



PUBLIC DISCLOSURE

July 7, 2025

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Bank of the Flint Hills
RSSD# 552059

806 5th Street
Wamego, Kansas 66547

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

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

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INSTITUTION'S COMMUNITY REINVESTMENT ACT RATING

This institution is rated:	Satisfactory
The Lending Test is rated:	Satisfactory
The Community Development Test is rated:	Satisfactory

Bank of the Flint Hills (the bank) is rated Satisfactory. This rating is based on the following conclusions with respect to the performance criteria under the Lending and Community Development Tests:

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

SCOPE OF EXAMINATION

Examiners utilized the Federal Financial Institutions Examination Council's (FFIEC's) *Interagency Examination Procedures for Intermediate Small Institutions* to evaluate the bank's CRA performance. The evaluation considered CRA performance context, including the bank's asset size, financial condition, business strategy and market competition, as well as AA demographic and economic characteristics, and credit needs. In addition, available aggregate data for the most recent three years (2021, 2022, and 2023) was referenced for additional perspective to gauge credit demand within the bank's AA. Performance was assessed within the bank's three AAs. The Manhattan Metropolitan AA was assessed using a full-scope review, while the Topeka Metropolitan and Morris County AAs were assessed using a limited-scope review. Examiners reviewed the following data:

- The bank's 17-quarter average NLTD ratio;
- CD loans, qualified investments, and CD services from May 18, 2021, through December 31, 2024;
- Home mortgage loans originated between January 1, 2022, and December 31, 2023, which included a total of 298 home mortgage loans; and

- A statistical sample of small business and small farm loans originated between January 1, 2024, and December 31, 2024, which included 98 small business loans selected from a universe of 188 loans and 75 small farm loans selected from a universe of 119 loans.
- All three products were weighted equally throughout the evaluation.

DESCRIPTION OF INSTITUTION

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

- The bank is a wholly owned subsidiary of Wamego Bancshares, Incorporated, which is also located in Wamego.
- The bank has total assets of \$468.9 million (MM) as of March 31, 2025.
- In addition to its main office in Wamego, Kansas, the bank operates seven additional offices located in Manhattan, Saint Mary's, White City, Rossville, and Alma, Kansas.
- The bank operates full-service automated teller machines (ATMs) at each banking office within its three AAs, for a total of eight ATMs.
- As shown in the table below, the bank's primary business focus is commercial lending followed by agricultural and residential real estate lending.

Table 1

Composition of Loan Portfolio as of March 31, 2025		
Loan Type	\$(000)	%
Construction and Land Development	27,336	7.4
Farmland	59,726	16.3
1- to 4-Family Residential Real Estate	93,337	25.4
Multifamily Residential Real Estate	13,360	3.6
Nonfarm Nonresidential Real Estate	69,358	18.9
Agricultural	37,863	10.3
Commercial and Industrial	58,733	16.0
Consumer	6,706	1.8
Other	1,056	0.3
Gross Loans	367,475	100.0
<i>Note: Percentages may not total 100.0 percent due to rounding.</i>		

The bank was rated Satisfactory under the CRA at its May 17, 2021 performance evaluation. There are no known legal, financial, or other factors impeding the bank's ability to help meet the credit needs in its communities.

CONCLUSIONS WITH RESPECT TO PERFORMANCE CRITERIA¹**LENDING TEST**

This performance evaluation first discusses the bank's overall performance, followed by an in-depth evaluation of performance in the Manhattan Metropolitan AA (full-scope review); and a brief discussion of performance in the Topeka Metropolitan AA and the Morris County AA (limited-scope reviews).

The bank's overall lending test performance is Satisfactory. This conclusion was based on a reasonable NLTD ratio, a majority of loans originated within the bank's AAs, as well as reasonable distribution of loans throughout the bank's AA, and a reasonable distribution of loans to individuals of different income levels and to business and farms of different revenue sizes. In determining the overall lending test rating, equal weight was given to each of the performance criteria listed.

Net Loan-to-Deposit Ratio

This performance criterion evaluates the bank's average NLTD ratio to determine the reasonableness of lending in light of performance context, such as the bank's capacity to lend, the availability of lending opportunities, the demographic and economic factors present in the AAs, and in comparison to similarly situated FDIC-insured institutions. The similarly situated institutions were selected based on asset size, product offerings, market share, and geographic locations. The bank's NLTD ratio is reasonable. The bank's 17-quarter average NLTD ratio of 87.1 percent is within range of the five other similarly situated banks with ratios ranging from a low of 65.0 percent to a high of 89.7 percent.

Table 2

Comparative NLTD Ratios March 31, 2021 – March 31, 2025			
Institution	Location	Asset Size \$(000)	NLTD Ratio (%)
			17 Quarter Average
Bank of the Flint Hills	Wamego, Kansas	468,873	87.1
Similarly Situated Institutions			
Outdoor Bank	Manhattan, Kansas	690,598	83.7
Silver Lake Bank	Topeka, Kansas	479,621	89.7
Kaw Valley Bank	Topeka, Kansas	319,515	88.2
ESB Financial	Emporia, Kansas	350,536	65.0
Community First Bank	Manhattan, Kansas	352,450	88.3

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

Assessment Area Concentration

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

Table 3

Lending Inside and Outside the Assessment Area								
Loan Type	Inside				Outside			
	#	#%	\$(000)	\$%	#	#%	\$(000)	\$%
Home Purchase – Conventional	139	80.8	25,621	82.1	33	19.2	5,570	17.9
Home Improvement	0	0.0	0	0.0	1	100.0	134	100.0
Multi-Family Housing	18	90.0	11,935	87.3	2	10.0	1,733	12.7
Loan Purpose Not Applicable	1	100.0	108	100.0	0	0.0	0	0.0
Refinancing	94	90.4	24,453	88.5	10	9.6	3,188	11.5
Total HMDA Related	252	84.6	62,117	85.4	46	15.4	10,625	14.6
Small Business	86	87.8	16,999	82.7	12	12.2	3,561	17.3
Small Farm	56	74.7	6,992	76.9	19	25.3	2,101	23.1
Total Loans	394	83.7	86,108	84.1	77	16.3	16,287	15.9

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

Geographic Distribution of Loans

This performance criterion evaluates the bank's distribution of lending within its AAs by income level of census tracts with consideration given to the dispersion of loans throughout the AAs. The bank's overall geographic distribution of loans reflects reasonable distribution among the different census tracts and dispersion throughout the AAs.

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

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

COMMUNITY DEVELOPMENT TEST

The CD test evaluates the bank's responsiveness to CD needs of its AAs through CD loans, qualified investments, and CD services, considering the bank's capacity and the need and availability of such opportunities in the bank's AAs.

The bank's overall CD test performance is Satisfactory and demonstrates adequate responsiveness. A substantial majority of the bank's CD activities occurred in the Manhattan Metropolitan AA, which is consistent with the level of branching, lending, and deposit concentrations among its three AAs. Table 4 below displays the total number and dollar amount of the bank's CD activities that have impacted the bank's AAs since the previous CRA evaluation.

Table 4

Community Development Activity - All									
Community Development Purpose	Community Development Loans		Qualified Investments						Community Development Services
			Investments		Donations		Total Investments		
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)	#
Affordable Housing	7	3,281	0	0	0	0	0	0	0
Community Services	0	0	0	0	20	63	20	63	6
Economic Development	0	0	0	0	2	34	2	34	0
Revitalization and Stabilization	0	0	0	0	0	0	0	0	0
Outside Activities	0	0	0	0	0	0	0	0	0
Totals	7	3,281	0	0	22	96	22	96	6

FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

Compliance with the substantive provisions of antidiscrimination and other consumer protection laws and regulations, including the Equal Credit Opportunity Act and the Fair Housing Act, was considered as part of this CRA evaluation. No evidence of a pattern or practice of discrimination on a prohibited basis or of other illegal credit practices inconsistent with helping to meet community credit needs was identified.

