderate	1	5.9%	22.1%	$70	1.8%	18.1%	20.7%
Middle	5	29.4%	36.9%	$655	16.7%	32.5%	38.0%
Upper	9	52.9%	35.6%	$3,029	77.3%	45.1%	36.0%
Unknown	0	0.0%	0.4%	$0	0.0%	0.3%	0.4%
TOTAL	**17**	**100.0%**	**100.0%**	**$3,920**	**100.0%**	**100.0%**	**100.0%**

Source: 2023 FFIEC Census Data
2016–2020 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not total 100.0 percent due to rounding.

Distribution of 2024 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	**Bank Loans**		**Aggregate HMDA Data**	**Bank Loans**		**Aggregate HMDA Data**	**% of Owner–Occupied Units**
	#	**# %**	**# %**	**$**	**$ %**	**$ %**	
Home Purchase Loans							
Low	0	0.0%	4.8%	$0	0.0%	2.6%	4.8%
Moderate	6	50.0%	23.8%	$616	14.6%	15.3%	20.7%
Middle	5	41.7%	37.1%	$1,516	36.0%	34.4%	38.0%
Upper	1	8.3%	33.8%	$2,080	49.4%	47.5%	36.0%
Unknown	0	0.0%	0.5%	$0	0.0%	0.3%	0.4%
TOTAL	**12**	**100.0%**	**100.0%**	**$4,212**	**100.0%**	**100.0%**	**100.0%**
Refinance							
Low	0	0.0%	4.6%	$0	0.0%	3.1%	4.8%
Moderate	2	25.0%	21.5%	$249	33.3%	14.8%	20.7%
Middle	3	37.5%	38.8%	$277	37.0%	35.8%	38.0%
Upper	3	37.5%	34.9%	$222	29.7%	46.2%	36.0%
Unknown	0	0.0%	0.3%	$0	0.0%	0.2%	0.4%
TOTAL	**8**	**100.0%**	**100.0%**	**$748**	**100.0%**	**100.0%**	**100.0%**
Home Improvement							
Low	1	12.5%	3.4%	$38	5.9%	1.8%	4.8%
Moderate	1	12.5%	16.0%	$50	7.8%	10.7%	20.7%
Middle	2	25.0%	36.1%	$200	31.1%	30.0%	38.0%
Upper	4	50.0%	44.1%	$355	55.2%	57.3%	36.0%
Unknown	0	0.0%	0.4%	$0	0.0%	0.3%	0.4%
TOTAL	**8**	**100.0%**	**100.0%**	**$643**	**100.0%**	**100.0%**	**100.0%**
Other Purpose LOC							
Low	0	0.0%	1.2%	$0	0.0%	0.9%	4.8%
Moderate	0	0.0%	15.4%	$0	0.0%	10.1%	20.7%
Middle	3	50.0%	39.0%	$410	60.1%	29.8%	38.0%
Upper	3	50.0%	44.0%	$272	39.9%	59.0%	36.0%
Unknown	0	0.0%	0.3%	$0	0.0%	0.2%	0.4%
TOTAL	**6**	**100.0%**	**100.0%**	**$682**	**100.0%**	**100.0%**	**100.0%**
Other Purpose Closed/Exempt							
Low	0	0.0%	3.3%	$0	0.0%	2.6%	4.8%
Moderate	0	0.0%	21.6%	$0	0.0%	16.0%	20.7%
Middle	1	100.0%	37.2%	$187	100.0%	31.2%	38.0%
Upper	0	0.0%	37.8%	$0	0.0%	50.2%	36.0%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.4%
TOTAL	**1**	**100.0%**	**100.0%**	**$187**	**100.0%**	**100.0%**	**100.0%**

Purpose Not Applicable							
Low	0	0.0%	7.0%	$0	0.0%	4.5%	4.8%
Moderate	0	0.0%	45.0%	$0	0.0%	39.7%	20.7%
Middle	0	0.0%	35.0%	$0	0.0%	42.2%	38.0%
Upper	0	0.0%	13.0%	$0	0.0%	13.7%	36.0%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.4%
TOTAL	**0**	**0.0%**	**100.0%**	**$0**	**0.0%**	**100.0%**	**100.0%**
Multifamily Loans							**% of Multifamily Units**
Low	1	100.0%	13.3%	$1,804	100.0%	6.9%	11.2%
Moderate	0	0.0%	35.6%	$0	0.0%	39.4%	28.4%
Middle	0	0.0%	30.7%	$0	0.0%	27.9%	33.3%
Upper	0	0.0%	18.7%	$0	0.0%	23.2%	24.1%
Unknown	0	0.0%	1.8%	$0	0.0%	2.7%	3.0%
TOTAL	**1**	**100.0%**	**100.0%**	**$1,804**	**100.0%**	**100.0%**	**100.0%**
Total Home Mortgage Loans							**% of Owner–Occupied Units**
Low	2	5.6%	4.5%	$1,842	22.3%	3.1%	4.8%
Moderate	9	25.0%	22.3%	$915	11.1%	17.4%	20.7%
Middle	14	38.9%	37.4%	$2,590	31.3%	33.8%	38.0%
Upper	11	30.6%	35.4%	$2,929	35.4%	45.2%	36.0%
Unknown	0	0.0%	0.4%	$0	0.0%	0.5%	0.4%
TOTAL	**36**	**100.0%**	**100.0%**	**$8,276**	**100.0%**	**100.0%**	**100.0%**

Source: 2024 FFIEC Census Data
2016–2020 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not total 100.0 percent due to rounding.

Distribution of 2023 Small Business Lending
By Income Level of Geography

Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	$ (000s)	$ %	$ %	
Low	7	8.8%	5.6%	$3,751	17.4%	6.6%	6.0%
Moderate	10	12.5%	18.3%	$3,388	15.8%	18.2%	21.3%
Middle	25	31.3%	31.2%	$4,678	21.7%	25.6%	33.0%
Upper	27	33.8%	42.1%	$6,680	31.1%	42.8%	36.7%
Unknown	11	13.8%	2.9%	$3,012	14.0%	6.7%	2.9%
TOTAL	**80**	**100.0%**	**100.0%**	**$21,509**	**100.0%**	**100.0%**	**100.0%**

Source: 2023 FFIEC Census Data
2023 Dun & Bradstreet Data
2016–2020 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not total 100.0 percent due to rounding.

Distribution of 2024 Small Business Lending By Income Level of Geography							
Census Tract Income Level	**Bank Small Business Loans**		**Aggregate of Peer Data**	**Bank Small Business Loans**		**Aggregate of Peer Data**	**% of Businesses**
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	10	11.4%	4.8%	$4,744	19.8%	6.5%	6.1%
Moderate	15	17.0%	17.7%	$4,252	17.8%	18.1%	21.9%
Middle	33	37.5%	30.6%	$7,869	32.9%	26.8%	33.1%
Upper	24	27.3%	44.0%	$6,078	25.4%	42.1%	36.2%
Unknown	6	6.8%	2.9%	$1,010	4.2%	6.6%	2.7%
TOTAL	**88**	**100.0%**	**100.0%**	**$23,953**	**100.0%**	**100.0%**	**100.0%**

Source: 2024 FFIEC Census Data
2024 Dun & Bradstreet Data
2016–2020 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not total 100.0 percent due to rounding.

Partial Cape Girardeau MSA Assessment Area

Distribution of 2023 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	$	$ %	$ %	
Home Purchase Loans							
Low	6	14.6%	9.5%	$688	9.8%	4.9%	18.2%
Moderate	3	7.3%	19.0%	$355	5.1%	13.8%	19.2%
Middle	7	17.1%	20.3%	$1,095	15.6%	19.5%	22.1%
Upper	9	22.0%	25.3%	$2,490	35.5%	37.2%	40.4%
Unknown	16	39.0%	25.9%	$2,386	34.0%	24.6%	0.0%
TOTAL	**41**	**100.0%**	**100.0%**	**$7,014**	**100.0%**	**100.0%**	**100.0%**
Refinance							
Low	2	10.5%	8.0%	$90	3.0%	4.2%	18.2%
Moderate	4	21.1%	16.0%	$540	18.0%	9.8%	19.2%
Middle	2	10.5%	21.4%	$162	5.4%	16.8%	22.1%
Upper	9	47.4%	36.7%	$1,936	64.5%	44.0%	40.4%
Unknown	2	10.5%	17.9%	$275	9.2%	25.2%	0.0%
TOTAL	**19**	**100.0%**	**100.0%**	**$3,003**	**100.0%**	**100.0%**	**100.0%**
Home Improvement							
Low	2	10.0%	13.2%	$30	2.7%	6.0%	18.2%
Moderate	3	15.0%	15.2%	$135	12.2%	13.1%	19.2%
Middle	1	5.0%	19.9%	$300	27.1%	21.3%	22.1%
Upper	9	45.0%	42.4%	$359	32.4%	52.3%	40.4%
Unknown	5	25.0%	9.3%	$283	25.6%	7.2%	0.0%
TOTAL	**20**	**100.0%**	**100.0%**	**$1,107**	**100.0%**	**100.0%**	**100.0%**
Other Purpose LOC							
Low	0	0.0%	16.0%	$0	0.0%	11.8%	18.2%
Moderate	1	10.0%	18.0%	$100	11.0%	11.9%	19.2%
Middle	2	20.0%	16.0%	$118	12.9%	16.7%	22.1%
Upper	7	70.0%	44.0%	$694	76.1%	52.7%	40.4%
Unknown	0	0.0%	6.0%	$0	0.0%	6.8%	0.0%
TOTAL	**10**	**100.0%**	**100.0%**	**$912**	**100.0%**	**100.0%**	**100.0%**
Other Purpose Closed/Exempt							
Low	1	50.0%	8.1%	$60	14.6%	4.5%	18.2%
Moderate	0	0.0%	25.8%	$0	0.0%	20.6%	19.2%
Middle	0	0.0%	29.0%	$0	0.0%	20.3%	22.1%
Upper	1	50.0%	35.5%	$352	85.4%	52.1%	40.4%
Unknown	0	0.0%	1.6%	$0	0.0%	2.5%	0.0%
TOTAL	**2**	**100.0%**	**100.0%**	**$412**	**100.0%**	**100.0%**	**100.0%**

Purpose Not Applicable							
Low	0	0.0%	0.0%	$0	0.0%	0.0%	18.2%
Moderate	0	0.0%	0.0%	$0	0.0%	0.0%	19.2%
Middle	0	0.0%	0.0%	$0	0.0%	0.0%	22.1%
Upper	0	0.0%	0.0%	$0	0.0%	0.0%	40.4%
Unknown	0	0.0%	100.0%	$0	0.0%	100.0%	0.0%
TOTAL	**0**	**0.0%**	**100.0%**	**$0**	**0.0%**	**100.0%**	**100.0%**
Multifamily Loans							**% of Multifamily Units**
Low	0	0.0%	0.0%	$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	$0	0.0%	0.0%	N/A
Middle	0	0.0%	0.0%	$0	0.0%	0.0%	N/A
Upper	0	0.0%	6.7%	$0	0.0%	2.0%	N/A
Unknown	5	100.0%	93.3%	$1,891	100.0%	98.0%	N/A
TOTAL	**5**	**100.0%**	**100.0%**	**$1,891**	**100.0%**	**100.0%**	**N/A**
Total Home Mortgage Loans							**Families by Family Income %**
Low	11	11.3%	9.5%	$868	6.1%	4.6%	18.2%
Moderate	11	11.3%	18.0%	$1,130	7.9%	12.4%	19.2%
Middle	12	12.4%	20.3%	$1,675	11.7%	18.0%	22.1%
Upper	35	36.1%	29.3%	$5,831	40.7%	36.9%	40.4%
Unknown	28	28.9%	22.9%	$4,835	33.7%	28.1%	0.0%
TOTAL	**97**	**100.0%**	**100.0%**	**$14,339**	**100.0%**	**100.0%**	**100.0%**

Source: 2023 FFIEC Census Data
2016–2020 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not total 100.0 percent due to rounding.

Distribution of 2024 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	**Bank Loans**		**Aggregate HMDA Data**	**Bank Loans**		**Aggregate HMDA Data**	**Families by Family Income %**
	#	**# %**	**# %**	**$**	**$ %**	**$ %**	
Home Purchase Loans							
Low	1	2.0%	8.0%	$97	1.3%	4.2%	18.2%
Moderate	4	8.2%	19.0%	$490	6.4%	14.3%	19.2%
Middle	6	12.2%	19.4%	$995	13.1%	19.2%	22.1%
Upper	9	18.4%	27.8%	$1,737	22.8%	38.6%	40.4%
Unknown	29	59.2%	25.8%	$4,303	56.5%	23.7%	0.0%
TOTAL	**49**	**100.0%**	**100.0%**	**$7,622**	**100.0%**	**100.0%**	**100.0%**
Refinance							
Low	0	0.0%	7.8%	$0	0.0%	3.2%	18.2%
Moderate	1	6.7%	12.4%	$135	4.0%	8.6%	19.2%
Middle	1	6.7%	19.7%	$548	16.1%	15.4%	22.1%
Upper	8	53.3%	32.1%	$2,143	62.8%	38.0%	40.4%
Unknown	5	33.3%	28.0%	$584	17.1%	34.8%	0.0%
TOTAL	**15**	**100.0%**	**100.0%**	**$3,410**	**100.0%**	**100.0%**	**100.0%**
Home Improvement							
Low	0	0.0%	9.0%	$0	0.0%	6.8%	18.2%
Moderate	3	15.8%	17.9%	$100	7.1%	11.6%	19.2%
Middle	2	10.5%	25.4%	$42	3.0%	20.9%	22.1%
Upper	7	36.8%	35.8%	$689	49.1%	44.7%	40.4%
Unknown	7	36.8%	11.9%	$573	40.8%	16.1%	0.0%
TOTAL	**19**	**100.0%**	**100.0%**	**$1,404**	**100.0%**	**100.0%**	**100.0%**
Other Purpose LOC							
Low	0	0.0%	1.8%	$0	0.0%	0.4%	18.2%
Moderate	3	17.6%	17.5%	$283	16.0%	13.6%	19.2%
Middle	3	17.6%	28.1%	$195	11.0%	20.9%	22.1%
Upper	11	64.7%	47.4%	$1,296	73.1%	61.3%	40.4%
Unknown	0	0.0%	5.3%	$0	0.0%	3.8%	0.0%
TOTAL	**17**	**100.0%**	**100.0%**	**$1,774**	**100.0%**	**100.0%**	**100.0%**
Other Purpose Closed/Exempt							
Low	1	50.0%	4.3%	$31	30.7%	1.7%	18.2%
Moderate	0	0.0%	14.0%	$0	0.0%	11.8%	19.2%
Middle	0	0.0%	33.3%	$0	0.0%	24.6%	22.1%
Upper	1	50.0%	37.6%	$70	69.3%	46.1%	40.4%
Unknown	0	0.0%	10.8%	$0	0.0%	15.8%	0.0%
TOTAL	**2**	**100.0%**	**100.0%**	**$101**	**100.0%**	**100.0%**	**100.0%**

Purpose Not Applicable							
Low	0	0.0%	20.0%	$0	0.0%	5.5%	18.2%
Moderate	0	0.0%	0.0%	$0	0.0%	0.0%	19.2%
Middle	0	0.0%	0.0%	$0	0.0%	0.0%	22.1%
Upper	0	0.0%	0.0%	$0	0.0%	0.0%	40.4%
Unknown	0	0.0%	80.0%	$0	0.0%	94.5%	0.0%
TOTAL	**0**	**0.0%**	**100.0%**	**$0**	**0.0%**	**100.0%**	**100.0%**
Multifamily Loans							**% of Multifamily Units**
Low	0	0.0%	0.0%	$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	$0	0.0%	0.0%	N/A
Middle	0	0.0%	0.0%	$0	0.0%	0.0%	N/A
Upper	0	0.0%	0.0%	$0	0.0%	0.0%	N/A
Unknown	4	100.0%	100.0%	$2,148	100.0%	100.0%	N/A
TOTAL	**4**	**100.0%**	**100.0%**	**$2,148**	**100.0%**	**100.0%**	**N/A**
Total Home Mortgage Loans							**Families By Family Income %**
Low	2	1.9%	7.6%	$128	0.8%	3.7%	18.2%
Moderate	11	10.4%	16.9%	$1,008	6.1%	12.3%	19.2%
Middle	12	11.3%	20.5%	$1,780	10.8%	17.7%	22.1%
Upper	36	34.0%	29.9%	$5,935	36.1%	37.2%	40.4%
Unknown	45	42.5%	25.2%	$7,608	46.2%	29.1%	0.0%
TOTAL	**106**	**100.0%**	**100.0%**	**$16,459**	**100.0%**	**100.0%**	**100.0%**

Source: 2024 FFIEC Census Data
2016–2020 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not total 100.0 percent due to rounding.

Distribution of 2023 Small Business Lending By Borrower Income Level									
Business Revenue and Loan Size		**2023**							
		Count			**Dollars**				**Total Businesses**
		Bank		**Aggregate**	**Bank**		**Aggregate**		
		#	**%**	**%**	**$ (000s)**	**$ %**	**$ %**		**%**
Business Revenue	$1 Million or Less	88	83.0%	60.5%	$10,136	71.2%	48.1%		89.2%
	Over $1 Million/ Unknown	18	17.0%	39.5%	$4,092	28.8%	51.9%		10.8%
	TOTAL	**106**	**100.0%**	**100.0%**	**$14,228**	**100.0%**	**100.0%**		**100.0%**
Loan Size	$100,000 or Less	71	67.0%	89.2%	$3,013	21.2%	29.8%		
	$100,001–$250,000	19	17.9%	5.7%	$3,490	24.5%	18.3%		
	$250,001–$1 Million	16	15.1%	5.1%	$7,725	54.3%	51.9%		
	Over $1 Million	0	0.0%	0.0%	$0	0.0%	0.0%		
	TOTAL	**106**	**100.0%**	**100.0%**	**$14,228**	**100.0%**	**100.0%**		
Loan Size / Revenue $1 Million or Less	$100,000 or Less	61	69.3%		$2,359	23.3%			
	$100,001–$250,000	16	18.2%		$2,925	28.9%			
	$250,001–$1 Million	11	12.5%		$4,852	47.9%			
	Over $1 Million	0	0.0%		$0	0.0%			
	TOTAL	**88**	**100.0%**		**$10,136**	**100.0%**			

Distribution of 2024 Small Business Lending By Borrower Income Level									
Business Revenue and Loan Size		2024							
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	$ (000s)	$ %	$ %	%
Business Revenue	$1 Million or Less	107	85.6%	57.0%	$15,431	74.1%	47.8%	89.2%
	Over $1 Million/ Unknown	18	14.4%	43.0%	$5,394	25.9%	52.2%	10.8%
	TOTAL	**125**	**100.0%**	**100.0%**	**$20,825**	**100.0%**	**100.0%**	**100.0%**
Loan Size	$100,000 or Less	79	63.2%	90.4%	$3,686	17.7%	33.4%	
	$100,001–$250,000	22	17.6%	5.0%	$4,016	19.3%	17.0%	
	$250,001–$1 Million	24	19.2%	4.7%	$13,123	63.0%	49.6%	
	Over $1 Million	0	0.0%	0.0%	$0	0.0%	0.0%	
	TOTAL	**125**	**100.0%**	**100.0%**	**$20,825**	**100.0%**	**100.0%**	
Loan Size / Revenue $1 Million or Less	$100,000 or Less	73	68.2%		$3,244	21.0%		
	$100,001–$250,000	18	16.8%		$3,227	20.9%		
	$250,001–$1 Million	16	15.0%		$8,960	58.1%		
	Over $1 Million	0	0.0%		$0	0.0%		
	TOTAL	**107**	**100.0%**		**$15,431**	**100.0%**		

Distribution of 2023 Small Farm Lending By Borrower Income Level									
Farm Revenue and Loan Size		2023							
		Count			Dollars			Farms	
		Bank		Aggregate	Bank		Aggregate		
		#	%	%	$ (000s)	$ %	$ %	%	
Farm Revenue	$1 Million or Less	32	86.5%	71.0%	$4,075	84.9%	77.6%	99.4%	
	Over $1 Million/ Unknown	5	13.5%	29.0%	$725	15.1%	22.4%	0.6%	
	TOTAL	**37**	**100.0%**	**100.0%**	**$4,800**	**100.0%**	**100.0%**	**100.0%**	
Loan Size	$100,000 or Less	23	62.2%	77.2%	$1,190	24.8%	30.5%		
	$100,001–$250,000	7	18.9%	12.3%	$1,342	28.0%	26.1%		
	$250,001–$500,000	7	18.9%	10.5%	$2,268	47.3%	43.3%		
	Over $500,000	0	0.0%	0.0%	$0	0.0%	0.0%		
	TOTAL	**37**	**100.0%**	**100.0%**	**$4,800**	**100.0%**	**100.0%**		
Loan Size / Revenue $1 Million or Less	$100,000 or Less	20	62.5%		$920	22.6%			
	$100,001–$250,000	6	18.8%		$1,142	28.0%			
	$250,001–$1 Million	6	18.8%		$2,013	49.4%			
	Over $1 Million	0	0.0%		$0	0.0%			
	TOTAL	**32**	**100.0%**		**$4,075**	**100.0%**			

Distribution of 2024 Small Farm Lending By Borrower Income Level									
Farm Revenue and Loan Size		2024							
		Count			Dollars			Farms
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	$ (000s)	$ %	$ %	%
Farm Revenue	$1 Million or Less	29	74.4%	63.4%	$4,178	75.5%	72.1%	99.4%
	Over $1 Million/ Unknown	10	25.6%	36.6%	$1,355	24.5%	27.9%	0.6%
	TOTAL	**39**	**100.0%**	**100.0%**	**$5,533**	**100.0%**	**100.0%**	**100.0%**
Loan Size	$100,000 or Less	23	59.0%	76.4%	$989	17.9%	27.0%	
	$100,001–$250,000	7	17.9%	11.8%	$1,342	24.3%	23.8%	
	$250,001–$500,000	9	23.1%	11.8%	$3,202	57.9%	49.2%	
	Over $500,000	0	0.0%	0.0%	$0	0.0%	0.0%	
	TOTAL	**39**	**100.0%**	**100.0%**	**$5,533**	**100.0%**	**100.0%**	
Loan Size / Revenue $1 Million or Less	$100,000 or Less	16	55.2%		$634	15.2%		
	$100,001–$250,000	6	20.7%		$1,142	27.3%		
	$250,001–$1 Million	7	24.1%		$2,402	57.5%		
	Over $1 Million	0	0.0%		$0	0.0%		
	TOTAL	**29**	**100.0%**		**$4,178**	**100.0%**		

Distribution of 2023 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner–Occupied Units
	#	# %	# %	$	$ %	$ %	
Home Purchase Loans							
Low	0	0.0%	0.1%	$0	0.0%	0.0%	3.1%
Moderate	4	9.8%	8.7%	$353	5.0%	5.0%	8.1%
Middle	26	63.4%	58.3%	$4,680	66.7%	58.1%	56.4%
Upper	11	26.8%	32.9%	$1,981	28.2%	36.8%	32.4%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**41**	**100.0%**	**100.0%**	**$7,014**	**100.0%**	**100.0%**	**100.0%**
Refinance							
Low	0	0.0%	0.0%	$0	0.0%	0.0%	3.1%
Moderate	2	10.5%	6.4%	$178	5.9%	3.2%	8.1%
Middle	11	57.9%	57.5%	$1,766	58.8%	57.0%	56.4%
Upper	6	31.6%	36.1%	$1,059	35.3%	39.9%	32.4%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**19**	**100.0%**	**100.0%**	**$3,003**	**100.0%**	**100.0%**	**100.0%**
Home Improvement							
Low	2	10.0%	1.3%	$30	2.7%	0.4%	3.1%
Moderate	2	10.0%	6.6%	$100	9.0%	7.9%	8.1%
Middle	10	50.0%	51.0%	$661	59.7%	50.1%	56.4%
Upper	6	30.0%	41.1%	$316	28.5%	41.6%	32.4%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**20**	**100.0%**	**100.0%**	**$1,107**	**100.0%**	**100.0%**	**100.0%**
Other Purpose LOC							
Low	0	0.0%	0.0%	$0	0.0%	0.0%	3.1%
Moderate	0	0.0%	4.0%	$0	0.0%	1.8%	8.1%
Middle	7	70.0%	64.0%	$343	37.6%	52.1%	56.4%
Upper	3	30.0%	32.0%	$569	62.4%	46.0%	32.4%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**10**	**100.0%**	**100.0%**	**$912**	**100.0%**	**100.0%**	**100.0%**
Other Purpose Closed/Exempt							
Low	0	0.0%	0.0%	$0	0.0%	0.0%	3.1%
Moderate	0	0.0%	3.2%	$0	0.0%	0.7%	8.1%
Middle	1	50.0%	58.1%	$60	14.6%	63.4%	56.4%
Upper	1	50.0%	38.7%	$352	85.4%	35.9%	32.4%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**2**	**100.0%**	**100.0%**	**$412**	**100.0%**	**100.0%**	**100.0%**

Purpose Not Applicable							
Low	0	0.0%	0.0%	$0	0.0%	0.0%	3.1%
Moderate	0	0.0%	25.0%	$0	0.0%	9.0%	8.1%
Middle	0	0.0%	50.0%	$0	0.0%	69.3%	56.4%
Upper	0	0.0%	25.0%	$0	0.0%	21.7%	32.4%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**0**	**0.0%**	**100.0%**	**$0**	**0.0%**	**100.0%**	**100.0%**
Multifamily Loans							**% of Multifamily Units**
Low	0	0.0%	0.0%	$0	0.0%	0.0%	9.7%
Moderate	1	20.0%	30.0%	$15	0.8%	35.7%	28.6%
Middle	3	60.0%	63.3%	$1,420	75.1%	56.4%	47.4%
Upper	1	20.0%	6.7%	$456	24.1%	7.9%	14.3%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**5**	**100.0%**	**100.0%**	**$1,891**	**100.0%**	**100.0%**	**100.0%**
Total Home Mortgage Loans							**% of Owner–Occupied Units**
Low	2	2.1%	0.2%	$30	0.2%	0.0%	3.1%
Moderate	9	9.3%	8.2%	$646	4.5%	6.5%	8.1%
Middle	58	59.8%	57.7%	$8,930	62.3%	57.7%	56.4%
Upper	28	28.9%	33.9%	$4,733	33.0%	35.8%	32.4%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**97**	**100.0%**	**100.0%**	**$14,339**	**100.0%**	**100.0%**	**100.0%**

Source: 2023 FFIEC Census Data
2016–2020 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not total 100.0 percent due to rounding.

Distribution of 2024 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner–Occupied Units
	#	# %	# %	$	$ %	$ %	
Home Purchase Loans							
Low	0	0.0%	0.1%	$0	0.0%	0.0%	3.1%
Moderate	10	20.4%	10.5%	$938	12.3%	5.5%	8.1%
Middle	27	55.1%	60.1%	$3,996	52.4%	59.8%	56.4%
Upper	12	24.5%	29.4%	$2,688	35.3%	34.7%	32.4%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**49**	**100.0%**	**100.0%**	**$7,622**	**100.0%**	**100.0%**	**100.0%**
Refinance							
Low	1	6.7%	0.7%	$80	2.3%	0.3%	3.1%
Moderate	2	13.3%	5.9%	$304	8.9%	3.5%	8.1%
Middle	6	40.0%	59.4%	$1,786	52.4%	58.2%	56.4%
Upper	6	40.0%	34.0%	$1,240	36.4%	38.0%	32.4%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**15**	**100.0%**	**100.0%**	**$3,410**	**100.0%**	**100.0%**	**100.0%**
Home Improvement							
Low	1	5.3%	1.5%	$25	1.8%	0.5%	3.1%
Moderate	0	0.0%	6.0%	$0	0.0%	4.9%	8.1%
Middle	13	68.4%	62.7%	$977	69.6%	60.5%	56.4%
Upper	5	26.3%	29.9%	$402	28.6%	34.2%	32.4%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**19**	**100.0%**	**100.0%**	**$1,404**	**100.0%**	**100.0%**	**100.0%**
Other Purpose LOC							
Low	0	0.0%	0.0%	$0	0.0%	0.0%	3.1%
Moderate	0	0.0%	3.5%	$0	0.0%	2.7%	8.1%
Middle	12	70.6%	70.2%	$949	53.5%	65.2%	56.4%
Upper	5	29.4%	26.3%	$825	46.5%	32.1%	32.4%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**17**	**100.0%**	**100.0%**	**$1,774**	**100.0%**	**100.0%**	**100.0%**
Other Purpose Closed/Exempt							
Low	0	0.0%	0.0%	$0	0.0%	0.0%	3.1%
Moderate	0	0.0%	2.2%	$0	0.0%	3.9%	8.1%
Middle	0	0.0%	64.5%	$0	0.0%	63.4%	56.4%
Upper	2	100.0%	33.3%	$101	100.0%	32.7%	32.4%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**2**	**100.0%**	**100.0%**	**$101**	**100.0%**	**100.0%**	**100.0%**

Purpose Not Applicable							
Low	0	0.0%	0.0%	$0	0.0%	0.0%	3.1%
Moderate	0	0.0%	40.0%	$0	0.0%	8.9%	8.1%
Middle	0	0.0%	60.0%	$0	0.0%	91.1%	56.4%
Upper	0	0.0%	0.0%	$0	0.0%	0.0%	32.4%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**0**	**0.0%**	**100.0%**	**$0**	**0.0%**	**100.0%**	**100.0%**
Multifamily Loans							**% of Multifamily Units**
Low	0	0.0%	0.0%	$0	0.0%	0.0%	9.7%
Moderate	0	0.0%	7.4%	$0	0.0%	10.3%	28.6%
Middle	4	100.0%	88.9%	$2,148	100.0%	88.2%	47.4%
Upper	0	0.0%	3.7%	$0	0.0%	1.5%	14.3%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**4**	**100.0%**	**100.0%**	**$2,148**	**100.0%**	**100.0%**	**100.0%**
Total Home Mortgage Loans							**% of Owner–Occupied Units**
Low	2	1.9%	0.3%	$105	0.6%	0.1%	3.1%
Moderate	12	11.3%	8.6%	$1,242	7.5%	5.2%	8.1%
Middle	62	58.5%	61.0%	$9,856	59.9%	60.9%	56.4%
Upper	30	28.3%	30.1%	$5,256	31.9%	33.8%	32.4%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**106**	**100.0%**	**100.0%**	**$16,459**	**100.0%**	**100.0%**	**100.0%**

Source: 2024 FFIEC Census Data
2016–2020 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not total 100.0 percent due to rounding.

Distribution of 2023 Small Business Lending
By Income Level of Geography

Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	$ (000s)	$ %	$ %	
Low	1	0.9%	0.7%	$100	0.7%	0.2%	2.0%
Moderate	4	3.8%	8.1%	$1,268	8.9%	10.7%	8.1%
Middle	66	62.3%	54.9%	$8,695	61.1%	50.9%	57.4%
Upper	35	33.0%	35.7%	$4,165	29.3%	37.8%	32.5%
Unknown	0	0.0%	0.6%	$0	0.0%	0.4%	0.0%
TOTAL	**106**	**100.0%**	**100.0%**	**$14,228**	**100.0%**	**100.0%**	**100.0%**

Source: 2023 FFIEC Census Data
2023 Dun & Bradstreet Data
2016–2020 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not total 100.0 percent due to rounding.

