



PUBLIC DISCLOSURE

January 23, 2023

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Golden Belt Bank, FSA
Charter Number: 702253

1101 East 27th Street
Hays, KS 67601

Office of the Comptroller of the Currency

2959 N. Rock Road
Suite 510
Wichita, KS 67226

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.

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Overall CRA Rating

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

The lending test is rated: Satisfactory.

The major factors that support this rating include:

- Golden Belt Bank's (GBB) loan-to-deposit (LTD) ratio is more than reasonable with a quarterly average of 81.8 percent.
- The majority of the bank's loans are inside its assessment areas (AA).
- A reasonable distribution of loans to individuals of different income levels.
- A reasonable geographic distribution of loans.
- The lending test is based on combined ratings of the Kansas and Colorado rating areas with Kansas carrying the majority of the weight. The majority of deposits, branches, and loans are in the Kansas rating area.

Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AAs, the bank's LTD ratio is more than reasonable. GBB's average quarterly LTD ratio is 81.8 percent compared to peer averages of 69.1 percent. The bank's LTD has ranged from 70.6 to 99.7 percent, and peer LTD ranged from 36.6 to 86.9 percent.

Lending in Assessment Area

A majority of the bank's loans are inside its AAs.

The bank originated and purchased 73 percent by number and 78 percent by dollar amount of its total loans inside the bank's AAs during the evaluation period. This analysis is performed at the bank, rather than the AA, level. This percentage does not include extensions of credit by affiliates that may be considered under the other performance criteria.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	29	73%	11	28%	40	4,984	78%	1,367	22%	6,351
Total	29	73%	11	28%	40	4,984	78%	1,367	22%	6,351

*Source: Bank Data
Due to rounding, totals may not equal 100.0%*

Description of Institution

Golden Belt Bank, Federal Savings Association (GBB) is a \$300 million federally chartered savings association located in Hays, Kansas. GBB is a wholly owned subsidiary of the holding company, Mid-America Financial Corporation. The holding company has total assets of \$33.5 million as of June 30, 2022. GBB also operates two full-service branches with drive-up facilities in Ellis, Kansas and Fort Morgan, Colorado. The institution has three automatic teller machines (ATMs), with one located at the main office in Hays, one located at the Ellis branch, and one located at the Fort Morgan branch. The ATMs do not accept deposits. GBB acquired Morgan Financial Corporation and Morgan Federal Bank, Fort Morgan, Colorado on October 2, 2017. This acquisition was excluded during the prior CRA examination since only three months of data was available; however, the bank is now an interstate financial institution with the addition of the Fort Morgan branch.

GBB is a full-service banking institution offering a range of commercial, real estate, agricultural, and consumer credit products. As of December 31, 2022, net loans represent 67 percent of GBB's total assets. GBB's loan portfolio is comprised of 54 percent residential real estate, 28 percent commercial loans, 14 percent agricultural loans, and 4 percent consumer loans. GBB had tier 1 capital of \$33.7 million as of December 31, 2022. Primary product offerings focus on home lending. The bank participates in programs focused on low- and moderate-income families which include the Homeownership Set-Aside program and the USDA Rural Development's single family housing guaranteed loan program. The bank also provides options for affordable mortgage insurance for those with low down payments.

GBB designates Ellis County and Morgan County as its two assessment areas (AAs). The AAs are contiguous and are in non-metropolitan statistical areas. The Ellis County AA includes six census tracts: one moderate-income tract, three middle-income tracts, and two upper-income tracts. The Morgan County AA includes eight census tracts: two moderate-income tracts, five middle-income tracts, and one upper-income tract. The AAs comply with the regulation and do not arbitrarily exclude any low or moderate-income areas.

There are no legal, financial, or other matters impeding GBB's ability to help meet the credit needs of the AAs. The Office of the Comptroller of the Currency last evaluated GBB's CRA performance on September 12, 2018. GBB received an overall rating of "Satisfactory" under the Small Bank Performance Standard.

Scope of the Evaluation

Evaluation Period/Products Evaluated

We evaluated GBB's Community Reinvestment Act performance using small bank examination procedures; the evaluation period was from January 1, 2019, through December 31, 2021. The evaluation focused on the institution's lending performance in meeting the credit needs within its two AAs. Specifically, we analyzed primary loan products to determine the amount of lending in the AA and the distribution of lending to borrowers of different income levels. We determined the bank's primary loan products based on loan originations or purchases from January 1, 2019 through December 31, 2021. Home mortgage loans are the bank's primary product in both AAs. Home mortgage loans represent 63

percent by dollar and 44 percent by number of all loans in the Ellis County AA. In the Morgan County AA, home mortgage loans represent 85 percent by dollar and 67 percent by number of all loans.