**MANHATTAN METROPOLITAN ASSESSMENT AREA
METROPOLITAN AREA
(Full-Scope Review)****DESCRIPTION OF THE INSTITUTION'S OPERATIONS IN THE MANHATTAN METROPOLITAN AA**

The bank's Manhattan Metropolitan AA is comprised of Pottawatomie and Riley Counties in their entirety, two of the three counties that comprise the Manhattan, Kansas Metropolitan Statistical Area (MSA). See Appendix A for an AA map and Appendix B for additional demographic data.

- There have been no changes to the AA delineation since the previous evaluation; however, the composition of census tracts has changed due to the 2016-2020 American Community Survey (ACS) release.
- The AA is comprised of 22 census tracts, which includes 1 low-, 4 moderate-, 7 middle-, and 8 upper-income census tracts, along with 2 unknown-income tracts. At the previous exam, the AA was comprised of 18 census tracts with 2 moderate-, 9 middle-, 5 upper-, and 2 unknown-income tracts.
- The bank operates five of its eight full-service banking locations in the Manhattan Metropolitan AA, including full-service ATMs on each branch premises.
- According to the June 30, 2024 Federal Deposit Insurance Corporation (FDIC) Deposit Market Share Report, the bank held a 9.8 percent market share of deposits, ranking 2nd of 20 institutions operating from 41 banking offices throughout the AA.
- To further augment the CRA performance evaluation, two previously conducted interviews with members of the community were referenced to ascertain the credit needs of the area communities, the responsiveness of area banks in meeting those credit needs, and for perspectives on local economic conditions. One community member represented a local housing development organization and the other represented the area in a civic capacity.

Table 5

Population Change			
Assessment Area: Manhattan Metropolitan			
Area	2015 Population	2020 Population	Percent Change
Manhattan Metropolitan	97,647	97,307	(0.3)
Pottawatomie County, KS	22,625	25,348	12.0
Riley County, KS	75,022	71,959	(4.1)
Manhattan, KS MSA	134,434	134,046	(0.3)
Kansas	2,892,987	2,937,880	1.6
<i>Source: 2020 U.S. Census Bureau: Decennial Census 2011-2015 U.S. Census Bureau: American Community Survey</i>			

- Both the Manhattan Metropolitan AA and the state of Kansas experienced population decline from 2015 to 2020, with the most significant decline in Riley County.
- Riley County contains 74.0 percent of the AA's population and also contains Manhattan, Kansas, which is the largest city in the AA with approximately 54,000 people.

Table 6

Median Family Income Change Assessment Area: Manhattan Metropolitan			
Area	2015 Median Family Income	2020 Median Family Income	Percent Change
Manhattan Metropolitan	73,750	75,563	2.5
Pottawatomie County, KS	76,665	83,170	8.5
Riley County, KS	70,915	71,550	0.9
Manhattan, KS MSA	67,004	70,357	5.0
Kansas	72,535	77,620	7.0
<i>Source: 2011 - 2015 U.S. Census Bureau: American Community Survey 2016 - 2020 U.S. Census Bureau: American Community Survey</i>			
<i>Note: Median family incomes have been inflation-adjusted and are expressed in 2020 dollars.</i>			

- The AA experienced an increase in median family income (MFI) between 2015 and 2020; however, the AA increase in MFI is less than the increase that occurred at the statewide level throughout Kansas.
- Based on 2016-2020 ACS data, the percentage of families living below the poverty level in the AA was 9.5 percent, which was slightly higher than the state of Kansas at 7.6 percent.

Table 7

Housing Cost Burden Assessment Area: Manhattan Metropolitan						
Area	Cost Burden – Renters			Cost Burden – Owners		
	Low Income	Moderate Income	All Renters	Low Income	Moderate Income	All Owners
Manhattan Metropolitan	84.7	36.0	46.9	58.7	24.5	15.2
Pottawatomie County, KS	79.7	26.9	35.5	58.0	19.9	14.1
Riley County, KS	85.2	37.0	48.4	59.2	27.8	15.9
Manhattan, KS MSA	82.0	43.3	44.2	62.5	27.7	16.4
Kansas	75.7	29.8	38.2	58.1	26.8	15.3
<i>Cost Burden is housing cost that equals 30 percent or more of household income.</i>						
<i>Source: U.S. Department of Housing and Urban Development (HUD), 2017-2021 Comprehensive Housing Affordability Strategy</i>						

- The housing cost burden for both LMI renters and homeowners was generally consistent when compared to figures for the state of Kansas, with the greatest burden among low-income renters.

- The median housing value in the AA of \$196,080 was higher than the state of Kansas figure of \$157,600.
- A community member noted that the cost of housing remains a top issue for low-income residents as a result of the rising costs of housing.

Table 8

Unemployment Rates					
Assessment Area: Manhattan Metropolitan					
Area	2019	2020	2021	2022	2023
Manhattan Metropolitan	2.8	4.7	2.8	2.6	2.5
Pottawatomie County, KS	2.8	4.1	2.6	2.4	2.3
Riley County, KS	2.8	4.8	2.9	2.7	2.6
Manhattan, KS MSA	3.1	5.1	3.1	2.8	2.8
Kansas	3.2	5.8	3.3	2.6	2.7
<i>Source: Bureau of Labor Statistics: Local Area Unemployment Statistics</i>					

- The 2023 unemployment figures in the AA and the state of Kansas have trended down from highs in 2020 and have remained relatively stable from 2021 through 2023.
- A community member noted that the close proximity of a local university and federal military base are reasons that Manhattan, Kansas remains financially stable with steady employment in the area.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE MANHATTAN METROPOLITAN AA

LENDING TEST

The bank's performance under the lending test in the Manhattan Metropolitan AA is reasonable. In determining the lending test rating, equal weight was given to each of the performance criteria. The review in the AA consisted of an evaluation of 203 home mortgage loans, 76 small business loans, and 21 small farm loans. For this evaluation, all three products were weighted equally. Furthermore, within the evaluation of home mortgage lending, the following sub-products were not evaluated at the individual level due to insufficient volumes to conduct a meaningful analysis: home improvement, multifamily loans, other purpose lines of credit, other purpose closed/exempt, and purpose not applicable loans.

Geographic Distribution of Loans

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

Home Mortgage Lending

The geographic distribution of home mortgage lending is reasonable. The bank did not originate a home mortgage loan in the AA's only low-income census tract in 2023, which was consistent with the demographic information that indicates a lack of owner-occupied housing units within the low-income census tract. Lending in moderate-income tracts was below the aggregate lending data by number volume but was comparable to aggregate data by dollar volume and comparable to the demographic figure.

The geographic distribution of home mortgage lending in 2022 reflected performance consistent with 2023 levels. Furthermore, an evaluation of the dispersion of home mortgage loans did not identify any conspicuous gaps or lapses in lending within the AA.

Home Purchase Loans

The geographic distribution of home purchase loans is reasonable. The bank did not originate a home purchase loan in the AA's only low-income census tract in 2023, which was consistent with the demographic information. The distribution of 2023 home purchase loans in moderate-income census tracts was below aggregate lending by number volume but was comparable to both the aggregate lending by dollar volume and the demographic figure.

The geographic distribution of 2022 home purchase loans reflected performance consistent with 2023 levels.

Home Refinance Loans

The geographic distribution of home refinance loans is reasonable. The bank did not originate a home refinance loan in the AA's only low-income census tract in 2023, which was consistent with the demographic information. The distribution of 2023 home refinance lending in moderate-income census tracts was below aggregate lending by number and dollar volume and was also below the demographic figure.

The distribution of 2022 home refinance loans reflected performance consistent with 2023 levels.