Distribution of 2024 Small Business Lending By Income Level of Geography							
Census Tract Income Level	**Bank Small Business Loans**		**Aggregate of Peer Data**	**Bank Small Business Loans**		**Aggregate of Peer Data**	**% of Businesses**
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	1	0.8%	0.7%	$100	0.5%	0.5%	2.0%
Moderate	5	4.0%	7.0%	$687	3.3%	8.3%	8.2%
Middle	90	72.0%	57.8%	$15,646	75.1%	59.2%	56.7%
Upper	29	23.2%	34.1%	$4,392	21.1%	31.8%	33.1%
Unknown	0	0.0%	0.4%	$0	0.0%	0.3%	0.0%
TOTAL	**125**	**100.0%**	**100.0%**	**$20,825**	**100.0%**	**100.0%**	**100.0%**

Source: 2024 FFIEC Census Data
2024 Dun & Bradstreet Data
2016–2020 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not total 100.0 percent due to rounding.

Distribution of 2023 Small Farm Lending By Income Level of Geography							
Census Tract Income Level	**Bank Small Farm Loans**		**Aggregate of Peer Data**	**Bank Small Farm Loans**		**Aggregate of Peer Data**	**% of Farms**
	#	**# %**	**# %**	**$ (000s)**	**$ %**	**$ %**	
Low	1	2.7%	0.6%	$200	4.2%	1.5%	0.0%
Moderate	6	16.2%	4.3%	$763	15.9%	5.7%	5.6%
Middle	28	75.7%	77.8%	$3,437	71.6%	78.2%	71.3%
Upper	2	5.4%	17.3%	$400	8.3%	14.6%	23.0%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**37**	**100.0%**	**100.0%**	**$4,800**	**100.0%**	**100.0%**	**100.0%**

Source: 2023 FFIEC Census Data
2023 Dun & Bradstreet Data
2016–2020 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not total 100.0 percent due to rounding.

Distribution of 2024 Small Farm Lending By Income Level of Geography							
Census Tract Income Level	**Bank Small Farm Loans**		**Aggregate of Peer Data**	**Bank Small Farm Loans**		**Aggregate of Peer Data**	**% of Farms**
	#	**# %**	**# %**	**$ (000s)**	**$ %**	**$ %**	
Low	1	2.6%	0.6%	$200	3.6%	1.4%	0.0%
Moderate	2	5.1%	4.3%	$157	2.8%	2.2%	5.9%
Middle	34	87.2%	79.5%	$4,291	77.6%	76.2%	72.4%
Upper	2	5.1%	15.5%	$885	16.0%	20.1%	21.8%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**39**	**100.0%**	**100.0%**	**$5,533**	**100.0%**	**100.0%**	**100.0%**

Source: 2024 FFIEC Census Data
2024 Dun & Bradstreet Data
2016–2020 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not total 100.0 percent due to rounding.

Poplar Bluff Assessment Area

Distribution of 2023 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	$	$ %	$ %	
Home Purchase Loans							
Low	18	7.7%	8.6%	$1,188	3.3%	4.6%	25.7%
Moderate	48	20.4%	19.4%	$4,724	13.0%	14.4%	19.2%
Middle	37	15.7%	18.5%	$4,837	13.3%	19.1%	20.0%
Upper	106	45.1%	21.7%	$22,620	62.4%	31.3%	35.0%
Unknown	26	11.1%	31.9%	$2,891	8.0%	30.6%	0.0%
TOTAL	**235**	**100.0%**	**100.0%**	**$36,260**	**100.0%**	**100.0%**	**100.0%**
Refinance							
Low	8	8.7%	9.6%	$476	4.6%	4.9%	25.7%
Moderate	14	15.2%	22.4%	$805	7.8%	17.0%	19.2%
Middle	23	25.0%	21.0%	$2,102	20.5%	19.7%	20.0%
Upper	32	34.8%	30.9%	$3,987	38.8%	38.0%	35.0%
Unknown	15	16.3%	16.1%	$2,897	28.2%	20.4%	0.0%
TOTAL	**92**	**100.0%**	**100.0%**	**$10,267**	**100.0%**	**100.0%**	**100.0%**
Home Improvement							
Low	6	8.0%	9.2%	$186	4.4%	5.7%	25.7%
Moderate	12	16.0%	16.0%	$562	13.4%	11.6%	19.2%
Middle	15	20.0%	14.6%	$819	19.5%	12.0%	20.0%
Upper	32	42.7%	47.6%	$2,057	49.0%	53.8%	35.0%
Unknown	10	13.3%	12.6%	$571	13.6%	16.9%	0.0%
TOTAL	**75**	**100.0%**	**100.0%**	**$4,195**	**100.0%**	**100.0%**	**100.0%**
Other Purpose LOC							
Low	2	6.5%	6.8%	$135	6.8%	4.9%	25.7%
Moderate	4	12.9%	16.9%	$206	10.3%	13.4%	19.2%
Middle	7	22.6%	28.8%	$241	12.1%	19.6%	20.0%
Upper	18	58.1%	47.5%	$1,411	70.8%	62.1%	35.0%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**31**	**100.0%**	**100.0%**	**$1,993**	**100.0%**	**100.0%**	**100.0%**
Other Purpose Closed/Exempt							
Low	5	26.3%	19.5%	$163	11.7%	13.2%	25.7%
Moderate	3	15.8%	26.5%	$320	23.0%	20.2%	19.2%
Middle	3	15.8%	16.8%	$169	12.2%	17.5%	20.0%
Upper	8	42.1%	32.7%	$737	53.1%	43.4%	35.0%
Unknown	0	0.0%	4.4%	$0	0.0%	5.7%	0.0%
TOTAL	**19**	**100.0%**	**100.0%**	**$1,389**	**100.0%**	**100.0%**	**100.0%**

Purpose Not Applicable							
Low	0	0.0%	0.0%	$0	0.0%	0.0%	25.7%
Moderate	0	0.0%	0.0%	$0	0.0%	0.0%	19.2%
Middle	0	0.0%	0.0%	$0	0.0%	0.0%	20.0%
Upper	0	0.0%	0.0%	$0	0.0%	0.0%	35.0%
Unknown	0	0.0%	100.0%	$0	0.0%	100.0%	0.0%
TOTAL	**0**	**0.0%**	**100.0%**	**$0**	**0.0%**	**100.0%**	**100.0%**
Multifamily Loans							**% of Multifamily Units**
Low	0	0.0%	0.0%	$0	0.0%	0.0%	N/A
Moderate	1	7.7%	2.2%	$140	3.7%	0.7%	N/A
Middle	0	0.0%	4.4%	$0	0.0%	1.4%	N/A
Upper	3	23.1%	8.9%	$1,108	29.6%	5.8%	N/A
Unknown	9	69.2%	84.4%	$2,499	66.7%	92.1%	N/A
TOTAL	**13**	**100.0%**	**100.0%**	**$3,747**	**100.0%**	**100.0%**	**N/A**
Total Home Mortgage Loans							**Families by Family Income %**
Low	39	8.4%	8.9%	$2,148	3.7%	4.6%	25.7%
Moderate	82	17.6%	19.6%	$6,757	11.7%	14.3%	19.2%
Middle	85	18.3%	18.6%	$8,168	14.1%	18.3%	20.0%
Upper	199	42.8%	25.1%	$31,920	55.2%	32.2%	35.0%
Unknown	60	12.9%	27.8%	$8,858	15.3%	30.5%	0.0%
TOTAL	**465**	**100.0%**	**100.0%**	**$57,851**	**100.0%**	**100.0%**	**100.0%**

Source: 2023 FFIEC Census Data
2016–2020 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not total 100.0 percent due to rounding.

Distribution of 2024 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	$	$ %	$ %	
Home Purchase Loans							
Low	17	6.5%	7.3%	$1,600	3.9%	4.1%	25.7%
Moderate	28	10.6%	16.7%	$3,407	8.3%	12.9%	19.2%
Middle	49	18.6%	20.5%	$6,040	14.7%	19.8%	20.0%
Upper	113	43.0%	23.5%	$23,823	57.9%	32.9%	35.0%
Unknown	56	21.3%	32.0%	$6,300	15.3%	30.3%	0.0%
TOTAL	**263**	**100.0%**	**100.0%**	**$41,170**	**100.0%**	**100.0%**	**100.0%**
Refinance							
Low	16	14.5%	9.4%	$730	6.1%	4.0%	25.7%
Moderate	10	9.1%	16.5%	$475	3.9%	10.5%	19.2%
Middle	24	21.8%	19.1%	$2,426	20.2%	17.0%	20.0%
Upper	45	40.9%	29.0%	$6,011	50.0%	34.8%	35.0%
Unknown	15	13.6%	26.1%	$2,386	19.8%	33.7%	0.0%
TOTAL	**110**	**100.0%**	**100.0%**	**$12,028**	**100.0%**	**100.0%**	**100.0%**
Home Improvement							
Low	7	9.1%	9.6%	$145	3.4%	4.7%	25.7%
Moderate	13	16.9%	20.8%	$356	8.3%	11.7%	19.2%
Middle	14	18.2%	17.2%	$1,053	24.6%	16.0%	20.0%
Upper	38	49.4%	44.4%	$2,246	52.5%	50.1%	35.0%
Unknown	5	6.5%	8.0%	$475	11.1%	17.4%	0.0%
TOTAL	**77**	**100.0%**	**100.0%**	**$4,275**	**100.0%**	**100.0%**	**100.0%**
Other Purpose LOC							
Low	2	3.9%	6.7%	$45	1.0%	3.8%	25.7%
Moderate	5	9.8%	13.3%	$140	3.2%	5.6%	19.2%
Middle	7	13.7%	15.6%	$571	13.0%	13.4%	20.0%
Upper	36	70.6%	60.0%	$3,545	81.0%	73.1%	35.0%
Unknown	1	2.0%	4.4%	$76	1.7%	4.1%	0.0%
TOTAL	**51**	**100.0%**	**100.0%**	**$4,377**	**100.0%**	**100.0%**	**100.0%**
Other Purpose Closed/Exempt							
Low	3	11.1%	12.5%	$124	6.7%	9.5%	25.7%
Moderate	6	22.2%	24.3%	$377	20.2%	22.6%	19.2%
Middle	6	22.2%	22.1%	$389	20.9%	21.2%	20.0%
Upper	9	33.3%	33.8%	$834	44.7%	40.8%	35.0%
Unknown	3	11.1%	7.4%	$140	7.5%	5.9%	0.0%
TOTAL	**27**	**100.0%**	**100.0%**	**$1,864**	**100.0%**	**100.0%**	**100.0%**

Purpose Not Applicable							
Low	0	0.0%	0.0%	$0	0.0%	0.0%	25.7%
Moderate	0	0.0%	0.0%	$0	0.0%	0.0%	19.2%
Middle	0	0.0%	0.0%	$0	0.0%	0.0%	20.0%
Upper	0	0.0%	0.0%	$0	0.0%	0.0%	35.0%
Unknown	0	0.0%	100.0%	$0	0.0%	100.0%	0.0%
TOTAL	**0**	**0.0%**	**100.0%**	**$0**	**0.0%**	**100.0%**	**100.0%**
Multifamily Loans							**% of Multifamily Units**
Low	0	0.0%	0.0%	$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	$0	0.0%	0.0%	N/A
Middle	1	5.6%	4.9%	$220	4.5%	2.0%	N/A
Upper	0	0.0%	0.0%	$0	0.0%	0.0%	N/A
Unknown	17	94.4%	95.1%	$4,617	95.5%	98.0%	N/A
TOTAL	**18**	**100.0%**	**100.0%**	**$4,837**	**100.0%**	**100.0%**	**N/A**
Total Home Mortgage Loans							**Families By Family Income %**
Low	45	8.2%	7.9%	$2,644	3.9%	4.0%	25.7%
Moderate	62	11.4%	16.9%	$4,755	6.9%	12.1%	19.2%
Middle	101	18.5%	19.8%	$10,699	15.6%	18.6%	20.0%
Upper	241	44.1%	26.6%	$36,459	53.2%	33.3%	35.0%
Unknown	97	17.8%	28.8%	$13,994	20.4%	32.0%	0.0%
TOTAL	**546**	**100.0%**	**100.0%**	**$68,551**	**100.0%**	**100.0%**	**100.0%**

Source: 2024 FFIEC Census Data
2016–2020 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not total 100.0 percent due to rounding.

Distribution of 2023 Small Business Lending By Borrower Income Level									
Business Revenue and Loan Size		2023							
		Count			Dollars			Total Businesses	
		Bank		Aggregate	Bank		Aggregate		
		#	%	%	$ (000s)	$ %	$ %	%	
Business Revenue	$1 Million or Less	735	79.9%	63.0%	$48,463	64.8%	50.8%	89.3%	
	Over $1 Million/ Unknown	185	20.1%	37.0%	$26,380	35.2%	49.2%	10.7%	
	TOTAL	**920**	**100.0%**	**100.0%**	**$74,843**	**100.0%**	**100.0%**	**100.0%**	
Loan Size	$100,000 or Less	724	78.7%	90.1%	$24,064	32.2%	36.5%		
	$100,001–$250,000	134	14.6%	6.4%	$22,153	29.6%	24.0%		
	$250,001–$1 Million	62	6.7%	3.5%	$28,626	38.2%	39.5%		
	Over $1 Million	0	0.0%	0.0%	$0	0.0%	0.0%		
	TOTAL	**920**	**100.0%**	**100.0%**	**$74,843**	**100.0%**	**100.0%**		
Loan Size / Revenue $1 Million or Less	$100,000 or Less	620	84.4%		$19,490	40.2%			
	$100,001–$250,000	81	11.0%		$12,740	26.3%			
	$250,001–$1 Million	34	4.6%		$16,233	33.5%			
	Over $1 Million	0	0.0%		$0	0.0%			
	TOTAL	**735**	**100.0%**		**$48,463**	**100.0%**			

Distribution of 2024 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2024						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	$ (000s)	$ %	$ %	%
Business Revenue	$1 Million or Less	844	87.1%	62.9%	$59,934	72.5%	53.3%	89.3%
	Over $1 Million/ Unknown	125	12.9%	37.1%	$22,719	27.5%	46.7%	10.7%
	TOTAL	**969**	**100.0%**	**100.0%**	**$82,653**	**100.0%**	**100.0%**	**100.0%**
Loan Size	$100,000 or Less	779	80.4%	90.4%	$25,279	30.6%	35.0%	
	$100,001–$250,000	115	11.9%	6.0%	$18,923	22.9%	21.3%	
	$250,001–$1 Million	75	7.7%	3.7%	$38,451	46.5%	43.7%	
	Over $1 Million	0	0.0%	0.0%	$0	0.0%	0.0%	
	TOTAL	**969**	**100.0%**	**100.0%**	**$82,653**	**100.0%**	**100.0%**	
Loan Size / Revenue $1 Million or Less	$100,000 or Less	721	85.4%		$22,535	37.6%		
	$100,001–$250,000	79	9.4%		$12,698	21.2%		
	$250,001–$1 Million	44	5.2%		$24,701	41.2%		
	Over $1 Million	0	0.0%		$0	0.0%		
	TOTAL	**844**	**100.0%**		**$59,934**	**100.0%**		

Distribution of 2023 Small Farm Lending By Borrower Income Level									
Farm Revenue and Loan Size		2023							
		Count			Dollars			Farms
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	$ (000s)	$ %	$ %	%
Farm Revenue	$1 Million or Less	363	78.4%	56.3%	$34,521	68.1%	61.9%	96.1%
	Over $1 Million/ Unknown	100	21.6%	43.8%	$16,159	31.9%	38.1%	3.9%
	TOTAL	**463**	**100.0%**	**100.0%**	**$50,680**	**100.0%**	**100.0%**	**100.0%**
Loan Size	$100,000 or Less	304	65.7%	79.0%	$11,256	22.2%	29.6%	
	$100,001–$250,000	95	20.5%	13.0%	$16,022	31.6%	30.1%	
	$250,001–$500,000	64	13.8%	8.1%	$23,402	46.2%	40.3%	
	Over $500,000	0	0.0%	0.0%	$0	0.0%	0.0%	
	TOTAL	**463**	**100.0%**	**100.0%**	**$50,680**	**100.0%**	**100.0%**	
Loan Size / Revenue $1 Million or Less	$100,000 or Less	263	72.5%		$9,178	26.6%		
	$100,001–$250,000	58	16.0%		$9,646	27.9%		
	$250,001–$1 Million	42	11.6%		$15,697	45.5%		
	Over $1 Million	0	0.0%		$0	0.0%		
	TOTAL	**363**	**100.0%**		**$34,521**	**100.0%**		

Distribution of 2024 Small Farm Lending By Borrower Income Level								
Farm Revenue and Loan Size		2024						
		Count			Dollars			Farms
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	$ (000s)	$ %	$ %	%
Farm Revenue	$1 Million or Less	341	85.0%	55.6%	$31,471	67.2%	55.8%	96.2%
	Over $1 Million/ Unknown	60	15.0%	44.4%	$15,376	32.8%	44.2%	3.8%
	TOTAL	**401**	**100.0%**	**100.0%**	**$46,847**	**100.0%**	**100.0%**	**100.0%**
Loan Size	$100,000 or Less	260	64.8%	76.1%	$10,301	22.0%	27.5%	
	$100,001–$250,000	79	19.7%	15.0%	$12,918	27.6%	30.7%	
	$250,001–$500,000	62	15.5%	8.9%	$23,628	50.4%	41.8%	
	Over $500,000	0	0.0%	0.0%	$0	0.0%	0.0%	
	TOTAL	**401**	**100.0%**	**100.0%**	**$46,847**	**100.0%**	**100.0%**	
Loan Size — Revenue $1 Million or Less	$100,000 or Less	247	72.4%		$9,472	30.1%		
	$100,001–$250,000	60	17.6%		$9,600	30.5%		
	$250,001–$1 Million	34	10.0%		$12,399	39.4%		
	Over $1 Million	0	0.0%		$0	0.0%		
	TOTAL	**341**	**100.0%**		**$31,471**	**100.0%**		

Distribution of 2023 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner–Occupied Units
	#	# %	# %	$	$ %	$ %	
Home Purchase Loans							
Low	6	2.6%	2.1%	$370	1.0%	1.2%	1.2%
Moderate	63	26.8%	28.4%	$8,451	23.3%	27.5%	30.2%
Middle	145	61.7%	59.5%	$24,298	67.0%	60.8%	60.7%
Upper	21	8.9%	10.0%	$3,141	8.7%	10.4%	7.9%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**235**	**100.0%**	**100.0%**	**$36,260**	**100.0%**	**100.0%**	**100.0%**
Refinance							
Low	1	1.1%	2.2%	$90	0.9%	1.0%	1.2%
Moderate	28	30.4%	28.7%	$3,664	35.7%	29.1%	30.2%
Middle	53	57.6%	57.1%	$4,955	48.3%	56.3%	60.7%
Upper	10	10.9%	12.1%	$1,558	15.2%	13.6%	7.9%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**92**	**100.0%**	**100.0%**	**$10,267**	**100.0%**	**100.0%**	**100.0%**
Home Improvement							
Low	0	0.0%	0.0%	$0	0.0%	0.0%	1.2%
Moderate	25	33.3%	31.6%	$1,272	30.3%	26.3%	30.2%
Middle	43	57.3%	56.8%	$2,349	56.0%	59.0%	60.7%
Upper	7	9.3%	11.7%	$574	13.7%	14.7%	7.9%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**75**	**100.0%**	**100.0%**	**$4,195**	**100.0%**	**100.0%**	**100.0%**
Other Purpose LOC							
Low	0	0.0%	0.0%	$0	0.0%	0.0%	1.2%
Moderate	14	45.2%	32.2%	$1,088	54.6%	37.7%	30.2%
Middle	16	51.6%	59.3%	$895	44.9%	58.8%	60.7%
Upper	1	3.2%	8.5%	$10	0.5%	3.5%	7.9%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**31**	**100.0%**	**100.0%**	**$1,993**	**100.0%**	**100.0%**	**100.0%**
Other Purpose Closed/Exempt							
Low	0	0.0%	0.9%	$0	0.0%	0.3%	1.2%
Moderate	6	31.6%	26.5%	$437	31.5%	26.8%	30.2%
Middle	13	68.4%	66.4%	$952	68.5%	64.2%	60.7%
Upper	0	0.0%	6.2%	$0	0.0%	8.8%	7.9%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**19**	**100.0%**	**100.0%**	**$1,389**	**100.0%**	**100.0%**	**100.0%**

Purpose Not Applicable							
Low	0	0.0%	0.0%	$0	0.0%	0.0%	1.2%
Moderate	0	0.0%	23.1%	$0	0.0%	19.7%	30.2%
Middle	0	0.0%	61.5%	$0	0.0%	67.8%	60.7%
Upper	0	0.0%	15.4%	$0	0.0%	12.5%	7.9%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**0**	**0.0%**	**100.0%**	**$0**	**0.0%**	**100.0%**	**100.0%**
Multifamily Loans							**% of Multifamily Units**
Low	3	23.1%	15.6%	$1,013	27.0%	8.3%	3.5%
Moderate	8	61.5%	33.3%	$2,154	57.5%	30.2%	45.2%
Middle	1	7.7%	44.4%	$180	4.8%	54.8%	43.1%
Upper	1	7.7%	6.7%	$400	10.7%	6.7%	8.3%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**13**	**100.0%**	**100.0%**	**$3,747**	**100.0%**	**100.0%**	**100.0%**
Total Home Mortgage Loans							**% of Owner–Occupied Units**
Low	10	2.2%	2.1%	$1,473	2.5%	1.4%	1.2%
Moderate	144	31.0%	28.7%	$17,066	29.5%	27.9%	30.2%
Middle	271	58.3%	59.0%	$33,629	58.1%	59.9%	60.7%
Upper	40	8.6%	10.3%	$5,683	9.8%	10.8%	7.9%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**465**	**100.0%**	**100.0%**	**$57,851**	**100.0%**	**100.0%**	**100.0%**

Source: 2023 FFIEC Census Data
2016–2020 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not total 100.0 percent due to rounding.

Distribution of 2024 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner–Occupied Units
	#	# %	# %	$	$ %	$ %	
Home Purchase Loans							
Low	8	3.0%	3.2%	$632	1.5%	1.9%	1.2%
Moderate	67	25.5%	27.1%	$10,123	24.6%	27.0%	30.2%
Middle	157	59.7%	58.9%	$25,372	61.6%	59.3%	60.7%
Upper	31	11.8%	10.8%	$5,043	12.2%	11.9%	7.9%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**263**	**100.0%**	**100.0%**	**$41,170**	**100.0%**	**100.0%**	**100.0%**
Refinance							
Low	0	0.0%	1.9%	$0	0.0%	0.8%	1.2%
Moderate	39	35.5%	28.8%	$3,331	27.7%	28.4%	30.2%
Middle	63	57.3%	59.2%	$7,616	63.3%	59.8%	60.7%
Upper	8	7.3%	10.1%	$1,081	9.0%	11.0%	7.9%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**110**	**100.0%**	**100.0%**	**$12,028**	**100.0%**	**100.0%**	**100.0%**
Home Improvement							
Low	1	1.3%	2.8%	$80	1.9%	1.9%	1.2%
Moderate	21	27.3%	26.4%	$935	21.9%	26.0%	30.2%
Middle	48	62.3%	59.2%	$2,668	62.4%	59.8%	60.7%
Upper	7	9.1%	11.6%	$592	13.8%	12.3%	7.9%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**77**	**100.0%**	**100.0%**	**$4,275**	**100.0%**	**100.0%**	**100.0%**
Other Purpose LOC							
Low	0	0.0%	0.0%	$0	0.0%	0.0%	1.2%
Moderate	17	33.3%	28.9%	$1,453	33.2%	34.6%	30.2%
Middle	32	62.7%	63.3%	$2,845	65.0%	57.8%	60.7%
Upper	2	3.9%	7.8%	$79	1.8%	7.7%	7.9%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**51**	**100.0%**	**100.0%**	**$4,377**	**100.0%**	**100.0%**	**100.0%**
Other Purpose Closed/Exempt							
Low	1	3.7%	3.7%	$73	3.9%	3.2%	1.2%
Moderate	8	29.6%	26.5%	$654	35.1%	24.6%	30.2%
Middle	15	55.6%	60.3%	$983	52.7%	63.3%	60.7%
Upper	3	11.1%	9.6%	$154	8.3%	8.9%	7.9%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**27**	**100.0%**	**100.0%**	**$1,864**	**100.0%**	**100.0%**	**100.0%**

Purpose Not Applicable							
Low	0	0.0%	0.0%	$0	0.0%	0.0%	1.2%
Moderate	0	0.0%	30.0%	$0	0.0%	22.4%	30.2%
Middle	0	0.0%	50.0%	$0	0.0%	48.3%	60.7%
Upper	0	0.0%	20.0%	$0	0.0%	29.4%	7.9%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**0**	**0.0%**	**100.0%**	**$0**	**0.0%**	**100.0%**	**100.0%**
Multifamily Loans							**% of Multifamily Units**
Low	0	0.0%	7.3%	$0	0.0%	8.3%	3.5%
Moderate	7	38.9%	29.3%	$2,177	45.0%	28.5%	45.2%
Middle	8	44.4%	56.1%	$2,044	42.3%	59.6%	43.1%
Upper	3	16.7%	7.3%	$616	12.7%	3.6%	8.3%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**18**	**100.0%**	**100.0%**	**$4,837**	**100.0%**	**100.0%**	**100.0%**
Total Home Mortgage Loans							**% of Owner–Occupied Units**
Low	10	1.8%	2.9%	$785	1.1%	1.9%	1.2%
Moderate	159	29.1%	27.4%	$18,673	27.2%	27.3%	30.2%
Middle	323	59.2%	59.1%	$41,528	60.6%	59.4%	60.7%
Upper	54	9.9%	10.6%	$7,565	11.0%	11.4%	7.9%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**546**	**100.0%**	**100.0%**	**$68,551**	**100.0%**	**100.0%**	**100.0%**

Source: 2024 FFIEC Census Data
2016–2020 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not total 100.0 percent due to rounding.

Distribution of 2023 Small Business Lending By Income Level of Geography

Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	$ (000s)	$ %	$ %	
Low	25	2.7%	2.2%	$3,112	4.2%	3.6%	2.7%
Moderate	268	29.1%	28.9%	$25,637	34.3%	34.7%	33.1%
Middle	552	60.0%	56.9%	$38,967	52.1%	51.6%	53.0%
Upper	75	8.2%	9.7%	$7,127	9.5%	9.7%	11.2%
Unknown	0	0.0%	2.3%	$0	0.0%	0.5%	0.0%
TOTAL	**920**	**100.0%**	**100.0%**	**$74,843**	**100.0%**	**100.0%**	**100.0%**

Source: 2023 FFIEC Census Data
2023 Dun & Bradstreet Data
2016–2020 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not total 100.0 percent due to rounding.

Distribution of 2024 Small Business Lending By Income Level of Geography							
Census Tract Income Level	**Bank Small Business Loans**		**Aggregate of Peer Data**	**Bank Small Business Loans**		**Aggregate of Peer Data**	**% of Businesses**
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	22	2.3%	2.1%	$3,698	4.5%	3.4%	2.8%
Moderate	288	29.7%	28.4%	$33,089	40.0%	33.8%	32.8%
Middle	588	60.7%	59.0%	$36,916	44.7%	52.4%	53.4%
Upper	71	7.3%	9.3%	$8,950	10.8%	10.1%	11.0%
Unknown	0	0.0%	1.3%	$0	0.0%	0.3%	0.0%
TOTAL	**969**	**100.0%**	**100.0%**	**$82,653**	**100.0%**	**100.0%**	**100.0%**

Source: 2024 FFIEC Census Data
2024 Dun & Bradstreet Data
2016–2020 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not total 100.0 percent due to rounding.

Distribution of 2023 Small Farm Lending By Income Level of Geography							
Census Tract Income Level	**Bank Small Farm Loans**		**Aggregate of Peer Data**	**Bank Small Farm Loans**		**Aggregate of Peer Data**	**% of Farms**
	#	**# %**	**# %**	**$ (000s)**	**$ %**	**$ %**	
Low	1	0.2%	0.1%	$10	0.0%	0.0%	0.3%
Moderate	124	26.8%	28.6%	$9,024	17.8%	22.0%	27.3%
Middle	301	65.0%	62.8%	$37,585	74.2%	69.5%	63.1%
Upper	37	8.0%	8.3%	$4,061	8.0%	8.4%	9.3%
Unknown	0	0.0%	0.3%	$0	0.0%	0.1%	0.0%
TOTAL	**463**	**100.0%**	**100.0%**	**$50,680**	**100.0%**	**100.0%**	**100.0%**

Source: 2023 FFIEC Census Data
2023 Dun & Bradstreet Data
2016–2020 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not total 100.0 percent due to rounding.

Distribution of 2024 Small Farm Lending By Income Level of Geography							
Census Tract Income Level	**Bank Small Farm Loans**		**Aggregate of Peer Data**	**Bank Small Farm Loans**		**Aggregate of Peer Data**	**% of Farms**
	#	**# %**	**# %**	**$ (000s)**	**$ %**	**$ %**	
Low	2	0.5%	0.3%	$349	0.7%	0.5%	0.2%
Moderate	144	35.9%	32.3%	$11,159	23.8%	25.8%	27.0%
Middle	240	59.9%	60.5%	$33,113	70.7%	69.1%	63.5%
Upper	15	3.7%	6.4%	$2,226	4.8%	4.6%	9.2%
Unknown	0	0.0%	0.5%	$0	0.0%	0.0%	0.0%
TOTAL	**401**	**100.0%**	**100.0%**	**$46,847**	**100.0%**	**100.0%**	**100.0%**

Source: 2024 FFIEC Census Data
2024 Dun & Bradstreet Data
2016–2020 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not total 100.0 percent due to rounding.

