



PUBLIC DISCLOSURE

August 25, 2025

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Argentine Federal Savings
Charter Number 701735

3004 Strong Avenue
Kansas City, KS 66106

Office of the Comptroller of the Currency

7101 College Blvd., Suite 1600
Overland Park, KS 66210

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, and should not be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

Table of Contents

Overall CRA Rating.....	1
Description of Institution	2
Scope of the Evaluation	3
Discriminatory or Other Illegal Credit Practices Review	3
State Rating	4
State of Kansas.....	4
Appendix A: Scope Of Examination	A-1
Appendix B: Summary Of Mmsa And State Ratings	B-1
Appendix C: Definitions And Common Abbreviations.....	C-1
Appendix D: Tables Of Performance Data	D-1

Overall CRA Rating

Institution's CRA Rating: This institution is rated **Outstanding**.

The lending test is rated: Outstanding.

The Lending Test rating is based on Argentine Federal Savings' (AFS or bank) performance in the state of Kansas.

The major factors that support this rating include:

- The distribution of loans to geographies of different income levels is excellent.
- The distribution of loans to borrowers of different incomes is excellent.
- Majority of bank loans by both number and dollar were originated inside the bank's assessment area (AA).
- The bank's loan-to-deposit (LTD) ratio is reasonable.
- The bank received no CRA-related complaints.

Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AA, the bank's LTD ratio was reasonable. AFS's quarterly average LTD ratio from March 31, 2022 through December 31, 2024, is 70.50 percent. The quarterly average LTD ratio for similarly situated financial institutions for the same period is 84.31 percent. The highest average peer ratio is 106.92 percent, and the lowest average peer ratio is 55.10 percent. AFS ranked smallest in asset size out of five similarly situated financial institutions. These financial institutions ranged from \$67.01 million to \$313.80 million.

Lending in Assessment Area

A majority of the bank's loans were inside its AA. The bank originated and purchased 57.78 percent by number and 63.33 percent by dollar of its total loans inside the bank's AA during the evaluation period. This analysis is performed at the bank, rather than the AA, level. This data is based on a sample of 45 home mortgage loans totaling \$7.79 million, which is the bank's primary product.

Table 1: Lending Inside and Outside of the Assessment Area										2022-2024
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	26	57.78	19	42.22	45	4,932	63.33	2,856	36.67	7,788
Total	26	57.78	19	42.22	45	4,932	63.33	2,856	36.67	7,788
Source: 1/1/2022 - 12/31/2024 Bank Data.										
Due to rounding, totals may not equal 100.0%										

Description of Institution

AFS is a single-state federal savings bank headquartered in Kansas City, Kansas. The bank is not a subsidiary of a holding company. As of December 31, 2024, AFS had total assets of \$67 million and tier 1 capital of \$8.07 million. The bank has one AA comprised of Johnson and Wyandotte Counties in Kansas (a part of the Kansas City, MO-KS MMSA). AFS operates one branch in Johnson County and one branch in Wyandotte County. Additionally, the bank has one non-deposit taking ATM in Johnson County.

AFS offers various deposit and loan products and services with a strategic focus on originating home mortgage loans. As of December 31, 2024, the bank's loan portfolio totaled \$43.45 million, or 64.84 percent of total assets. AFS's loan portfolio consists of 99.79 percent real estate loans and 0.21 percent consumer loans. As of December 31, 2024, AFS had \$50.79 million in total deposits representing 75.79 percent of total assets.

Competition among financial institutions in the AA is strong. According to the Federal Deposit Insurance Corporation (FDIC) Deposit Market Share Report, AFS ranks 50 out of 64 institutions in the bank's AA with a market share of 0.16 percent. The primary competitors in the AA are Capitol Federal Savings Bank, CrossFirst Bank, and Bank of America.

AFS has no known financial or legal factors impeding the ability to help meet the credit needs of its AA. The bank was rated outstanding at its last Community Reinvestment Act (CRA) examination dated July 29, 2020. Since the last CRA examination, AFS has not opened, moved, or closed any branches.

Scope of the Evaluation

Evaluation Period/Products Evaluated

This evaluation assessed AFS using the Small Bank CRA examination procedures, which consists only of a Lending Test. The Lending Test evaluates AFS's record of meeting the credit needs of its AA through its lending activities. Examiners evaluated lending performance from January 1, 2022, through December 31, 2024. Conclusions were based on the bank's home mortgage lending as the primary product by number and by dollar volume. We sampled 45 home mortgage loans originated or purchased in AFS's AA during the evaluation period.