Table 9

Distribution of 2022 and 2023 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Manhattan Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	%	%	#	#%	#%	\$(000)	%	%	
Home Purchase Loans													
Low	1	1.7	0.1	249	2.1	0.1	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	8	13.8	21.0	1,217	10.1	13.5	6	11.5	18.9	777	8.4	12.1	12.8
Middle	16	27.6	21.6	2,808	23.4	19.5	17	32.7	27.0	2,776	30.0	24.1	31.0
Upper	32	55.2	56.8	7,432	61.8	66.5	26	50.0	53.5	5,144	55.7	63.3	56.0
Unknown	1	1.7	0.6	318	2.6	0.5	3	5.8	0.6	546	5.9	0.5	0.2
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	58	100.0	100.0	12,024	100.0	100.0	52	100.0	100.0	9,243	100.0	100.0	100.0
Refinance Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	4	9.8	11.4	871	6.7	7.5	1	3.0	14.7	164	2.0	9.9	12.8
Middle	22	53.7	32.0	6,298	48.2	28.1	17	51.5	31.8	4,081	50.0	29.1	31.0
Upper	14	34.1	55.9	5,762	44.1	64.1	14	42.4	52.7	3,772	46.2	60.6	56.0
Unknown	1	2.4	0.8	132	1.0	0.4	1	3.0	0.7	142	1.7	0.4	0.2
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	41	100.0	100.0	13,063	100.0	100.0	33	100.0	100.0	8,159	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	9.5	0	0.0	4.2	0	0.0	11.7	0	0.0	9.4	12.8
Middle	0	0.0	27.4	0	0.0	25.8	0	0.0	33.3	0	0.0	34.7	31.0
Upper	0	0.0	62.1	0	0.0	68.6	0	0.0	55.0	0	0.0	55.9	56.0
Unknown	0	0.0	1.1	0	0.0	1.3	0	0.0	0.0	0	0.0	0.0	0.2
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Multifamily Loans													Multi-family Units %
Low	0	0.0	1.9	0	0.0	1.1	0	0.0	0.0	0	0.0	0.0	11.5
Moderate	4	36.4	26.9	4,037	48.9	34.5	3	42.9	15.6	1,777	48.4	20.1	18.8
Middle	4	36.4	40.4	1,606	19.4	33.8	1	14.3	51.1	327	8.9	38.3	30.4
Upper	3	27.3	28.8	2,621	31.7	30.5	1	14.3	28.9	696	19.0	36.8	36.2
Unknown	0	0.0	1.9	0	0.0	0.1	2	28.6	4.4	871	23.7	4.9	3.1
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	11	100.0	100.0	8,264	100.0	100.0	7	100.0	100.0	3,671	100.0	100.0	100.0
Total Home Mortgage Loans													Owner Occupied Units %
Low	1	0.9	0.1	249	0.7	0.1	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	16	14.4	18.5	6,125	18.3	13.9	10	10.9	17.6	2,718	12.9	12.1	12.8
Middle	42	37.8	24.6	10,712	32.0	22.4	35	38.0	28.7	7,184	34.1	25.5	31.0
Upper	50	45.0	56.2	15,923	47.6	63.1	41	44.6	52.9	9,612	45.6	61.7	56.0
Unknown	2	1.8	0.6	450	1.3	0.5	6	6.5	0.8	1,559	7.4	0.7	0.2
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	111	100.0	100.0	33,459	100.0	100.0	92	100.0	100.0	21,073	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.

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

Small Business Lending

The geographic distribution of small business lending is reasonable. The distribution of small business lending in low-income tracts was below the demographic figure, which represents the percentage of businesses operating in these tracts by income level of geography. The distribution of small business lending in moderate-income census tracts was also below the demographic figure.

While aggregate CRA data is not a direct comparison as the bank is not a CRA reporter, aggregate lending volumes are reflective of the overall credit demand for small business loans by small businesses within the bank's AA. A review of aggregate lending data submitted by CRA reporters operating in the bank's AA from 2021-2023 noted an aggregate distribution of 0.2 percent by number and 0.1 percent by dollar in low-income tracts and 9.8 percent by number and 9.2 percent by dollar in moderate-income tracts. This demonstrates a lower level of demand for small business credit in LMI geographies than depicted by the demographic figures. Additionally, a local university is located near the AA's low-income tract and a moderate-income tract, which may also impact the demand for small business credit.

An analysis of dispersion revealed conspicuous gaps or lapses in the AA that included LMI census tracts. However, given competition in the market, the limited availability of lending opportunities, and the bank's limited branching presence within those census tracts, these gaps did not impact the overall conclusion.

Table 10

Distribution of 2024 Small Business Lending By Income Level of Geography					
Assessment Area: Manhattan Metropolitan					
Geographic Income Level	Bank Loans				Total
	#	#%	\$(000)	\$%	Businesses %
Low	0	0.0	0	0.0	3.1
Moderate	4	5.3	589	3.6	10.1
Middle	36	47.4	5,244	32.1	39.1
Upper	36	47.4	10,510	64.3	47.0
Unknown	0	0.0	0	0.0	0.8
Tract-Unk	0	0.0	0	0.0	
Total	76	100.0	16,343	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.					

Small Farm Lending

The geographic distribution of small farm lending is reasonable. The bank did not originate any small farm loans in LMI census tracts; however, performance was comparable to the demographic figures for these areas.

While aggregate CRA data is not a direct comparison as the bank is not a CRA reporter, aggregate lending volumes are reflective of the overall credit demand for small farm loans within the bank's AA. A review of aggregate lending data submitted by CRA reporters operating in the bank's AA from 2021-2023 noted an aggregate distribution of 0.0 percent by number and dollar in low-income tracts and 2.2 percent by number and 1.0 percent by dollar in moderate-income tracts. This further demonstrates the lack of demand for small farm loans in the AA.

An analysis of dispersion revealed conspicuous gaps or lapses in the AA that included LMI census tracts. However, given competition in the market, the limited availability of lending opportunities, and the bank's limited branching presence within those census tracts, these gaps did not impact the overall conclusion.

Table 11

Distribution of 2024 Small Farm Lending By Income Level of Geography					
Assessment Area: Manhattan Metropolitan					
Geographic Income Level	Bank Loans				Total Farms %
	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	0.5
Moderate	0	0.0	0	0.0	2.5
Middle	17	81.0	2,058	72.6	55.2
Upper	4	19.0	775	27.4	41.8
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	21	100.0	2,833	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.					

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

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

Home Mortgage Lending

The borrower distribution of home mortgage lending is reasonable. The distribution of 2023 home mortgage lending to low-income borrowers was below aggregate lending by number and dollar volume and below the demographic figure, which represents the percentage of families by family income. Lending to moderate-income borrowers was comparable to the aggregate lending data by number and dollar volume and comparable to the demographic figure.

The borrower distribution of home mortgage lending in 2022 reflected performance consistent with 2023 levels.

Home Purchase Loans

The borrower distribution of home purchase loans is reasonable. The distribution of 2023 home purchase loans to low-income borrowers was below the aggregate lending data by number, comparable by dollar volume and below the demographic figure. Lending to moderate-income borrowers was comparable to the aggregate lending data by number, above by dollar volume and comparable to the demographic figure.

The borrower distribution of home purchase lending in 2022 reflected performance consistent with 2023 levels.

Home Refinance Loans

The borrower distribution of home refinance loans is reasonable. The distribution of 2023 home refinance loans to low-income borrowers was below the aggregate lending data by number and dollar volume, as well as the demographic figure. Lending to moderate-income borrowers was also below the aggregate lending data by number and dollar volume, but comparable to the demographic figure.

The borrower distribution of home refinance lending in 2022 reflected performance above 2023 levels, where lending to LMI borrowers was comparable to aggregate lending data by number volume. The bank also had a higher volume of originations in 2022, which supported the overall conclusion.