Partial Springfield MSA Assessment Area

Distribution of 2023 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	$	$ %	$ %	
Home Purchase Loans							
Low	3	3.2%	8.0%	$355	2.0%	4.3%	18.6%
Moderate	6	6.4%	18.8%	$1,076	5.9%	14.0%	18.4%
Middle	12	12.8%	20.0%	$2,142	11.8%	18.9%	21.6%
Upper	35	37.2%	26.6%	$7,218	39.7%	37.2%	41.4%
Unknown	38	40.4%	26.5%	$7,388	40.6%	25.7%	0.0%
TOTAL	**94**	**100.0%**	**100.0%**	**$18,179**	**100.0%**	**100.0%**	**100.0%**
Refinance							
Low	2	7.4%	11.0%	$135	3.7%	5.6%	18.6%
Moderate	2	7.4%	19.2%	$203	5.6%	14.5%	18.4%
Middle	5	18.5%	21.6%	$655	18.0%	18.9%	21.6%
Upper	14	51.9%	27.8%	$2,233	61.4%	36.9%	41.4%
Unknown	4	14.8%	20.3%	$410	11.3%	24.1%	0.0%
TOTAL	**27**	**100.0%**	**100.0%**	**$3,636**	**100.0%**	**100.0%**	**100.0%**
Home Improvement							
Low	11	17.2%	8.3%	$487	11.3%	4.1%	18.6%
Moderate	7	10.9%	19.1%	$186	4.3%	12.4%	18.4%
Middle	15	23.4%	24.7%	$1,150	26.7%	20.7%	21.6%
Upper	26	40.6%	39.1%	$2,061	47.8%	53.4%	41.4%
Unknown	5	7.8%	8.8%	$425	9.9%	9.5%	0.0%
TOTAL	**64**	**100.0%**	**100.0%**	**$4,309**	**100.0%**	**100.0%**	**100.0%**
Other Purpose LOC							
Low	3	11.1%	7.5%	$145	6.4%	3.8%	18.6%
Moderate	3	11.1%	16.8%	$134	5.9%	10.7%	18.4%
Middle	7	25.9%	18.0%	$517	22.9%	12.6%	21.6%
Upper	13	48.1%	48.0%	$1,407	62.3%	64.1%	41.4%
Unknown	1	3.7%	9.7%	$57	2.5%	8.9%	0.0%
TOTAL	**27**	**100.0%**	**100.0%**	**$2,260**	**100.0%**	**100.0%**	**100.0%**
Other Purpose Closed/Exempt							
Low	2	50.0%	13.4%	$254	60.9%	9.6%	18.6%
Moderate	1	25.0%	21.9%	$123	29.5%	18.9%	18.4%
Middle	1	25.0%	23.1%	$40	9.6%	19.0%	21.6%
Upper	0	0.0%	35.0%	$0	0.0%	42.9%	41.4%
Unknown	0	0.0%	6.6%	$0	0.0%	9.5%	0.0%
TOTAL	**4**	**100.0%**	**100.0%**	**$417**	**100.0%**	**100.0%**	**100.0%**

Purpose Not Applicable							
Low	0	0.0%	6.4%	$0	0.0%	2.0%	18.6%
Moderate	0	0.0%	2.1%	$0	0.0%	1.3%	18.4%
Middle	0	0.0%	0.0%	$0	0.0%	0.0%	21.6%
Upper	0	0.0%	6.4%	$0	0.0%	6.7%	41.4%
Unknown	0	0.0%	85.1%	$0	0.0%	90.0%	0.0%
TOTAL	**0**	**0.0%**	**100.0%**	**$0**	**0.0%**	**100.0%**	**100.0%**
Multifamily Loans							**% of Multifamily Units**
Low	0	0.0%	0.0%	$0	0.0%	0.0%	N/A
Moderate	0	0.0%	1.2%	$0	0.0%	0.1%	N/A
Middle	0	0.0%	0.0%	$0	0.0%	0.0%	N/A
Upper	0	0.0%	2.3%	$0	0.0%	0.5%	N/A
Unknown	2	100.0%	96.5%	$733	100.0%	99.4%	N/A
TOTAL	**2**	**100.0%**	**100.0%**	**$733**	**100.0%**	**100.0%**	**N/A**
Total Home Mortgage Loans							**Families by Family Income %**
Low	21	9.6%	8.7%	$1,376	4.7%	4.2%	18.6%
Moderate	19	8.7%	18.7%	$1,722	5.8%	13.1%	18.4%
Middle	40	18.3%	20.4%	$4,504	15.3%	17.5%	21.6%
Upper	88	40.4%	28.5%	$12,919	43.7%	35.4%	41.4%
Unknown	50	22.9%	23.7%	$9,013	30.5%	29.8%	0.0%
TOTAL	**218**	**100.0%**	**100.0%**	**$29,534**	**100.0%**	**100.0%**	**100.0%**

Source: 2023 FFIEC Census Data
2016–2020 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not total 100.0 percent due to rounding.

Distribution of 2024 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	**Bank Loans**		**Aggregate HMDA Data**	**Bank Loans**		**Aggregate HMDA Data**	**Families by Family Income %**
	#	**# %**	**# %**	**$**	**$ %**	**$ %**	
Home Purchase Loans							
Low	8	10.4%	5.3%	$662	4.1%	2.5%	18.6%
Moderate	11	14.3%	18.1%	$1,609	10.0%	12.6%	18.4%
Middle	9	11.7%	20.8%	$1,475	9.2%	18.4%	21.6%
Upper	32	41.6%	30.7%	$8,484	52.9%	41.4%	41.4%
Unknown	17	22.1%	25.2%	$3,810	23.8%	25.2%	0.0%
TOTAL	**77**	**100.0%**	**100.0%**	**$16,040**	**100.0%**	**100.0%**	**100.0%**
Refinance							
Low	2	5.9%	6.9%	$135	3.2%	3.5%	18.6%
Moderate	9	26.5%	16.1%	$628	14.9%	10.2%	18.4%
Middle	3	8.8%	16.5%	$172	4.1%	13.0%	21.6%
Upper	16	47.1%	29.7%	$2,633	62.5%	36.7%	41.4%
Unknown	4	11.8%	30.7%	$646	15.3%	36.5%	0.0%
TOTAL	**34**	**100.0%**	**100.0%**	**$4,214**	**100.0%**	**100.0%**	**100.0%**
Home Improvement							
Low	3	5.7%	5.8%	$134	2.4%	3.5%	18.6%
Moderate	9	17.0%	17.6%	$373	6.7%	10.4%	18.4%
Middle	16	30.2%	22.7%	$1,382	24.7%	17.4%	21.6%
Upper	20	37.7%	44.4%	$3,378	60.3%	55.5%	41.4%
Unknown	5	9.4%	9.6%	$338	6.0%	13.2%	0.0%
TOTAL	**53**	**100.0%**	**100.0%**	**$5,605**	**100.0%**	**100.0%**	**100.0%**
Other Purpose LOC							
Low	4	16.0%	7.6%	$213	14.5%	4.0%	18.6%
Moderate	4	16.0%	17.1%	$207	14.1%	9.6%	18.4%
Middle	9	36.0%	25.5%	$559	37.9%	16.9%	21.6%
Upper	8	32.0%	44.6%	$494	33.5%	65.5%	41.4%
Unknown	0	0.0%	5.2%	$0	0.0%	4.0%	0.0%
TOTAL	**25**	**100.0%**	**100.0%**	**$1,473**	**100.0%**	**100.0%**	**100.0%**
Other Purpose Closed/Exempt							
Low	0	0.0%	8.8%	$0	0.0%	5.8%	18.6%
Moderate	0	0.0%	19.8%	$0	0.0%	15.7%	18.4%
Middle	2	66.7%	27.6%	$210	43.3%	24.6%	21.6%
Upper	1	33.3%	35.6%	$275	56.7%	41.3%	41.4%
Unknown	0	0.0%	8.3%	$0	0.0%	12.6%	0.0%
TOTAL	**3**	**100.0%**	**100.0%**	**$485**	**100.0%**	**100.0%**	**100.0%**

Purpose Not Applicable							
Low	0	0.0%	11.1%	$0	0.0%	8.4%	18.6%
Moderate	0	0.0%	5.6%	$0	0.0%	9.3%	18.4%
Middle	0	0.0%	0.0%	$0	0.0%	0.0%	21.6%
Upper	0	0.0%	0.0%	$0	0.0%	0.0%	41.4%
Unknown	0	0.0%	83.3%	$0	0.0%	82.3%	0.0%
TOTAL	**0**	**0.0%**	**100.0%**	**$0**	**0.0%**	**100.0%**	**100.0%**
Multifamily Loans							**% of Multifamily Units**
Low	0	0.0%	0.0%	$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	$0	0.0%	0.0%	N/A
Middle	0	0.0%	0.0%	$0	0.0%	0.0%	N/A
Upper	0	0.0%	1.2%	$0	0.0%	0.2%	N/A
Unknown	4	100.0%	98.8%	$5,190	100.0%	99.8%	N/A
TOTAL	**4**	**100.0%**	**100.0%**	**$5,190**	**100.0%**	**100.0%**	**N/A**
Total Home Mortgage Loans							**Families By Family Income %**
Low	17	8.7%	5.9%	$1,144	3.5%	2.6%	18.6%
Moderate	33	16.8%	17.5%	$2,817	8.5%	11.2%	18.4%
Middle	39	19.9%	20.2%	$3,798	11.5%	16.0%	21.6%
Upper	77	39.3%	31.9%	$15,264	46.2%	38.3%	41.4%
Unknown	30	15.3%	24.5%	$9,984	30.2%	31.9%	0.0%
TOTAL	**196**	**100.0%**	**100.0%**	**$33,007**	**100.0%**	**100.0%**	**100.0%**

Source: 2024 FFIEC Census Data
2016–2020 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not total 100.0 percent due to rounding.

Distribution of 2023 Small Business Lending By Borrower Income Level									
Business Revenue and Loan Size		2023							
		Count			Dollars			Total Businesses	
		Bank		Aggregate	Bank		Aggregate		
		#	%	%	$ (000s)	$ %	$ %	%	
Business Revenue	$1 Million or Less	179	71.9%	54.9%	$13,624	47.9%	37.5%	91.6%	
	Over $1 Million/ Unknown	70	28.1%	45.1%	$14,844	52.1%	62.5%	8.4%	
	TOTAL	**249**	**100.0%**	**100.0%**	**$28,468**	**100.0%**	**100.0%**	**100.0%**	
Loan Size	$100,000 or Less	179	71.9%	90.6%	$5,410	19.0%	30.9%		
	$100,001–$250,000	38	15.3%	5.0%	$6,723	23.6%	18.0%		
	$250,001–$1 Million	32	12.9%	4.5%	$16,335	57.4%	51.0%		
	Over $1 Million	0	0.0%	0.0%	$0	0.0%	0.0%		
	TOTAL	**249**	**100.0%**	**100.0%**	**$28,468**	**100.0%**	**100.0%**		
Loan Size / Revenue $1 Million or Less	$100,000 or Less	147	82.1%		$4,361	32.0%			
	$100,001–$250,000	19	10.6%		$3,064	22.5%			
	$250,001–$1 Million	13	7.3%		$6,199	45.5%			
	Over $1 Million	0	0.0%		$0	0.0%			
	TOTAL	**179**	**100.0%**		**$13,624**	**100.0%**			

Distribution of 2024 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2024						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	$ (000s)	$ %	$ %	%
Business Revenue	$1 Million or Less	185	81.1%	52.4%	$14,404	53.7%	34.3%	91.7%
	Over $1 Million/ Unknown	43	18.9%	47.6%	$12,419	46.3%	65.7%	8.3%
	TOTAL	**228**	**100.0%**	**100.0%**	**$26,823**	**100.0%**	**100.0%**	**100.0%**
Loan Size	$100,000 or Less	166	72.8%	89.4%	$5,052	18.8%	27.6%	
	$100,001–$250,000	35	15.4%	5.2%	$6,382	23.8%	17.1%	
	$250,001–$1 Million	27	11.8%	5.4%	$15,389	57.4%	55.3%	
	Over $1 Million	0	0.0%	0.0%	$0	0.0%	0.0%	
	TOTAL	**228**	**100.0%**	**100.0%**	**$26,823**	**100.0%**	**100.0%**	
Loan Size / Revenue $1 Million or Less	$100,000 or Less	152	82.2%		$4,276	29.7%		
	$100,001–$250,000	20	10.8%		$3,500	24.3%		
	$250,001–$1 Million	13	7.0%		$6,628	46.0%		
	Over $1 Million	0	0.0%		$0	0.0%		
	TOTAL	**185**	**100.0%**		**$14,404**	**100.0%**		

Distribution of 2023 Small Farm Lending By Borrower Income Level									
Farm Revenue and Loan Size		2023							
		Count			Dollars			Farms
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	$ (000s)	$ %	$ %	%
Farm Revenue	$1 Million or Less	133	93.0%	76.4%	$6,828	92.1%	82.0%	99.2%
	Over $1 Million/ Unknown	10	7.0%	23.6%	$586	7.9%	18.0%	0.8%
	TOTAL	**143**	**100.0%**	**100.0%**	**$7,414**	**100.0%**	**100.0%**	**100.0%**
Loan Size	$100,000 or Less	123	86.0%	82.2%	$3,819	51.5%	40.5%	
	$100,001–$250,000	17	11.9%	13.2%	$2,598	35.0%	33.2%	
	$250,001–$500,000	3	2.1%	4.5%	$997	13.4%	26.4%	
	Over $500,000	0	0.0%	0.0%	$0	0.0%	0.0%	
	TOTAL	**143**	**100.0%**	**100.0%**	**$7,414**	**100.0%**	**100.0%**	
Loan Size / Revenue $1 Million or Less	$100,000 or Less	115	86.5%		$3,543	51.9%		
	$100,001–$250,000	15	11.3%		$2,288	33.5%		
	$250,001–$1 Million	3	2.3%		$997	14.6%		
	Over $1 Million	0	0.0%		$0	0.0%		
	TOTAL	**133**	**100.0%**		**$6,828**	**100.0%**		

Distribution of 2024 Small Farm Lending By Borrower Income Level									
Farm Revenue and Loan Size			2024						
			Count			Dollars			Farms
			Bank		Aggregate	Bank		Aggregate	
			#	%	%	$ (000s)	$ %	$ %	%
Farm Revenue		$1 Million or Less	143	99.3%	78.1%	$8,028	98.8%	83.4%	99.1%
		Over $1 Million/ Unknown	1	0.7%	21.9%	$100	1.2%	16.6%	0.9%
		TOTAL	**144**	**100.0%**	**100.0%**	**$8,128**	**100.0%**	**100.0%**	**100.0%**
Loan Size		$100,000 or Less	120	83.3%	82.1%	$4,117	50.7%	42.3%	
		$100,001–$250,000	23	16.0%	14.3%	$3,656	45.0%	37.3%	
		$250,001–$500,000	1	0.7%	3.6%	$355	4.4%	20.4%	
		Over $500,000	0	0.0%	0.0%	$0	0.0%	0.0%	
		TOTAL	**144**	**100.0%**	**100.0%**	**$8,128**	**100.0%**	**100.0%**	
Loan Size	Revenue $1 Million or Less	$100,000 or Less	119	83.2%		$4,017	50.0%		
		$100,001–$250,000	23	16.1%		$3,656	45.5%		
		$250,001–$1 Million	1	0.7%		$355	4.4%		
		Over $1 Million	0	0.0%		$0	0.0%		
		TOTAL	**143**	**100.0%**		**$8,028**	**100.0%**		

Distribution of 2023 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner–Occupied Units
	#	# %	# %	$	$ %	$ %	
Home Purchase Loans							
Low	6	6.4%	2.1%	$781	4.3%	1.2%	1.4%
Moderate	14	14.9%	19.5%	$2,295	12.6%	13.3%	13.6%
Middle	60	63.8%	48.1%	$11,981	65.9%	47.5%	49.7%
Upper	14	14.9%	30.3%	$3,122	17.2%	37.9%	35.2%
Unknown	0	0.0%	0.1%	$0	0.0%	0.1%	0.0%
TOTAL	**94**	**100.0%**	**100.0%**	**$18,179**	**100.0%**	**100.0%**	**100.0%**
Refinance							
Low	1	3.7%	1.3%	$192	5.3%	0.9%	1.4%
Moderate	2	7.4%	15.0%	$450	12.4%	10.0%	13.6%
Middle	19	70.4%	49.4%	$2,217	61.0%	47.4%	49.7%
Upper	5	18.5%	34.2%	$777	21.4%	41.8%	35.2%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**27**	**100.0%**	**100.0%**	**$3,636**	**100.0%**	**100.0%**	**100.0%**
Home Improvement							
Low	0	0.0%	0.6%	$0	0.0%	0.3%	1.4%
Moderate	6	9.4%	11.4%	$349	8.1%	8.5%	13.6%
Middle	42	65.6%	51.8%	$2,702	62.7%	49.8%	49.7%
Upper	16	25.0%	36.1%	$1,258	29.2%	40.2%	35.2%
Unknown	0	0.0%	0.1%	$0	0.0%	1.1%	0.0%
TOTAL	**64**	**100.0%**	**100.0%**	**$4,309**	**100.0%**	**100.0%**	**100.0%**
Other Purpose LOC							
Low	0	0.0%	0.8%	$0	0.0%	0.3%	1.4%
Moderate	2	7.4%	7.5%	$127	5.6%	4.8%	13.6%
Middle	14	51.9%	53.0%	$1,087	48.1%	48.8%	49.7%
Upper	11	40.7%	38.7%	$1,046	46.3%	46.2%	35.2%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**27**	**100.0%**	**100.0%**	**$2,260**	**100.0%**	**100.0%**	**100.0%**
Other Purpose Closed/Exempt							
Low	0	0.0%	1.4%	$0	0.0%	1.4%	1.4%
Moderate	1	25.0%	13.4%	$194	46.5%	10.5%	13.6%
Middle	1	25.0%	49.6%	$60	14.4%	47.0%	49.7%
Upper	2	50.0%	35.6%	$163	39.1%	41.1%	35.2%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**4**	**100.0%**	**100.0%**	**$417**	**100.0%**	**100.0%**	**100.0%**

Purpose Not Applicable							
Low	0	0.0%	0.0%	$0	0.0%	0.0%	1.4%
Moderate	0	0.0%	19.1%	$0	0.0%	7.7%	13.6%
Middle	0	0.0%	40.4%	$0	0.0%	42.7%	49.7%
Upper	0	0.0%	40.4%	$0	0.0%	49.6%	35.2%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**0**	**0.0%**	**100.0%**	**$0**	**0.0%**	**100.0%**	**100.0%**
Multifamily Loans							**% of Multifamily Units**
Low	0	0.0%	19.8%	$0	0.0%	20.5%	14.5%
Moderate	1	50.0%	31.4%	$600	81.9%	21.4%	27.2%
Middle	1	50.0%	40.7%	$133	18.1%	24.9%	44.9%
Upper	0	0.0%	5.8%	$0	0.0%	30.4%	9.4%
Unknown	0	0.0%	2.3%	$0	0.0%	2.8%	4.1%
TOTAL	**2**	**100.0%**	**100.0%**	**$733**	**100.0%**	**100.0%**	**100.0%**
Total Home Mortgage Loans							**% of Owner–Occupied Units**
Low	7	3.2%	1.9%	$973	3.3%	2.4%	1.4%
Moderate	26	11.9%	17.5%	$4,015	13.6%	13.1%	13.6%
Middle	137	62.8%	48.7%	$18,180	61.6%	46.0%	49.7%
Upper	48	22.0%	31.8%	$6,366	21.6%	38.3%	35.2%
Unknown	0	0.0%	0.1%	$0	0.0%	0.3%	0.0%
TOTAL	**218**	**100.0%**	**100.0%**	**$29,534**	**100.0%**	**100.0%**	**100.0%**

Source: 2023 FFIEC Census Data
2016–2020 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not total 100.0 percent due to rounding.

Distribution of 2024 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner–Occupied Units
	#	# %	# %	$	$ %	$ %	
Home Purchase Loans							
Low	0	0.0%	2.1%	$0	0.0%	1.2%	1.4%
Moderate	12	15.6%	19.4%	$1,041	6.5%	12.9%	13.6%
Middle	47	61.0%	47.6%	$9,636	60.1%	46.9%	49.7%
Upper	18	23.4%	30.8%	$5,363	33.4%	38.9%	35.2%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**77**	**100.0%**	**100.0%**	**$16,040**	**100.0%**	**100.0%**	**100.0%**
Refinance							
Low	0	0.0%	1.9%	$0	0.0%	1.1%	1.4%
Moderate	4	11.8%	15.2%	$362	8.6%	11.6%	13.6%
Middle	23	67.6%	50.1%	$2,883	68.4%	48.8%	49.7%
Upper	7	20.6%	32.8%	$969	23.0%	38.4%	35.2%
Unknown	0	0.0%	0.0%	$0	0.0%	0.1%	0.0%
TOTAL	**34**	**100.0%**	**100.0%**	**$4,214**	**100.0%**	**100.0%**	**100.0%**
Home Improvement							
Low	0	0.0%	0.6%	$0	0.0%	0.5%	1.4%
Moderate	4	7.5%	10.8%	$185	3.3%	6.7%	13.6%
Middle	36	67.9%	52.7%	$2,879	51.4%	49.7%	49.7%
Upper	13	24.5%	35.8%	$2,541	45.3%	42.8%	35.2%
Unknown	0	0.0%	0.1%	$0	0.0%	0.3%	0.0%
TOTAL	**53**	**100.0%**	**100.0%**	**$5,605**	**100.0%**	**100.0%**	**100.0%**
Other Purpose LOC							
Low	0	0.0%	1.3%	$0	0.0%	0.8%	1.4%
Moderate	2	8.0%	9.9%	$110	7.5%	5.9%	13.6%
Middle	14	56.0%	46.7%	$801	54.4%	45.0%	49.7%
Upper	9	36.0%	42.2%	$562	38.2%	48.2%	35.2%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**25**	**100.0%**	**100.0%**	**$1,473**	**100.0%**	**100.0%**	**100.0%**
Other Purpose Closed/Exempt							
Low	0	0.0%	1.0%	$0	0.0%	0.9%	1.4%
Moderate	0	0.0%	14.8%	$0	0.0%	11.2%	13.6%
Middle	2	66.7%	51.1%	$440	90.7%	50.7%	49.7%
Upper	1	33.3%	33.1%	$45	9.3%	37.2%	35.2%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**3**	**100.0%**	**100.0%**	**$485**	**100.0%**	**100.0%**	**100.0%**

Purpose Not Applicable							
Low	0	0.0%	0.0%	$0	0.0%	0.0%	1.4%
Moderate	0	0.0%	38.9%	$0	0.0%	21.2%	13.6%
Middle	0	0.0%	50.0%	$0	0.0%	63.0%	49.7%
Upper	0	0.0%	11.1%	$0	0.0%	15.8%	35.2%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**0**	**0.0%**	**100.0%**	**$0**	**0.0%**	**100.0%**	**100.0%**
Multifamily Loans							**% of Multifamily Units**
Low	2	50.0%	7.4%	$4,538	87.4%	4.7%	14.5%
Moderate	0	0.0%	30.9%	$0	0.0%	29.2%	27.2%
Middle	2	50.0%	46.9%	$652	12.6%	48.9%	44.9%
Upper	0	0.0%	13.6%	$0	0.0%	16.5%	9.4%
Unknown	0	0.0%	1.2%	$0	0.0%	0.7%	4.1%
TOTAL	**4**	**100.0%**	**100.0%**	**$5,190**	**100.0%**	**100.0%**	**100.0%**
Total Home Mortgage Loans							**% of Owner–Occupied Units**
Low	2	1.0%	2.0%	$4,538	13.7%	1.4%	1.4%
Moderate	22	11.2%	17.5%	$1,698	5.1%	13.5%	13.6%
Middle	124	63.3%	48.5%	$17,291	52.4%	47.5%	49.7%
Upper	48	24.5%	32.0%	$9,480	28.7%	37.4%	35.2%
Unknown	0	0.0%	0.0%	$0	0.0%	0.1%	0.0%
TOTAL	**196**	**100.0%**	**100.0%**	**$33,007**	**100.0%**	**100.0%**	**100.0%**

Source: 2024 FFIEC Census Data
2016–2020 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not total 100.0 percent due to rounding.

Distribution of 2023 Small Business Lending
By Income Level of Geography

Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	$ (000s)	$ %	$ %	
Low	3	1.2%	1.6%	$381	1.3%	2.7%	1.8%
Moderate	29	11.6%	18.8%	$4,916	17.3%	27.2%	21.9%
Middle	159	63.9%	47.4%	$19,555	68.7%	43.7%	48.2%
Upper	58	23.3%	30.4%	$3,616	12.7%	24.5%	26.0%
Unknown	0	0.0%	1.8%	$0	0.0%	1.8%	2.1%
TOTAL	**249**	**100.0%**	**100.0%**	**$28,468**	**100.0%**	**100.0%**	**100.0%**

Source: 2023 FFIEC Census Data
2023 Dun & Bradstreet Data
2016–2020 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not total 100.0 percent due to rounding.

Distribution of 2024 Small Business Lending
By Income Level of Geography

Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	$ (000s)	$ %	$ %	
Low	2	0.9%	1.2%	$25	0.1%	1.5%	1.9%
Moderate	33	14.5%	18.2%	$8,592	32.0%	27.2%	22.1%
Middle	147	64.5%	47.8%	$13,827	51.5%	43.1%	49.6%
Upper	45	19.7%	30.9%	$3,728	13.9%	25.5%	24.6%
Unknown	1	0.4%	1.9%	$651	2.4%	2.8%	1.9%
TOTAL	**228**	**100.0%**	**100.0%**	**$26,823**	**100.0%**	**100.0%**	**100.0%**

Source: 2024 FFIEC Census Data
2024 Dun & Bradstreet Data
2016–2020 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not total 100.0 percent due to rounding.

Distribution of 2023 Small Farm Lending
By Income Level of Geography

Census Tract Income Level	Bank Small Farm Loans		Aggregate of Peer Data	Bank Small Farm Loans		Aggregate of Peer Data	% of Farms
	#	# %	# %	$ (000s)	$ %	$ %	
Low	0	0.0%	0.2%	$0	0.0%	0.1%	0.3%
Moderate	11	7.7%	7.8%	$446	6.0%	6.5%	9.7%
Middle	114	79.7%	72.1%	$5,376	72.5%	70.5%	61.4%
Upper	18	12.6%	19.6%	$1,592	21.5%	22.9%	27.8%
Unknown	0	0.0%	0.4%	$0	0.0%	0.1%	0.8%
TOTAL	**143**	**100.0%**	**100.0%**	**$7,414**	**100.0%**	**100.0%**	**100.0%**

Source: 2023 FFIEC Census Data
2023 Dun & Bradstreet Data
2016–2020 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not total 100.0 percent due to rounding.

Distribution of 2024 Small Farm Lending
By Income Level of Geography

Census Tract Income Level	Bank Small Farm Loans		Aggregate of Peer Data	Bank Small Farm Loans		Aggregate of Peer Data	% of Farms
	#	# %	# %	$ (000s)	$ %	$ %	
Low	0	0.0%	0.0%	$0	0.0%	0.0%	0.3%
Moderate	9	6.3%	7.0%	$536	6.6%	6.0%	8.9%
Middle	122	84.7%	72.6%	$6,737	82.9%	75.5%	60.9%
Upper	13	9.0%	20.2%	$855	10.5%	18.5%	29.0%
Unknown	0	0.0%	0.2%	$0	0.0%	0.0%	0.9%
TOTAL	**144**	**100.0%**	**100.0%**	**$8,128**	**100.0%**	**100.0%**	**100.0%**

Source: 2024 FFIEC Census Data
2024 Dun & Bradstreet Data
2016–2020 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not total 100.0 percent due to rounding.

Missouri NonMSA Combined Area

Distribution of 2023 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	$	$ %	$ %	
Home Purchase Loans							
Low	0	0.0%	4.6%	$0	0.0%	1.9%	17.0%
Moderate	3	10.7%	16.0%	$201	3.9%	10.1%	17.7%
Middle	8	28.6%	19.7%	$1,104	21.2%	16.0%	22.6%
Upper	10	35.7%	40.2%	$3,108	59.6%	52.3%	42.8%
Unknown	7	25.0%	19.5%	$799	15.3%	19.8%	0.0%
TOTAL	**28**	**100.0%**	**100.0%**	**$5,212**	**100.0%**	**100.0%**	**100.0%**
Refinance							
Low	4	17.4%	6.1%	$128	5.2%	2.4%	17.0%
Moderate	6	26.1%	17.7%	$176	7.2%	10.2%	17.7%
Middle	4	17.4%	21.5%	$337	13.8%	14.8%	22.6%
Upper	7	30.4%	41.0%	$1,416	58.0%	56.5%	42.8%
Unknown	2	8.7%	13.7%	$386	15.8%	16.1%	0.0%
TOTAL	**23**	**100.0%**	**100.0%**	**$2,443**	**100.0%**	**100.0%**	**100.0%**
Home Improvement							
Low	1	5.9%	6.5%	$30	2.6%	3.3%	17.0%
Moderate	3	17.6%	15.7%	$105	9.2%	10.1%	17.7%
Middle	3	17.6%	25.2%	$85	7.5%	17.8%	22.6%
Upper	8	47.1%	44.8%	$630	55.5%	58.7%	42.8%
Unknown	2	11.8%	7.8%	$286	25.2%	10.1%	0.0%
TOTAL	**17**	**100.0%**	**100.0%**	**$1,136**	**100.0%**	**100.0%**	**100.0%**
Other Purpose LOC							
Low	1	9.1%	5.2%	$28	5.0%	2.6%	17.0%
Moderate	1	9.1%	17.2%	$11	2.0%	14.6%	17.7%
Middle	3	27.3%	23.3%	$60	10.6%	19.4%	22.6%
Upper	6	54.5%	44.8%	$465	82.4%	50.5%	42.8%
Unknown	0	0.0%	9.5%	$0	0.0%	12.8%	0.0%
TOTAL	**11**	**100.0%**	**100.0%**	**$564**	**100.0%**	**100.0%**	**100.0%**
Other Purpose Closed/Exempt							
Low	0	0.0%	7.8%	$0	0.0%	3.9%	17.0%
Moderate	1	20.0%	16.3%	$22	3.1%	7.5%	17.7%
Middle	2	40.0%	24.8%	$288	40.6%	23.1%	22.6%
Upper	2	40.0%	45.4%	$400	56.3%	58.0%	42.8%
Unknown	0	0.0%	5.7%	$0	0.0%	7.6%	0.0%
TOTAL	**5**	**100.0%**	**100.0%**	**$710**	**100.0%**	**100.0%**	**100.0%**

Purpose Not Applicable							
Low	0	0.0%	8.3%	$0	0.0%	4.2%	17.0%
Moderate	0	0.0%	8.3%	$0	0.0%	10.7%	17.7%
Middle	0	0.0%	0.0%	$0	0.0%	0.0%	22.6%
Upper	0	0.0%	0.0%	$0	0.0%	0.0%	42.8%
Unknown	0	0.0%	83.3%	$0	0.0%	85.1%	0.0%
TOTAL	**0**	**0.0%**	**100.0%**	**$0**	**0.0%**	**100.0%**	**100.0%**
Multifamily Loans							**% of Multifamily Units**
Low	0	0.0%	2.7%	$0	0.0%	1.0%	N/A
Moderate	0	0.0%	2.7%	$0	0.0%	1.1%	N/A
Middle	1	50.0%	10.8%	$50	3.2%	1.1%	N/A
Upper	0	0.0%	13.5%	$0	0.0%	2.9%	N/A
Unknown	1	50.0%	70.3%	$1,490	96.8%	93.8%	N/A
TOTAL	**2**	**100.0%**	**100.0%**	**$1,540**	**100.0%**	**100.0%**	**N/A**
Total Home Mortgage Loans							**Families by Family Income %**
Low	6	7.0%	5.1%	$186	1.6%	2.0%	17.0%
Moderate	14	16.3%	16.2%	$515	4.4%	9.7%	17.7%
Middle	21	24.4%	20.5%	$1,924	16.6%	15.3%	22.6%
Upper	33	38.4%	40.6%	$6,019	51.9%	51.2%	42.8%
Unknown	12	14.0%	17.6%	$2,961	25.5%	21.8%	0.0%
TOTAL	**86**	**100.0%**	**100.0%**	**$11,605**	**100.0%**	**100.0%**	**100.0%**

Source: 2023 FFIEC Census Data
2016–2020 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not total 100.0 percent due to rounding.