Selection of Areas for Full-Scope Review

In each state where the bank has an office, one or more of AAs within that state was selected for a full-scope review. For purposes of this evaluation, bank delineated AAs located within the same metropolitan statistical area (MSA), multistate metropolitan statistical area (MMSA), or combined statistical area (CSA), if applicable are combined and evaluated as a single AA. Similarly, bank delineated non-MSA AAs within the same state are combined and evaluated as a single area. These combined AAs may be evaluated as full- or limited-scope. Refer to the "Scope" section under each State Rating for details regarding how full-scope AAs were selected. Refer to appendix A, Scope of Examination, for a list of full- and limited-scope AAs.

Ratings

The bank's overall rating is a blend of the state ratings, and where applicable, multistate ratings.

The rating is based on the full-scope review of the bank's lending performance in the AA.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c) in determining a national banks or federal savings association's (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any AA by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Consumer Financial Protection Bureau, as applicable.

The OCC has not identified that this institution has engaged in discriminatory or other illegal credit practices that require consideration in this evaluation.

The OCC will consider any information that this institution engaged in discriminatory or other illegal credit practices, identified by or provided to the OCC before the end of the institution's next performance evaluation in that subsequent evaluation, even if the information concerns activities that occurred during the evaluation period addressed in this performance evaluation.

State Rating

State of Kansas

CRA rating for the State of Kansas: Outstanding.

The Lending Test is rated: Outstanding.

The major factors that support this rating include:

- The distribution of loans to geographies of different income levels is excellent.
- The distribution of loans to borrowers of different incomes is excellent.
- Majority of bank loans by both number and dollar were originated inside the bank's assessment area (AA).
- The bank's loan-to-deposit (LTD) ratio is reasonable.
- The bank received no CRA-related complaints.

Description of Institution's Operations in Kansas

The AA consists of 218 census tracts in Johnson and Wyandotte County, Kansas with one branch in each county. The AA consists of 17 low-income census tracts, 40 moderate-income census tracts, 64 middle-income census tracts, 84 upper-income census tracts, and 13 census tracts without income information. Demographic data states the total population within the Johnson-Wyandotte Counties AA is 779,108. The 2022-2024 Median Family Income is \$86,562. The AA has 7.77 percent of households below the poverty level and 5.51 percent of families below the poverty level. The unemployment rate for the AA is 3.76 percent which is greater than the Kansas unemployment rate of 3.6 percent, but below the national unemployment rate of 4.0 percent according to the US Bureau of Labor Statistics.

Primary industries in the AA are manufacturing, healthcare, education, hospitality, and professional and business services. Top employers include Children's Mercy Hospital, Cerner Corp, Honeywell, and Saint Luke's Health System. Competition within the AA is strong as there are 64 institutions with many having multiple branches in the AA.

During the examination, we reviewed a community contact within the AA, a local housing agency in Johnson County. The housing agency contact identified the economy in Johnson County is performing well, but affordable housing is limited. Additionally, the contact stated many landlords in Johnson County are not renewing their tenants with Section 8 housing resulting in families unable to afford housing. In addition to identifying affordable housing needs, the contact stated there is need for first-time homebuyer education and assistance, and HUD-certified counselors. The contact stated they found area financial institutions to be generally meeting community credit needs.

Johnson-Wyandotte Counties AA

Assessment Area(s) - Johnson-Wyandotte Counties AA 2024						
2022 - 2024						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	218	7.80	18.35	29.36	38.53	5.96
Population by Geography	779,108	6.36	15.30	31.63	46.54	0.16
Housing Units by Geography	313,035	6.60	15.70	33.86	43.64	0.19
Owner-Occupied Housing by Geography	196,677	3.97	11.73	32.12	52.09	0.10
Occupied Rental Units by Geography	97,322	10.67	21.46	38.39	29.16	0.32
Vacant Units by Geography	19,036	13.04	27.33	28.72	30.38	0.52
Businesses by Geography	32,104	3.82	10.22	28.62	53.46	3.88
Farms by Geography	1,016	4.43	10.14	30.22	54.43	0.79
Family Distribution by Income Level	197,157	16.34	15.21	20.25	48.20	0.00
Household Distribution by Income Level	293,999	19.01	14.57	17.49	48.93	0.00
Unemployment rate (%)	3.76	7.52	6.09	3.69	2.61	5.97
Households Below Poverty Level (%)	7.77	27.37	15.65	6.48	3.34	21.57
Median Family Income (28140 - Kansas City, MO-KS MSA)		\$86,562		Median Housing Value		\$209,550
Median Family Income (28140 - Kansas City, MO-KS MSA) for 2024		\$103,000		Median Gross Rent		\$1,046
			Families Below Poverty Level		5.51	
FFIEC File - 2024 Census						
2024 Dun & Bradstreet SBSF Demographics						
Due to rounding, totals may not equal 100.0%						
(*) The NA category consists of geographies that have not been assigned an income classification						

Scope of Evaluation in Kansas

We conducted a full-scope review of the bank's only AA, which includes the entire counties of Johnson and Wyandotte in Kansas. There are no limited-scope areas. Since both counties are located within the Kansas City, KS-MO MMSA, they were combined for purposes of this evaluation. Refer to Appendix A for more information.