Table 12

Distribution of 2022 and 2023 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Manhattan Metropolitan													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	#%	#%	\$(000)	\$%	\$%	#	#%	#%	\$(000)	\$%	\$%	
Home Purchase Loans													
Low	4	6.9	6.1	584	4.9	2.5	2	3.8	5.8	195	2.1	2.2	18.0
Moderate	6	10.3	17.2	756	6.3	12.3	9	17.3	16.0	1,494	16.2	10.5	16.4
Middle	8	13.8	20.9	1,784	14.8	20.1	7	13.5	21.2	1,226	13.3	20.7	20.6
Upper	19	32.8	35.1	5,329	44.3	43.3	21	40.4	36.1	4,625	50.0	45.3	45.0
Unknown	21	36.2	20.7	3,571	29.7	21.6	13	25.0	21.0	1,703	18.4	21.3	0.0
Total	58	100.0	100.0	12,024	100.0	100.0	52	100.0	100.0	9,243	100.0	100.0	100.0
Refinance Loans													
Low	2	4.9	5.7	45	0.3	2.4	0	0.0	3.8	0	0.0	1.7	18.0
Moderate	5	12.2	16.9	486	3.7	12.3	4	12.1	18.2	421	5.2	12.7	16.4
Middle	5	12.2	22.0	756	5.8	17.2	7	21.2	17.8	1,088	13.3	13.3	20.6
Upper	13	31.7	34.3	6,600	50.5	43.6	17	51.5	39.4	5,935	72.7	50.2	45.0
Unknown	16	39.0	21.2	5,176	39.6	24.5	5	15.2	20.9	715	8.8	22.2	0.0
Total	41	100.0	100.0	13,063	100.0	100.0	33	100.0	100.0	8,159	100.0	100.0	100.0
Home Improvement Loans													
Low	0	0.0	4.2	0	0.0	2.4	0	0.0	6.7	0	0.0	2.1	18.0
Moderate	0	0.0	21.1	0	0.0	14.3	0	0.0	11.7	0	0.0	6.3	16.4
Middle	0	0.0	21.1	0	0.0	12.5	0	0.0	26.7	0	0.0	26.9	20.6
Upper	0	0.0	44.2	0	0.0	51.9	0	0.0	41.7	0	0.0	52.8	45.0
Unknown	0	0.0	9.5	0	0.0	18.9	0	0.0	13.3	0	0.0	11.9	0.0
Total	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	0	0.0	100.0	100.0
Total Home Mortgage Loans													
Low	6	6.0	5.8	629	2.5	2.5	2	2.4	5.6	195	1.1	2.2	18.0
Moderate	11	11.0	17.0	1,242	4.9	12.3	13	15.3	16.1	1,915	11.0	10.8	16.4
Middle	13	13.0	21.1	2,540	10.1	19.4	14	16.5	21.2	2,314	13.3	19.7	20.6
Upper	32	32.0	35.7	11,929	47.3	43.6	38	44.7	36.7	10,560	60.7	46.1	45.0
Unknown	38	38.0	20.4	8,855	35.1	22.3	18	21.2	20.4	2,418	13.9	21.3	0.0
Total	100	100.0	100.0	25,195	100.0	100.0	85	100.0	100.0	17,402	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.													
Multifamily loans are not included in the borrower distribution analysis.													
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.													

Small Business Lending

The borrower distribution of small business lending is reasonable. The bank's lending to businesses with revenues of \$1MM or less was below the demographic figure, which represents the percentage of businesses operating in the AA by revenue size. However, the three-year average aggregate lending data indicated a lending distribution to businesses with revenues of \$1MM or less of 47.8 percent by number and 34.0 percent by dollar, demonstrating a lower demand for credit than reflected in the demographic figure. In addition, 68.4 percent of loans were in amounts of \$250,000 or less, which are amounts typically associated with credit demands of small business entities and further demonstrates the bank's willingness to meet the needs of small businesses.

Table 13

Distribution of 2024 Small Business Lending By Revenue Size of Businesses					
Assessment Area: Manhattan Metropolitan					
	Bank Loans				Total Businesses
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	45	59.2	8,943	54.7	89.0
Over \$1 Million	19	25.0	5,547	33.9	9.4
Revenue Unknown	12	15.8	1,853	11.3	1.6
Total	76	100.0	16,343	100.0	100.0
By Loan Size					
\$100,000 or Less	34	44.7	1,469	9.0	
\$100,001 - \$250,000	18	23.7	3,023	18.5	
\$250,001 - \$1 Million	24	31.6	11,852	72.5	
Total	76	100.0	16,343	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	22	48.9	866	9.7	
\$100,001 - \$250,000	12	26.7	2,041	22.8	
\$250,001 - \$1 Million	11	24.4	6,036	67.5	
Total	45	100.0	8,943	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.					

Small Farm Lending

The borrower distribution of small farm lending is excellent. The bank's lending to farms with revenues of \$1MM or less was comparable to the demographic figure which represents the percentage of farms within the AA by revenue size. However, the three-year average aggregate lending data indicates a low demand for credit based on a lending distribution to farms with revenues of \$1MM or less at 33.1 percent by number and 51.7 percent by dollar. In addition, 76.2 percent of loans were in amounts of \$250,000 or less, which are amounts typically associated with credit demands of small business entities and further demonstrate the bank's willingness to meet the needs of small farms.

Table 14

Distribution of 2024 Small Farm Lending By Revenue Size of Farms					
Assessment Area: Manhattan Metropolitan					
	Bank Loans				Total Farms %
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	19	90.5	2,033	71.8	98.0
Over \$1 Million	1	4.8	500	17.6	2.0
Revenue Unknown	1	4.8	300	10.6	0.0
Total	21	100.0	2,833	100.0	100.0
By Loan Size					
\$100,000 or Less	13	61.9	571	20.2	
\$100,001 - \$250,000	3	14.3	610	21.5	
\$250,001 - \$500,000	5	23.8	1,652	58.3	
Total	21	100.0	2,833	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	13	68.4	571	28.1	
\$100,001 - \$250,000	3	15.8	610	30.0	
\$250,001 - \$500,000	3	15.8	852	41.9	
Total	19	100.0	2,033	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.					

COMMUNITY DEVELOPMENT TEST

The bank's CD performance demonstrates adequate responsiveness. As illustrated in Table 15, the bank's CD lending was most responsive to area affordable housing needs, while qualified investments and CD services were responsive to area economic development needs and the community services needs of LMI individuals and families. The bank's affordable housing loans primarily consisted of financing of multi-family housing that provides rental housing targeted to LMI individuals and families. The bank's largest donations were given to a community organization that provides essential services within Wamego, Kansas and to an economic development organization in Pottawatomie County.

Table 15

Community Development Activity Assessment Area: Manhattan Metropolitan									
Community Development Purpose	Community Development Loans		Qualified Investments						Community Development Services
			Investments		Donations		Total Investments		
	#	\$(000)	#	\$(000)	#	\$(000)	#	\$(000)	#
Affordable Housing	6	2,861	0	0	0	0	0	0	0
Community Services	0	0	0	0	20	63	20	63	6
Economic Development	0	0	0	0	2	34	2	34	0
Revitalization and Stabilization	0	0	0	0	0	0	0	0	0
Totals	6	2,861	0	0	22	96	22	96	6

**TOPEKA METROPOLITAN ASSESSMENT AREA
METROPOLITAN AREA
(Limited-Scope Review)**

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

The Topeka Metropolitan AA consists of Wabaunsee County in its entirety as well as two census tracts in Shawnee County and one census tract in Jackson County. These are three of the five counties that comprise the Topeka, Kansas MSA. Refer to Appendix A for a map of the AA and Appendix C for additional demographic data.

- There have been no changes to the AA delineation since the prior evaluation; however, the tract composition has changed due to the 2016-2020 ACS data.
- The AA is comprised of five census tracts, including four middle- and one upper-income census tracts. At the previous exam, the AA consisted of three middle- and two upper-income tracts.
- The AA population, based on 2020 Census data, was 22,097.
- The AA contains a total of 6,027 families. According to 2016-2020 ACS data, low-income families comprised 11.4 percent of the population, followed by 17.5 percent moderate-, 26.7 percent middle-, and 44.4 percent as upper-income families.
- The bank operates two full-service branches within the AA which are located in the towns of Alma and Rossville. Additionally, each branch location contains a full-service ATM.
- According to the June 30, 2024 FDIC Summary of Deposits Market Share report, the bank has a market share of 0.7 percent, ranking 19th out of the 24 institutions also operating within the AA from a total of 70 offices.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE TOPEKA METROPOLITAN AA

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

The institution's CD performance in the area is consistent with the institution's CD performance overall.

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

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

The Morris County AA consists of Morris County, Kansas in its entirety. Refer to Appendix A for a map of the AA and Appendix C for additional demographic data.

