



**PUBLIC DISCLOSURE**

September 8, 2025

**COMMUNITY REINVESTMENT ACT  
PERFORMANCE EVALUATION**

GNCBank, National Association  
Charter Number: 13347

100 E. Forest Avenue  
Girard, Kansas 66743

Office of the Comptroller of the Currency

7101 College Blvd., Suite 1600  
Overland Park, Kansas 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.

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## Overall CRA Rating

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

**The lending test is rated: Outstanding.**

**The community development test is rated: Outstanding.**

The major factors that support this rating include:

- The Lending Test rating is based on an overall assessment of GNBank, National Association's (GNB) combined performance of lending in Kansas and Colorado within its assessment area(s) (AA(s)). Performance in Kansas received greater weight based on GNB's lending and bank deposits.
- The Community Development (CD) Test rating is based on an assessment of GNB's CD activities for lending, investments, and services in Kansas and Colorado with greater weight placed on Kansas based on lending and deposits.

### Loan-to-Deposit Ratio

Considering the bank's size, financial condition, and credit needs of the AAs, the bank's loan-to-deposit (LTD) ratio is reasonable. GNB's quarterly average LTD ratio is 72.8 percent from January 1, 2022, through December 31, 2024. GNB's LTD ratio ranged from a low of 59.1 percent to a high of 80.6 percent. The average quarterly LTD ratio for 19 similarly situated institutions over the same period is 62.2 percent. The average quarterly LTD for these institutions ranged from a low of 13.7 percent to a high of 83.7 percent. The asset size of these institutions ranged from \$51.3 million to \$861.3 million, with an average asset size of \$258.7 million.

### Lending in Assessment Area

A substantial majority of the bank's loans were inside its AAs. The bank originated and purchased 83.75 percent 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.

Loan Category	Number of Loans				Total #	Dollar Amount of Loans \$(000s)				Total \$(000s)
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Small Farm	149	82.78	31	17.22	180	13,454	82.58	2,838	17.42	16,292
Consumer	52	86.67	8	13.33	60	654	82.26	141	17.74	795
<b>Total</b>	201	83.75	39	16.25	240	14,108	82.57	2,979	17.43	17,087

Source: 1/1/2022 - 12/31/2024 Bank Data.  
Due to rounding, totals may not equal 100.0%

## Description of Institution

GNB is a \$995.8 million multi-state community bank headquartered in Girard, Kansas. It is owned by GN Bankshares, Inc., a one-bank holding company. In April 2019, GNB successfully acquired First National Bank of Girard. GNB has 13 branch locations with an automated teller machine (ATM) located in 10 of the branches. In addition, GNB has one limited-service branch, two loan processing offices (LPOs), and one non-service headquarters. They primarily serve 16 rural counties throughout the state of Kansas and the eastern border of Colorado. These counties make up the three AAs including Kansas non-MSA, Jackson County Kansas, and Colorado non-MSA.

GNB offers a full range of deposit and loan products and services. As of December 31, 2024, total loans of \$623.9 million represent 63.38 percent of total assets. Agricultural related loans remain GNB's primary loan product, totaling \$292.4 million, or 46.87 percent of total loans. The remainder of the loan portfolio is comprised of 39.54 percent commercial and commercial real estate loans, 12.49 percent one-to four-family residential real estate, and 2.34 percent consumer loans. In addition, deposits of \$774.4 million represent 78.67 percent of total assets. Tier 1 capital totals \$111.4 million.

There are no legal, financial, or other factors impeding GNB's ability to meet the credit needs of its AAs. GNB received a "Satisfactory" rating under the Intermediate Small Bank Standards at the previous CRA examination, dated July 18, 2022.

## Scope of the Evaluation

### Evaluation Period/Products Evaluated

The Office of the Comptroller of the Currency (OCC) used intermediate small bank examination procedures to evaluate GNB's record of meeting the credit needs of its community through its lending activities. Consistent with GNB's business strategy, the bank's primary product is agricultural loans, by dollar and number, in the Kansas AAs. In the Colorado non-MSA AA, primary products are agricultural loans (by dollar) and consumer loans (by number). The evaluation period for the Lending Test is January 1, 2022, through December 31, 2024. This evaluation also included an assessment of the bank's CD lending, services, and investment activities.

### 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 State of Kansas received the greatest weight in determining GNB's CRA performance. By dollar, the state of Kansas has 86.9 percent of GNB's loans and 76.6 percent by number. Kansas has 11 of the bank's branches as well the bank's headquarters and both of GNB's LPOs. Kansas also has 84.9 percent of the bank's deposits.