LENDING TEST

The bank's performance under the Lending Test in Kansas is rated Outstanding.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the Johnson-Wyandotte Counties AA is excellent.

Distribution of Loans by Income Level of the Geography

The bank exhibited excellent geographic distribution of loans in the State.

Home Mortgage Loans

Refer to Table 7 in the state of Kansas section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

The geographic distribution of home mortgage loans was excellent.

The bank originated 15.38 percent of loans in low-income census tracts, significantly exceeding both the percentage of owner-occupied housing units and the aggregate industry distribution of loans within these geographies at 3.97 percent and 2.88 percent, respectively. Additionally, the bank originated 42.31 percent of its loans in moderate-income census tracts, significantly exceeding both the percentage of owner-occupied housing units and the aggregate industry distribution of loans within these geographies at 11.73 percent and 11.40 percent, respectively.

Lending Gap Analysis

No unexplained lending gaps were identified.

Distribution of Loans by Income Level of the Borrower

The bank exhibited an excellent distribution of loans to individuals of different income levels.

Home Mortgage Loans

Refer to Table 8 in the state of Kansas section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

The overall borrower distribution of home mortgage loans was excellent.

The bank originated 11.54 percent of loans to low-income borrowers, significantly exceeding the aggregate industry distribution of loans at 6.33 percent but is below the percentage of low-income families. Additionally, the bank originated 15.38 percent of its loans to moderate-income borrowers, which is near the aggregate industry distribution of loans and exceeds the percentage of moderate-income families at 16.03 percent and 15.21 percent, respectively.

Examiners evaluated the disparity between the median income of families within the AA and the cost of housing. Based on the information found in the demographics table, low-income families earned less than \$43,281, and moderate-income families earned less than \$69,250. The median housing value in the AA is \$209,550. One method to determine housing affordability assumes a maximum affordable monthly principal and interest payment of no more than 30 percent of the applicant's income. The calculated maximum affordable monthly mortgage payment was \$1,082 for a low-income borrower, and \$1,731 for a moderate-income borrower. Assuming a 30-year mortgage with a 6 percent interest rate, and not considering any down payment, homeowner's insurance, real estate taxes, or additional monthly expenses, the monthly mortgage payment for a home at the AA median housing value would be \$1,256. Based on these calculations, low-income borrowers would be challenged to qualify for and afford home mortgage financing in the AA.

While the demographics table found the median housing value in the AA is \$209,550, the Kansas City Regional Association of Realtors reported in Wyandotte County, Kansas the median home sales price in 2024 was \$230,000, and in Johnson County, Kansas the median home sales price in 2024 was \$443,250. Incorporating this information into the housing affordability calculation results in low-income borrowers in Wyandotte County and low- and moderate-income borrowers in Johnson County being challenged to qualify for and afford mortgage financing in the AA.

Responses to Complaints

AFS did not receive any written complaints relating to its CRA performance during the evaluation period.

Appendix A: Scope of Examination

The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the MSAs and non-MSAs that received comprehensive examination review, designated by the term “full-scope,” and those that received a less comprehensive review, designated by the term “limited-scope”.

Time Period Reviewed:	(01/01/2022 to 12/31/2024)	
Bank Products Reviewed:	Home mortgage	
Affiliate(s)	Affiliate Relationship	Products Reviewed
N/A	N/A	NA
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
Kansas		
Johnson-Wyandotte Counties AA	Full-Scope	All census tracts in Johnson and Wyandotte Counties, Kansas (both are part of the Kansas City MMSA)

Appendix B: Summary of MMSA and State Ratings

RATINGS	
Overall Bank:	Lending Test Rating
Argentine Federal Savings	Outstanding
State:	
Kansas	Outstanding

Appendix C: Definitions and Common Abbreviations

The following terms and abbreviations are used in this performance evaluation, including the CRA tables. The definitions are intended to provide the reader with a general understanding of the terms, not a strict legal definition.

Affiliate: Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if the same company directly or indirectly controls both companies. For example, a bank subsidiary is controlled by the bank and is, therefore, an affiliate.

Aggregate Lending (Aggt.): The number of loans originated and purchased by all reporting lenders (HMDA or CRA) in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/AA.