- There have been no changes to the AA since the prior evaluation.
- In total, the AA is comprised of two middle-income census tracts, which is unchanged since the prior evaluation.
- The AA population, based on 2020 Census data, was 5,386.
- The AA contains a total of 1,679 families. According to 2016-2020 ACS data, low-income families comprised 18.2 percent of the population, followed by 16.7 percent moderate-, 23.8 percent middle-, and 41.2 percent upper-income families.
- The bank operates one full-service branch within the AA located in the town of White City. Additionally, a full-service ATM is located on the branch premises.
- According to the June 30, 2024 FDIC Summary of Deposits Market Share report, the bank has a market share of 7.2 percent, ranking fifth out of the five institutions operating in the AA from a total of six offices.

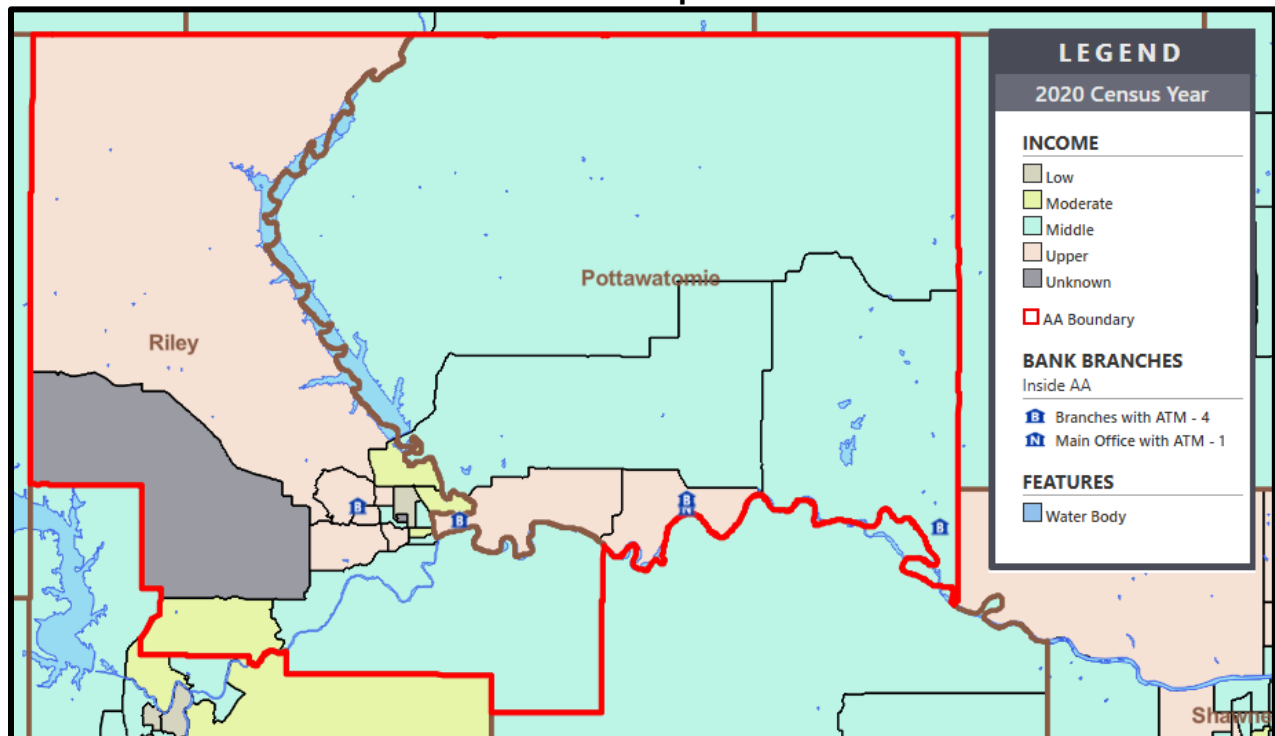
CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE MORRIS COUNTY AA

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

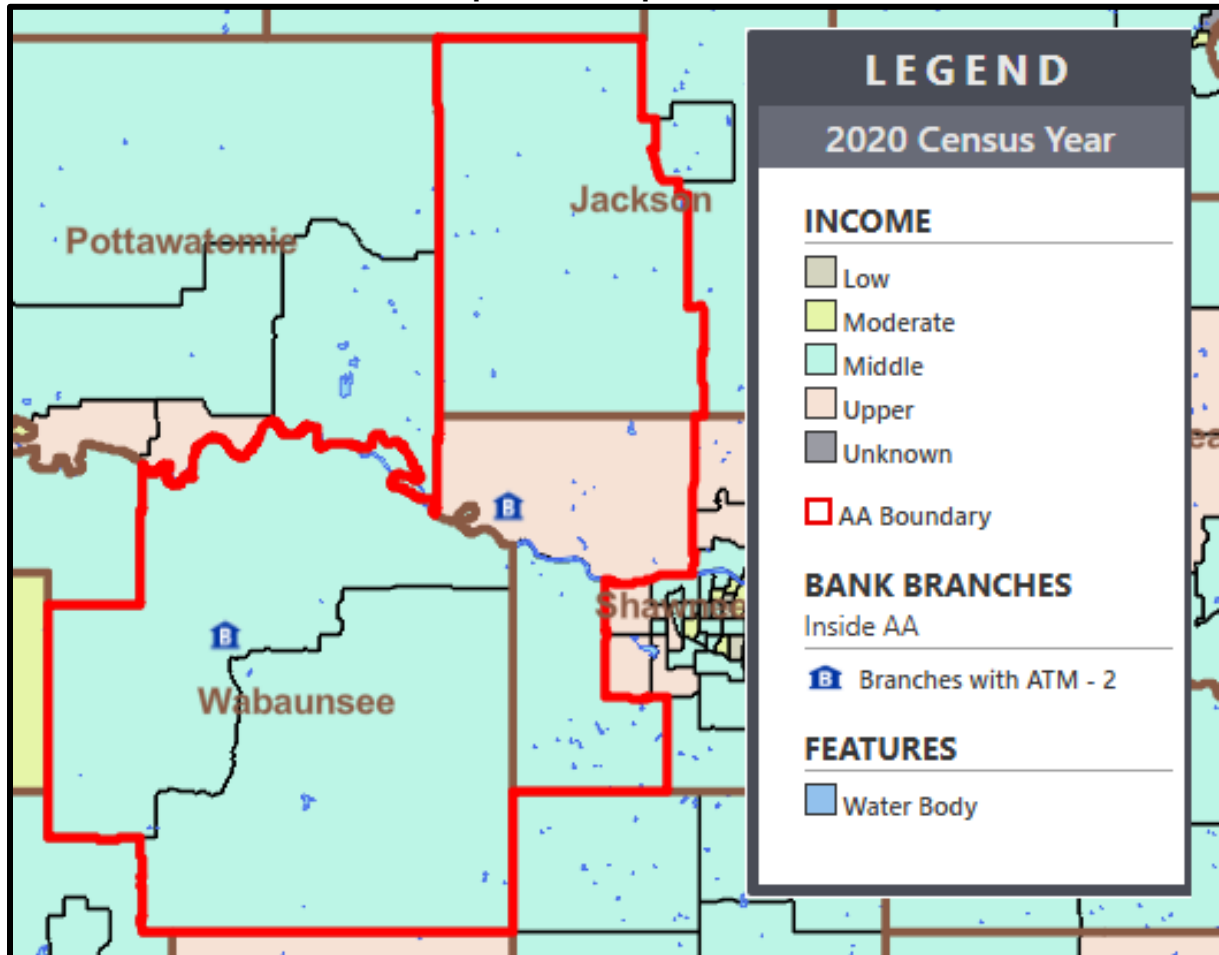
The institution's CD performance in the area is below the institution's CD performance for the institution; however, it does not change the rating for the institution.