Our lending performance analysis consists of a sample of 20 home mortgage loans for each AA, making the total sample 40 loans.

Selection of Areas for Full-Scope Review

In each state where the bank has an office, one or more of the AAs within that state was selected for a full-scope review. For purposes of this evaluation, bank delineated assessment areas located within the same metropolitan statistical area (MSA), multistate metropolitan statistical area (MMSA), or combined statistical area (CSA) 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 of Kansas and Colorado ratings, and where applicable, multistate ratings.

The MMSA rating and state ratings are based on performance in all bank AAs. Refer to the “Scope of Evaluation” section under each state and MMSA Rating section for details regarding how the areas were weighted in arriving at the respective ratings.

Discriminatory or Other Illegal Credit Practices Review

Pursuant to 12 CFR 25.28(c) or 195.28(c), respectively, in determining a national bank’s 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 Bureau of Consumer Financial Protection, as applicable.

The OCC has not identified that this institution (or any affiliate whose loans have been considered as part of the institution’s lending performance) 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 Kansas¹: Satisfactory

The Lending Test is rated: Satisfactory

The major factors that support this rating include:

- A reasonable distribution of loans to individuals of different income levels
- A reasonable geographic distribution of loans in the State.

Description of Institution's Operations in Kansas

GBB is a full-service banking institution offering a range of commercial, real estate, agricultural, and consumer credit products. The bank's lending focus is home mortgage loans. GBB operates two branches and two non-deposit taking ATMs in Kansas. As of June 30, 2021, Ellis County AA deposits totaled \$153.4 million, comprising approximately 66 percent of the bank's total deposits. During the evaluation period, Ellis County originated 82 percent of all bank loans.

GBB faces strong competition in the AA, with ten institutions in the Ellis County market. Based on the June 30, 2021 Federal Deposit Insurance Corporation (FDIC) Deposit Market Share Report, GBB ranks fourth with 13 percent of the total deposits within the county. The three institutions with higher total deposits than GBB hold 21 percent, 17 percent, and 16 percent, respectively. Primary competitors of similar size in the area include Bank of Hays and First Kansas Bank.

We used existing community contacts to assess the credit needs and opportunities in the Ellis County AA. The community contact is involved with the Fort Hays University Small Business Development Center. Small business lending to stimulate growth, specifically to start-up businesses, was identified as a credit need. No concerns were noted in regard to performance of local financial institutions.

Ellis County AA

Table A – Demographic Information of the Assessment Area						
Assessment Area: 2021 Ellis County KS						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	6	0.0	16.7	50.0	33.3	0.0
Population by Geography	28,993	0.0	22.9	40.3	36.8	0.0
Housing Units by Geography	12,996	0.0	22.1	40.2	37.6	0.0
Owner-Occupied Units by Geography	7,531	0.0	12.0	47.2	40.8	0.0

¹ This rating reflects performance within the state. The statewide evaluations do not reflect performance in the parts of those states contained within a MMSA.

Occupied Rental Units by Geography	4,316	0.0	39.1	29.9	31.0	0.0
Vacant Units by Geography	1,149	0.0	24.5	33.9	41.6	0.0
Businesses by Geography	2,704	0.0	21.2	46.1	32.7	0.0
Farms by Geography	177	0.0	5.6	51.4	42.9	0.0
Family Distribution by Income Level	6,509	17.4	15.0	19.9	47.7	0.0
Household Distribution by Income Level	11,847	24.3	16.8	16.2	42.7	0.0
Median Family Income Non-MSAs – KS	\$57,229		Median Housing Value			\$149,564
			Median Gross Rent			\$648
			Families Below Poverty Level			7.1%
<i>Source: 2015 ACS and 2021 D&B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

Scope of Evaluation in Kansas

The bank has one AA in Kansas; therefore, we performed a full-scope review of that AA.

LENDING TEST

The bank’s performance under the Lending Test in Kansas is rated Satisfactory.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review the bank’s performance in the Ellis County AA is adequate.

Distribution of Loans by Income Level of the Geography

The bank exhibits reasonable geographic distribution of loans in the State.

Home Mortgage Loans

Refer to Table O 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.

Distribution of home mortgage loans in moderate-income tracts is reasonable after considering performance context. From our sample, five percent of GBB’s home mortgage loans were made to borrowers located in the moderate-income tract. Demographic data shows 12 percent of owner-occupied housing units within the AA are in moderate-income tracts; aggregate data indicates of 13.8 percent of home mortgage loans within the AA were to borrowers located in moderate-income tracts. However, this performance did not adversely affect the ratings as that part of the AA has a significant volume of college students. The majority of housing in or near that area are rentals, sororities, and fraternities. There are no low-income tracts in the AA for review.

Distribution of Loans by Income Level of the Borrower

The bank exhibits a reasonable distribution of loans to individuals of different income levels, given the product lines offered by the bank.