Distribution of 2024 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	**Bank Loans**		**Aggregate HMDA Data**	**Bank Loans**		**Aggregate HMDA Data**	**Families by Family Income %**
	#	**# %**	**# %**	**$**	**$ %**	**$ %**	
Home Purchase Loans							
Low	0	0.0%	4.2%	$0	0.0%	1.7%	17.0%
Moderate	4	14.3%	15.0%	$274	5.2%	9.4%	17.7%
Middle	5	17.9%	17.7%	$689	13.1%	14.4%	22.6%
Upper	19	67.9%	40.4%	$4,307	81.7%	51.0%	42.8%
Unknown	0	0.0%	22.6%	$0	0.0%	23.5%	0.0%
TOTAL	**28**	**100.0%**	**100.0%**	**$5,270**	**100.0%**	**100.0%**	**100.0%**
Refinance							
Low	2	13.3%	5.7%	$60	3.0%	3.1%	17.0%
Moderate	3	20.0%	14.2%	$207	10.3%	7.8%	17.7%
Middle	3	20.0%	19.4%	$131	6.5%	14.3%	22.6%
Upper	7	46.7%	37.6%	$1,606	80.1%	45.7%	42.8%
Unknown	0	0.0%	23.1%	$0	0.0%	29.1%	0.0%
TOTAL	**15**	**100.0%**	**100.0%**	**$2,004**	**100.0%**	**100.0%**	**100.0%**
Home Improvement							
Low	5	20.8%	7.8%	$131	11.6%	3.2%	17.0%
Moderate	5	20.8%	11.7%	$118	10.5%	6.6%	17.7%
Middle	2	8.3%	19.5%	$75	6.7%	15.6%	22.6%
Upper	12	50.0%	53.2%	$802	71.2%	61.4%	42.8%
Unknown	0	0.0%	7.8%	$0	0.0%	13.2%	0.0%
TOTAL	**24**	**100.0%**	**100.0%**	**$1,126**	**100.0%**	**100.0%**	**100.0%**
Other Purpose LOC							
Low	3	25.0%	4.8%	$80	9.9%	1.6%	17.0%
Moderate	3	25.0%	14.3%	$166	20.6%	5.0%	17.7%
Middle	3	25.0%	22.2%	$175	21.7%	14.8%	22.6%
Upper	3	25.0%	48.4%	$385	47.8%	65.2%	42.8%
Unknown	0	0.0%	10.3%	$0	0.0%	13.3%	0.0%
TOTAL	**12**	**100.0%**	**100.0%**	**$806**	**100.0%**	**100.0%**	**100.0%**
Other Purpose Closed/Exempt							
Low	0	0.0%	8.8%	$0	0.0%	6.2%	17.0%
Moderate	1	33.3%	21.9%	$150	33.0%	15.4%	17.7%
Middle	0	0.0%	21.3%	$0	0.0%	17.2%	22.6%
Upper	2	66.7%	44.4%	$304	67.0%	57.5%	42.8%
Unknown	0	0.0%	3.8%	$0	0.0%	3.8%	0.0%
TOTAL	**3**	**100.0%**	**100.0%**	**$454**	**100.0%**	**100.0%**	**100.0%**

Purpose Not Applicable							
Low	0	0.0%	0.0%	$0	0.0%	0.0%	17.0%
Moderate	0	0.0%	0.0%	$0	0.0%	0.0%	17.7%
Middle	0	0.0%	0.0%	$0	0.0%	0.0%	22.6%
Upper	0	0.0%	0.0%	$0	0.0%	0.0%	42.8%
Unknown	0	0.0%	100.0%	$0	0.0%	100.0%	0.0%
TOTAL	**0**	**0.0%**	**100.0%**	**$0**	**0.0%**	**100.0%**	**100.0%**
Multifamily Loans							**% of Multifamily Units**
Low	0	0.0%	0.0%	$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	$0	0.0%	0.0%	N/A
Middle	0	0.0%	2.6%	$0	0.0%	0.1%	N/A
Upper	0	0.0%	13.2%	$0	0.0%	8.0%	N/A
Unknown	1	100.0%	84.2%	$310	100.0%	91.9%	N/A
TOTAL	**1**	**100.0%**	**100.0%**	**$310**	**100.0%**	**100.0%**	**N/A**
Total Home Mortgage Loans							**Families By Family Income %**
Low	10	12.0%	4.9%	$271	2.7%	2.1%	17.0%
Moderate	16	19.3%	14.7%	$915	9.2%	8.7%	17.7%
Middle	13	15.7%	18.4%	$1,070	10.7%	14.0%	22.6%
Upper	43	51.8%	40.7%	$7,404	74.3%	49.1%	42.8%
Unknown	1	1.2%	21.4%	$310	3.1%	26.1%	0.0%
TOTAL	**83**	**100.0%**	**100.0%**	**$9,970**	**100.0%**	**100.0%**	**100.0%**

Source: 2024 FFIEC Census Data
2016–2020 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not total 100.0 percent due to rounding.

Distribution of 2023 Small Business Lending By Borrower Income Level									
Business Revenue and Loan Size		2023							
		Count			Dollars				Total Businesses
		Bank		Aggregate	Bank		Aggregate		
		#	%	%	$ (000s)	$ %	$ %		%
Business Revenue	$1 Million or Less	48	69.6%	57.2%	$3,748	60.9%	46.1%		92.0%
	Over $1 Million/ Unknown	21	30.4%	42.8%	$2,408	39.1%	53.9%		8.0%
	TOTAL	**69**	**100.0%**	**100.0%**	**$6,156**	**100.0%**	**100.0%**		**100.0%**
Loan Size	$100,000 or Less	54	78.3%	93.9%	$2,256	36.6%	39.4%		
	$100,001–$250,000	10	14.5%	3.3%	$1,991	32.3%	16.9%		
	$250,001–$1 Million	5	7.2%	2.8%	$1,909	31.0%	43.7%		
	Over $1 Million	0	0.0%	0.0%	$0	0.0%	0.0%		
	TOTAL	**69**	**100.0%**	**100.0%**	**$6,156**	**100.0%**	**100.0%**		
Loan Size — Revenue $1 Million or Less	$100,000 or Less	39	81.3%		$1,341	35.8%			
	$100,001–$250,000	5	10.4%		$998	26.6%			
	$250,001–$1 Million	4	8.3%		$1,409	37.6%			
	Over $1 Million	0	0.0%		$0	0.0%			
	TOTAL	**48**	**100.0%**		**$3,748**	**100.0%**			

Distribution of 2024 Small Business Lending By Borrower Income Level									
Business Revenue and Loan Size		2024							
		Count			Dollars				Total Businesses
		Bank		Aggregate	Bank		Aggregate		
		#	%	%	$ (000s)	$ %	$ %		%
Business Revenue	$1 Million or Less	64	78.0%	55.3%	$4,966	65.8%	39.5%		92.1%
	Over $1 Million/ Unknown	18	22.0%	44.7%	$2,585	34.2%	60.5%		7.9%
	TOTAL	**82**	**100.0%**	**100.0%**	**$7,551**	**100.0%**	**100.0%**		**100.0%**
Loan Size	$100,000 or Less	62	75.6%	93.5%	$2,486	32.9%	42.5%		
	$100,001–$250,000	14	17.1%	4.0%	$2,315	30.7%	20.8%		
	$250,001–$1 Million	6	7.3%	2.5%	$2,750	36.4%	36.7%		
	Over $1 Million	0	0.0%	0.0%	$0	0.0%	0.0%		
	TOTAL	**82**	**100.0%**	**100.0%**	**$7,551**	**100.0%**	**100.0%**		
Loan Size / Revenue $1 Million or Less	$100,000 or Less	51	79.7%		$1,955	39.4%			
	$100,001–$250,000	10	15.6%		$1,561	31.4%			
	$250,001–$1 Million	3	4.7%		$1,450	29.2%			
	Over $1 Million	0	0.0%		$0	0.0%			
	TOTAL	**64**	**100.0%**		**$4,966**	**100.0%**			

Distribution of 2023 Small Farm Lending By Borrower Income Level								
Farm Revenue and Loan Size		2023						
		Count			Dollars			Farms
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	$ (000s)	$ %	$ %	%
Farm Revenue	$1 Million or Less	24	82.8%	41.7%	$1,780	58.7%	54.7%	99.6%
	Over $1 Million/ Unknown	5	17.2%	58.3%	$1,254	41.3%	45.3%	0.4%
	TOTAL	**29**	**100.0%**	**100.0%**	**$3,034**	**100.0%**	**100.0%**	**100.0%**
Loan Size	$100,000 or Less	18	62.1%	87.6%	$686	22.6%	39.7%	
	$100,001–$250,000	10	34.5%	9.3%	$1,868	61.6%	34.7%	
	$250,001–$500,000	1	3.4%	3.1%	$480	15.8%	25.6%	
	Over $500,000	0	0.0%	0.0%	$0	0.0%	0.0%	
	TOTAL	**29**	**100.0%**	**100.0%**	**$3,034**	**100.0%**	**100.0%**	
Loan Size / Revenue $1 Million or Less	$100,000 or Less	18	75.0%		$686	38.5%		
	$100,001–$250,000	6	25.0%		$1,094	61.5%		
	$250,001–$1 Million	0	0.0%		$0	0.0%		
	Over $1 Million	0	0.0%		$0	0.0%		
	TOTAL	**24**	**100.0%**		**$1,780**	**100.0%**		

Distribution of 2024 Small Farm Lending By Borrower Income Level									
Farm Revenue and Loan Size			2024						
			Count			Dollars			Farms
			Bank		Aggregate	Bank		Aggregate	
			#	%	%	$ (000s)	$ %	$ %	%
Farm Revenue		$1 Million or Less	23	82.1%	38.9%	$2,188	75.9%	55.1%	99.6%
		Over $1 Million/ Unknown	5	17.9%	61.1%	$694	24.1%	44.9%	0.4%
		TOTAL	**28**	**100.0%**	**100.0%**	**$2,882**	**100.0%**	**100.0%**	**100.0%**
Loan Size		$100,000 or Less	19	67.9%	83.0%	$813	28.2%	30.3%	
		$100,001–$250,000	7	25.0%	12.4%	$1,398	48.5%	37.8%	
		$250,001–$500,000	2	7.1%	4.6%	$671	23.3%	31.9%	
		Over $500,000	0	0.0%	0.0%	$0	0.0%	0.0%	
		TOTAL	**28**	**100.0%**	**100.0%**	**$2,882**	**100.0%**	**100.0%**	
Loan Size	Revenue $1 Million or Less	$100,000 or Less	16	69.6%		$613	28.0%		
		$100,001–$250,000	5	21.7%		$904	41.3%		
		$250,001–$1 Million	2	8.7%		$671	30.7%		
		Over $1 Million	0	0.0%		$0	0.0%		
		TOTAL	**23**	**100.0%**		**$2,188**	**100.0%**		

Distribution of 2023 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner–Occupied Units
	#	# %	# %	$	$ %	$ %	
Home Purchase Loans							
Low	0	0.0%	0.2%	$0	0.0%	0.1%	0.1%
Moderate	2	7.1%	8.1%	$130	2.5%	7.8%	4.8%
Middle	22	78.6%	75.5%	$4,586	88.0%	74.2%	74.8%
Upper	4	14.3%	16.0%	$496	9.5%	17.7%	20.3%
Unknown	0	0.0%	0.2%	$0	0.0%	0.2%	0.0%
TOTAL	**28**	**100.0%**	**100.0%**	**$5,212**	**100.0%**	**100.0%**	**100.0%**
Refinance							
Low	0	0.0%	0.1%	$0	0.0%	0.1%	0.1%
Moderate	0	0.0%	5.5%	$0	0.0%	5.0%	4.8%
Middle	18	78.3%	75.2%	$1,355	55.5%	78.0%	74.8%
Upper	5	21.7%	19.1%	$1,088	44.5%	16.7%	20.3%
Unknown	0	0.0%	0.1%	$0	0.0%	0.2%	0.0%
TOTAL	**23**	**100.0%**	**100.0%**	**$2,443**	**100.0%**	**100.0%**	**100.0%**
Home Improvement							
Low	0	0.0%	0.0%	$0	0.0%	0.0%	0.1%
Moderate	2	11.8%	5.7%	$55	4.8%	3.4%	4.8%
Middle	12	70.6%	75.2%	$775	68.2%	76.9%	74.8%
Upper	3	17.6%	18.7%	$306	26.9%	18.9%	20.3%
Unknown	0	0.0%	0.4%	$0	0.0%	0.8%	0.0%
TOTAL	**17**	**100.0%**	**100.0%**	**$1,136**	**100.0%**	**100.0%**	**100.0%**
Other Purpose LOC							
Low	0	0.0%	0.9%	$0	0.0%	1.7%	0.1%
Moderate	0	0.0%	6.9%	$0	0.0%	8.6%	4.8%
Middle	9	81.8%	77.6%	$524	92.9%	69.1%	74.8%
Upper	2	18.2%	14.7%	$40	7.1%	20.6%	20.3%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**11**	**100.0%**	**100.0%**	**$564**	**100.0%**	**100.0%**	**100.0%**
Other Purpose Closed/Exempt							
Low	0	0.0%	0.0%	$0	0.0%	0.0%	0.1%
Moderate	1	20.0%	1.4%	$100	14.1%	0.9%	4.8%
Middle	3	60.0%	81.6%	$485	68.3%	83.0%	74.8%
Upper	1	20.0%	17.0%	$125	17.6%	16.2%	20.3%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**5**	**100.0%**	**100.0%**	**$710**	**100.0%**	**100.0%**	**100.0%**

Purpose Not Applicable							
Low	0	0.0%	0.0%	$0	0.0%	0.0%	0.1%
Moderate	0	0.0%	16.7%	$0	0.0%	18.1%	4.8%
Middle	0	0.0%	75.0%	$0	0.0%	57.7%	74.8%
Upper	0	0.0%	8.3%	$0	0.0%	24.2%	20.3%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**0**	**0.0%**	**100.0%**	**$0**	**0.0%**	**100.0%**	**100.0%**
Multifamily Loans							**% of Multifamily Units**
Low	0	0.0%	2.7%	$0	0.0%	0.8%	1.6%
Moderate	0	0.0%	13.5%	$0	0.0%	23.1%	22.9%
Middle	1	50.0%	67.6%	$1,490	96.8%	68.9%	62.4%
Upper	1	50.0%	16.2%	$50	3.2%	7.1%	13.1%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**2**	**100.0%**	**100.0%**	**$1,540**	**100.0%**	**100.0%**	**100.0%**
Total Home Mortgage Loans							**% of Owner–Occupied Units**
Low	0	0.0%	0.2%	$0	0.0%	0.2%	0.1%
Moderate	5	5.8%	7.3%	$285	2.5%	7.7%	4.8%
Middle	65	75.6%	75.6%	$9,215	79.4%	74.9%	74.8%
Upper	16	18.6%	16.7%	$2,105	18.1%	17.1%	20.3%
Unknown	0	0.0%	0.2%	$0	0.0%	0.2%	0.0%
TOTAL	**86**	**100.0%**	**100.0%**	**$11,605**	**100.0%**	**100.0%**	**100.0%**

Source: 2023 FFIEC Census Data
2016–2020 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not total 100.0 percent due to rounding.

Distribution of 2024 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner–Occupied Units
	#	# %	# %	$	$ %	$ %	
Home Purchase Loans							
Low	0	0.0%	0.1%	$0	0.0%	0.0%	0.1%
Moderate	0	0.0%	9.3%	$0	0.0%	8.5%	4.8%
Middle	20	71.4%	74.8%	$3,885	73.7%	73.6%	74.8%
Upper	8	28.6%	15.8%	$1,385	26.3%	17.8%	20.3%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**28**	**100.0%**	**100.0%**	**$5,270**	**100.0%**	**100.0%**	**100.0%**
Refinance							
Low	0	0.0%	0.3%	$0	0.0%	0.1%	0.1%
Moderate	2	13.3%	7.0%	$130	6.5%	6.0%	4.8%
Middle	11	73.3%	75.7%	$1,775	88.6%	76.0%	74.8%
Upper	2	13.3%	17.0%	$99	4.9%	17.8%	20.3%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**15**	**100.0%**	**100.0%**	**$2,004**	**100.0%**	**100.0%**	**100.0%**
Home Improvement							
Low	0	0.0%	0.0%	$0	0.0%	0.0%	0.1%
Moderate	2	8.3%	3.9%	$37	3.3%	3.4%	4.8%
Middle	19	79.2%	82.1%	$857	76.1%	83.2%	74.8%
Upper	3	12.5%	14.0%	$232	20.6%	13.4%	20.3%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**24**	**100.0%**	**100.0%**	**$1,126**	**100.0%**	**100.0%**	**100.0%**
Other Purpose LOC							
Low	0	0.0%	0.0%	$0	0.0%	0.0%	0.1%
Moderate	0	0.0%	6.3%	$0	0.0%	4.3%	4.8%
Middle	9	75.0%	70.6%	$496	61.5%	65.1%	74.8%
Upper	3	25.0%	23.0%	$310	38.5%	30.6%	20.3%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**12**	**100.0%**	**100.0%**	**$806**	**100.0%**	**100.0%**	**100.0%**
Other Purpose Closed/Exempt							
Low	0	0.0%	0.0%	$0	0.0%	0.0%	0.1%
Moderate	0	0.0%	8.1%	$0	0.0%	8.4%	4.8%
Middle	3	100.0%	78.8%	$454	100.0%	79.6%	74.8%
Upper	0	0.0%	13.1%	$0	0.0%	12.0%	20.3%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**3**	**100.0%**	**100.0%**	**$454**	**100.0%**	**100.0%**	**100.0%**

Purpose Not Applicable							
Low	0	0.0%	0.0%	$0	0.0%	0.0%	0.1%
Moderate	0	0.0%	20.0%	$0	0.0%	36.4%	4.8%
Middle	0	0.0%	80.0%	$0	0.0%	63.6%	74.8%
Upper	0	0.0%	0.0%	$0	0.0%	0.0%	20.3%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**0**	**0.0%**	**100.0%**	**$0**	**0.0%**	**100.0%**	**100.0%**
Multifamily Loans							**% of Multifamily Units**
Low	0	0.0%	0.0%	$0	0.0%	0.0%	1.6%
Moderate	0	0.0%	18.4%	$0	0.0%	46.0%	22.9%
Middle	1	100.0%	68.4%	$310	100.0%	48.5%	62.4%
Upper	0	0.0%	13.2%	$0	0.0%	5.5%	13.1%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**1**	**100.0%**	**100.0%**	**$310**	**100.0%**	**100.0%**	**100.0%**
Total Home Mortgage Loans							**% of Owner–Occupied Units**
Low	0	0.0%	0.1%	$0	0.0%	0.1%	0.1%
Moderate	4	4.8%	8.4%	$167	1.7%	8.8%	4.8%
Middle	63	75.9%	75.5%	$7,777	78.0%	73.7%	74.8%
Upper	16	19.3%	16.0%	$2,026	20.3%	17.5%	20.3%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**83**	**100.0%**	**100.0%**	**$9,970**	**100.0%**	**100.0%**	**100.0%**

Source: 2024 FFIEC Census Data
2016–2020 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not total 100.0 percent due to rounding.

Distribution of 2023 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	$ (000s)	$ %	$ %	
Low	0	0.0%	0.6%	$0	0.0%	1.3%	0.7%
Moderate	5	7.2%	9.7%	$1,483	24.1%	13.4%	10.4%
Middle	61	88.4%	71.9%	$4,398	71.4%	73.0%	72.6%
Upper	3	4.3%	16.9%	$275	4.5%	12.0%	16.3%
Unknown	0	0.0%	1.0%	$0	0.0%	0.2%	0.0%
TOTAL	**69**	**100.0%**	**100.0%**	**$6,156**	**100.0%**	**100.0%**	**100.0%**

Source: 2023 FFIEC Census Data
2023 Dun & Bradstreet Data
2016–2020 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not total 100.0 percent due to rounding.

Distribution of 2024 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	$ (000s)	$ %	$ %	
Low	0	0.0%	0.6%	$0	0.0%	0.4%	0.6%
Moderate	4	4.9%	10.0%	$499	6.6%	14.4%	9.7%
Middle	70	85.4%	71.3%	$6,475	85.8%	69.6%	73.6%
Upper	8	9.8%	17.4%	$577	7.6%	15.4%	16.1%
Unknown	0	0.0%	0.7%	$0	0.0%	0.2%	0.0%
TOTAL	**82**	**100.0%**	**100.0%**	**$7,551**	**100.0%**	**100.0%**	**100.0%**

Source: 2024 FFIEC Census Data
2024 Dun & Bradstreet Data
2016–2020 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not total 100.0 percent due to rounding.

Distribution of 2023 Small Farm Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Farm Loans		Aggregate of Peer Data	Bank Small Farm Loans		Aggregate of Peer Data	% of Farms
	#	# %	# %	$ (000s)	$ %	$ %	
Low	0	0.0%	0.2%	$0	0.0%	0.0%	0.1%
Moderate	0	0.0%	0.2%	$0	0.0%	0.2%	0.7%
Middle	24	82.8%	69.1%	$2,531	83.4%	67.4%	65.8%
Upper	5	17.2%	30.5%	$503	16.6%	32.4%	33.4%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**29**	**100.0%**	**100.0%**	**$3,034**	**100.0%**	**100.0%**	**100.0%**

Source: 2023 FFIEC Census Data
2023 Dun & Bradstreet Data
2016–2020 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not total 100.0 percent due to rounding.

Distribution of 2024 Small Farm Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Farm Loans		Aggregate of Peer Data	Bank Small Farm Loans		Aggregate of Peer Data	% of Farms
	#	# %	# %	$ (000s)	$ %	$ %	
Low	0	0.0%	0.2%	$0	0.0%	0.0%	0.1%
Moderate	0	0.0%	1.0%	$0	0.0%	0.4%	0.7%
Middle	16	57.1%	65.9%	$1,647	57.1%	67.4%	65.5%
Upper	12	42.9%	32.8%	$1,235	42.9%	32.2%	33.7%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**28**	**100.0%**	**100.0%**	**$2,882**	**100.0%**	**100.0%**	**100.0%**

Source: 2024 FFIEC Census Data
2024 Dun & Bradstreet Data
2016–2020 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not total 100.0 percent due to rounding.

Partial St. Louis MSA Assessment Area

Distribution of 2023 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	$	$ %	$ %	
Home Purchase Loans							
Low	0	0.0%	10.9%	$0	0.0%	5.2%	22.0%
Moderate	1	9.1%	21.7%	$180	7.6%	15.0%	18.2%
Middle	1	9.1%	18.0%	$272	11.4%	16.2%	20.0%
Upper	4	36.4%	28.7%	$1,105	46.5%	43.9%	39.8%
Unknown	5	45.5%	20.7%	$819	34.5%	19.6%	0.0%
TOTAL	**11**	**100.0%**	**100.0%**	**$2,376**	**100.0%**	**100.0%**	**100.0%**
Refinance							
Low	2	50.0%	13.2%	$103	24.0%	7.1%	22.0%
Moderate	1	25.0%	20.1%	$136	31.6%	14.5%	18.2%
Middle	0	0.0%	18.9%	$0	0.0%	15.8%	20.0%
Upper	0	0.0%	26.9%	$0	0.0%	37.1%	39.8%
Unknown	1	25.0%	20.9%	$191	44.4%	25.5%	0.0%
TOTAL	**4**	**100.0%**	**100.0%**	**$430**	**100.0%**	**100.0%**	**100.0%**
Home Improvement							
Low	0	0.0%	7.5%	$0	0.0%	3.8%	22.0%
Moderate	0	0.0%	17.4%	$0	0.0%	11.0%	18.2%
Middle	0	0.0%	21.7%	$0	0.0%	16.4%	20.0%
Upper	0	0.0%	47.8%	$0	0.0%	58.9%	39.8%
Unknown	1	100.0%	5.6%	$680	100.0%	9.9%	0.0%
TOTAL	**1**	**100.0%**	**100.0%**	**$680**	**100.0%**	**100.0%**	**100.0%**
Other Purpose LOC							
Low	1	16.7%	7.3%	$192	33.8%	4.4%	22.0%
Moderate	0	0.0%	16.6%	$0	0.0%	10.9%	18.2%
Middle	1	16.7%	20.6%	$40	7.0%	15.1%	20.0%
Upper	4	66.7%	51.2%	$336	59.2%	66.7%	39.8%
Unknown	0	0.0%	4.3%	$0	0.0%	3.0%	0.0%
TOTAL	**6**	**100.0%**	**100.0%**	**$568**	**100.0%**	**100.0%**	**100.0%**
Other Purpose Closed/Exempt							
Low	0	0.0%	12.5%	$0	0.0%	6.9%	22.0%
Moderate	0	0.0%	21.1%	$0	0.0%	11.0%	18.2%
Middle	0	0.0%	22.6%	$0	0.0%	15.7%	20.0%
Upper	0	0.0%	39.0%	$0	0.0%	54.5%	39.8%
Unknown	0	0.0%	4.7%	$0	0.0%	11.8%	0.0%
TOTAL	**0**	**0.0%**	**100.0%**	**$0**	**0.0%**	**100.0%**	**100.0%**

Purpose Not Applicable							
Low	0	0.0%	2.9%	$0	0.0%	1.4%	22.0%
Moderate	0	0.0%	2.4%	$0	0.0%	2.1%	18.2%
Middle	0	0.0%	0.0%	$0	0.0%	0.0%	20.0%
Upper	0	0.0%	0.0%	$0	0.0%	0.0%	39.8%
Unknown	0	0.0%	94.7%	$0	0.0%	96.4%	0.0%
TOTAL	**0**	**0.0%**	**100.0%**	**$0**	**0.0%**	**100.0%**	**100.0%**
Multifamily Loans							**% of Multifamily Units**
Low	0	0.0%	0.0%	$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	$0	0.0%	0.0%	N/A
Middle	0	0.0%	0.4%	$0	0.0%	0.1%	N/A
Upper	0	0.0%	2.2%	$0	0.0%	0.4%	N/A
Unknown	1	100.0%	97.5%	$1,300	100.0%	99.5%	N/A
TOTAL	**1**	**100.0%**	**100.0%**	**$1,300**	**100.0%**	**100.0%**	**N/A**
Total Home Mortgage Loans							**Families by Family Income %**
Low	3	13.0%	10.8%	$295	5.5%	4.9%	22.0%
Moderate	2	8.7%	20.5%	$316	5.9%	13.4%	18.2%
Middle	2	8.7%	18.4%	$312	5.8%	14.7%	20.0%
Upper	8	34.8%	30.9%	$1,441	26.9%	40.3%	39.8%
Unknown	8	34.8%	19.3%	$2,990	55.8%	26.6%	0.0%
TOTAL	**23**	**100.0%**	**100.0%**	**$5,354**	**100.0%**	**100.0%**	**100.0%**

Source: 2023 FFIEC Census Data
2016–2020 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not total 100.0 percent due to rounding.

Distribution of 2024 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	$	$ %	$ %	
Home Purchase Loans							
Low	1	9.1%	10.7%	$112	5.0%	5.0%	22.0%
Moderate	2	18.2%	21.2%	$344	15.5%	14.5%	18.2%
Middle	3	27.3%	16.8%	$675	30.4%	15.2%	20.0%
Upper	2	18.2%	27.2%	$792	35.6%	41.9%	39.8%
Unknown	3	27.3%	24.0%	$299	13.5%	23.4%	0.0%
TOTAL	**11**	**100.0%**	**100.0%**	**$2,222**	**100.0%**	**100.0%**	**100.0%**
Refinance							
Low	0	0.0%	9.5%	$0	0.0%	4.5%	22.0%
Moderate	2	33.3%	17.2%	$298	16.6%	11.9%	18.2%
Middle	2	33.3%	16.7%	$783	43.7%	13.9%	20.0%
Upper	1	16.7%	29.0%	$468	26.1%	40.1%	39.8%
Unknown	1	16.7%	27.5%	$242	13.5%	29.5%	0.0%
TOTAL	**6**	**100.0%**	**100.0%**	**$1,791**	**100.0%**	**100.0%**	**100.0%**
Home Improvement							
Low	0	0.0%	7.4%	$0	0.0%	3.6%	22.0%
Moderate	0	0.0%	16.7%	$0	0.0%	10.4%	18.2%
Middle	1	100.0%	22.1%	$80	100.0%	16.5%	20.0%
Upper	0	0.0%	47.8%	$0	0.0%	60.7%	39.8%
Unknown	0	0.0%	6.1%	$0	0.0%	8.8%	0.0%
TOTAL	**1**	**100.0%**	**100.0%**	**$80**	**100.0%**	**100.0%**	**100.0%**
Other Purpose LOC							
Low	0	0.0%	7.6%	$0	0.0%	3.3%	22.0%
Moderate	2	66.7%	17.8%	$55	47.8%	10.8%	18.2%
Middle	1	33.3%	22.3%	$60	52.2%	16.5%	20.0%
Upper	0	0.0%	47.0%	$0	0.0%	65.5%	39.8%
Unknown	0	0.0%	5.4%	$0	0.0%	3.9%	0.0%
TOTAL	**3**	**100.0%**	**100.0%**	**$115**	**100.0%**	**100.0%**	**100.0%**
Other Purpose Closed/Exempt							
Low	0	0.0%	11.6%	$0	0.0%	7.0%	22.0%
Moderate	0	0.0%	23.4%	$0	0.0%	13.9%	18.2%
Middle	0	0.0%	23.3%	$0	0.0%	16.2%	20.0%
Upper	0	0.0%	36.0%	$0	0.0%	54.5%	39.8%
Unknown	0	0.0%	5.7%	$0	0.0%	8.5%	0.0%
TOTAL	**0**	**0.0%**	**100.0%**	**$0**	**0.0%**	**100.0%**	**100.0%**

Purpose Not Applicable							
Low	0	0.0%	2.8%	$0	0.0%	2.4%	22.0%
Moderate	0	0.0%	0.9%	$0	0.0%	1.6%	18.2%
Middle	0	0.0%	0.9%	$0	0.0%	0.0%	20.0%
Upper	0	0.0%	0.9%	$0	0.0%	3.9%	39.8%
Unknown	0	0.0%	94.3%	$0	0.0%	92.1%	0.0%
TOTAL	**0**	**0.0%**	**100.0%**	**$0**	**0.0%**	**100.0%**	**100.0%**
Multifamily Loans							**% of Multifamily Units**
Low	0	0.0%	0.0%	$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	$0	0.0%	0.0%	N/A
Middle	0	0.0%	0.0%	$0	0.0%	0.0%	N/A
Upper	0	0.0%	2.9%	$0	0.0%	0.5%	N/A
Unknown	2	100.0%	97.1%	$4,472	100.0%	99.5%	N/A
TOTAL	**2**	**100.0%**	**100.0%**	**$4,472**	**100.0%**	**100.0%**	**N/A**
Total Home Mortgage Loans							**Families By Family Income %**
Low	1	4.3%	10.0%	$112	1.3%	4.5%	22.0%
Moderate	6	26.1%	19.7%	$697	8.0%	12.8%	18.2%
Middle	7	30.4%	17.5%	$1,598	18.4%	14.0%	20.0%
Upper	3	13.0%	30.0%	$1,260	14.5%	40.0%	39.8%
Unknown	6	26.1%	22.8%	$5,013	57.8%	28.6%	0.0%
TOTAL	**23**	**100.0%**	**100.0%**	**$8,680**	**100.0%**	**100.0%**	**100.0%**

Source: 2024 FFIEC Census Data
2016–2020 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not total 100.0 percent due to rounding.