The MMSA rating and state ratings in rating areas with a single AA are based on performance in that AA. The MMSA and state ratings in rating areas with multiple AAs are based on the weighted-average conclusions in those AAs. Refer to the "Scope" 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) (March 29, 2024) 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 (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 Kansas<sup>1</sup>:** Outstanding.

**The Lending Test is rated:** Outstanding.

**The Community Development Test is rated:** Outstanding.

The major factors that support this rating include:

- The banks record of lending in different geographies is excellent.
- The distribution of loans among farms of different sizes is excellent.
- The bank demonstrated excellent performance in the CD test.

### Description of Institution's Operations in Kansas

#### Kansas Non-MSA

The Kansas non-MSA AA includes the counties of Crawford, Woodson, Ford, Clark, Hodgeman, Comanche, Kiowa, Edwards, Clay, Brown, Atchison, and Nemaha. GNB has 10 branches and two LPOs in Kansas for 2024. One LPO is located in the Nemaha County, which is in the Kansas non-MSA, and the other LPO is not located in any AAs. The institution closed one of its branches on November 30, 2023, which removed Cherokee County from the AA which would make 11 branches in the AA for 2022 and 2023. With the closure of the branch in Cherokee County, the number of census tracts in the AA decreased by 6 from 48 to 42. GNB is headquartered in Crawford County. There is a 24-hour non-deposit taking ATM located in nine of the locations.

Demographic data shows the population in the AA is 131.4 thousand with a median family income for 2024 of \$80.9 thousand. The AA has 13.46 percent of households below the poverty level and 9.04 percent of families below the poverty level.

Top employment sectors in the AA are in services, agriculture, and retail. The Kansas Department of Labor reports the December 2024 unemployment rates for the 13 counties ranging from a low of 2.10 percent in Nemaha to a high of 5.70 percent in Woodson. The average rate for the 13 counties was 3.08 percent. This compares to the state of Kansas unemployment rate at the time of 3.60 percent and the Bureau of Labor Statistics July 2025 national unemployment rate of 4.00 percent.

There is strong competition for financial services in the AA. According to the FDIC market share data, as of June 30, 2024, GNB's deposits in the AA totaled \$593.2 million with a market share of 11.7 percent, which ranks first out of 47 depository institutions in the market. Significant competitors include other community banks operating in the AA with numerous bank locations throughout Kansas. Deposits from counties within this AA account for the majority of GNB's deposit base at 75.1 percent of total deposits.

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

During the examination, we reviewed one community contact within the Kansas non-MSA AA. The contact noted an increase in small business lending opportunities with 11 businesses started in 2023. The contact stated the local companies are increasing wages in an effort to fill open positions for the new businesses. The contact noted the area is experiencing a shortage of homes for first-time buyers; however, there are opportunities for small business lending related to retail businesses and opportunities for farm lending outside of city limits but still within the county.

The following table provides a summary of demographics, including housing and business information for the Kansas non-MSA AA.

Assessment Area(s) - Non-MSA KS 2023						
2022 - 2023						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	48	0.00	16.67	72.92	8.33	2.08
Population by Geography	150,752	0.00	16.76	72.11	9.40	1.73
Housing Units by Geography	68,838	0.00	16.37	73.95	8.94	0.74
Owner-Occupied Housing by Geography	39,481	0.00	11.82	77.43	10.26	0.50
Occupied Rental Units by Geography	19,067	0.00	26.45	64.44	8.11	1.00
Vacant Units by Geography	10,290	0.00	15.16	78.21	5.41	1.21
Businesses by Geography	4,694	0.00	20.56	68.28	10.52	0.64
Farms by Geography	810	0.00	3.46	81.23	15.06	0.25
Family Distribution by Income Level	37,589	19.95	19.62	22.39	38.04	0.00
Household Distribution by Income Level	58,548	23.87	18.65	18.11	39.37	0.00
Unemployment rate (%)	4.03	0.00	6.75	3.58	2.39	7.74
Households Below Poverty Level (%)	13.81	0.00	26.11	11.84	5.29	46.51
Median Family Income (Non-MSAs - KS)		\$65,467			Median Housing Value	\$90,350
Median Family Income (Non-MSAs - KS) for 2023		\$79,900			Median Gross Rent	\$670
					Families Below Poverty Level	9.24
FFIEC File - 2020 Census						
2023 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						