Home Mortgage Loans

Refer to Table P 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.

Distribution of home mortgage loans to low-income borrowers is poor. From our sample, GBB did not make any home mortgage loans to low-income borrowers. Demographics show 17.4 percent of families in the AA are low-income borrowers; aggregate data shows 8.7 percent of home mortgage loans within the AA were made to low-income borrowers. However, the bank had an excellent distribution of loans to moderate-income borrowers. Bank loans to moderate-income borrowers were 20 percent compared to demographics of 15 percent and aggregate data of 16.6 percent.

Responses to Complaints

GBB did not receive any written complaints during the evaluation period related to CRA performance.

State Rating

State of Colorado

CRA rating for the State of Colorado²: Satisfactory

The Lending Test is rated: Satisfactory

The major factors that support this rating include:

- A reasonable distribution of home mortgage loans to individuals of different income levels.
- A reasonable geographic distribution of loans in the State.

Description of Institution's Operations in Colorado

GBB is a full-service banking institution offering a range of commercial, real estate, agricultural, and consumer credit products. The bank's lending focus is home mortgage loans. GBB operates one branch and one non-deposit taking ATM in Colorado. As of June 30, 2021, Morgan County AA deposits totaled \$79.3 million, comprising approximately 34 percent of the bank's total deposits. During the evaluation period, Morgan County originated 18 percent of all bank loans.

GBB faces strong competition in the AA, with nine institutions in the Morgan County market. Based on the June 30, 2021 FDIC Deposit Market Share Report, GBB ranks third with 10 percent of the total deposits within the county. The two institutions with higher total deposits than GBB hold 37 percent and 16 percent, respectively. Primary competitors of similar size in the area include FMS Bank and High Plains Bank.

We conducted a new community contact interview to assess credit needs and opportunities in the AA. The community contact is involved in Economic Development for the City of Fort Morgan. Credit needs and opportunities include home mortgage loans, and financing for new housing developments. No concerns were noted in regard to local financial institution performance. The contact stated that local financial institutions are very involved within the community.

Morgan County AA

Table A – Demographic Information of the Assessment Area						
Assessment Area: 2021 Morgan County CO						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	8	0.0	25.0	62.5	12.5	0.0
Population by Geography	28,359	0.0	24.3	65.7	10.0	0.0
Housing Units by Geography	11,452	0.0	23.7	64.7	11.6	0.0

² This rating reflects performance within the state. The statewide evaluations do not reflect performance in the parts of those states contained within a MMSA.

Owner-Occupied Units by Geography	6,747	0.0	19.1	68.5	12.4	0.0
Occupied Rental Units by Geography	3,674	0.0	32.1	61.4	6.5	0.0
Vacant Units by Geography	1,031	0.0	23.7	51.6	24.7	0.0
Businesses by Geography	2,802	0.0	30.8	58.4	10.8	0.0
Farms by Geography	289	0.0	5.5	68.2	26.3	0.0
Family Distribution by Income Level	7,658	21.4	23.4	19.7	35.5	0.0
Household Distribution by Income Level	10,421	22.7	17.5	19.7	40.0	0.0
Median Family Income Non-MSAs - CO	\$60,701	Median Housing Value				\$147,818
		Median Gross Rent				\$735
		Families Below Poverty Level				7.8%
<i>Source: 2015 ACS and 2021 D&B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(* The NA category consists of geographies that have not been assigned an income classification.</i>						

Scope of Evaluation in Colorado

The bank has one AA in Colorado; therefore, we performed a full-scope review of that AA.

LENDING TEST

The bank's performance under the Lending Test in Colorado is rated Satisfactory.

Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the Morgan County AA is adequate.

Distribution of Loans by Income Level of the Geography

The bank exhibits a reasonable geographic distribution of loans in the State.

Home Mortgage Loans

Refer to Table O in the state of Colorado 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.

Distribution of home mortgage loans in moderate-income tracts is reasonable after considering performance context. From our sample, 10 percent of GBB's home mortgage loans were made to borrowers located in moderate-income tracts. Demographic data shows 19.1 percent of owner-occupied housing units within the AA are in moderate-income tracts; aggregate data indicates 20.6 percent of home mortgage loans within the AA were to borrowers located in moderate-income tracts. Management noted that home values have increased significantly, making it difficult for LMI individuals to afford housing. Most moderate-income borrowers rent in the area. Information from the community contact interview also supports this as new developments include apartments and properties with higher-end prices. There are no low-income tracts available for review.

Distribution of Loans by Income Level of the Borrower

The bank exhibits a reasonable distribution of loans to individuals of different income levels, given the product lines offered by the bank.

Home Mortgage Loans

Refer to Table P in the state of Colorado 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.