APPENDIX A – MAP OF THE ASSESSMENT AREA

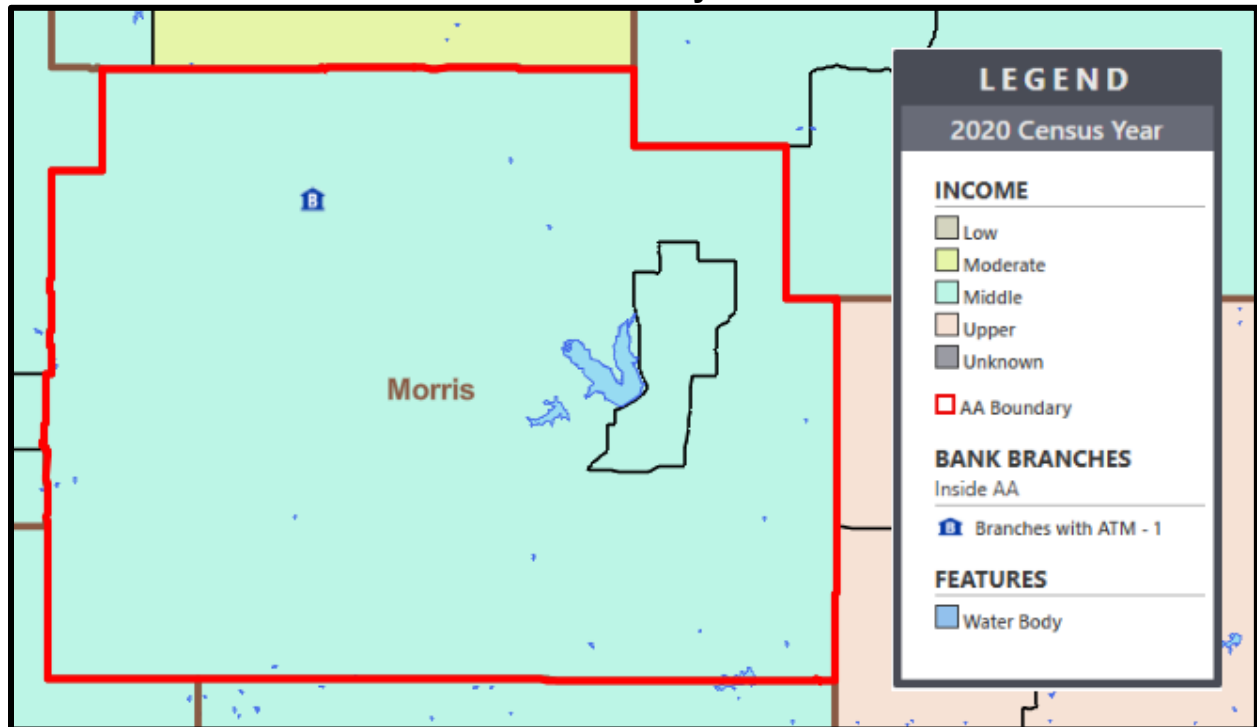
**Map A-1
Manhattan Metropolitan AA**



**Map A-2
Topeka Metropolitan AA**



**Map A-3
Morris County AA**



APPENDIX B – DEMOGRAPHIC INFORMATION

Table B-1

2024 Manhattan Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	1	4.5	212	1.0	69	32.5	3,737	18.0
Moderate	4	18.2	4,188	20.2	713	17.0	3,406	16.4
Middle	7	31.8	5,774	27.8	564	9.8	4,263	20.6
Upper	8	36.4	10,428	50.3	600	5.8	9,338	45.0
Unknown	2	9.1	142	0.7	19	13.4	0	0.0
Total AA	22	100.0	20,744	100.0	1,965	9.5	20,744	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	1,106	0	0.0	0.0	731	66.1	375	33.9
Moderate	8,369	2,364	12.8	28.2	5,013	59.9	992	11.9
Middle	13,102	5,726	31.0	43.7	5,664	43.2	1,712	13.1
Upper	17,841	10,362	56.0	58.1	5,374	30.1	2,105	11.8
Unknown	581	46	0.2	7.9	481	82.8	54	9.3
Total AA	40,999	18,498	100.0	45.1	17,263	42.1	5,238	12.8
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	92	3.1	84	3.1	6	2.1	2	4.3
Moderate	303	10.1	290	10.8	10	3.5	3	6.4
Middle	1,175	39.1	1,023	38.2	129	45.6	23	48.9
Upper	1,413	47.0	1,259	47.0	136	48.1	18	38.3
Unknown	25	0.8	22	0.8	2	0.7	1	2.1
Total AA	3,008	100.0	2,678	100.0	283	100.0	47	100.0
Percentage of Total Businesses:				89.0		9.4		1.6
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	1	0.5	1	0.5	0	0.0	0	0.0
Moderate	5	2.5	5	2.5	0	0.0	0	0.0
Middle	111	55.2	109	55.3	2	50.0	0	0.0
Upper	84	41.8	82	41.6	2	50.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	201	100.0	197	100.0	4	100.0	0	0.0
Percentage of Total Farms:				98.0		2.0		0.0
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								

Table B-2

2023 Manhattan Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	1	4.5	212	1.0	69	32.5	3,737	18.0
Moderate	4	18.2	4,188	20.2	713	17.0	3,406	16.4
Middle	7	31.8	5,774	27.8	564	9.8	4,263	20.6
Upper	8	36.4	10,428	50.3	600	5.8	9,338	45.0
Unknown	2	9.1	142	0.7	19	13.4	0	0.0
Total AA	22	100.0	20,744	100.0	1,965	9.5	20,744	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	1,106	0	0.0	0.0	731	66.1	375	33.9
Moderate	8,369	2,364	12.8	28.2	5,013	59.9	992	11.9
Middle	13,102	5,726	31.0	43.7	5,664	43.2	1,712	13.1
Upper	17,841	10,362	56.0	58.1	5,374	30.1	2,105	11.8
Unknown	581	46	0.2	7.9	481	82.8	54	9.3
Total AA	40,999	18,498	100.0	45.1	17,263	42.1	5,238	12.8
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	100	3.1	90	3.1	8	2.7	2	4.3
Moderate	330	10.3	314	10.9	12	4.1	4	8.7
Middle	1,214	37.7	1,062	36.9	131	44.3	21	45.7
Upper	1,545	48.0	1,384	48.1	143	48.3	18	39.1
Unknown	29	0.9	26	0.9	2	0.7	1	2.2
Total AA	3,218	100.0	2,876	100.0	296	100.0	46	100.0
Percentage of Total Businesses:				89.4		9.2		1.4
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	1	0.5	1	0.5	0	0.0	0	0.0
Moderate	7	3.3	7	3.4	0	0.0	0	0.0
Middle	113	53.3	111	53.4	2	50.0	0	0.0
Upper	91	42.9	89	42.8	2	50.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	212	100.0	208	100.0	4	100.0	0	0.0
Percentage of Total Farms:				98.1		1.9		0.0
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.								

Table B-3

2022 Manhattan Metropolitan AA Demographics									
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low	1	4.5	212	1.0	69	32.5	3,737	18.0	
Moderate	4	18.2	4,188	20.2	713	17.0	3,406	16.4	
Middle	7	31.8	5,774	27.8	564	9.8	4,263	20.6	
Upper	8	36.4	10,428	50.3	600	5.8	9,338	45.0	
Unknown	2	9.1	142	0.7	19	13.4	0	0.0	
Total AA	22	100.0	20,744	100.0	1,965	9.5	20,744	100.0	
	Housing Units by Tract	Housing Type by Tract							
		Owner-occupied			Rental		Vacant		
		#	% by tract	% by unit	#	% by unit	#	% by unit	
Low	1,106	0	0.0	0.0	731	66.1	375	33.9	
Moderate	8,369	2,364	12.8	28.2	5,013	59.9	992	11.9	
Middle	13,102	5,726	31.0	43.7	5,664	43.2	1,712	13.1	
Upper	17,841	10,362	56.0	58.1	5,374	30.1	2,105	11.8	
Unknown	581	46	0.2	7.9	481	82.8	54	9.3	
Total AA	40,999	18,498	100.0	45.1	17,263	42.1	5,238	12.8	
	Total Businesses by Tract		Businesses by Tract & Revenue Size						
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
	#	%	#	%	#	%	#	%	
Low	104	3.2	92	3.2	9	3.0	3	6.4	
Moderate	326	10.0	312	10.7	10	3.4	4	8.5	
Middle	1,209	37.1	1,055	36.2	133	44.9	21	44.7	
Upper	1,590	48.8	1,430	49.1	142	48.0	18	38.3	
Unknown	28	0.9	25	0.9	2	0.7	1	2.1	
Total AA	3,257	100.0	2,914	100.0	296	100.0	47	100.0	
Percentage of Total Businesses:					89.5		9.1		1.4
	Total Farms by Tract		Farms by Tract & Revenue Size						
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
	#	%	#	%	#	%	#	%	
Low	1	0.5	1	0.5	0	0.0	0	0.0	
Moderate	6	2.9	6	2.9	0	0.0	0	0.0	
Middle	111	53.1	110	53.4	1	33.3	0	0.0	
Upper	91	43.5	89	43.2	2	66.7	0	0.0	
Unknown	0	0.0	0	0.0	0	0.0	0	0.0	
Total AA	209	100.0	206	100.0	3	100.0	0	0.0	
Percentage of Total Farms:					98.6		1.4		0.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.									