Distribution of 2023 Small Business Lending By Borrower Income Level									
Business Revenue and Loan Size		2023							
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	$ (000s)	$ %	$ %	%
Business Revenue	$1 Million or Less	30	58.8%	56.3%	$7,160	50.6%	29.1%	90.1%
	Over $1 Million/ Unknown	21	41.2%	43.7%	$6,995	49.4%	70.9%	9.9%
	TOTAL	**51**	**100.0%**	**100.0%**	**$14,155**	**100.0%**	**100.0%**	**100.0%**
Loan Size	$100,000 or Less	20	39.2%	91.6%	$704	5.0%	28.6%	
	$100,001–$250,000	12	23.5%	3.9%	$1,951	13.8%	15.3%	
	$250,001–$1 Million	19	37.3%	4.5%	$11,500	81.2%	56.1%	
	Over $1 Million	0	0.0%	0.0%	$0	0.0%	0.0%	
	TOTAL	**51**	**100.0%**	**100.0%**	**$14,155**	**100.0%**	**100.0%**	
Loan Size / Revenue $1 Million or Less	$100,000 or Less	14	46.7%		$515	7.2%		
	$100,001–$250,000	6	20.0%		$967	13.5%		
	$250,001–$1 Million	10	33.3%		$5,678	79.3%		
	Over $1 Million	0	0.0%		$0	0.0%		
	TOTAL	**30**	**100.0%**		**$7,160**	**100.0%**		

Distribution of 2024 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2024						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	$ (000s)	$ %	$ %	%
Business Revenue	$1 Million or Less	27	56.3%	54.1%	$6,214	47.8%	29.3%	90.1%
	Over $1 Million/ Unknown	21	43.8%	45.9%	$6,781	52.2%	70.7%	9.9%
	TOTAL	**48**	**100.0%**	**100.0%**	**$12,995**	**100.0%**	**100.0%**	**100.0%**
Loan Size	$100,000 or Less	20	41.7%	91.9%	$860	6.6%	30.6%	
	$100,001–$250,000	8	16.7%	3.9%	$1,503	11.6%	16.0%	
	$250,001–$1 Million	20	41.7%	4.1%	$10,632	81.8%	53.5%	
	Over $1 Million	0	0.0%	0.0%	$0	0.0%	0.0%	
	TOTAL	**48**	**100.0%**	**100.0%**	**$12,995**	**100.0%**	**100.0%**	
Loan Size / Revenue $1 Million or Less	$100,000 or Less	13	48.1%		$405	6.5%		
	$100,001–$250,000	6	22.2%		$1,074	17.3%		
	$250,001–$1 Million	8	29.6%		$4,735	76.2%		
	Over $1 Million	0	0.0%		$0	0.0%		
	TOTAL	**27**	**100.0%**		**$6,214**	**100.0%**		

Distribution of 2023 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner–Occupied Units
	#	# %	# %	$	$ %	$ %	
Home Purchase Loans							
Low	1	9.1%	5.6%	$110	4.6%	2.9%	5.7%
Moderate	0	0.0%	19.7%	$0	0.0%	11.7%	17.9%
Middle	10	90.9%	40.8%	$2,266	95.4%	34.8%	37.9%
Upper	0	0.0%	33.5%	$0	0.0%	50.2%	38.2%
Unknown	0	0.0%	0.4%	$0	0.0%	0.4%	0.3%
TOTAL	**11**	**100.0%**	**100.0%**	**$2,376**	**100.0%**	**100.0%**	**100.0%**
Refinance							
Low	0	0.0%	4.8%	$0	0.0%	2.9%	5.7%
Moderate	1	25.0%	19.1%	$50	11.6%	12.6%	17.9%
Middle	2	50.0%	41.5%	$244	56.7%	34.4%	37.9%
Upper	1	25.0%	34.3%	$136	31.6%	49.7%	38.2%
Unknown	0	0.0%	0.3%	$0	0.0%	0.3%	0.3%
TOTAL	**4**	**100.0%**	**100.0%**	**$430**	**100.0%**	**100.0%**	**100.0%**
Home Improvement							
Low	0	0.0%	2.6%	$0	0.0%	1.7%	5.7%
Moderate	1	100.0%	11.7%	$680	100.0%	8.7%	17.9%
Middle	0	0.0%	35.9%	$0	0.0%	28.9%	37.9%
Upper	0	0.0%	49.3%	$0	0.0%	60.4%	38.2%
Unknown	0	0.0%	0.4%	$0	0.0%	0.3%	0.3%
TOTAL	**1**	**100.0%**	**100.0%**	**$680**	**100.0%**	**100.0%**	**100.0%**
Other Purpose LOC							
Low	0	0.0%	1.6%	$0	0.0%	0.8%	5.7%
Moderate	0	0.0%	8.8%	$0	0.0%	5.2%	17.9%
Middle	2	33.3%	35.6%	$232	40.8%	27.4%	37.9%
Upper	4	66.7%	53.9%	$336	59.2%	66.5%	38.2%
Unknown	0	0.0%	0.1%	$0	0.0%	0.1%	0.3%
TOTAL	**6**	**100.0%**	**100.0%**	**$568**	**100.0%**	**100.0%**	**100.0%**
Other Purpose Closed/Exempt							
Low	0	0.0%	3.8%	$0	0.0%	2.3%	5.7%
Moderate	0	0.0%	14.6%	$0	0.0%	8.5%	17.9%
Middle	0	0.0%	41.5%	$0	0.0%	25.9%	37.9%
Upper	0	0.0%	40.0%	$0	0.0%	63.3%	38.2%
Unknown	0	0.0%	0.1%	$0	0.0%	0.1%	0.3%
TOTAL	**0**	**0.0%**	**100.0%**	**$0**	**0.0%**	**100.0%**	**100.0%**

Purpose Not Applicable							
Low	0	0.0%	5.8%	$0	0.0%	3.0%	5.7%
Moderate	0	0.0%	29.8%	$0	0.0%	15.2%	17.9%
Middle	0	0.0%	37.0%	$0	0.0%	24.3%	37.9%
Upper	0	0.0%	26.9%	$0	0.0%	57.4%	38.2%
Unknown	0	0.0%	0.5%	$0	0.0%	0.0%	0.3%
TOTAL	**0**	**0.0%**	**100.0%**	**$0**	**0.0%**	**100.0%**	**100.0%**
Multifamily Loans							**% of Multifamily Units**
Low	0	0.0%	16.0%	$0	0.0%	9.2%	11.7%
Moderate	0	0.0%	29.1%	$0	0.0%	19.5%	18.5%
Middle	1	100.0%	35.6%	$1,300	100.0%	43.0%	38.5%
Upper	0	0.0%	18.9%	$0	0.0%	28.2%	29.0%
Unknown	0	0.0%	0.4%	$0	0.0%	0.1%	2.3%
TOTAL	**1**	**100.0%**	**100.0%**	**$1,300**	**100.0%**	**100.0%**	**100.0%**
Total Home Mortgage Loans							**% of Owner–Occupied Units**
Low	1	4.3%	5.1%	$110	2.1%	3.3%	5.7%
Moderate	2	8.7%	18.4%	$730	13.6%	12.2%	17.9%
Middle	15	65.2%	40.2%	$4,042	75.5%	35.0%	37.9%
Upper	5	21.7%	35.9%	$472	8.8%	49.1%	38.2%
Unknown	0	0.0%	0.3%	$0	0.0%	0.3%	0.3%
TOTAL	**23**	**100.0%**	**100.0%**	**$5,354**	**100.0%**	**100.0%**	**100.0%**

Source: 2023 FFIEC Census Data
2016–2020 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not total 100.0 percent due to rounding.

Distribution of 2024 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner–Occupied Units
	#	# %	# %	$	$ %	$ %	
Home Purchase Loans							
Low	1	9.1%	6.4%	$112	5.0%	3.2%	5.7%
Moderate	3	27.3%	21.1%	$271	12.2%	12.6%	17.9%
Middle	3	27.3%	40.4%	$531	23.9%	35.5%	37.9%
Upper	4	36.4%	31.8%	$1,308	58.9%	48.4%	38.2%
Unknown	0	0.0%	0.3%	$0	0.0%	0.3%	0.3%
TOTAL	**11**	**100.0%**	**100.0%**	**$2,222**	**100.0%**	**100.0%**	**100.0%**
Refinance							
Low	0	0.0%	5.2%	$0	0.0%	2.6%	5.7%
Moderate	1	16.7%	17.9%	$98	5.5%	11.2%	17.9%
Middle	2	33.3%	40.2%	$442	24.7%	35.2%	37.9%
Upper	3	50.0%	36.4%	$1,251	69.8%	50.6%	38.2%
Unknown	0	0.0%	0.3%	$0	0.0%	0.3%	0.3%
TOTAL	**6**	**100.0%**	**100.0%**	**$1,791**	**100.0%**	**100.0%**	**100.0%**
Home Improvement							
Low	0	0.0%	2.8%	$0	0.0%	1.9%	5.7%
Moderate	1	100.0%	13.3%	$80	100.0%	8.7%	17.9%
Middle	0	0.0%	37.7%	$0	0.0%	28.4%	37.9%
Upper	0	0.0%	45.9%	$0	0.0%	60.7%	38.2%
Unknown	0	0.0%	0.3%	$0	0.0%	0.3%	0.3%
TOTAL	**1**	**100.0%**	**100.0%**	**$80**	**100.0%**	**100.0%**	**100.0%**
Other Purpose LOC							
Low	0	0.0%	1.1%	$0	0.0%	0.4%	5.7%
Moderate	1	33.3%	10.5%	$20	17.4%	5.5%	17.9%
Middle	0	0.0%	37.0%	$0	0.0%	26.3%	37.9%
Upper	2	66.7%	51.3%	$95	82.6%	67.6%	38.2%
Unknown	0	0.0%	0.1%	$0	0.0%	0.2%	0.3%
TOTAL	**3**	**100.0%**	**100.0%**	**$115**	**100.0%**	**100.0%**	**100.0%**
Other Purpose Closed/Exempt							
Low	0	0.0%	4.0%	$0	0.0%	2.2%	5.7%
Moderate	0	0.0%	14.2%	$0	0.0%	7.6%	17.9%
Middle	0	0.0%	46.7%	$0	0.0%	32.9%	37.9%
Upper	0	0.0%	35.0%	$0	0.0%	57.1%	38.2%
Unknown	0	0.0%	0.1%	$0	0.0%	0.2%	0.3%
TOTAL	**0**	**0.0%**	**100.0%**	**$0**	**0.0%**	**100.0%**	**100.0%**

Purpose Not Applicable							
Low	0	0.0%	14.2%	$0	0.0%	8.5%	5.7%
Moderate	0	0.0%	33.0%	$0	0.0%	25.0%	17.9%
Middle	0	0.0%	40.6%	$0	0.0%	45.3%	37.9%
Upper	0	0.0%	12.3%	$0	0.0%	21.2%	38.2%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.3%
TOTAL	**0**	**0.0%**	**100.0%**	**$0**	**0.0%**	**100.0%**	**100.0%**
Multifamily Loans							**% of Multifamily Units**
Low	0	0.0%	13.9%	$0	0.0%	9.2%	11.7%
Moderate	1	50.0%	22.1%	$3,500	78.3%	13.4%	18.5%
Middle	1	50.0%	37.3%	$972	21.7%	41.3%	38.5%
Upper	0	0.0%	24.2%	$0	0.0%	34.5%	29.0%
Unknown	0	0.0%	2.5%	$0	0.0%	1.5%	2.3%
TOTAL	**2**	**100.0%**	**100.0%**	**$4,472**	**100.0%**	**100.0%**	**100.0%**
Total Home Mortgage Loans							**% of Owner–Occupied Units**
Low	1	4.3%	5.6%	$112	1.3%	3.4%	5.7%
Moderate	7	30.4%	19.2%	$3,969	45.7%	12.1%	17.9%
Middle	6	26.1%	40.2%	$1,945	22.4%	35.4%	37.9%
Upper	9	39.1%	34.7%	$2,654	30.6%	48.7%	38.2%
Unknown	0	0.0%	0.3%	$0	0.0%	0.4%	0.3%
TOTAL	**23**	**100.0%**	**100.0%**	**$8,680**	**100.0%**	**100.0%**	**100.0%**

Source: 2024 FFIEC Census Data
2016–2020 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not total 100.0 percent due to rounding.

Distribution of 2023 Small Business Lending
By Income Level of Geography

Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	$ (000s)	$ %	$ %	
Low	10	19.6%	6.7%	$3,521	24.9%	7.8%	8.1%
Moderate	7	13.7%	13.9%	$744	5.3%	10.6%	15.8%
Middle	20	39.2%	33.7%	$4,436	31.3%	31.6%	34.2%
Upper	14	27.5%	44.4%	$5,454	38.5%	47.8%	40.6%
Unknown	0	0.0%	1.3%	$0	0.0%	2.2%	1.3%
TOTAL	**51**	**100.0%**	**100.0%**	**$14,155**	**100.0%**	**100.0%**	**100.0%**

Source: 2023 FFIEC Census Data
2023 Dun & Bradstreet Data
2016–2020 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not total 100.0 percent due to rounding.

Distribution of 2024 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	$ (000s)	$ %	$ %	
Low	8	16.7%	5.8%	$1,603	12.3%	7.0%	8.3%
Moderate	4	8.3%	13.1%	$908	7.0%	11.8%	16.0%
Middle	18	37.5%	33.3%	$2,505	19.3%	30.8%	34.3%
Upper	18	37.5%	46.4%	$7,979	61.4%	48.2%	40.2%
Unknown	0	0.0%	1.3%	$0	0.0%	2.2%	1.3%
TOTAL	**48**	**100.0%**	**100.0%**	**$12,995**	**100.0%**	**100.0%**	**100.0%**

Source: 2024 FFIEC Census Data
2024 Dun & Bradstreet Data
2016–2020 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not total 100.0 percent due to rounding.

Partial St. Joseph MSA Assessment Area

Distribution of 2023 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	$	$ %	$ %	
Home Purchase Loans							
Low	0	0.0%	11.0%	$0	0.0%	6.0%	19.4%
Moderate	0	0.0%	27.6%	$0	0.0%	21.2%	18.9%
Middle	1	50.0%	20.0%	$63	11.1%	21.2%	20.7%
Upper	1	50.0%	20.6%	$505	88.9%	31.9%	41.0%
Unknown	0	0.0%	20.8%	$0	0.0%	19.7%	0.0%
TOTAL	**2**	**100.0%**	**100.0%**	**$568**	**100.0%**	**100.0%**	**100.0%**
Refinance							
Low	0	0.0%	9.6%	$0	0.0%	5.7%	19.4%
Moderate	0	0.0%	22.0%	$0	0.0%	17.7%	18.9%
Middle	0	0.0%	19.6%	$0	0.0%	19.9%	20.7%
Upper	0	0.0%	29.2%	$0	0.0%	37.6%	41.0%
Unknown	0	0.0%	19.6%	$0	0.0%	19.1%	0.0%
TOTAL	**0**	**0.0%**	**100.0%**	**$0**	**0.0%**	**100.0%**	**100.0%**
Home Improvement							
Low	0	0.0%	7.1%	$0	0.0%	6.9%	19.4%
Moderate	0	0.0%	10.6%	$0	0.0%	9.3%	18.9%
Middle	2	100.0%	23.9%	$70	100.0%	18.8%	20.7%
Upper	0	0.0%	44.2%	$0	0.0%	48.3%	41.0%
Unknown	0	0.0%	14.2%	$0	0.0%	16.6%	0.0%
TOTAL	**2**	**100.0%**	**100.0%**	**$70**	**100.0%**	**100.0%**	**100.0%**
Other Purpose LOC							
Low	0	0.0%	8.3%	$0	0.0%	8.7%	19.4%
Moderate	1	100.0%	10.4%	$40	100.0%	9.1%	18.9%
Middle	0	0.0%	18.8%	$0	0.0%	18.7%	20.7%
Upper	0	0.0%	56.3%	$0	0.0%	54.9%	41.0%
Unknown	0	0.0%	6.3%	$0	0.0%	8.5%	0.0%
TOTAL	**1**	**100.0%**	**100.0%**	**$40**	**100.0%**	**100.0%**	**100.0%**
Other Purpose Closed/Exempt							
Low	0	0.0%	12.2%	$0	0.0%	8.8%	19.4%
Moderate	0	0.0%	23.0%	$0	0.0%	25.1%	18.9%
Middle	1	100.0%	18.9%	$80	100.0%	16.6%	20.7%
Upper	0	0.0%	40.5%	$0	0.0%	42.7%	41.0%
Unknown	0	0.0%	5.4%	$0	0.0%	6.7%	0.0%
TOTAL	**1**	**100.0%**	**100.0%**	**$80**	**100.0%**	**100.0%**	**100.0%**

Purpose Not Applicable							
Low	0	0.0%	0.0%	$0	0.0%	0.0%	19.4%
Moderate	0	0.0%	0.0%	$0	0.0%	0.0%	18.9%
Middle	0	0.0%	6.7%	$0	0.0%	7.3%	20.7%
Upper	0	0.0%	0.0%	$0	0.0%	0.0%	41.0%
Unknown	0	0.0%	93.3%	$0	0.0%	92.7%	0.0%
TOTAL	**0**	**0.0%**	**100.0%**	**$0**	**0.0%**	**100.0%**	**100.0%**
Multifamily Loans							**% of Multifamily Units**
Low	0	0.0%	0.0%	$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	$0	0.0%	0.0%	N/A
Middle	0	0.0%	0.0%	$0	0.0%	0.0%	N/A
Upper	0	0.0%	11.1%	$0	0.0%	1.3%	N/A
Unknown	0	0.0%	88.9%	$0	0.0%	98.7%	N/A
TOTAL	**0**	**0.0%**	**100.0%**	**$0**	**0.0%**	**100.0%**	**N/A**
Total Home Mortgage Loans							**Families by Family Income %**
Low	0	0.0%	10.3%	$0	0.0%	5.4%	19.4%
Moderate	1	16.7%	24.7%	$40	5.3%	18.4%	18.9%
Middle	4	66.7%	19.7%	$213	28.1%	18.9%	20.7%
Upper	1	16.7%	24.5%	$505	66.6%	30.6%	41.0%
Unknown	0	0.0%	20.7%	$0	0.0%	26.6%	0.0%
TOTAL	**6**	**100.0%**	**100.0%**	**$758**	**100.0%**	**100.0%**	**100.0%**

Source: 2023 FFIEC Census Data
2016–2020 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not total 100.0 percent due to rounding.

Distribution of 2024 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	$	$ %	$ %	
Home Purchase Loans							
Low	0	0.0%	8.1%	$0	0.0%	4.2%	19.4%
Moderate	0	0.0%	29.8%	$0	0.0%	20.8%	18.9%
Middle	1	50.0%	20.7%	$280	33.2%	20.0%	20.7%
Upper	1	50.0%	23.8%	$563	66.8%	36.8%	41.0%
Unknown	0	0.0%	17.6%	$0	0.0%	18.2%	0.0%
TOTAL	**2**	**100.0%**	**100.0%**	**$843**	**100.0%**	**100.0%**	**100.0%**
Refinance							
Low	0	0.0%	9.3%	$0	0.0%	4.6%	19.4%
Moderate	0	0.0%	17.8%	$0	0.0%	12.4%	18.9%
Middle	1	50.0%	17.8%	$62	36.0%	15.3%	20.7%
Upper	1	50.0%	28.6%	$110	64.0%	35.7%	41.0%
Unknown	0	0.0%	26.6%	$0	0.0%	32.1%	0.0%
TOTAL	**2**	**100.0%**	**100.0%**	**$172**	**100.0%**	**100.0%**	**100.0%**
Home Improvement							
Low	0	0.0%	6.7%	$0	0.0%	4.2%	19.4%
Moderate	0	0.0%	15.6%	$0	0.0%	13.1%	18.9%
Middle	0	0.0%	24.4%	$0	0.0%	21.3%	20.7%
Upper	0	0.0%	40.0%	$0	0.0%	45.9%	41.0%
Unknown	0	0.0%	13.3%	$0	0.0%	15.5%	0.0%
TOTAL	**0**	**0.0%**	**100.0%**	**$0**	**0.0%**	**100.0%**	**100.0%**
Other Purpose LOC							
Low	0	0.0%	9.6%	$0	0.0%	5.0%	19.4%
Moderate	1	33.3%	23.1%	$90	50.0%	24.2%	18.9%
Middle	1	33.3%	28.8%	$40	22.2%	22.0%	20.7%
Upper	1	33.3%	28.8%	$50	27.8%	38.9%	41.0%
Unknown	0	0.0%	9.6%	$0	0.0%	9.9%	0.0%
TOTAL	**3**	**100.0%**	**100.0%**	**$180**	**100.0%**	**100.0%**	**100.0%**
Other Purpose Closed/Exempt							
Low	0	0.0%	12.8%	$0	0.0%	8.9%	19.4%
Moderate	0	0.0%	23.4%	$0	0.0%	20.5%	18.9%
Middle	0	0.0%	27.7%	$0	0.0%	22.5%	20.7%
Upper	0	0.0%	33.0%	$0	0.0%	45.4%	41.0%
Unknown	0	0.0%	3.2%	$0	0.0%	2.7%	0.0%
TOTAL	**0**	**0.0%**	**100.0%**	**$0**	**0.0%**	**100.0%**	**100.0%**

Purpose Not Applicable							
Low	0	0.0%	0.0%	$0	0.0%	0.0%	19.4%
Moderate	0	0.0%	0.0%	$0	0.0%	0.0%	18.9%
Middle	0	0.0%	0.0%	$0	0.0%	0.0%	20.7%
Upper	0	0.0%	0.0%	$0	0.0%	0.0%	41.0%
Unknown	0	0.0%	100.0%	$0	0.0%	100.0%	0.0%
TOTAL	**0**	**0.0%**	**100.0%**	**$0**	**0.0%**	**100.0%**	**100.0%**
Multifamily Loans							**% of Multifamily Units**
Low	0	0.0%	4.2%	$0	0.0%	0.1%	N/A
Moderate	0	0.0%	0.0%	$0	0.0%	0.0%	N/A
Middle	0	0.0%	4.2%	$0	0.0%	0.6%	N/A
Upper	0	0.0%	12.5%	$0	0.0%	0.7%	N/A
Unknown	0	0.0%	79.2%	$0	0.0%	98.5%	N/A
TOTAL	**0**	**0.0%**	**100.0%**	**$0**	**0.0%**	**100.0%**	**N/A**
Total Home Mortgage Loans							**Families By Family Income %**
Low	0	0.0%	8.4%	$0	0.0%	4.1%	19.4%
Moderate	1	14.3%	25.7%	$90	7.5%	17.6%	18.9%
Middle	3	42.9%	20.4%	$382	32.0%	17.9%	20.7%
Upper	3	42.9%	25.9%	$723	60.5%	34.7%	41.0%
Unknown	0	0.0%	19.6%	$0	0.0%	25.8%	0.0%
TOTAL	**7**	**100.0%**	**100.0%**	**$1,195**	**100.0%**	**100.0%**	**100.0%**

Source: 2024 FFIEC Census Data
2016–2020 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not total 100.0 percent due to rounding.

Distribution of 2023 Small Business Lending By Borrower Income Level									
Business Revenue and Loan Size		2023							
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	$ (000s)	$ %	$ %	%
Business Revenue	$1 Million or Less	6	60.0%	55.5%	$481	18.7%	36.7%	89.1%
	Over $1 Million/ Unknown	4	40.0%	44.5%	$2,096	81.3%	63.3%	10.9%
	TOTAL	**10**	**100.0%**	**100.0%**	**$2,577**	**100.0%**	**100.0%**	**100.0%**
Loan Size	$100,000 or Less	4	40.0%	94.5%	$210	8.1%	43.0%	
	$100,001–$250,000	3	30.0%	3.6%	$387	15.0%	20.2%	
	$250,001–$1 Million	3	30.0%	2.0%	$1,980	76.8%	36.9%	
	Over $1 Million	0	0.0%	0.0%	$0	0.0%	0.0%	
	TOTAL	**10**	**100.0%**	**100.0%**	**$2,577**	**100.0%**	**100.0%**	
Loan Size / Revenue $1 Million or Less	$100,000 or Less	4	66.7%		$210	43.7%		
	$100,001–$250,000	2	33.3%		$271	56.3%		
	$250,001–$1 Million	0	0.0%		$0	0.0%		
	Over $1 Million	0	0.0%		$0	0.0%		
	TOTAL	**6**	**100.0%**		**$481**	**100.0%**		

Distribution of 2024 Small Business Lending By Borrower Income Level									
Business Revenue and Loan Size			2024						
			Count			Dollars			Total Businesses
			Bank		Aggregate	Bank		Aggregate	
			#	%	%	$ (000s)	$ %	$ %	%
Business Revenue		$1 Million or Less	8	72.7%	49.6%	$1,393	80.2%	40.1%	89.6%
		Over $1 Million/ Unknown	3	27.3%	50.4%	$343	19.8%	59.9%	10.4%
		TOTAL	**11**	**100.0%**	**100.0%**	**$1,736**	**100.0%**	**100.0%**	**100.0%**
Loan Size		$100,000 or Less	5	45.5%	94.5%	$302	17.4%	41.4%	
		$100,001–$250,000	4	36.4%	3.1%	$523	30.1%	15.6%	
		$250,001–$1 Million	2	18.2%	2.4%	$911	52.5%	43.0%	
		Over $1 Million	0	0.0%	0.0%	$0	0.0%	0.0%	
		TOTAL	**11**	**100.0%**	**100.0%**	**$1,736**	**100.0%**	**100.0%**	
Loan Size	Revenue $1 Million or Less	$100,000 or Less	4	50.0%		$234	16.8%		
		$100,001–$250,000	2	25.0%		$248	17.8%		
		$250,001–$1 Million	2	25.0%		$911	65.4%		
		Over $1 Million	0	0.0%		$0	0.0%		
		TOTAL	**8**	**100.0%**		**$1,393**	**100.0%**		

Distribution of 2023 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	**Bank Loans**		**Aggregate HMDA Data**	**Bank Loans**		**Aggregate HMDA Data**	**% of Owner–Occupied Units**
	#	**# %**	**# %**	**$**	**$ %**	**$ %**	
Home Purchase Loans							
Low	0	0.0%	3.7%	$0	0.0%	2.2%	2.7%
Moderate	1	50.0%	18.6%	$63	11.1%	11.8%	12.5%
Middle	1	50.0%	63.9%	$505	88.9%	64.0%	67.6%
Upper	0	0.0%	13.7%	$0	0.0%	21.8%	17.2%
Unknown	0	0.0%	0.1%	$0	0.0%	0.3%	0.0%
TOTAL	**2**	**100.0%**	**100.0%**	**$568**	**100.0%**	**100.0%**	**100.0%**
Refinance							
Low	0	0.0%	3.0%	$0	0.0%	2.0%	2.7%
Moderate	0	0.0%	14.0%	$0	0.0%	9.0%	12.5%
Middle	0	0.0%	65.7%	$0	0.0%	67.1%	67.6%
Upper	0	0.0%	17.3%	$0	0.0%	21.9%	17.2%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**0**	**0.0%**	**100.0%**	**$0**	**0.0%**	**100.0%**	**100.0%**
Home Improvement							
Low	0	0.0%	1.8%	$0	0.0%	1.7%	2.7%
Moderate	0	0.0%	15.9%	$0	0.0%	15.2%	12.5%
Middle	2	100.0%	61.1%	$70	100.0%	62.7%	67.6%
Upper	0	0.0%	21.2%	$0	0.0%	20.4%	17.2%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**2**	**100.0%**	**100.0%**	**$70**	**100.0%**	**100.0%**	**100.0%**
Other Purpose LOC							
Low	0	0.0%	4.2%	$0	0.0%	2.1%	2.7%
Moderate	0	0.0%	6.3%	$0	0.0%	5.2%	12.5%
Middle	1	100.0%	58.3%	$40	100.0%	60.3%	67.6%
Upper	0	0.0%	31.3%	$0	0.0%	32.5%	17.2%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**1**	**100.0%**	**100.0%**	**$40**	**100.0%**	**100.0%**	**100.0%**
Other Purpose Closed/Exempt							
Low	0	0.0%	1.4%	$0	0.0%	1.6%	2.7%
Moderate	0	0.0%	10.8%	$0	0.0%	7.9%	12.5%
Middle	1	100.0%	68.9%	$80	100.0%	70.5%	67.6%
Upper	0	0.0%	18.9%	$0	0.0%	20.1%	17.2%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**1**	**100.0%**	**100.0%**	**$80**	**100.0%**	**100.0%**	**100.0%**

Purpose Not Applicable							
Low	0	0.0%	0.0%	$0	0.0%	0.0%	2.7%
Moderate	0	0.0%	46.7%	$0	0.0%	32.6%	12.5%
Middle	0	0.0%	53.3%	$0	0.0%	67.4%	67.6%
Upper	0	0.0%	0.0%	$0	0.0%	0.0%	17.2%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**0**	**0.0%**	**100.0%**	**$0**	**0.0%**	**100.0%**	**100.0%**
Multifamily Loans							**% of Multifamily Units**
Low	0	0.0%	14.8%	$0	0.0%	61.2%	4.4%
Moderate	0	0.0%	18.5%	$0	0.0%	3.7%	13.0%
Middle	0	0.0%	55.6%	$0	0.0%	20.0%	71.2%
Upper	0	0.0%	11.1%	$0	0.0%	15.1%	11.4%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**0**	**0.0%**	**100.0%**	**$0**	**0.0%**	**100.0%**	**100.0%**
Total Home Mortgage Loans							**% of Owner–Occupied Units**
Low	0	0.0%	3.5%	$0	0.0%	7.5%	2.7%
Moderate	1	16.7%	17.3%	$63	8.3%	10.6%	12.5%
Middle	5	83.3%	64.0%	$695	91.7%	60.5%	67.6%
Upper	0	0.0%	15.2%	$0	0.0%	21.1%	17.2%
Unknown	0	0.0%	0.1%	$0	0.0%	0.2%	0.0%
TOTAL	**6**	**100.0%**	**100.0%**	**$758**	**100.0%**	**100.0%**	**100.0%**

Source: 2023 FFIEC Census Data
2016–2020 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not total 100.0 percent due to rounding.