Distribution of home mortgage loans to individuals of different income levels is reasonable. From our sample, home mortgage loan distributions to low-income borrowers is below demographics, but comparable to aggregate data with bank loans totaling 5 percent and aggregate data of 5.1 percent. Distribution to moderate-income borrowers is also comparable to both demographics and aggregate, with bank loans totaling 20 percent comparing to demographics of 23.4 percent and aggregate data of 22.8 percent.

Responses to Complaints

GBB did not receive any written complaints during the evaluation period related to CRA performance.

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:	01/01/19 to 12/31/21	
Bank Products Reviewed:	Home mortgage loans	
Affiliate(s)	Affiliate Relationship	Products Reviewed
N/A	N/A	N/A
List of Assessment Areas and Type of Examination		
Rating and Assessment Areas	Type of Exam	Other Information
Ellis County AA	Full-scope	State of Kansas
Morgan County AA	Full-scope	State of Colorado

Appendix B: Summary of MMSA and State Ratings

RATINGS	Golden Belt Bank, FSA
Overall Bank:	Lending Test Rating
Golden Belt Bank, FSA	Satisfactory
State:	
Kansas	Satisfactory
Colorado	Satisfactory

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/assessment area.

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 investments, and branch distribution).

Low-Income Individual: Individual income that is less than 50 percent of the area median income.

Low Income Geography: A census tract with a median family income that is less than 50 percent.

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/assessment area.

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.

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.

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

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/assessment area. 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 O. 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 P. 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/assessment area. The table also presents aggregate peer data for the years the data is available.
- Table Q. Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses that were originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because aggregate small business data are not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank’s assessment area.
- Table R. Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to: 1) the percentage distribution of businesses with revenues of greater than \$1 million; and, 2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.

- Table S. Assessment Area Distribution of Loans to Farms by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$500,000) to farms originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of farms (regardless of revenue size) throughout those geographies. The table also presents aggregate peer data for the years the data is available. Because aggregate small farm data are not available for geographic areas smaller than counties, it may be necessary to use geographic areas larger than the bank's assessment area.
- Table T. Assessment Area Distribution of Loans to Farms by Gross Annual Revenues -** Compares the percentage distribution of the number of small loans (loans less than or equal to \$500 thousand) originated and purchased by the bank to farms with revenues of \$1 million or less to: 1) the percentage distribution of farms with revenues of greater than \$1 million; and, 2) the percentage distribution of farms for which revenues are not available. The table also presents aggregate peer small farm data for the years the data is available.
- Table U. Assessment Area Distribution of Consumer 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 households in those geographies.
- Table V. Assessment Area Distribution of Consumer 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 households by income level in each MMSA/assessment area.

Kansas

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2019-2021		
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts				
	#	\$	% of Total	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		
Ellis County KS AA	20	3,350	100.0	585	0.0	0.0	0.0	12.0	5.0	13.8	47.2	45.0	41.4	40.8	50.0	44.8	0.0	0.0	0.0		
Total	20	3,350	100.0	585	0.0	0.0	0.0	12.0	5.0	13.8	47.2	45.0	41.4	40.8	50.0	44.8	0.0	0.0	0.0		

*Source: 2015 ACS ; 01/01/2019 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2019-2021		
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers				
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate		
Ellis County KS AA	20	3,350	100.0	585	17.4	0.0	8.7	15.0	20.0	16.6	19.9	15.0	21.7	47.7	65.0	36.2	0.0	0.0	16.8		
Total	20	3,350	100.0	585	17.4	0.0	8.7	15.0	20.0	16.6	19.9	15.0	21.7	47.7	65.0	36.2	0.0	0.0	16.8		

*Source: 2015 ACS ; 01/01/2019 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%*

Colorado

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2019-2021	
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	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	
Morgan County CO AA	20	3,291	100.0	1,594	0.0	0.0	0.0	19.1	10.0	20.6	68.5	75.0	71.3	12.5	15.0	8.0	0.0	0.0	0.0	
Total	20	3,291	100.0	1,594	0.0	0.0	0.0	19.1	10.0	20.6	68.5	75.0	71.3	12.5	15.0	8.0	0.0	0.0	0.0	

Source: 2015 ACS ; 01/01/2019 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%

Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower																			2019-2021	
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers			
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	
Morgan County CO AA	20	3,291	100.0	1,594	21.4	5.0	5.1	23.4	20.0	22.8	19.7	25.0	26.4	35.5	50.0	25.3	0.0	0.0	20.4	
Total	20	3,291	100.0	1,594	21.4	5.0	5.1	23.4	20.0	22.8	19.7	25.0	26.4	35.5	50.0	25.3	0.0	0.0	20.4	

Source: 2015 ACS ; 01/01/2019 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available.
Due to rounding, totals may not equal 100.0%