APPENDIX C – LIMITED-SCOPE REVIEW ASSESSMENT AREA TABLES

**Topeka Metropolitan AA
Table C-1**

Distribution of 2022 and 2023 Home Mortgage Lending By Income Level of Geography Assessment Area: Topeka Metropolitan													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	# %	# %	\$ (000)	\$ %	\$ %	#	# %	# %	\$ (000)	\$ %	\$ %	
Low	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Moderate	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	18	75.0	70.4	2,635	75.2	71.7	16	80.0	69.5	3,225	93.2	69.9	74.0
Upper	6	25.0	29.6	869	24.8	28.3	4	20.0	30.5	235	6.8	30.1	26.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	24	100.0	100.0	3,504	100.0	100.0	20	100.0	100.0	3,460	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. Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.													

Table C-2

Distribution of 2024 Small Business Lending By Income Level of Geography Assessment Area: Topeka Metropolitan					
Geographic Income Level	Bank Loans				Total Businesses %
	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	0.0
Middle	10	100.0	656	100.0	73.4
Upper	0	0.0	0	0.0	26.6
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	10	100.0	656	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.

Table C-3

Distribution of 2024 Small Farm Lending By Income Level of Geography					
Assessment Area: Topeka Metropolitan					
Geographic Income Level	Bank Loans				Total Farms %
	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	0.0
Middle	23	100.0	2,419	100.0	84.4
Upper	0	0.0	0	0.0	15.6
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	23	100.0	2,419	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.					

Table C-4

Distribution of 2022 and 2023 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Topeka Metropolitan													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	# %	# %	\$(000)	\$ %	\$ %	#	# %	# %	\$(000)	\$ %	\$ %	
Low	3	12.5	6.8	178	5.1	3.1	0	0.0	7.9	0	0.0	4.1	11.4
Moderate	6	25.0	17.4	394	11.2	10.9	1	5.0	16.2	81	2.3	10.0	17.5
Middle	5	20.8	22.7	857	24.5	19.1	4	20.0	24.1	683	19.7	20.3	26.7
Upper	6	25.0	40.7	1,361	38.8	54.0	11	55.0	38.2	2,469	71.4	51.2	44.4
Unknown	4	16.7	12.4	714	20.4	12.9	4	20.0	13.6	227	6.6	14.4	0.0
Total	24	100.0	100.0	3,504	100.0	100.0	20	100.0	100.0	3,460	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.													
Multifamily loans are not included in the borrower distribution analysis.													
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table.													

Table C-5

Distribution of 2024 Small Business Lending By Revenue Size of Businesses					
Assessment Area: Topeka Metropolitan					
	Bank Loans				Total Businesses
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	6	60.0	452	68.9	86.6
Over \$1 Million	3	30.0	174	26.5	7.6
Revenue Unknown	1	10.0	30	4.6	5.8
Total	10	100.0	656	100.0	100.0
By Loan Size					
\$100,000 or Less	8	80.0	256	39.0	
\$100,001 - \$250,000	2	20.0	400	61.0	
\$250,001 - \$1 Million	0	0.0	0	0.0	
Total	10	100.0	656	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	4	66.7	52	11.5	
\$100,001 - \$250,000	2	33.3	400	88.5	
\$250,001 - \$1 Million	0	0.0	0	0.0	
Total	6	100.0	452	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.					

Table C-6

Distribution of 2024 Small Farm Lending By Revenue Size of Farms					
Assessment Area: Topeka Metropolitan					
	Bank Loans				Total Farms
	#	#%	\$(000)	%	%
By Revenue					
\$1 Million or Less	23	100.0	2,419	100.0	100.0
Over \$1 Million	0	0.0	0	0.0	0.0
Revenue Unknown	0	0.0	0	0.0	0.0
Total	23	100.0	2,419	100.0	100.0
By Loan Size					
\$100,000 or Less	17	73.9	714	29.5	
\$100,001 - \$250,000	3	13.0	540	22.3	
\$250,001 - \$500,000	3	13.0	1,165	48.2	
Total	23	100.0	2,419	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	17	73.9	714	29.5	
\$100,001 - \$250,000	3	13.0	540	22.3	
\$250,001 - \$500,000	3	13.0	1,165	48.2	
Total	23	100.0	2,419	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.					

Table C-7

2024 Topeka Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	686	11.4
Moderate	0	0.0	0	0.0	0	0.0	1,054	17.5
Middle	4	80.0	4,372	72.5	191	4.4	1,611	26.7
Upper	1	20.0	1,655	27.5	84	5.1	2,676	44.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	5	100.0	6,027	100.0	275	4.6	6,027	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	0	0	0.0	0.0	0	0.0	0	0.0
Middle	6,979	5,086	74.0	72.9	1,033	14.8	860	12.3
Upper	2,366	1,791	26.0	75.7	457	19.3	118	5.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	9,345	6,877	100.0	73.6	1,490	15.9	978	10.5
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	481	73.4	420	74.1	27	54.0	34	89.5
Upper	174	26.6	147	25.9	23	46.0	4	10.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	655	100.0	567	100.0	50	100.0	38	100.0
Percentage of Total Businesses:				86.6		7.6		5.8
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	103	84.4	103	84.4	0	0.0	0	0.0
Upper	19	15.6	19	15.6	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	122	100.0	122	100.0	0	0.0	0	0.0
Percentage of Total Farms:				100.0		0.0		0.0
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.								

Table C-8

2023 Topeka Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	686	11.4
Moderate	0	0.0	0	0.0	0	0.0	1,054	17.5
Middle	4	80.0	4,372	72.5	191	4.4	1,611	26.7
Upper	1	20.0	1,655	27.5	84	5.1	2,676	44.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	5	100.0	6,027	100.0	275	4.6	6,027	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	0	0	0.0	0.0	0	0.0	0	0.0
Middle	6,979	5,086	74.0	72.9	1,033	14.8	860	12.3
Upper	2,366	1,791	26.0	75.7	457	19.3	118	5.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	9,345	6,877	100.0	73.6	1,490	15.9	978	10.5
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	497	73.4	432	73.7	30	57.7	35	89.7
Upper	180	26.6	154	26.3	22	42.3	4	10.3
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	677	100.0	586	100.0	52	100.0	39	100.0
Percentage of Total Businesses:				86.6		7.7		5.8
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	104	84.6	104	84.6	0	0.0	0	0.0
Upper	19	15.4	19	15.4	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	123	100.0	123	100.0	0	0.0	0	0.0
Percentage of Total Farms:				100.0		0.0		0.0
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.								

Table C-9

2022 Topeka Metropolitan AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	686	11.4
Moderate	0	0.0	0	0.0	0	0.0	1,054	17.5
Middle	4	80.0	4,372	72.5	191	4.4	1,611	26.7
Upper	1	20.0	1,655	27.5	84	5.1	2,676	44.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	5	100.0	6,027	100.0	275	4.6	6,027	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	0	0	0.0	0.0	0	0.0	0	0.0
Middle	6,979	5,086	74.0	72.9	1,033	14.8	860	12.3
Upper	2,366	1,791	26.0	75.7	457	19.3	118	5.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	9,345	6,877	100.0	73.6	1,490	15.9	978	10.5
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	501	73.6	437	73.9	30	57.7	34	89.5
Upper	180	26.4	154	26.1	22	42.3	4	10.5
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	681	100.0	591	100.0	52	100.0	38	100.0
Percentage of Total Businesses:				86.8		7.6		5.6
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	104	83.9	104	83.9	0	0.0	0	0.0
Upper	20	16.1	20	16.1	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	124	100.0	124	100.0	0	0.0	0	0.0
Percentage of Total Farms:				100.0		0.0		0.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey Note: Percentages may not total 100.0 percent due to rounding.								