Distribution of 2024 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner–Occupied Units
	#	# %	# %	$	$ %	$ %	
Home Purchase Loans							
Low	0	0.0%	4.6%	$0	0.0%	2.5%	2.7%
Moderate	0	0.0%	17.7%	$0	0.0%	10.6%	12.5%
Middle	2	100.0%	64.0%	$843	100.0%	66.0%	67.6%
Upper	0	0.0%	13.7%	$0	0.0%	21.0%	17.2%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**2**	**100.0%**	**100.0%**	**$843**	**100.0%**	**100.0%**	**100.0%**
Refinance							
Low	1	50.0%	4.0%	$62	36.0%	2.6%	2.7%
Moderate	0	0.0%	12.7%	$0	0.0%	9.2%	12.5%
Middle	1	50.0%	65.4%	$110	64.0%	65.7%	67.6%
Upper	0	0.0%	17.9%	$0	0.0%	22.5%	17.2%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**2**	**100.0%**	**100.0%**	**$172**	**100.0%**	**100.0%**	**100.0%**
Home Improvement							
Low	0	0.0%	0.7%	$0	0.0%	0.9%	2.7%
Moderate	0	0.0%	16.3%	$0	0.0%	12.6%	12.5%
Middle	0	0.0%	65.9%	$0	0.0%	67.0%	67.6%
Upper	0	0.0%	17.0%	$0	0.0%	19.5%	17.2%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**0**	**0.0%**	**100.0%**	**$0**	**0.0%**	**100.0%**	**100.0%**
Other Purpose LOC							
Low	0	0.0%	5.8%	$0	0.0%	2.4%	2.7%
Moderate	1	33.3%	13.5%	$90	50.0%	11.3%	12.5%
Middle	1	33.3%	48.1%	$40	22.2%	55.7%	67.6%
Upper	1	33.3%	32.7%	$50	27.8%	30.7%	17.2%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**3**	**100.0%**	**100.0%**	**$180**	**100.0%**	**100.0%**	**100.0%**
Other Purpose Closed/Exempt							
Low	0	0.0%	3.2%	$0	0.0%	2.1%	2.7%
Moderate	0	0.0%	7.4%	$0	0.0%	6.7%	12.5%
Middle	0	0.0%	72.3%	$0	0.0%	74.9%	67.6%
Upper	0	0.0%	17.0%	$0	0.0%	16.3%	17.2%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**0**	**0.0%**	**100.0%**	**$0**	**0.0%**	**100.0%**	**100.0%**

Purpose Not Applicable							
Low	0	0.0%	11.1%	$0	0.0%	8.3%	2.7%
Moderate	0	0.0%	22.2%	$0	0.0%	24.1%	12.5%
Middle	0	0.0%	55.6%	$0	0.0%	55.9%	67.6%
Upper	0	0.0%	11.1%	$0	0.0%	11.7%	17.2%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**0**	**0.0%**	**100.0%**	**$0**	**0.0%**	**100.0%**	**100.0%**
Multifamily Loans							**% of Multifamily Units**
Low	0	0.0%	12.5%	$0	0.0%	1.9%	4.4%
Moderate	0	0.0%	25.0%	$0	0.0%	12.0%	13.0%
Middle	0	0.0%	62.5%	$0	0.0%	86.1%	71.2%
Upper	0	0.0%	0.0%	$0	0.0%	0.0%	11.4%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**0**	**0.0%**	**100.0%**	**$0**	**0.0%**	**100.0%**	**100.0%**
Total Home Mortgage Loans							**% of Owner–Occupied Units**
Low	1	14.3%	4.3%	$62	5.2%	2.4%	2.7%
Moderate	1	14.3%	16.1%	$90	7.5%	10.4%	12.5%
Middle	4	57.1%	64.4%	$993	83.1%	67.2%	67.6%
Upper	1	14.3%	15.2%	$50	4.2%	20.0%	17.2%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**7**	**100.0%**	**100.0%**	**$1,195**	**100.0%**	**100.0%**	**100.0%**

Source: 2024 FFIEC Census Data
2016–2020 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not total 100.0 percent due to rounding.

Distribution of 2023 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	$ (000s)	$ %	$ %	
Low	2	20.0%	4.6%	$1,116	43.3%	10.1%	5.1%
Moderate	1	10.0%	7.0%	$160	6.2%	6.1%	8.2%
Middle	5	50.0%	67.7%	$1,165	45.2%	66.3%	69.0%
Upper	2	20.0%	19.8%	$136	5.3%	17.3%	17.6%
Unknown	0	0.0%	0.9%	$0	0.0%	0.3%	0.0%
TOTAL	**10**	**100.0%**	**100.0%**	**$2,577**	**100.0%**	**100.0%**	**100.0%**

Source: 2023 FFIEC Census Data
2023 Dun & Bradstreet Data
2016–2020 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not total 100.0 percent due to rounding.

Distribution of 2024 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	$ (000s)	$ %	$ %	
Low	2	18.2%	4.4%	$172	9.9%	5.9%	3.0%
Moderate	0	0.0%	7.6%	$0	0.0%	6.2%	8.9%
Middle	8	72.7%	68.6%	$1,539	88.7%	74.6%	70.5%
Upper	1	9.1%	18.7%	$25	1.4%	13.1%	17.6%
Unknown	0	0.0%	0.7%	$0	0.0%	0.2%	0.0%
TOTAL	**11**	**100.0%**	**100.0%**	**$1,736**	**100.0%**	**100.0%**	**100.0%**

Source: 2024 FFIEC Census Data
2024 Dun & Bradstreet Data
2016–2020 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not total 100.0 percent due to rounding.

Northeastern Arkansas Assessment Area

Distribution of 2023 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	$	$ %	$ %	
Home Purchase Loans							
Low	5	10.6%	3.2%	$313	5.9%	1.5%	18.5%
Moderate	3	6.4%	14.6%	$326	6.1%	9.6%	18.6%
Middle	8	17.0%	19.9%	$763	14.4%	17.9%	21.0%
Upper	19	40.4%	31.2%	$2,486	46.8%	40.2%	41.9%
Unknown	12	25.5%	31.2%	$1,425	26.8%	30.9%	0.0%
TOTAL	**47**	**100.0%**	**100.0%**	**$5,313**	**100.0%**	**100.0%**	**100.0%**
Refinance							
Low	1	7.1%	5.3%	$54	4.5%	2.2%	18.5%
Moderate	2	14.3%	15.0%	$64	5.4%	9.3%	18.6%
Middle	4	28.6%	24.6%	$204	17.1%	18.6%	21.0%
Upper	5	35.7%	35.4%	$650	54.5%	45.3%	41.9%
Unknown	2	14.3%	19.7%	$220	18.5%	24.6%	0.0%
TOTAL	**14**	**100.0%**	**100.0%**	**$1,192**	**100.0%**	**100.0%**	**100.0%**
Home Improvement							
Low	0	0.0%	5.3%	$0	0.0%	3.6%	18.5%
Moderate	2	22.2%	8.6%	$100	17.7%	4.4%	18.6%
Middle	2	22.2%	22.0%	$88	15.5%	16.6%	21.0%
Upper	5	55.6%	52.6%	$378	66.8%	59.0%	41.9%
Unknown	0	0.0%	11.5%	$0	0.0%	16.3%	0.0%
TOTAL	**9**	**100.0%**	**100.0%**	**$566**	**100.0%**	**100.0%**	**100.0%**
Other Purpose LOC							
Low	0	0.0%	3.5%	$0	0.0%	1.5%	18.5%
Moderate	0	0.0%	11.3%	$0	0.0%	8.9%	18.6%
Middle	3	42.9%	21.7%	$101	24.6%	19.1%	21.0%
Upper	3	42.9%	59.1%	$210	51.1%	65.2%	41.9%
Unknown	1	14.3%	4.3%	$100	24.3%	5.2%	0.0%
TOTAL	**7**	**100.0%**	**100.0%**	**$411**	**100.0%**	**100.0%**	**100.0%**
Other Purpose Closed/Exempt							
Low	0	0.0%	8.9%	$0	0.0%	6.1%	18.5%
Moderate	0	0.0%	14.4%	$0	0.0%	9.7%	18.6%
Middle	0	0.0%	25.0%	$0	0.0%	22.5%	21.0%
Upper	2	100.0%	45.6%	$206	100.0%	54.9%	41.9%
Unknown	0	0.0%	6.1%	$0	0.0%	6.8%	0.0%
TOTAL	**2**	**100.0%**	**100.0%**	**$206**	**100.0%**	**100.0%**	**100.0%**

Purpose Not Applicable							
Low	0	0.0%	4.8%	$0	0.0%	4.9%	18.5%
Moderate	0	0.0%	0.0%	$0	0.0%	0.0%	18.6%
Middle	0	0.0%	0.0%	$0	0.0%	0.0%	21.0%
Upper	0	0.0%	0.0%	$0	0.0%	0.0%	41.9%
Unknown	0	0.0%	95.2%	$0	0.0%	95.1%	0.0%
TOTAL	**0**	**0.0%**	**100.0%**	**$0**	**0.0%**	**100.0%**	**100.0%**
Multifamily Loans							**% of Multifamily Units**
Low	0	0.0%	0.0%	$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	$0	0.0%	0.0%	N/A
Middle	0	0.0%	0.0%	$0	0.0%	0.0%	N/A
Upper	0	0.0%	8.1%	$0	0.0%	11.4%	N/A
Unknown	2	100.0%	91.9%	$1,278	100.0%	88.6%	N/A
TOTAL	**2**	**100.0%**	**100.0%**	**$1,278**	**100.0%**	**100.0%**	**N/A**
Total Home Mortgage Loans							**Families by Family Income %**
Low	6	7.4%	3.8%	$367	4.1%	1.7%	18.5%
Moderate	7	8.6%	14.1%	$490	5.5%	9.0%	18.6%
Middle	17	21.0%	20.7%	$1,156	12.9%	17.2%	21.0%
Upper	34	42.0%	33.9%	$3,930	43.8%	40.4%	41.9%
Unknown	17	21.0%	27.5%	$3,023	33.7%	31.8%	0.0%
TOTAL	**81**	**100.0%**	**100.0%**	**$8,966**	**100.0%**	**100.0%**	**100.0%**

Source: 2023 FFIEC Census Data
2016–2020 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not total 100.0 percent due to rounding.

Distribution of 2024 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	$	$ %	$ %	
Home Purchase Loans							
Low	1	2.0%	3.3%	$76	1.3%	1.7%	18.4%
Moderate	6	12.0%	12.8%	$498	8.4%	8.6%	18.6%
Middle	5	10.0%	18.9%	$534	9.1%	16.7%	21.0%
Upper	21	42.0%	29.6%	$2,994	50.8%	37.6%	42.0%
Unknown	17	34.0%	35.4%	$1,797	30.5%	35.3%	0.0%
TOTAL	**50**	**100.0%**	**100.0%**	**$5,899**	**100.0%**	**100.0%**	**100.0%**
Refinance							
Low	2	11.8%	4.7%	$194	9.1%	1.9%	18.4%
Moderate	1	5.9%	10.5%	$108	5.0%	6.3%	18.6%
Middle	4	23.5%	20.7%	$572	26.7%	14.5%	21.0%
Upper	6	35.3%	34.5%	$842	39.4%	38.2%	42.0%
Unknown	4	23.5%	29.7%	$423	19.8%	39.1%	0.0%
TOTAL	**17**	**100.0%**	**100.0%**	**$2,139**	**100.0%**	**100.0%**	**100.0%**
Home Improvement							
Low	0	0.0%	7.4%	$0	0.0%	4.9%	18.4%
Moderate	3	13.0%	8.9%	$120	10.1%	5.5%	18.6%
Middle	7	30.4%	21.2%	$225	18.9%	13.9%	21.0%
Upper	11	47.8%	48.3%	$731	61.4%	55.7%	42.0%
Unknown	2	8.7%	14.1%	$115	9.7%	20.1%	0.0%
TOTAL	**23**	**100.0%**	**100.0%**	**$1,191**	**100.0%**	**100.0%**	**100.0%**
Other Purpose LOC							
Low	0	0.0%	5.6%	$0	0.0%	4.8%	18.4%
Moderate	0	0.0%	12.6%	$0	0.0%	8.5%	18.6%
Middle	2	20.0%	19.6%	$30	5.7%	15.3%	21.0%
Upper	7	70.0%	54.5%	$474	90.5%	64.7%	42.0%
Unknown	1	10.0%	7.7%	$20	3.8%	6.7%	0.0%
TOTAL	**10**	**100.0%**	**100.0%**	**$524**	**100.0%**	**100.0%**	**100.0%**
Other Purpose Closed/Exempt							
Low	0	0.0%	7.9%	$0	0.0%	6.2%	18.4%
Moderate	1	100.0%	12.9%	$86	100.0%	10.4%	18.6%
Middle	0	0.0%	20.9%	$0	0.0%	17.0%	21.0%
Upper	0	0.0%	53.2%	$0	0.0%	61.0%	42.0%
Unknown	0	0.0%	5.0%	$0	0.0%	5.3%	0.0%
TOTAL	**1**	**100.0%**	**100.0%**	**$86**	**100.0%**	**100.0%**	**100.0%**

Purpose Not Applicable							
Low	0	0.0%	0.0%	$0	0.0%	0.0%	18.4%
Moderate	0	0.0%	0.0%	$0	0.0%	0.0%	18.6%
Middle	0	0.0%	0.0%	$0	0.0%	0.0%	21.0%
Upper	0	0.0%	0.0%	$0	0.0%	0.0%	42.0%
Unknown	0	0.0%	100.0%	$0	0.0%	100.0%	0.0%
TOTAL	**0**	**0.0%**	**100.0%**	**$0**	**0.0%**	**100.0%**	**100.0%**
Multifamily Loans							**% of Multifamily Units**
Low	0	0.0%	2.3%	$0	0.0%	0.2%	N/A
Moderate	0	0.0%	0.0%	$0	0.0%	0.0%	N/A
Middle	0	0.0%	2.3%	$0	0.0%	0.9%	N/A
Upper	0	0.0%	9.3%	$0	0.0%	3.3%	N/A
Unknown	3	100.0%	86.0%	$1,700	100.0%	95.6%	N/A
TOTAL	**3**	**100.0%**	**100.0%**	**$1,700**	**100.0%**	**100.0%**	**N/A**
Total Home Mortgage Loans							**Families By Family Income %**
Low	3	2.9%	4.0%	$270	2.3%	1.8%	18.4%
Moderate	11	10.6%	12.0%	$812	7.0%	7.7%	18.6%
Middle	18	17.3%	19.3%	$1,361	11.8%	15.5%	21.0%
Upper	45	43.3%	32.8%	$5,041	43.7%	37.1%	42.0%
Unknown	27	26.0%	31.9%	$4,055	35.1%	37.9%	0.0%
TOTAL	**104**	**100.0%**	**100.0%**	**$11,539**	**100.0%**	**100.0%**	**100.0%**

Source: 2024 FFIEC Census Data
2016–2020 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not total 100.0 percent due to rounding.

Distribution of 2023 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2023						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	$ (000s)	$ %	$ %	%
Business Revenue	$1 Million or Less	147	88.0%	61.5%	$10,244	88.5%	49.6%	89.9%
	Over $1 Million/ Unknown	20	12.0%	38.5%	$1,331	11.5%	50.4%	10.1%
	TOTAL	**167**	**100.0%**	**100.0%**	**$11,575**	**100.0%**	**100.0%**	**100.0%**
Loan Size	$100,000 or Less	137	82.0%	88.3%	$3,876	33.5%	33.0%	
	$100,001–$250,000	19	11.4%	6.9%	$2,896	25.0%	23.0%	
	$250,001–$1 Million	11	6.6%	4.8%	$4,803	41.5%	44.0%	
	Over $1 Million	0	0.0%	0.0%	$0	0.0%	0.0%	
	TOTAL	**167**	**100.0%**	**100.0%**	**$11,575**	**100.0%**	**100.0%**	
Loan Size / Revenue $1 Million or Less	$100,000 or Less	121	82.3%		$3,396	33.2%		
	$100,001–$250,000	16	10.9%		$2,350	22.9%		
	$250,001–$1 Million	10	6.8%		$4,498	43.9%		
	Over $1 Million	0	0.0%		$0	0.0%		
	TOTAL	**147**	**100.0%**		**$10,244**	**100.0%**		

<table>
<tr><th colspan="10">Distribution of 2024 Small Business Lending
By Borrower Income Level</th></tr>
<tr><th colspan="3" rowspan="4">Business Revenue and Loan Size</th><th colspan="7">2024</th></tr>
<tr><th colspan="3">Count</th><th colspan="3">Dollars</th><th rowspan="2">Total Businesses</th></tr>
<tr><th colspan="2">Bank</th><th>Aggregate</th><th colspan="2">Bank</th><th>Aggregate</th></tr>
<tr><th>#</th><th>%</th><th>%</th><th>$ (000s)</th><th>$ %</th><th>$ %</th><th>%</th></tr>
<tr><th colspan="2" rowspan="3">Business Revenue</th><td>$1 Million or Less</td><td>229</td><td>93.1%</td><td>58.8%</td><td>$13,065</td><td>89.2%</td><td>45.9%</td><td>89.9%</td></tr>
<tr><td>Over $1 Million/ Unknown</td><td>17</td><td>6.9%</td><td>41.2%</td><td>$1,574</td><td>10.8%</td><td>54.1%</td><td>10.1%</td></tr>
<tr><td>TOTAL</td><td>246</td><td>100.0%</td><td>100.0%</td><td>$14,639</td><td>100.0%</td><td>100.0%</td><td>100.0%</td></tr>
<tr><th colspan="2" rowspan="5">Loan Size</th><td>$100,000 or Less</td><td>215</td><td>87.4%</td><td>89.6%</td><td>$6,889</td><td>47.1%</td><td>35.6%</td><td rowspan="10"></td></tr>
<tr><td>$100,001–$250,000</td><td>22</td><td>8.9%</td><td>6.0%</td><td>$3,485</td><td>23.8%</td><td>20.2%</td></tr>
<tr><td>$250,001–$1 Million</td><td>9</td><td>3.7%</td><td>4.5%</td><td>$4,265</td><td>29.1%</td><td>44.1%</td></tr>
<tr><td>Over $1 Million</td><td>0</td><td>0.0%</td><td>0.0%</td><td>$0</td><td>0.0%</td><td>0.0%</td></tr>
<tr><td>TOTAL</td><td>246</td><td>100.0%</td><td>100.0%</td><td>$14,639</td><td>100.0%</td><td>100.0%</td></tr>
<tr><th rowspan="5">Loan Size</th><th rowspan="5">Revenue $1 Million or Less</th><td>$100,000 or Less</td><td>204</td><td>89.1%</td><td rowspan="5"></td><td>$6,492</td><td>49.7%</td><td rowspan="5"></td></tr>
<tr><td>$100,001–$250,000</td><td>18</td><td>7.9%</td><td>$2,953</td><td>22.6%</td></tr>
<tr><td>$250,001–$1 Million</td><td>7</td><td>3.1%</td><td>$3,620</td><td>27.7%</td></tr>
<tr><td>Over $1 Million</td><td>0</td><td>0.0%</td><td>$0</td><td>0.0%</td></tr>
<tr><td>TOTAL</td><td>229</td><td>100.0%</td><td>$13,065</td><td>100.0%</td></tr>
</table>

Distribution of 2023 Small Farm Lending By Borrower Income Level								
Farm Revenue and Loan Size		2023						
		Count			Dollars			Farms
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	$ (000s)	$ %	$ %	%
Farm Revenue	$1 Million or Less	72	70.6%	60.1%	$3,862	42.7%	63.1%	97.4%
	Over $1 Million/ Unknown	30	29.4%	39.9%	$5,175	57.3%	36.9%	2.6%
	TOTAL	**102**	**100.0%**	**100.0%**	**$9,037**	**100.0%**	**100.0%**	**100.0%**
Loan Size	$100,000 or Less	74	72.5%	75.8%	$2,461	27.2%	27.4%	
	$100,001–$250,000	20	19.6%	15.1%	$3,621	40.1%	31.6%	
	$250,001–$500,000	8	7.8%	9.1%	$2,955	32.7%	41.0%	
	Over $500,000	0	0.0%	0.0%	$0	0.0%	0.0%	
	TOTAL	**102**	**100.0%**	**100.0%**	**$9,037**	**100.0%**	**100.0%**	
Loan Size / Revenue $1 Million or Less	$100,000 or Less	63	87.5%		$1,737	45.0%		
	$100,001–$250,000	6	8.3%		$1,080	28.0%		
	$250,001–$1 Million	3	4.2%		$1,045	27.1%		
	Over $1 Million	0	0.0%		$0	0.0%		
	TOTAL	**72**	**100.0%**		**$3,862**	**100.0%**		

Distribution of 2024 Small Farm Lending By Borrower Income Level									
Farm Revenue and Loan Size		2024							
		Count			Dollars			Farms
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	$ (000s)	$ %	$ %	%
Farm Revenue	$1 Million or Less	89	86.4%	65.5%	$5,690	77.2%	66.9%	97.3%
	Over $1 Million/ Unknown	14	13.6%	34.5%	$1,685	22.8%	33.1%	2.7%
	TOTAL	**103**	**100.0%**	**100.0%**	**$7,375**	**100.0%**	**100.0%**	**100.0%**
Loan Size	$100,000 or Less	88	85.4%	73.6%	$3,537	48.0%	24.8%	
	$100,001–$250,000	9	8.7%	15.5%	$1,646	22.3%	29.4%	
	$250,001–$500,000	6	5.8%	10.8%	$2,192	29.7%	45.8%	
	Over $500,000	0	0.0%	0.0%	$0	0.0%	0.0%	
	TOTAL	**103**	**100.0%**	**100.0%**	**$7,375**	**100.0%**	**100.0%**	
Loan Size / Revenue $1 Million or Less	$100,000 or Less	78	87.6%		$2,841	49.9%		
	$100,001–$250,000	7	7.9%		$1,241	21.8%		
	$250,001–$1 Million	4	4.5%		$1,608	28.3%		
	Over $1 Million	0	0.0%		$0	0.0%		
	TOTAL	**89**	**100.0%**		**$5,690**	**100.0%**		

Distribution of 2023 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner–Occupied Units
	#	# %	# %	$	$ %	$ %	
Home Purchase Loans							
Low	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
Moderate	12	25.5%	12.1%	$927	17.4%	9.1%	12.6%
Middle	23	48.9%	53.6%	$2,522	47.5%	49.9%	58.5%
Upper	12	25.5%	34.3%	$1,864	35.1%	41.0%	28.9%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**47**	**100.0%**	**100.0%**	**$5,313**	**100.0%**	**100.0%**	**100.0%**
Refinance							
Low	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
Moderate	3	21.4%	6.2%	$145	12.2%	4.2%	12.6%
Middle	9	64.3%	60.5%	$979	82.1%	60.8%	58.5%
Upper	2	14.3%	33.2%	$68	5.7%	35.0%	28.9%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**14**	**100.0%**	**100.0%**	**$1,192**	**100.0%**	**100.0%**	**100.0%**
Home Improvement							
Low	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
Moderate	1	11.1%	12.9%	$16	2.8%	12.1%	12.6%
Middle	3	33.3%	52.2%	$242	42.8%	51.5%	58.5%
Upper	5	55.6%	34.9%	$308	54.4%	36.4%	28.9%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**9**	**100.0%**	**100.0%**	**$566**	**100.0%**	**100.0%**	**100.0%**
Other Purpose LOC							
Low	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
Moderate	1	14.3%	7.0%	$10	2.4%	4.9%	12.6%
Middle	6	85.7%	56.5%	$401	97.6%	60.2%	58.5%
Upper	0	0.0%	36.5%	$0	0.0%	34.9%	28.9%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**7**	**100.0%**	**100.0%**	**$411**	**100.0%**	**100.0%**	**100.0%**
Other Purpose Closed/Exempt							
Low	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	8.3%	$0	0.0%	6.2%	12.6%
Middle	2	100.0%	55.6%	$206	100.0%	59.7%	58.5%
Upper	0	0.0%	36.1%	$0	0.0%	34.2%	28.9%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**2**	**100.0%**	**100.0%**	**$206**	**100.0%**	**100.0%**	**100.0%**

Purpose Not Applicable							
Low	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	28.6%	$0	0.0%	16.2%	12.6%
Middle	0	0.0%	33.3%	$0	0.0%	33.8%	58.5%
Upper	0	0.0%	38.1%	$0	0.0%	50.0%	28.9%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**0**	**0.0%**	**100.0%**	**$0**	**0.0%**	**100.0%**	**100.0%**
Multifamily Loans							**% of Multifamily Units**
Low	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	21.6%	$0	0.0%	18.9%	26.4%
Middle	1	50.0%	45.9%	$204	16.0%	42.4%	38.5%
Upper	1	50.0%	32.4%	$1,074	84.0%	38.7%	35.1%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**2**	**100.0%**	**100.0%**	**$1,278**	**100.0%**	**100.0%**	**100.0%**
Total Home Mortgage Loans							**% of Owner–Occupied Units**
Low	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
Moderate	17	21.0%	11.1%	$1,098	12.2%	8.7%	12.6%
Middle	44	54.3%	54.6%	$4,554	50.8%	51.5%	58.5%
Upper	20	24.7%	34.3%	$3,314	37.0%	39.7%	28.9%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**81**	**100.0%**	**100.0%**	**$8,966**	**100.0%**	**100.0%**	**100.0%**

Source: 2023 FFIEC Census Data
2016–2020 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not total 100.0 percent due to rounding.

Distribution of 2024 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner–Occupied Units
	#	# %	# %	$	$ %	$ %	
Home Purchase Loans							
Low	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
Moderate	8	16.0%	12.9%	$614	10.4%	9.7%	12.6%
Middle	25	50.0%	53.4%	$2,618	44.4%	50.4%	58.5%
Upper	17	34.0%	33.7%	$2,667	45.2%	39.8%	28.9%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**50**	**100.0%**	**100.0%**	**$5,899**	**100.0%**	**100.0%**	**100.0%**
Refinance							
Low	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	10.7%	$0	0.0%	7.8%	12.6%
Middle	16	94.1%	53.3%	$2,004	93.7%	53.7%	58.5%
Upper	1	5.9%	36.0%	$135	6.3%	38.5%	28.9%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**17**	**100.0%**	**100.0%**	**$2,139**	**100.0%**	**100.0%**	**100.0%**
Home Improvement							
Low	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
Moderate	2	8.7%	15.6%	$96	8.1%	11.5%	12.6%
Middle	14	60.9%	53.9%	$820	68.8%	57.8%	58.5%
Upper	7	30.4%	30.5%	$275	23.1%	30.7%	28.9%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**23**	**100.0%**	**100.0%**	**$1,191**	**100.0%**	**100.0%**	**100.0%**
Other Purpose LOC							
Low	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	9.1%	$0	0.0%	5.3%	12.6%
Middle	3	30.0%	49.7%	$137	26.1%	48.1%	58.5%
Upper	7	70.0%	41.3%	$387	73.9%	46.6%	28.9%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**10**	**100.0%**	**100.0%**	**$524**	**100.0%**	**100.0%**	**100.0%**
Other Purpose Closed/Exempt							
Low	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
Moderate	1	100.0%	11.5%	$86	100.0%	9.7%	12.6%
Middle	0	0.0%	47.5%	$0	0.0%	49.2%	58.5%
Upper	0	0.0%	41.0%	$0	0.0%	41.2%	28.9%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**1**	**100.0%**	**100.0%**	**$86**	**100.0%**	**100.0%**	**100.0%**

Purpose Not Applicable							
Low	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	25.0%	$0	0.0%	4.5%	12.6%
Middle	0	0.0%	75.0%	$0	0.0%	95.5%	58.5%
Upper	0	0.0%	0.0%	$0	0.0%	0.0%	28.9%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**0**	**0.0%**	**100.0%**	**$0**	**0.0%**	**100.0%**	**100.0%**
Multifamily Loans							**% of Multifamily Units**
Low	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
Moderate	1	33.3%	23.3%	$1,300	76.5%	36.3%	26.4%
Middle	2	66.7%	46.5%	$400	23.5%	23.7%	38.5%
Upper	0	0.0%	30.2%	$0	0.0%	39.9%	35.1%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**3**	**100.0%**	**100.0%**	**$1,700**	**100.0%**	**100.0%**	**100.0%**
Total Home Mortgage Loans							**% of Owner–Occupied Units**
Low	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
Moderate	12	11.5%	12.6%	$2,096	18.2%	10.5%	12.6%
Middle	60	57.7%	53.1%	$5,979	51.8%	50.1%	58.5%
Upper	32	30.8%	34.3%	$3,464	30.0%	39.4%	28.9%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**104**	**100.0%**	**100.0%**	**$11,539**	**100.0%**	**100.0%**	**100.0%**

Source: 2024 FFIEC Census Data
2016–2020 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not total 100.0 percent due to rounding.

Distribution of 2023 Small Business Lending
By Income Level of Geography

Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	$ (000s)	$ %	$ %	
Low	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
Moderate	27	16.2%	15.5%	$2,816	24.3%	22.5%	18.0%
Middle	106	63.5%	52.4%	$4,575	39.5%	45.2%	50.6%
Upper	34	20.4%	31.4%	$4,184	36.1%	32.2%	31.5%
Unknown	0	0.0%	0.6%	$0	0.0%	0.1%	0.0%
TOTAL	**167**	**100.0%**	**100.0%**	**$11,575**	**100.0%**	**100.0%**	**100.0%**

Source: 2023 FFIEC Census Data
2023 Dun & Bradstreet Data
2016–2020 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not total 100.0 percent due to rounding.

Distribution of 2024 Small Business Lending
By Income Level of Geography

Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	$ (000s)	$ %	$ %	
Low	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
Moderate	34	13.8%	16.8%	$3,655	25.0%	23.9%	18.3%
Middle	150	61.0%	50.5%	$5,933	40.5%	42.5%	50.2%
Upper	62	25.2%	32.2%	$5,051	34.5%	33.5%	31.5%
Unknown	0	0.0%	0.5%	$0	0.0%	0.1%	0.0%
TOTAL	**246**	**100.0%**	**100.0%**	**$14,639**	**100.0%**	**100.0%**	**100.0%**

Source: 2024 FFIEC Census Data
2024 Dun & Bradstreet Data
2016–2020 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not total 100.0 percent due to rounding.

Distribution of 2023 Small Farm Lending By Income Level of Geography							
Census Tract Income Level	**Bank Small Farm Loans**		**Aggregate of Peer Data**	**Bank Small Farm Loans**		**Aggregate of Peer Data**	**% of Farms**
	#	**# %**	**# %**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
Moderate	14	13.7%	11.4%	$2,460	27.2%	12.9%	9.1%
Middle	63	61.8%	69.9%	$5,023	55.6%	70.4%	71.8%
Upper	25	24.5%	18.6%	$1,554	17.2%	16.7%	19.1%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**102**	**100.0%**	**100.0%**	**$9,037**	**100.0%**	**100.0%**	**100.0%**

Source: 2023 FFIEC Census Data
2023 Dun & Bradstreet Data
2016–2020 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not total 100.0 percent due to rounding.

Distribution of 2024 Small Farm Lending By Income Level of Geography							
Census Tract Income Level	**Bank Small Farm Loans**		**Aggregate of Peer Data**	**Bank Small Farm Loans**		**Aggregate of Peer Data**	**% of Farms**
	#	**# %**	**# %**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
Moderate	5	4.9%	9.6%	$800	10.8%	13.0%	8.7%
Middle	72	69.9%	67.4%	$5,627	76.3%	65.3%	71.9%
Upper	26	25.2%	22.9%	$948	12.9%	21.6%	19.4%
Unknown	0	0.0%	0.1%	$0	0.0%	0.0%	0.0%
TOTAL	**103**	**100.0%**	**100.0%**	**$7,375**	**100.0%**	**100.0%**	**100.0%**

Source: 2024 FFIEC Census Data
2024 Dun & Bradstreet Data
2016–2020 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not total 100.0 percent due to rounding.