Census Tract (CT): A small, relatively permanent statistical subdivision of a county delineated by a local committee of census data users for the purpose of presenting data. Census tracts nest within counties, and their boundaries normally follow visible features, but may follow legal geography boundaries and other non-visible features in some instances, Census tracts ideally contain about 4,000 people and 1,600 housing units.

Combined Statistical Area (CSA): A geographic entity consisting of two or more adjacent Core Based Statistical Areas with employment interchange measures of at least 15. An employment interchange measure is a measure of ties between two adjacent entities. The employment interchange measure is the sum of the percentage of workers living in the smaller entity who work in the larger entity and the percentage of employment in the smaller entity that is accounted for by workers who reside in the larger entity.

Community Development (CD): 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 Small Business Administration Development Company or Small Business Investment Company programs size eligibility standards or have gross annual revenues of \$1 million or less; or activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas.

Community Reinvestment Act (CRA): The statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its entire community, including LMI areas, consistent with the safe and sound operation of the bank, and to take this record into account when evaluating certain corporate applications filed by the bank.

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 non-relatives 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 that conduct 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 applicants, the amount of loan requested, the disposition of the application (e.g., approved, denied, and withdrawn), the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

Home Mortgage Loans: A closed-end mortgage loan or an open-end line of credit as these terms are defined under 12 CFR 1003.2, and that is not an excluded transaction under 12 CFR 1003.3(c)(1) through (c)(10) and (c)(13).

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 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 CD loans and qualified investments, branch distribution, and CD services).

Low-Income: Individual income that is at 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 state/AA.

Median Family Income (MFI): The median income determined by the U.S. Census Bureau every five years and used to determine the income level category of geographies. The median is the point at which half of the families have income above, and half below, a range of incomes. Also, the median income determined by the Federal Financial Institutions Examination Council (FFIEC) annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above, and half below, a range of incomes.

Metropolitan Division: As defined by Office of Management and Budget, a county or group of counties within a Core Based Statistical Area that contains an urbanized population of at least 2.5 million. A Metropolitan Division consists of one or more main/secondary counties that represent an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

Metropolitan Statistical Area: An area, defined by the Office of Management and Budget, as a core based statistical area associated with at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical Area comprises the central county or counties containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

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.

Multistate Metropolitan Statistical Area (MMSA): Any multistate metropolitan statistical area or multistate combined statistical area, as defined by the Office of Management and Budget.

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.

Prior Period Investments: Investments made in a previous evaluation period that are outstanding as of the end of the evaluation period.

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

Rating Area: A rated area is a state or multistate metropolitan statistical 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 statistical area, the institution will receive a rating for the multistate metropolitan statistical area.

Small Loan(s) to Business(es): A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans.

Small Loan(s) to Farm(s): A loan included in 'loans to small farms' as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have

original amounts of \$500,000 or less and are either secured by farmland or are classified as loans to finance agricultural production and other loans to farmers.

Tier 1 Capital: The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

Unfunded Commitments: Legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

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

Appendix D: Tables of Performance Data

Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan statistical areas, if applicable, are presented in one set of tables. References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the Lending Test tables, the following are applicable: (1) purchased are treated as originations; and (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA or CRA-reporting lenders in the MMSA/AA. Deposit data are compiled by the FDIC and are available as of June 30th of each year. Tables without data are not included in this PE.

The following is a listing and brief description of the tables included in each set:

- Table 7. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.
- Table 8. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/AA. The table also presents aggregate peer data for the years the data is available.

Table 7: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2022-2024
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total Number	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	% Aggregate
Johnson-Wyandotte Counties AA 2024	26	4,931,844	100.00	41,406	3.97	15.38	2.88	11.73	42.31	11.40	32.12	11.54	31.93	52.09	30.77	53.67	0.10	0.00	0.11
Total	26	4,931,844	100.00	41,406	3.97	15.38	2.88	11.73	42.31	11.40	32.12	11.54	31.93	52.09	30.77	53.67	0.10	0.00	0.11
Source: FFIEC File - 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, 2022, 2023, -- HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%																			

Table 8: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2022-2024
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers		
	#	\$	% of Total Number	Overall Market	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate	% Families	% Bank Loans	% Aggregate
Johnson-Wyandotte Counties AA 2024	26	4,931,844	100.00	41,406	16.34	11.54	6.33	15.21	15.38	16.03	20.25	26.92	20.06	48.20	42.31	43.05	--	3.85	14.53
Total	26	4,931,844	100.00	41,406	16.34	11.54	6.33	15.21	15.38	16.03	20.25	26.92	20.06	48.20	42.31	43.05	--	3.85	14.53
Source: FFIEC File - 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, 2022, 2023, -- HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%																			