**Morris County AA
Table C-10**

Distribution of 2022 and 2023 Home Mortgage Lending By Income Level of Geography													
Assessment Area: Morris County													
Geographic Income Level	Bank And Aggregate Loans By Year												Owner Occupied Units %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	# %	# %	\$ (000)	\$ %	\$ %	#	# %	# %	\$ (000)	\$ %	\$ %	
Lo w	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
M o d e r a t e	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Middle	3	100.0	100.0	514	100.0	100.0	2	100.0	100.0	107	100.0	100.0	100.0
Upper	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Unknown	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0.0
Tract-Unk	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	0	0.0	0.0	
Total	3	100.0	100.0	514	100.0	100.0	2	100.0	100.0	107	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.													
Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table													

Table C-11

Distribution of 2024 Small Farm Lending By Income Level of Geography Assessment Area: Morris County					
Geographic Income Level	Bank Loans				Total Farms %
	#	#%	\$(000)	\$%	
Low	0	0.0	0	0.0	0.0
Moderate	0	0.0	0	0.0	0.0
Middle	12	100.0	1,740	100.0	100.0
Upper	0	0.0	0	0.0	0.0
Unknown	0	0.0	0	0.0	0.0
Tract-Unk	0	0.0	0	0.0	
Total	12	100.0	1,740	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. No Small Business lending occurred in Morris County AA in 2024.					

Table C-12

Distribution of 2022 and 2023 Home Mortgage Lending By Borrower Income Level													
Assessment Area: Morris County													
Borrower Income Level	Bank And Aggregate Loans By Year												Families by Family Income %
	2022						2023						
	Bank		Agg	Bank		Agg	Bank		Agg	Bank		Agg	
	#	# %	# %	\$ (000)	\$ %	\$ %	#	# %	# %	\$ (000)	\$ %	\$ %	
Low	0	0.0	9.1	0	0.0	5.1	0	0.0	8.5	0	0.0	3.7	18.2
Moderate	0	0.0	23.6	0	0.0	15.0	1	50.0	13.8	62	57.9	8.6	16.7
Middle	1	33.3	21.8	78	15.2	16.8	1	50.0	27.7	45	42.1	23.3	23.8
Upper	1	33.3	32.7	308	59.9	41.7	0	0.0	41.5	0	0.0	57.6	41.2
Unknown	1	33.3	12.7	128	24.9	21.4	0	0.0	8.5	0	0.0	6.7	0.0
Total	3	100.0	100.0	514	100.0	100.0	2	100.0	100.0	107	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. Multifamily loans are not included in the borrower distribution analysis. Due to limited volume in the Other Purpose LOC, Other Purpose Closed/Exempt, and Purpose Not Applicable product categories, these categories are not displayed individually but are included in the total HMDA section of the table													

Table C-13

Distribution of 2024 Small Farm Lending By Revenue Size of Farms					
Assessment Area: Morris County					
	Bank Loans				Total Farms %
	#	#%	\$(000)	%	
By Revenue					
\$1 Million or Less	10	83.3	1,290	74.1	98.6
Over \$1 Million	2	16.7	450	25.9	1.4
Revenue Unknown	0	0.0	0	0.0	0.0
Total	12	100.0	1,740	100.0	100.0
By Loan Size					
\$100,000 or Less	8	66.7	450	25.9	
\$100,001 - \$250,000	1	8.3	150	8.6	
\$250,001 - \$500,000	3	25.0	1,140	65.5	
Total	12	100.0	1,740	100.0	
By Loan Size and Revenues \$1 Million or Less					
\$100,000 or Less	7	70.0	375	29.1	
\$100,001 - \$250,000	1	10.0	150	11.6	
\$250,001 - \$500,000	2	20.0	765	59.3	
Total	10	100.0	1,290	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. No Small Business lending occurred in Morris County AA in 2024.					

Table C-14

2024 Morris County AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	303	18.0
Moderate	0	0.0	0	0.0	0	0.0	282	16.8
Middle	2	100.0	1,679	100.0	74	4.4	399	23.8
Upper	0	0.0	0	0.0	0	0.0	695	41.4
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	2	100.0	1,679	100.0	74	4.4	1,679	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	0	0	0.0	0.0	0	0.0	0	0.0
Middle	3,212	1,810	100.0	56.4	534	16.6	868	27.0
Upper	0	0	0.0	0.0	0	0.0	0	0.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	3,212	1,810	100.0	56.4	534	16.6	868	27.0
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	337	100.0	307	100.0	21	100.0	9	100.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	337	100.0	307	100.0	21	100.0	9	100.0
Percentage of Total Businesses:				91.1		6.2		2.7
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	72	100.0	71	100.0	1	100.0	0	0.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	72	100.0	71	100.0	1	100.0	0	0.0
Percentage of Total Farms:				98.6		1.4		0.0
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.								

Table C-15

2023 Morris County AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	306	18.2
Moderate	0	0.0	0	0.0	0	0.0	281	16.7
Middle	2	100.0	1,679	100.0	74	4.4	400	23.8
Upper	0	0.0	0	0.0	0	0.0	692	41.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	2	100.0	1,679	100.0	74	4.4	1,679	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	0	0	0.0	0.0	0	0.0	0	0.0
Middle	3,212	1,810	100.0	56.4	534	16.6	868	27.0
Upper	0	0	0.0	0.0	0	0.0	0	0.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	3,212	1,810	100.0	56.4	534	16.6	868	27.0
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	351	100.0	319	100.0	22	100.0	10	100.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	351	100.0	319	100.0	22	100.0	10	100.0
Percentage of Total Businesses:				90.9		6.3		2.8
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	75	100.0	74	100.0	1	100.0	0	0.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	75	100.0	74	100.0	1	100.0	0	0.0
Percentage of Total Farms:				98.7		1.3		0.0
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.								

Table C-16

2022 Morris County AA Demographics								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	306	18.2
Moderate	0	0.0	0	0.0	0	0.0	281	16.7
Middle	2	100.0	1,679	100.0	74	4.4	400	23.8
Upper	0	0.0	0	0.0	0	0.0	692	41.2
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	2	100.0	1,679	100.0	74	4.4	1,679	100.0
	Housing Units by Tract	Housing Type by Tract						
		Owner-occupied			Rental		Vacant	
		#	% by tract	% by unit	#	% by unit	#	% by unit
Low	0	0	0.0	0.0	0	0.0	0	0.0
Moderate	0	0	0.0	0.0	0	0.0	0	0.0
Middle	3,212	1,810	100.0	56.4	534	16.6	868	27.0
Upper	0	0	0.0	0.0	0	0.0	0	0.0
Unknown	0	0	0.0	0.0	0	0.0	0	0.0
Total AA	3,212	1,810	100.0	56.4	534	16.6	868	27.0
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	352	100.0	320	100.0	22	100.0	10	100.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	352	100.0	320	100.0	22	100.0	10	100.0
Percentage of Total Businesses:				90.9		6.3		2.8
	Total Farms by Tract		Farms by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low	0	0.0	0	0.0	0	0.0	0	0.0
Moderate	0	0.0	0	0.0	0	0.0	0	0.0
Middle	76	100.0	75	100.0	1	100.0	0	0.0
Upper	0	0.0	0	0.0	0	0.0	0	0.0
Unknown	0	0.0	0	0.0	0	0.0	0	0.0
Total AA	76	100.0	75	100.0	1	100.0	0	0.0
Percentage of Total Farms:				98.7		1.3		0.0
Source: 2022 FFIEC Census Data 2022 Dun & Bradstreet Data 2016-2020 U.S. Census Bureau: American Community Survey								
Note: Percentages may not total 100.0 percent due to rounding.								

APPENDIX D – GLOSSARY

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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