Craighead County Assessment Area

Distribution of 2023 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	$	$ %	$ %	
Home Purchase Loans							
Low	3	11.5%	3.7%	$333	6.8%	1.7%	20.7%
Moderate	2	7.7%	12.3%	$308	6.3%	8.8%	15.9%
Middle	1	3.8%	19.5%	$185	3.8%	16.9%	19.5%
Upper	8	30.8%	32.3%	$2,188	44.5%	42.2%	43.8%
Unknown	12	46.2%	32.1%	$1,904	38.7%	30.3%	0.0%
TOTAL	**26**	**100.0%**	**100.0%**	**$4,918**	**100.0%**	**100.0%**	**100.0%**
Refinance							
Low	1	12.5%	7.2%	$52	4.5%	2.6%	20.7%
Moderate	1	12.5%	12.6%	$150	13.1%	7.6%	15.9%
Middle	1	12.5%	15.8%	$36	3.1%	11.4%	19.5%
Upper	2	25.0%	42.4%	$499	43.4%	52.7%	43.8%
Unknown	3	37.5%	21.9%	$412	35.9%	25.7%	0.0%
TOTAL	**8**	**100.0%**	**100.0%**	**$1,149**	**100.0%**	**100.0%**	**100.0%**
Home Improvement							
Low	0	0.0%	7.3%	$0	0.0%	6.3%	20.7%
Moderate	1	16.7%	8.5%	$25	7.2%	7.8%	15.9%
Middle	1	16.7%	15.2%	$30	8.7%	9.4%	19.5%
Upper	1	16.7%	53.3%	$65	18.8%	60.0%	43.8%
Unknown	3	50.0%	15.8%	$225	65.2%	16.5%	0.0%
TOTAL	**6**	**100.0%**	**100.0%**	**$345**	**100.0%**	**100.0%**	**100.0%**
Other Purpose LOC							
Low	0	0.0%	0.0%	$0	0.0%	0.0%	20.7%
Moderate	0	0.0%	17.9%	$0	0.0%	9.4%	15.9%
Middle	1	50.0%	17.9%	$85	14.5%	11.3%	19.5%
Upper	1	50.0%	58.9%	$500	85.5%	76.5%	43.8%
Unknown	0	0.0%	5.4%	$0	0.0%	2.8%	0.0%
TOTAL	**2**	**100.0%**	**100.0%**	**$585**	**100.0%**	**100.0%**	**100.0%**
Other Purpose Closed/Exempt							
Low	0	0.0%	9.5%	$0	0.0%	8.0%	20.7%
Moderate	0	0.0%	20.3%	$0	0.0%	18.4%	15.9%
Middle	0	0.0%	14.9%	$0	0.0%	14.4%	19.5%
Upper	1	100.0%	48.6%	$50	100.0%	52.2%	43.8%
Unknown	0	0.0%	6.8%	$0	0.0%	6.9%	0.0%
TOTAL	**1**	**100.0%**	**100.0%**	**$50**	**100.0%**	**100.0%**	**100.0%**

Purpose Not Applicable							
Low	0	0.0%	0.0%	$0	0.0%	0.0%	20.7%
Moderate	0	0.0%	0.0%	$0	0.0%	0.0%	15.9%
Middle	0	0.0%	0.0%	$0	0.0%	0.0%	19.5%
Upper	0	0.0%	0.0%	$0	0.0%	0.0%	43.8%
Unknown	0	0.0%	100.0%	$0	0.0%	100.0%	0.0%
TOTAL	**0**	**0.0%**	**100.0%**	**$0**	**0.0%**	**100.0%**	**100.0%**
Multifamily Loans							**% of Multifamily Units**
Low	0	0.0%	3.2%	$0	0.0%	0.7%	N/A
Moderate	0	0.0%	0.0%	$0	0.0%	0.0%	N/A
Middle	0	0.0%	3.2%	$0	0.0%	2.5%	N/A
Upper	0	0.0%	3.2%	$0	0.0%	2.6%	N/A
Unknown	4	100.0%	90.3%	$1,393	100.0%	94.2%	N/A
TOTAL	**4**	**100.0%**	**100.0%**	**$1,393**	**100.0%**	**100.0%**	**N/A**
Total Home Mortgage Loans							**Families by Family Income %**
Low	4	8.5%	4.6%	$385	4.6%	2.0%	20.7%
Moderate	4	8.5%	12.3%	$483	5.7%	8.3%	15.9%
Middle	4	8.5%	18.2%	$336	4.0%	15.1%	19.5%
Upper	13	27.7%	35.8%	$3,302	39.1%	42.9%	43.8%
Unknown	22	46.8%	29.1%	$3,934	46.6%	31.7%	0.0%
TOTAL	**47**	**100.0%**	**100.0%**	**$8,440**	**100.0%**	**100.0%**	**100.0%**

Source: 2023 FFIEC Census Data
2016–2020 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not total 100.0 percent due to rounding.

Distribution of 2024 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	**Bank Loans**		**Aggregate HMDA Data**	**Bank Loans**		**Aggregate HMDA Data**	**Families by Family Income %**
	#	**# %**	**# %**	**$**	**$ %**	**$ %**	
Home Purchase Loans							
Low	4	9.5%	4.4%	$331	5.1%	2.6%	20.7%
Moderate	7	16.7%	16.4%	$907	13.8%	12.1%	15.9%
Middle	2	4.8%	16.7%	$339	5.2%	15.2%	19.5%
Upper	13	31.0%	26.3%	$2,759	42.1%	35.2%	43.8%
Unknown	16	38.1%	36.2%	$2,214	33.8%	34.9%	0.0%
TOTAL	**42**	**100.0%**	**100.0%**	**$6,550**	**100.0%**	**100.0%**	**100.0%**
Refinance							
Low	0	0.0%	5.8%	$0	0.0%	2.5%	20.7%
Moderate	4	21.1%	14.3%	$352	10.7%	8.8%	15.9%
Middle	2	10.5%	15.7%	$285	8.6%	12.5%	19.5%
Upper	7	36.8%	30.9%	$1,958	59.4%	35.6%	43.8%
Unknown	6	31.6%	33.2%	$703	21.3%	40.7%	0.0%
TOTAL	**19**	**100.0%**	**100.0%**	**$3,298**	**100.0%**	**100.0%**	**100.0%**
Home Improvement							
Low	2	16.7%	7.1%	$116	17.7%	3.5%	20.7%
Moderate	2	16.7%	18.5%	$70	10.7%	11.8%	15.9%
Middle	1	8.3%	15.5%	$30	4.6%	9.9%	19.5%
Upper	3	25.0%	44.6%	$225	34.4%	59.1%	43.8%
Unknown	4	33.3%	14.3%	$214	32.7%	15.6%	0.0%
TOTAL	**12**	**100.0%**	**100.0%**	**$655**	**100.0%**	**100.0%**	**100.0%**
Other Purpose LOC							
Low	0	0.0%	8.5%	$0	0.0%	5.0%	20.7%
Moderate	0	0.0%	14.2%	$0	0.0%	9.6%	15.9%
Middle	0	0.0%	15.1%	$0	0.0%	14.8%	19.5%
Upper	1	100.0%	54.7%	$25	100.0%	62.9%	43.8%
Unknown	0	0.0%	7.5%	$0	0.0%	7.7%	0.0%
TOTAL	**1**	**100.0%**	**100.0%**	**$25**	**100.0%**	**100.0%**	**100.0%**
Other Purpose Closed/Exempt							
Low	0	0.0%	2.7%	$0	0.0%	1.6%	20.7%
Moderate	0	0.0%	21.3%	$0	0.0%	14.3%	15.9%
Middle	4	100.0%	24.0%	$300	100.0%	19.4%	19.5%
Upper	0	0.0%	48.0%	$0	0.0%	62.5%	43.8%
Unknown	0	0.0%	4.0%	$0	0.0%	2.2%	0.0%
TOTAL	**4**	**100.0%**	**100.0%**	**$300**	**100.0%**	**100.0%**	**100.0%**

Purpose Not Applicable							
Low	0	0.0%	0.0%	$0	0.0%	0.0%	20.7%
Moderate	0	0.0%	0.0%	$0	0.0%	0.0%	15.9%
Middle	0	0.0%	0.0%	$0	0.0%	0.0%	19.5%
Upper	0	0.0%	0.0%	$0	0.0%	0.0%	43.8%
Unknown	0	0.0%	100.0%	$0	0.0%	100.0%	0.0%
TOTAL	**0**	**0.0%**	**100.0%**	**$0**	**0.0%**	**100.0%**	**100.0%**
Multifamily Loans							**% of Multifamily Units**
Low	0	0.0%	0.0%	$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	$0	0.0%	0.0%	N/A
Middle	0	0.0%	0.0%	$0	0.0%	0.0%	N/A
Upper	0	0.0%	5.7%	$0	0.0%	5.6%	N/A
Unknown	4	100.0%	94.3%	$2,734	100.0%	94.4%	N/A
TOTAL	**4**	**100.0%**	**100.0%**	**$2,734**	**100.0%**	**100.0%**	**N/A**
Total Home Mortgage Loans							**Families By Family Income %**
Low	6	7.3%	4.9%	$447	3.3%	2.5%	20.7%
Moderate	13	15.9%	15.9%	$1,329	9.8%	10.8%	15.9%
Middle	9	11.0%	16.3%	$954	7.0%	13.8%	19.5%
Upper	24	29.3%	29.5%	$4,967	36.6%	34.8%	43.8%
Unknown	30	36.6%	33.3%	$5,865	43.2%	38.0%	0.0%
TOTAL	**82**	**100.0%**	**100.0%**	**$13,562**	**100.0%**	**100.0%**	**100.0%**

Source: 2024 FFIEC Census Data
2016–2020 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not total 100.0 percent due to rounding.

Distribution of 2023 Small Business Lending By Borrower Income Level									
Business Revenue and Loan Size		2023							
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	$ (000s)	$ %	$ %	%
Business Revenue	$1 Million or Less	67	74.4%	58.4%	$4,754	52.6%	50.7%	89.5%
	Over $1 Million/ Unknown	23	25.6%	41.6%	$4,288	47.4%	49.3%	10.5%
	TOTAL	**90**	**100.0%**	**100.0%**	**$9,042**	**100.0%**	**100.0%**	**100.0%**
Loan Size	$100,000 or Less	72	80.0%	89.3%	$3,058	33.8%	36.1%	
	$100,001–$250,000	10	11.1%	6.2%	$1,643	18.2%	19.8%	
	$250,001–$1 Million	8	8.9%	4.5%	$4,341	48.0%	44.1%	
	Over $1 Million	0	0.0%	0.0%	$0	0.0%	0.0%	
	TOTAL	**90**	**100.0%**	**100.0%**	**$9,042**	**100.0%**	**100.0%**	
Loan Size / Revenue $1 Million or Less	$100,000 or Less	58	86.6%		$2,308	48.5%		
	$100,001–$250,000	7	10.4%		$1,179	24.8%		
	$250,001–$1 Million	2	3.0%		$1,267	26.7%		
	Over $1 Million	0	0.0%		$0	0.0%		
	TOTAL	**67**	**100.0%**		**$4,754**	**100.0%**		

Distribution of 2024 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2024						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	$ (000s)	$ %	$ %	%
Business Revenue	$1 Million or Less	75	82.4%	55.7%	$5,931	63.2%	47.4%	89.7%
	Over $1 Million/ Unknown	16	17.6%	44.3%	$3,456	36.8%	52.6%	10.3%
	TOTAL	**91**	**100.0%**	**100.0%**	**$9,387**	**100.0%**	**100.0%**	**100.0%**
Loan Size	$100,000 or Less	68	74.7%	87.7%	$2,436	26.0%	31.8%	
	$100,001–$250,000	13	14.3%	6.7%	$2,024	21.6%	20.3%	
	$250,001–$1 Million	10	11.0%	5.6%	$4,927	52.5%	47.9%	
	Over $1 Million	0	0.0%	0.0%	$0	0.0%	0.0%	
	TOTAL	**91**	**100.0%**	**100.0%**	**$9,387**	**100.0%**	**100.0%**	
Loan Size / Revenue $1 Million or Less	$100,000 or Less	61	81.3%		$2,020	34.1%		
	$100,001–$250,000	9	12.0%		$1,340	22.6%		
	$250,001–$1 Million	5	6.7%		$2,571	43.3%		
	Over $1 Million	0	0.0%		$0	0.0%		
	TOTAL	**75**	**100.0%**		**$5,931**	**100.0%**		

Distribution of 2023 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner–Occupied Units
	#	# %	# %	$	$ %	$ %	
Home Purchase Loans							
Low	0	0.0%	0.6%	$0	0.0%	0.4%	0.5%
Moderate	7	26.9%	18.4%	$1,266	25.7%	14.5%	16.7%
Middle	14	53.8%	38.9%	$1,898	38.6%	34.8%	39.2%
Upper	5	19.2%	42.0%	$1,754	35.7%	50.4%	43.6%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**26**	**100.0%**	**100.0%**	**$4,918**	**100.0%**	**100.0%**	**100.0%**
Refinance							
Low	0	0.0%	0.5%	$0	0.0%	0.1%	0.5%
Moderate	0	0.0%	19.4%	$0	0.0%	18.1%	16.7%
Middle	0	0.0%	37.0%	$0	0.0%	30.5%	39.2%
Upper	8	100.0%	43.1%	$1,149	100.0%	51.3%	43.6%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**8**	**100.0%**	**100.0%**	**$1,149**	**100.0%**	**100.0%**	**100.0%**
Home Improvement							
Low	2	33.3%	1.8%	$150	43.5%	1.7%	0.5%
Moderate	2	33.3%	23.6%	$105	30.4%	18.2%	16.7%
Middle	0	0.0%	29.1%	$0	0.0%	29.3%	39.2%
Upper	2	33.3%	45.5%	$90	26.1%	50.8%	43.6%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**6**	**100.0%**	**100.0%**	**$345**	**100.0%**	**100.0%**	**100.0%**
Other Purpose LOC							
Low	0	0.0%	0.0%	$0	0.0%	0.0%	0.5%
Moderate	0	0.0%	12.5%	$0	0.0%	6.1%	16.7%
Middle	1	50.0%	35.7%	$85	14.5%	23.5%	39.2%
Upper	1	50.0%	51.8%	$500	85.5%	70.5%	43.6%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**2**	**100.0%**	**100.0%**	**$585**	**100.0%**	**100.0%**	**100.0%**
Other Purpose Closed/Exempt							
Low	0	0.0%	0.0%	$0	0.0%	0.0%	0.5%
Moderate	0	0.0%	16.2%	$0	0.0%	10.8%	16.7%
Middle	0	0.0%	36.5%	$0	0.0%	28.1%	39.2%
Upper	1	100.0%	47.3%	$50	100.0%	61.1%	43.6%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**1**	**100.0%**	**100.0%**	**$50**	**100.0%**	**100.0%**	**100.0%**

Purpose Not Applicable							
Low	0	0.0%	0.0%	$0	0.0%	0.0%	0.5%
Moderate	0	0.0%	50.0%	$0	0.0%	32.2%	16.7%
Middle	0	0.0%	25.0%	$0	0.0%	20.8%	39.2%
Upper	0	0.0%	25.0%	$0	0.0%	47.1%	43.6%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**0**	**0.0%**	**100.0%**	**$0**	**0.0%**	**100.0%**	**100.0%**
Multifamily Loans							**% of Multifamily Units**
Low	1	25.0%	9.7%	$600	43.1%	6.4%	18.4%
Moderate	1	25.0%	41.9%	$237	17.0%	41.0%	36.7%
Middle	1	25.0%	41.9%	$431	30.9%	52.0%	35.8%
Upper	1	25.0%	6.5%	$125	9.0%	0.7%	9.2%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**4**	**100.0%**	**100.0%**	**$1,393**	**100.0%**	**100.0%**	**100.0%**
Total Home Mortgage Loans							**% of Owner–Occupied Units**
Low	3	6.4%	0.7%	$750	8.9%	0.6%	0.5%
Moderate	10	21.3%	19.1%	$1,608	19.1%	16.2%	16.7%
Middle	16	34.0%	37.9%	$2,414	28.6%	34.5%	39.2%
Upper	18	38.3%	42.3%	$3,668	43.5%	48.6%	43.6%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**47**	**100.0%**	**100.0%**	**$8,440**	**100.0%**	**100.0%**	**100.0%**

Source: 2023 FFIEC Census Data
2016–2020 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not total 100.0 percent due to rounding.

Distribution of 2024 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner–Occupied Units
	#	# %	# %	$	$ %	$ %	
Home Purchase Loans							
Low	0	0.0%	0.7%	$0	0.0%	0.7%	0.5%
Moderate	10	23.8%	15.6%	$935	14.3%	12.0%	16.7%
Middle	17	40.5%	43.7%	$2,278	34.8%	37.5%	39.2%
Upper	15	35.7%	40.0%	$3,337	50.9%	49.8%	43.6%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**42**	**100.0%**	**100.0%**	**$6,550**	**100.0%**	**100.0%**	**100.0%**
Refinance							
Low	0	0.0%	0.2%	$0	0.0%	0.1%	0.5%
Moderate	5	26.3%	20.7%	$498	15.1%	17.3%	16.7%
Middle	3	15.8%	28.8%	$576	17.5%	23.7%	39.2%
Upper	11	57.9%	50.4%	$2,224	67.4%	58.9%	43.6%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**19**	**100.0%**	**100.0%**	**$3,298**	**100.0%**	**100.0%**	**100.0%**
Home Improvement							
Low	0	0.0%	1.8%	$0	0.0%	1.0%	0.5%
Moderate	4	33.3%	17.9%	$258	39.4%	15.5%	16.7%
Middle	2	16.7%	28.6%	$70	10.7%	22.9%	39.2%
Upper	6	50.0%	51.8%	$327	49.9%	60.7%	43.6%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**12**	**100.0%**	**100.0%**	**$655**	**100.0%**	**100.0%**	**100.0%**
Other Purpose LOC							
Low	0	0.0%	0.0%	$0	0.0%	0.0%	0.5%
Moderate	0	0.0%	15.1%	$0	0.0%	13.0%	16.7%
Middle	1	100.0%	32.1%	$25	100.0%	25.3%	39.2%
Upper	0	0.0%	52.8%	$0	0.0%	61.7%	43.6%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**1**	**100.0%**	**100.0%**	**$25**	**100.0%**	**100.0%**	**100.0%**
Other Purpose Closed/Exempt							
Low	0	0.0%	0.0%	$0	0.0%	0.0%	0.5%
Moderate	1	25.0%	21.3%	$95	31.7%	16.2%	16.7%
Middle	1	25.0%	24.0%	$70	23.3%	19.3%	39.2%
Upper	2	50.0%	54.7%	$135	45.0%	64.6%	43.6%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**4**	**100.0%**	**100.0%**	**$300**	**100.0%**	**100.0%**	**100.0%**

Purpose Not Applicable							
Low	0	0.0%	20.0%	$0	0.0%	7.7%	0.5%
Moderate	0	0.0%	0.0%	$0	0.0%	0.0%	16.7%
Middle	0	0.0%	60.0%	$0	0.0%	64.5%	39.2%
Upper	0	0.0%	20.0%	$0	0.0%	27.9%	43.6%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**0**	**0.0%**	**100.0%**	**$0**	**0.0%**	**100.0%**	**100.0%**
Multifamily Loans							**% of Multifamily Units**
Low	0	0.0%	2.9%	$0	0.0%	2.3%	18.4%
Moderate	3	75.0%	37.1%	$2,570	94.0%	31.0%	36.7%
Middle	1	25.0%	45.7%	$164	6.0%	33.3%	35.8%
Upper	0	0.0%	14.3%	$0	0.0%	33.5%	9.2%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**4**	**100.0%**	**100.0%**	**$2,734**	**100.0%**	**100.0%**	**100.0%**
Total Home Mortgage Loans							**% of Owner–Occupied Units**
Low	0	0.0%	0.7%	$0	0.0%	0.7%	0.5%
Moderate	23	28.0%	17.1%	$4,356	32.1%	14.1%	16.7%
Middle	25	30.5%	39.1%	$3,183	23.5%	34.0%	39.2%
Upper	34	41.5%	43.2%	$6,023	44.4%	51.2%	43.6%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**82**	**100.0%**	**100.0%**	**$13,562**	**100.0%**	**100.0%**	**100.0%**

Source: 2024 FFIEC Census Data
2016–2020 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not total 100.0 percent due to rounding.

Distribution of 2023 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	$ (000s)	$ %	$ %	
Low	0	0.0%	0.8%	$0	0.0%	0.3%	2.4%
Moderate	15	16.7%	24.8%	$2,306	25.5%	25.3%	27.1%
Middle	35	38.9%	39.0%	$3,220	35.6%	38.0%	38.5%
Upper	40	44.4%	34.9%	$3,516	38.9%	36.3%	32.0%
Unknown	0	0.0%	0.4%	$0	0.0%	0.1%	0.0%
TOTAL	**90**	**100.0%**	**100.0%**	**$9,042**	**100.0%**	**100.0%**	**100.0%**

Source: 2023 FFIEC Census Data
2023 Dun & Bradstreet Data
2016–2020 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not total 100.0 percent due to rounding.

Distribution of 2024 Small Business Lending By Income Level of Geography							
Census Tract Income Level	Bank Small Business Loans		Aggregate of Peer Data	Bank Small Business Loans		Aggregate of Peer Data	% of Businesses
	#	# %	%	$ (000s)	$ %	$ %	
Low	0	0.0%	1.2%	$0	0.0%	1.6%	2.3%
Moderate	13	14.3%	24.5%	$1,065	11.3%	25.4%	26.7%
Middle	36	39.6%	39.3%	$4,273	45.5%	39.4%	38.8%
Upper	42	46.2%	34.8%	$4,049	43.1%	33.6%	32.2%
Unknown	0	0.0%	0.2%	$0	0.0%	0.0%	0.0%
TOTAL	**91**	**100.0%**	**100.0%**	**$9,387**	**100.0%**	**100.0%**	**100.0%**

Source: 2024 FFIEC Census Data
2024 Dun & Bradstreet Data
2016–2020 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not total 100.0 percent due to rounding.

Partial Little Rock MSA Assessment Area

Distribution of 2023 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	$	$ %	$ %	
Home Purchase Loans							
Low	0	0.0%	5.1%	$0	0.0%	2.3%	24.4%
Moderate	0	0.0%	17.3%	$0	0.0%	11.7%	16.2%
Middle	0	0.0%	17.5%	$0	0.0%	15.5%	19.0%
Upper	3	30.0%	31.3%	$726	43.1%	43.2%	40.4%
Unknown	7	70.0%	28.9%	$958	56.9%	27.3%	0.0%
TOTAL	**10**	**100.0%**	**100.0%**	**$1,684**	**100.0%**	**100.0%**	**100.0%**
Refinance							
Low	0	0.0%	7.5%	$0	0.0%	3.7%	24.4%
Moderate	0	0.0%	18.7%	$0	0.0%	12.5%	16.2%
Middle	0	0.0%	21.2%	$0	0.0%	17.4%	19.0%
Upper	1	33.3%	33.6%	$106	36.9%	45.3%	40.4%
Unknown	2	66.7%	19.1%	$181	63.1%	21.1%	0.0%
TOTAL	**3**	**100.0%**	**100.0%**	**$287**	**100.0%**	**100.0%**	**100.0%**
Home Improvement							
Low	0	0.0%	7.1%	$0	0.0%	4.2%	24.4%
Moderate	0	0.0%	14.4%	$0	0.0%	8.1%	16.2%
Middle	2	40.0%	21.4%	$155	35.1%	17.2%	19.0%
Upper	1	20.0%	43.8%	$50	11.3%	53.4%	40.4%
Unknown	2	40.0%	13.2%	$237	53.6%	17.1%	0.0%
TOTAL	**5**	**100.0%**	**100.0%**	**$442**	**100.0%**	**100.0%**	**100.0%**
Other Purpose LOC							
Low	0	0.0%	6.2%	$0	0.0%	3.6%	24.4%
Moderate	1	50.0%	12.4%	$39	16.3%	6.6%	16.2%
Middle	0	0.0%	22.7%	$0	0.0%	15.1%	19.0%
Upper	1	50.0%	51.4%	$200	83.7%	70.3%	40.4%
Unknown	0	0.0%	7.3%	$0	0.0%	4.4%	0.0%
TOTAL	**2**	**100.0%**	**100.0%**	**$239**	**100.0%**	**100.0%**	**100.0%**
Other Purpose Closed/Exempt							
Low	0	0.0%	5.4%	$0	0.0%	3.6%	24.4%
Moderate	0	0.0%	20.2%	$0	0.0%	12.2%	16.2%
Middle	0	0.0%	25.1%	$0	0.0%	15.9%	19.0%
Upper	0	0.0%	45.6%	$0	0.0%	63.4%	40.4%
Unknown	0	0.0%	3.7%	$0	0.0%	4.9%	0.0%
TOTAL	**0**	**0.0%**	**100.0%**	**$0**	**0.0%**	**100.0%**	**100.0%**

Purpose Not Applicable							
Low	0	0.0%	3.2%	$0	0.0%	2.4%	24.4%
Moderate	0	0.0%	0.0%	$0	0.0%	0.0%	16.2%
Middle	0	0.0%	1.1%	$0	0.0%	1.7%	19.0%
Upper	0	0.0%	0.0%	$0	0.0%	0.0%	40.4%
Unknown	0	0.0%	95.7%	$0	0.0%	95.9%	0.0%
TOTAL	**0**	**0.0%**	**100.0%**	**$0**	**0.0%**	**100.0%**	**100.0%**
Multifamily Loans							**% of Multifamily Units**
Low	0	0.0%	0.0%	$0	0.0%	0.0%	N/A
Moderate	0	0.0%	1.2%	$0	0.0%	0.2%	N/A
Middle	0	0.0%	0.0%	$0	0.0%	0.0%	N/A
Upper	0	0.0%	1.2%	$0	0.0%	0.2%	N/A
Unknown	5	100.0%	97.7%	$6,647	100.0%	99.6%	N/A
TOTAL	**5**	**100.0%**	**100.0%**	**$6,647**	**100.0%**	**100.0%**	**N/A**
Total Home Mortgage Loans							**Families by Family Income %**
Low	0	0.0%	5.5%	$0	0.0%	2.4%	24.4%
Moderate	1	4.0%	16.9%	$39	0.4%	10.9%	16.2%
Middle	2	8.0%	18.5%	$155	1.7%	14.7%	19.0%
Upper	6	24.0%	33.2%	$1,082	11.6%	41.4%	40.4%
Unknown	16	64.0%	25.9%	$8,023	86.3%	30.7%	0.0%
TOTAL	**25**	**100.0%**	**100.0%**	**$9,299**	**100.0%**	**100.0%**	**100.0%**

Source: 2023 FFIEC Census Data
2016–2020 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not total 100.0 percent due to rounding.

Distribution of 2024 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	$	$ %	$ %	
Home Purchase Loans							
Low	0	0.0%	5.3%	$0	0.0%	2.6%	24.4%
Moderate	1	5.9%	15.2%	$195	7.1%	10.5%	16.2%
Middle	1	5.9%	16.4%	$189	6.9%	14.8%	19.0%
Upper	1	5.9%	27.7%	$136	4.9%	37.7%	40.4%
Unknown	14	82.4%	35.3%	$2,235	81.1%	34.4%	0.0%
TOTAL	**17**	**100.0%**	**100.0%**	**$2,755**	**100.0%**	**100.0%**	**100.0%**
Refinance							
Low	0	0.0%	5.9%	$0	0.0%	2.7%	24.4%
Moderate	0	0.0%	13.9%	$0	0.0%	8.8%	16.2%
Middle	3	50.0%	15.7%	$263	69.8%	12.3%	19.0%
Upper	1	16.7%	29.2%	$68	18.0%	35.0%	40.4%
Unknown	2	33.3%	35.2%	$46	12.2%	41.2%	0.0%
TOTAL	**6**	**100.0%**	**100.0%**	**$377**	**100.0%**	**100.0%**	**100.0%**
Home Improvement							
Low	0	0.0%	7.4%	$0	0.0%	3.5%	24.4%
Moderate	0	0.0%	14.5%	$0	0.0%	9.3%	16.2%
Middle	1	25.0%	22.8%	$50	14.3%	15.6%	19.0%
Upper	1	25.0%	45.9%	$30	8.6%	55.6%	40.4%
Unknown	2	50.0%	9.3%	$269	77.1%	15.9%	0.0%
TOTAL	**4**	**100.0%**	**100.0%**	**$349**	**100.0%**	**100.0%**	**100.0%**
Other Purpose LOC							
Low	0	0.0%	5.8%	$0	0.0%	3.4%	24.4%
Moderate	0	0.0%	12.0%	$0	0.0%	6.6%	16.2%
Middle	0	0.0%	24.8%	$0	0.0%	17.1%	19.0%
Upper	1	100.0%	49.2%	$65	100.0%	61.6%	40.4%
Unknown	0	0.0%	8.1%	$0	0.0%	11.2%	0.0%
TOTAL	**1**	**100.0%**	**100.0%**	**$65**	**100.0%**	**100.0%**	**100.0%**
Other Purpose Closed/Exempt							
Low	0	0.0%	7.9%	$0	0.0%	4.6%	24.4%
Moderate	0	0.0%	19.3%	$0	0.0%	13.2%	16.2%
Middle	0	0.0%	25.8%	$0	0.0%	17.9%	19.0%
Upper	0	0.0%	42.5%	$0	0.0%	59.1%	40.4%
Unknown	0	0.0%	4.6%	$0	0.0%	5.2%	0.0%
TOTAL	**0**	**0.0%**	**100.0%**	**$0**	**0.0%**	**100.0%**	**100.0%**

Purpose Not Applicable							
Low	0	0.0%	0.0%	$0	0.0%	0.0%	24.4%
Moderate	0	0.0%	0.0%	$0	0.0%	0.0%	16.2%
Middle	0	0.0%	0.0%	$0	0.0%	0.0%	19.0%
Upper	0	0.0%	0.0%	$0	0.0%	0.0%	40.4%
Unknown	0	0.0%	100.0%	$0	0.0%	100.0%	0.0%
TOTAL	**0**	**0.0%**	**100.0%**	**$0**	**0.0%**	**100.0%**	**100.0%**
Multifamily Loans							**% of Multifamily Units**
Low	0	0.0%	1.0%	$0	0.0%	0.2%	N/A
Moderate	0	0.0%	0.0%	$0	0.0%	0.0%	N/A
Middle	0	0.0%	1.0%	$0	0.0%	0.0%	N/A
Upper	0	0.0%	2.9%	$0	0.0%	0.7%	N/A
Unknown	9	100.0%	95.2%	$12,204	100.0%	99.1%	N/A
TOTAL	**9**	**100.0%**	**100.0%**	**$12,204**	**100.0%**	**100.0%**	**N/A**
Total Home Mortgage Loans							**Families By Family Income %**
Low	0	0.0%	5.6%	$0	0.0%	2.4%	24.4%
Moderate	1	2.7%	14.8%	$195	1.2%	9.0%	16.2%
Middle	5	13.5%	17.3%	$502	3.2%	12.8%	19.0%
Upper	4	10.8%	30.4%	$299	1.9%	34.0%	40.4%
Unknown	27	73.0%	32.0%	$14,754	93.7%	41.9%	0.0%
TOTAL	**37**	**100.0%**	**100.0%**	**$15,750**	**100.0%**	**100.0%**	**100.0%**

Source: 2024 FFIEC Census Data
2016–2020 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not total 100.0 percent due to rounding.

Distribution of 2023 Small Business Lending By Borrower Income Level									
Business Revenue and Loan Size		2023							
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	$ (000s)	$ %	$ %	%
Business Revenue	$1 Million or Less	7	58.3%	50.1%	$403	20.1%	35.8%	90.7%
	Over $1 Million/ Unknown	5	41.7%	49.9%	$1,599	79.9%	64.2%	9.3%
	TOTAL	**12**	**100.0%**	**100.0%**	**$2,002**	**100.0%**	**100.0%**	**100.0%**
Loan Size	$100,000 or Less	7	58.3%	91.2%	$251	12.5%	33.1%	
	$100,001–$250,000	3	25.0%	4.7%	$483	24.1%	17.9%	
	$250,001–$1 Million	2	16.7%	4.1%	$1,268	63.3%	48.9%	
	Over $1 Million	0	0.0%	0.0%	$0	0.0%	0.0%	
	TOTAL	**12**	**100.0%**	**100.0%**	**$2,002**	**100.0%**	**100.0%**	
Loan Size / Revenue $1 Million or Less	$100,000 or Less	6	85.7%		$245	60.8%		
	$100,001–$250,000	1	14.3%		$158	39.2%		
	$250,001–$1 Million	0	0.0%		$0	0.0%		
	Over $1 Million	0	0.0%		$0	0.0%		
	TOTAL	**7**	**100.0%**		**$403**	**100.0%**		

Distribution of 2024 Small Business Lending By Borrower Income Level									
Business Revenue and Loan Size			2024						
			Count			Dollars			Total Businesses
			Bank		Aggregate	Bank		Aggregate	
			#	%	%	$ (000s)	$ %	$ %	%
Business Revenue		$1 Million or Less	21	87.5%	48.9%	$3,258	73.5%	39.1%	90.6%
		Over $1 Million/ Unknown	3	12.5%	51.1%	$1,173	26.5%	60.9%	9.4%
		TOTAL	**24**	**100.0%**	**100.0%**	**$4,431**	**100.0%**	**100.0%**	**100.0%**
Loan Size		$100,000 or Less	13	54.2%	90.7%	$586	13.2%	34.0%	
		$100,001–$250,000	5	20.8%	5.2%	$868	19.6%	19.3%	
		$250,001–$1 Million	6	25.0%	4.1%	$2,977	67.2%	46.7%	
		Over $1 Million	0	0.0%	0.0%	$0	0.0%	0.0%	
		TOTAL	**24**	**100.0%**	**100.0%**	**$4,431**	**100.0%**	**100.0%**	
Loan Size	Revenue $1 Million or Less	$100,000 or Less	13	61.9%		$586	18.0%		
		$100,001–$250,000	4	19.0%		$713	21.9%		
		$250,001–$1 Million	4	19.0%		$1,959	60.1%		
		Over $1 Million	0	0.0%		$0	0.0%		
		TOTAL	**21**	**100.0%**		**$3,258**	**100.0%**		

Distribution of 2023 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner–Occupied Units
	#	# %	# %	$	$ %	$ %	
Home Purchase Loans							
Low	5	50.0%	6.4%	$609	36.2%	3.5%	5.0%
Moderate	2	20.0%	18.6%	$349	20.7%	13.1%	20.8%
Middle	3	30.0%	39.0%	$726	43.1%	35.7%	38.0%
Upper	0	0.0%	36.0%	$0	0.0%	47.7%	36.2%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**10**	**100.0%**	**100.0%**	**$1,684**	**100.0%**	**100.0%**	**100.0%**
Refinance							
Low	0	0.0%	4.8%	$0	0.0%	2.7%	5.0%
Moderate	1	33.3%	18.6%	$86	30.0%	14.1%	20.8%
Middle	1	33.3%	41.8%	$95	33.1%	37.3%	38.0%
Upper	1	33.3%	34.8%	$106	36.9%	45.9%	36.2%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**3**	**100.0%**	**100.0%**	**$287**	**100.0%**	**100.0%**	**100.0%**
Home Improvement							
Low	1	20.0%	6.1%	$95	21.5%	4.1%	5.0%
Moderate	1	20.0%	20.8%	$142	32.1%	15.9%	20.8%
Middle	1	20.0%	34.2%	$85	19.2%	25.9%	38.0%
Upper	2	40.0%	38.8%	$120	27.1%	54.2%	36.2%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**5**	**100.0%**	**100.0%**	**$442**	**100.0%**	**100.0%**	**100.0%**
Other Purpose LOC							
Low	0	0.0%	3.4%	$0	0.0%	2.1%	5.0%
Moderate	1	50.0%	14.9%	$39	16.3%	11.2%	20.8%
Middle	0	0.0%	33.7%	$0	0.0%	25.6%	38.0%
Upper	1	50.0%	47.9%	$200	83.7%	61.1%	36.2%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**2**	**100.0%**	**100.0%**	**$239**	**100.0%**	**100.0%**	**100.0%**
Other Purpose Closed/Exempt							
Low	0	0.0%	3.2%	$0	0.0%	2.0%	5.0%
Moderate	0	0.0%	19.0%	$0	0.0%	11.7%	20.8%
Middle	0	0.0%	40.0%	$0	0.0%	32.9%	38.0%
Upper	0	0.0%	37.8%	$0	0.0%	53.3%	36.2%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**0**	**0.0%**	**100.0%**	**$0**	**0.0%**	**100.0%**	**100.0%**

Purpose Not Applicable							
Low	0	0.0%	14.9%	$0	0.0%	9.6%	5.0%
Moderate	0	0.0%	31.9%	$0	0.0%	25.1%	20.8%
Middle	0	0.0%	34.0%	$0	0.0%	35.2%	38.0%
Upper	0	0.0%	19.1%	$0	0.0%	30.1%	36.2%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**0**	**0.0%**	**100.0%**	**$0**	**0.0%**	**100.0%**	**100.0%**
Multifamily Loans							**% of Multifamily Units**
Low	1	20.0%	18.6%	$1,815	27.3%	7.7%	11.3%
Moderate	1	20.0%	20.9%	$778	11.7%	23.5%	26.7%
Middle	2	40.0%	31.4%	$3,723	56.0%	38.0%	32.7%
Upper	1	20.0%	29.1%	$331	5.0%	30.8%	29.3%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**5**	**100.0%**	**100.0%**	**$6,647**	**100.0%**	**100.0%**	**100.0%**
Total Home Mortgage Loans							**% of Owner–Occupied Units**
Low	7	28.0%	6.1%	$2,519	27.1%	3.6%	5.0%
Moderate	6	24.0%	18.7%	$1,394	15.0%	14.0%	20.8%
Middle	7	28.0%	38.8%	$4,629	49.8%	35.7%	38.0%
Upper	5	20.0%	36.4%	$757	8.1%	46.7%	36.2%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**25**	**100.0%**	**100.0%**	**$9,299**	**100.0%**	**100.0%**	**100.0%**

Source: 2023 FFIEC Census Data
2016–2020 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not total 100.0 percent due to rounding.

Distribution of 2024 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	**Bank Loans**		**Aggregate HMDA Data**	**Bank Loans**		**Aggregate HMDA Data**	**% of Owner–Occupied Units**
	#	**# %**	**# %**	**$**	**$ %**	**$ %**	
Home Purchase Loans							
Low	8	47.1%	5.1%	$1,312	47.6%	2.8%	5.0%
Moderate	4	23.5%	20.0%	$670	24.3%	14.7%	20.8%
Middle	4	23.5%	39.6%	$578	21.0%	35.9%	38.0%
Upper	1	5.9%	35.4%	$195	7.1%	46.7%	36.2%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**17**	**100.0%**	**100.0%**	**$2,755**	**100.0%**	**100.0%**	**100.0%**
Refinance							
Low	1	16.7%	4.1%	$21	5.6%	2.2%	5.0%
Moderate	0	0.0%	18.6%	$0	0.0%	13.7%	20.8%
Middle	2	33.3%	42.6%	$100	26.5%	39.3%	38.0%
Upper	3	50.0%	34.7%	$256	67.9%	44.8%	36.2%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**6**	**100.0%**	**100.0%**	**$377**	**100.0%**	**100.0%**	**100.0%**
Home Improvement							
Low	0	0.0%	7.2%	$0	0.0%	4.5%	5.0%
Moderate	2	50.0%	17.8%	$269	77.1%	14.6%	20.8%
Middle	1	25.0%	33.7%	$50	14.3%	29.3%	38.0%
Upper	1	25.0%	41.3%	$30	8.6%	51.6%	36.2%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**4**	**100.0%**	**100.0%**	**$349**	**100.0%**	**100.0%**	**100.0%**
Other Purpose LOC							
Low	0	0.0%	3.7%	$0	0.0%	2.2%	5.0%
Moderate	0	0.0%	14.9%	$0	0.0%	10.5%	20.8%
Middle	0	0.0%	37.4%	$0	0.0%	29.7%	38.0%
Upper	1	100.0%	44.0%	$65	100.0%	57.5%	36.2%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**1**	**100.0%**	**100.0%**	**$65**	**100.0%**	**100.0%**	**100.0%**
Other Purpose Closed/Exempt							
Low	0	0.0%	2.6%	$0	0.0%	1.8%	5.0%
Moderate	0	0.0%	19.0%	$0	0.0%	12.0%	20.8%
Middle	0	0.0%	43.3%	$0	0.0%	31.2%	38.0%
Upper	0	0.0%	35.0%	$0	0.0%	55.1%	36.2%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**0**	**0.0%**	**100.0%**	**$0**	**0.0%**	**100.0%**	**100.0%**

Purpose Not Applicable							
Low	0	0.0%	9.6%	$0	0.0%	8.5%	5.0%
Moderate	0	0.0%	50.0%	$0	0.0%	41.4%	20.8%
Middle	0	0.0%	30.8%	$0	0.0%	32.5%	38.0%
Upper	0	0.0%	9.6%	$0	0.0%	17.6%	36.2%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**0**	**0.0%**	**100.0%**	**$0**	**0.0%**	**100.0%**	**100.0%**
Multifamily Loans							**% of Multifamily Units**
Low	3	33.3%	27.6%	$1,290	10.6%	10.2%	11.3%
Moderate	1	11.1%	21.9%	$1,606	13.2%	19.8%	26.7%
Middle	3	33.3%	31.4%	$1,353	11.1%	34.7%	32.7%
Upper	2	22.2%	19.0%	$7,955	65.2%	35.2%	29.3%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**9**	**100.0%**	**100.0%**	**$12,204**	**100.0%**	**100.0%**	**100.0%**
Total Home Mortgage Loans							**% of Owner–Occupied Units**
Low	12	32.4%	5.1%	$2,623	16.7%	3.5%	5.0%
Moderate	7	18.9%	19.5%	$2,545	16.2%	15.0%	20.8%
Middle	10	27.0%	39.7%	$2,081	13.2%	36.0%	38.0%
Upper	8	21.6%	35.7%	$8,501	54.0%	45.4%	36.2%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**37**	**100.0%**	**100.0%**	**$15,750**	**100.0%**	**100.0%**	**100.0%**

Source: 2024 FFIEC Census Data
2016–2020 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not total 100.0 percent due to rounding.

Distribution of 2023 Small Business Lending By Income Level of Geography							
Census Tract Income Level	**Bank Small Business Loans**		**Aggregate of Peer Data**	**Bank Small Business Loans**		**Aggregate of Peer Data**	**% of Businesses**
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	6.6%	$0	0.0%	7.5%	7.9%
Moderate	5	41.7%	21.4%	$1,348	67.3%	22.9%	23.4%
Middle	6	50.0%	33.5%	$386	19.3%	29.2%	32.5%
Upper	1	8.3%	37.9%	$268	13.4%	40.2%	35.9%
Unknown	0	0.0%	0.6%	$0	0.0%	0.1%	0.4%
TOTAL	**12**	**100.0%**	**100.0%**	**$2,002**	**100.0%**	**100.0%**	**100.0%**

Source: 2023 FFIEC Census Data
2023 Dun & Bradstreet Data
2016–2020 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not total 100.0 percent due to rounding.

Distribution of 2024 Small Business Lending By Income Level of Geography							
Census Tract Income Level	**Bank Small Business Loans**		**Aggregate of Peer Data**	**Bank Small Business Loans**		**Aggregate of Peer Data**	**% of Businesses**
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	6.8%	$0	0.0%	9.0%	8.1%
Moderate	3	12.5%	20.5%	$436	9.8%	23.6%	23.4%
Middle	14	58.3%	32.3%	$3,354	75.7%	28.4%	32.4%
Upper	7	29.2%	39.7%	$641	14.5%	38.8%	35.8%
Unknown	0	0.0%	0.8%	$0	0.0%	0.2%	0.4%
TOTAL	**24**	**100.0%**	**100.0%**	**$4,431**	**100.0%**	**100.0%**	**100.0%**

Source: 2024 FFIEC Census Data
2024 Dun & Bradstreet Data
2016–2020 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not total 100.0 percent due to rounding.

Union County Assessment Area

Distribution of 2023 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	$	$ %	$ %	
Home Purchase Loans							
Low	1	16.7%	5.8%	$45	10.5%	2.9%	22.9%
Moderate	3	50.0%	26.2%	$106	24.7%	17.2%	17.4%
Middle	1	16.7%	28.2%	$130	30.2%	25.5%	21.2%
Upper	1	16.7%	24.3%	$149	34.7%	39.5%	38.5%
Unknown	0	0.0%	15.5%	$0	0.0%	14.8%	0.0%
TOTAL	**6**	**100.0%**	**100.0%**	**$430**	**100.0%**	**100.0%**	**100.0%**
Refinance							
Low	0	0.0%	2.9%	$0	0.0%	1.6%	22.9%
Moderate	0	0.0%	32.4%	$0	0.0%	29.3%	17.4%
Middle	2	28.6%	26.5%	$70	20.7%	21.0%	21.2%
Upper	5	71.4%	26.5%	$268	79.3%	32.9%	38.5%
Unknown	0	0.0%	11.8%	$0	0.0%	15.1%	0.0%
TOTAL	**7**	**100.0%**	**100.0%**	**$338**	**100.0%**	**100.0%**	**100.0%**
Home Improvement							
Low	1	25.0%	10.0%	$45	23.1%	8.7%	22.9%
Moderate	1	25.0%	20.0%	$60	30.8%	30.4%	17.4%
Middle	0	0.0%	10.0%	$0	0.0%	9.6%	21.2%
Upper	2	50.0%	60.0%	$90	46.2%	51.3%	38.5%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**4**	**100.0%**	**100.0%**	**$195**	**100.0%**	**100.0%**	**100.0%**
Other Purpose LOC							
Low	0	0.0%	0.0%	$0	0.0%	0.0%	22.9%
Moderate	0	0.0%	0.0%	$0	0.0%	0.0%	17.4%
Middle	0	0.0%	100.0%	$0	0.0%	100.0%	21.2%
Upper	0	0.0%	0.0%	$0	0.0%	0.0%	38.5%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**0**	**0.0%**	**100.0%**	**$0**	**0.0%**	**100.0%**	**100.0%**
Other Purpose Closed/Exempt							
Low	0	0.0%	50.0%	$0	0.0%	45.1%	22.9%
Moderate	0	0.0%	0.0%	$0	0.0%	0.0%	17.4%
Middle	0	0.0%	0.0%	$0	0.0%	0.0%	21.2%
Upper	0	0.0%	50.0%	$0	0.0%	54.9%	38.5%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**0**	**0.0%**	**100.0%**	**$0**	**0.0%**	**100.0%**	**100.0%**

Purpose Not Applicable							
Low	0	0.0%	0.0%	$0	0.0%	0.0%	22.9%
Moderate	0	0.0%	0.0%	$0	0.0%	0.0%	17.4%
Middle	0	0.0%	0.0%	$0	0.0%	0.0%	21.2%
Upper	0	0.0%	0.0%	$0	0.0%	0.0%	38.5%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**0**	**0.0%**	0.0%	**$0**	**0.0%**	0.0%	**100.0%**
Multifamily Loans							**% of Multifamily Units**
Low	0	0.0%	0.0%	$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	$0	0.0%	0.0%	N/A
Middle	0	0.0%	0.0%	$0	0.0%	0.0%	N/A
Upper	0	0.0%	0.0%	$0	0.0%	0.0%	N/A
Unknown	0	0.0%	100.0%	$0	0.0%	100.0%	N/A
TOTAL	**0**	**0.0%**	**100.0%**	**$0**	**0.0%**	**100.0%**	**N/A**
Total Home Mortgage Loans							**Families by Family Income %**
Low	2	11.8%	6.0%	$90	9.3%	3.0%	22.9%
Moderate	4	23.5%	26.5%	$166	17.2%	19.7%	17.4%
Middle	3	17.6%	26.5%	$200	20.8%	24.2%	21.2%
Upper	8	47.1%	27.2%	$507	52.6%	38.4%	38.5%
Unknown	0	0.0%	13.9%	$0	0.0%	14.7%	0.0%
TOTAL	**17**	**100.0%**	**100.0%**	**$963**	**100.0%**	**100.0%**	**100.0%**

Source: 2023 FFIEC Census Data
2016–2020 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not total 100.0 percent due to rounding.

Distribution of 2024 Home Mortgage Lending By Borrower Income Level							
Borrower Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	Families by Family Income %
	#	# %	# %	$	$ %	$ %	
Home Purchase Loans							
Low	1	50.0%	8.5%	$49	15.3%	4.2%	22.4%
Moderate	0	0.0%	20.3%	$0	0.0%	13.7%	17.2%
Middle	0	0.0%	16.9%	$0	0.0%	14.5%	21.1%
Upper	1	50.0%	23.7%	$271	84.7%	35.5%	39.4%
Unknown	0	0.0%	30.5%	$0	0.0%	32.0%	0.0%
TOTAL	**2**	**100.0%**	**100.0%**	**$320**	**100.0%**	**100.0%**	**100.0%**
Refinance							
Low	0	0.0%	11.1%	$0	0.0%	4.5%	22.4%
Moderate	0	0.0%	16.7%	$0	0.0%	9.6%	17.2%
Middle	0	0.0%	22.2%	$0	0.0%	18.3%	21.1%
Upper	0	0.0%	22.2%	$0	0.0%	24.0%	39.4%
Unknown	0	0.0%	27.8%	$0	0.0%	43.6%	0.0%
TOTAL	**0**	**0.0%**	**100.0%**	**$0**	**0.0%**	**100.0%**	**100.0%**
Home Improvement							
Low	2	22.2%	12.5%	$110	24.7%	12.0%	22.4%
Moderate	1	11.1%	6.3%	$100	22.5%	10.9%	17.2%
Middle	1	11.1%	18.8%	$35	7.9%	13.6%	21.1%
Upper	5	55.6%	56.3%	$200	44.9%	52.3%	39.4%
Unknown	0	0.0%	6.3%	$0	0.0%	11.1%	0.0%
TOTAL	**9**	**100.0%**	**100.0%**	**$445**	**100.0%**	**100.0%**	**100.0%**
Other Purpose LOC							
Low	0	0.0%	14.3%	$0	0.0%	8.1%	22.4%
Moderate	1	100.0%	42.9%	$12	100.0%	33.7%	17.2%
Middle	0	0.0%	28.6%	$0	0.0%	38.8%	21.1%
Upper	0	0.0%	14.3%	$0	0.0%	19.4%	39.4%
Unknown	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
TOTAL	**1**	**100.0%**	**100.0%**	**$12**	**100.0%**	**100.0%**	**100.0%**
Other Purpose Closed/Exempt							
Low	0	0.0%	25.0%	$0	0.0%	24.9%	22.4%
Moderate	0	0.0%	37.5%	$0	0.0%	54.8%	17.2%
Middle	0	0.0%	12.5%	$0	0.0%	5.0%	21.1%
Upper	0	0.0%	12.5%	$0	0.0%	12.8%	39.4%
Unknown	0	0.0%	12.5%	$0	0.0%	2.5%	0.0%
TOTAL	**0**	**0.0%**	**100.0%**	**$0**	**0.0%**	**100.0%**	**100.0%**

Purpose Not Applicable							
Low	0	0.0%	0.0%	$0	0.0%	0.0%	22.4%
Moderate	0	0.0%	0.0%	$0	0.0%	0.0%	17.2%
Middle	0	0.0%	0.0%	$0	0.0%	0.0%	21.1%
Upper	0	0.0%	0.0%	$0	0.0%	0.0%	39.4%
Unknown	0	0.0%	100.0%	$0	0.0%	100.0%	0.0%
TOTAL	**0**	**0.0%**	**100.0%**	**$0**	**0.0%**	**100.0%**	**100.0%**
Multifamily Loans							**% of Multifamily Units**
Low	0	0.0%	0.0%	$0	0.0%	0.0%	N/A
Moderate	0	0.0%	0.0%	$0	0.0%	0.0%	N/A
Middle	0	0.0%	0.0%	$0	0.0%	0.0%	N/A
Upper	0	0.0%	33.3%	$0	0.0%	9.3%	N/A
Unknown	0	0.0%	66.7%	$0	0.0%	90.7%	N/A
TOTAL	**0**	**0.0%**	**100.0%**	**$0**	**0.0%**	**100.0%**	**N/A**
Total Home Mortgage Loans							**Families By Family Income %**
Low	3	25.0%	9.9%	$159	20.5%	4.7%	22.4%
Moderate	2	16.7%	19.9%	$112	14.4%	13.5%	17.2%
Middle	1	8.3%	17.5%	$35	4.5%	14.6%	21.1%
Upper	6	50.0%	25.7%	$471	60.6%	33.8%	39.4%
Unknown	0	0.0%	26.9%	$0	0.0%	33.4%	0.0%
TOTAL	**12**	**100.0%**	**100.0%**	**$777**	**100.0%**	**100.0%**	**100.0%**

Source: 2024 FFIEC Census Data
2016–2020 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not total 100.0 percent due to rounding.

Business Revenue and Loan Size		2023						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	$ (000s)	$ %	$ %	%
Business Revenue	$1 Million or Less	3	10.3%	51.6%	$238	28.1%	31.7%	90.4%
	Over $1 Million/ Unknown	26	89.7%	48.4%	$608	71.9%	68.3%	9.6%
	TOTAL	**29**	**100.0%**	**100.0%**	**$846**	**100.0%**	**100.0%**	**100.0%**
Loan Size	$100,000 or Less	27	93.1%	95.7%	$465	55.0%	51.5%	
	$100,001–$250,000	2	6.9%	2.7%	$381	45.0%	14.9%	
	$250,001–$1 Million	0	0.0%	1.6%	$0	0.0%	33.7%	
	Over $1 Million	0	0.0%	0.0%	$0	0.0%	0.0%	
	TOTAL	**29**	**100.0%**	**100.0%**	**$846**	**100.0%**	**100.0%**	
Loan Size Revenue $1 Million or Less	$100,000 or Less	2	66.7%		$57	23.9%		
	$100,001–$250,000	1	33.3%		$181	76.1%		
	$250,001–$1 Million	0	0.0%		$0	0.0%		
	Over $1 Million	0	0.0%		$0	0.0%		
	TOTAL	**3**	**100.0%**		**$238**	**100.0%**		

Distribution of 2024 Small Business Lending By Borrower Income Level								
Business Revenue and Loan Size		2024						
		Count			Dollars			Total Businesses
		Bank		Aggregate	Bank		Aggregate	
		#	%	%	$ (000s)	$ %	$ %	%
Business Revenue	$1 Million or Less	11	35.5%	50.0%	$175	9.7%	35.8%	89.9%
	Over $1 Million/ Unknown	20	64.5%	50.0%	$1,632	90.3%	64.2%	10.1%
	TOTAL	**31**	**100.0%**	**100.0%**	**$1,807**	**100.0%**	**100.0%**	**100.0%**
Loan Size	$100,000 or Less	26	83.9%	93.3%	$482	26.7%	43.8%	
	$100,001–$250,000	2	6.5%	3.0%	$375	20.8%	16.3%	
	$250,001–$1 Million	3	9.7%	3.7%	$950	52.6%	39.9%	
	Over $1 Million	0	0.0%	0.0%	$0	0.0%	0.0%	
	TOTAL	**31**	**100.0%**	**100.0%**	**$1,807**	**100.0%**	**100.0%**	
Loan Size / Revenue $1 Million or Less	$100,000 or Less	11	100.0%		$175	100.0%		
	$100,001–$250,000	0	0.0%		$0	0.0%		
	$250,001–$1 Million	0	0.0%		$0	0.0%		
	Over $1 Million	0	0.0%		$0	0.0%		
	TOTAL	**11**	**100.0%**		**$175**	**100.0%**		

Distribution of 2023 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	**Bank Loans**		**Aggregate HMDA Data**	**Bank Loans**		**Aggregate HMDA Data**	**% of Owner-Occupied Units**
	#	**# %**	**# %**	**$**	**$ %**	**$ %**	
Home Purchase Loans							
Low	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
Middle	6	100.0%	100.0%	$430	100.0%	100.0%	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	**6**	**100.0%**	**100.0%**	**$430**	**100.0%**	**100.0%**	**100.0%**
Refinance							
Low	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
Middle	7	100.0%	100.0%	$338	100.0%	100.0%	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	**7**	**100.0%**	**100.0%**	**$338**	**100.0%**	**100.0%**	**100.0%**
Home Improvement							
Low	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
Middle	4	100.0%	100.0%	$195	100.0%	100.0%	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	**4**	**100.0%**	**100.0%**	**$195**	**100.0%**	**100.0%**	**100.0%**
Other Purpose LOC							
Low	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
Middle	0	0.0%	100.0%	$0	0.0%	100.0%	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	**0**	**0.0%**	**100.0%**	**$0**	**0.0%**	**100.0%**	**100.0%**
Other Purpose Closed/Exempt							
Low	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
Middle	0	0.0%	100.0%	$0	0.0%	100.0%	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	**0**	**0.0%**	**100.0%**	**$0**	**0.0%**	**100.0%**	**100.0%**

Purpose Not Applicable							
Low	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
Middle	0	0.0%	0.0%	$0	0.0%	0.0%	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	**0**	**0.0%**	**0.0%**	**$0**	**0.0%**	**0.0%**	**100.0%**
Multifamily Loans							**% of Multifamily Units**
Low	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
Middle	0	0.0%	100.0%	$0	0.0%	100.0%	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	**0**	**0.0%**	**100.0%**	**$0**	**0.0%**	**100.0%**	**100.0%**
Total Home Mortgage Loans							**% of Owner-Occupied Units**
Low	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
Middle	17	100.0%	100.0%	$963	100.0%	100.0%	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	**17**	**100.0%**	**100.0%**	**$963**	**100.0%**	**100.0%**	**100.0%**

Source: 2023 FFIEC Census Data
2016–2020 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not total 100.0 percent due to rounding.

Distribution of 2024 Home Mortgage Lending By Income Level of Geography							
Census Tract Income Level	Bank Loans		Aggregate HMDA Data	Bank Loans		Aggregate HMDA Data	% of Owner-Occupied Units
	#	# %	# %	$	$ %	$ %	
Home Purchase Loans							
Low	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
Middle	2	100.0%	100.0%	$320	100.0%	100.0%	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	**2**	**100.0%**	**100.0%**	**$320**	**100.0%**	**100.0%**	**100.0%**
Refinance							
Low	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
Middle	0	0.0%	100.0%	$0	0.0%	100.0%	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	**0**	**0.0%**	**100.0%**	**$0**	**0.0%**	**100.0%**	**100.0%**
Home Improvement							
Low	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
Middle	9	100.0%	100.0%	$445	100.0%	100.0%	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	**9**	**100.0%**	**100.0%**	**$445**	**100.0%**	**100.0%**	**100.0%**
Other Purpose LOC							
Low	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
Middle	1	100.0%	100.0%	$12	100.0%	100.0%	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	**1**	**100.0%**	**100.0%**	**$12**	**100.0%**	**100.0%**	**100.0%**
Other Purpose Closed/Exempt							
Low	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
Middle	0	0.0%	100.0%	$0	0.0%	100.0%	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	**0**	**0.0%**	**100.0%**	**$0**	**0.0%**	**100.0%**	**100.0%**

Purpose Not Applicable							
Low	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
Middle	0	0.0%	100.0%	$0	0.0%	100.0%	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	**0**	**0.0%**	**100.0%**	**$0**	**0.0%**	**100.0%**	**100.0%**
Multifamily Loans							**% of Multifamily Units**
Low	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
Middle	0	0.0%	100.0%	$0	0.0%	100.0%	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	**0**	**0.0%**	**100.0%**	**$0**	**0.0%**	**100.0%**	**100.0%**
Total Home Mortgage Loans							**% of Owner-Occupied Units**
Low	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
Middle	12	100.0%	100.0%	$777	100.0%	100.0%	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	**12**	**100.0%**	**100.0%**	**$777**	**100.0%**	**100.0%**	**100.0%**

Source: 2024 FFIEC Census Data
2016–2020 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not total 100.0 percent due to rounding.

Distribution of 2023 Small Business Lending By Income Level of Geography							
Census Tract Income Level	**Bank Small Business Loans**		**Aggregate of Peer Data**	**Bank Small Business Loans**		**Aggregate of Peer Data**	**% of Businesses**
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
Middle	29	100.0%	98.4%	$846	100.0%	99.4%	100.0%
Upper	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
Unknown	0	0.0%	1.6%	$0	0.0%	0.6%	0.0%
TOTAL	**29**	**100.0%**	**100.0%**	**$846**	**100.0%**	**100.0%**	**100.0%**

Source: 2023 FFIEC Census Data
2023 Dun & Bradstreet Data
2016–2020 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not total 100.0 percent due to rounding.

Distribution of 2024 Small Business Lending By Income Level of Geography							
Census Tract Income Level	**Bank Small Business Loans**		**Aggregate of Peer Data**	**Bank Small Business Loans**		**Aggregate of Peer Data**	**% of Businesses**
	#	**# %**	**%**	**$ (000s)**	**$ %**	**$ %**	
Low	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
Middle	31	100.0%	98.8%	$1,807	100.0%	99.7%	100.0%
Upper	0	0.0%	0.0%	$0	0.0%	0.0%	0.0%
Unknown	0	0.0%	1.2%	$0	0.0%	0.3%	0.0%
TOTAL	**31**	**100.0%**	**100.0%**	**$1,807**	**100.0%**	**100.0%**	**100.0%**

Source: 2024 FFIEC Census Data
2024 Dun & Bradstreet Data
2016–2020 U.S. Census Bureau: American Community Survey
NOTE: Percentages may not total 100.0 percent due to rounding.

GLOSSARY

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

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

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

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

Community development: An activity associated with one of the following five descriptions: (1) affordable housing (including multifamily rental housing) for low- or moderate-income individuals; (2) community services targeted to low- or moderate-income individuals; (3) activities that promote economic development by financing businesses or farms that meet the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of $1 million or less; (4) activities that revitalize or stabilize low- or moderate-income geographies, designated disaster areas, or distressed or underserved nonmetropolitan middle-income geographies; or (5) Neighborhood Stabilization Program (NSP) eligible activities in areas with HUD-approved NSP plans, which are conducted within two years after the date when NSP program funds are required to be spent and benefit low-, moderate-, and middle-income individuals and geographies.

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

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

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

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

Full-scope review: Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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