Assessment Area(s) - Non-MSA KS 2024						
2024						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	42	0.00	16.67	71.43	9.52	2.38
Population by Geography	131,390	0.00	16.58	70.65	10.79	1.98
Housing Units by Geography	58,947	0.00	16.09	72.60	10.44	0.87
Owner-Occupied Housing by Geography	33,815	0.00	11.22	76.22	11.98	0.58
Occupied Rental Units by Geography	16,779	0.00	26.57	63.08	9.21	1.14
Vacant Units by Geography	8,353	0.00	14.76	77.07	6.67	1.50
Businesses by Geography	4,154	0.00	21.86	65.55	12.21	0.39
Farms by Geography	751	0.00	2.80	80.83	16.25	0.13
Family Distribution by Income Level	32,675	19.49	19.33	22.34	38.84	0.00

Assessment Area(s) - Non-MSA KS 2024						
						2024
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Household Distribution by Income Level	50,594	23.25	18.38	18.27	40.10	0.00
Unemployment rate (%)	4.27	0.00	7.37	3.78	2.39	7.74
Households Below Poverty Level (%)	13.46	0.00	26.41	11.43	5.29	46.51
Median Family Income (Non-MSAs - KS)		\$65,183			Median Housing Value	\$92,650
Median Family Income (Non-MSAs - KS) for 2024		\$80,900			Median Gross Rent	\$679
					Families Below Poverty Level	9.04

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

Examiners completed a full-scope review of GNB’s Kansas non-MSA AA and a limited scope review of GNB’s Jackson County Kansas MSA AA. The Kansas non-MSA AA received the greatest weight with 91.5 percent of the state’s branch deposits, 85.6 percent of the loans in the state by number, and 76.4 percent of the loan dollar volume. Additionally, greater was given to years 2022 and 2023 with greatest number of loan origination for the Kansas non-MSA AA over 2024 with 2022-23 having 68.4 percent of the loan volume for the evaluation period.

## CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN KANSAS

### LENDING TEST

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

### Conclusion for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank’s lending performance in the state of Kansas was excellent.

### Distribution of Loans by Income Level of the Geography

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

#### *Small Loans to Farms*

Refer to Table 11 in the state of Kansas section of appendix D for the facts and data used to evaluate the geographic distribution of the bank’s originations and purchases of small loans to farms.

#### Kansas non-MSA AA

#### 2022-2023

The overall geographic distribution of small loans to farms in the Kansas non-MSA AA is excellent. The distribution of small loans to farms is excellent in the moderate-income tract with bank lending

significantly exceeding both demographic and aggregate data. There is strong competition in the AA with 46 other lenders. An analysis of low-income tract geographies is not meaningful as none of the AA census tracts are designated low-income.

2024

The geographic distribution of small loans to farms in the Kansas non-MSA AA is excellent. The distribution of loans significantly exceeded both the demographic and the aggregate. An analysis of low-income tract geographies is not meaningful as none of the AA census tracts are designated low-income.

**Distribution of Loans by Income Level of the Borrower**

The bank exhibited an excellent distribution of small loans to farms of different sizes, given the product lines offered by the bank.

***Small Loans to Farms***

Refer to Table 12 in the state of Kansas section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to farms.

Kansas non-MSA AA

2022-2023

The overall borrower distribution of small loans to farms is excellent. The distribution of small loans to farms with gross revenues of less than \$1 million is near to the demographic data and significantly exceeds aggregate data.

2024

The overall borrower distribution of small loans to farms is excellent.

**Responses to Complaints**

GNB did not receive any written complaints regarding its CRA performance during the evaluation period.

**Conclusions for Area Receiving a Limited Scope Review**

Based on a limited scope review, the bank's performance under the Lending Test in the Jackson County AA was consistent with the bank's overall performance under the Lending Test in the full scope area.

**COMMUNITY DEVELOPMENT TEST**

The bank's performance under the Community Development Test in the state of Kansas is rated Outstanding.

## Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope and limited-scope review, the bank exhibited excellent responsiveness to community development needs in the state through community development loans, qualified investments, and community development services, as appropriate, considering the bank's capacity and the need and availability of such opportunities for community development in the bank's AA(s).

### Number and Amount of Community Development Loans

The Community Development Loans Table, shown below, sets forth the information and data used to evaluate the bank's level of CD lending. The table includes all CD loans, including multifamily loans that also qualify as CD loans.

Assessment Area	Total			
	#	% of Total #	\$(000's)	% of Total \$
Kansas non-MSA	20	80.00	7,366	69.66
Jackson County AA	0	0	0	0
Kansas Statewide	4	16.00	3,166	29.94
Regional	1	4.00	42	0.40
<b>Total</b>	<b>25</b>	<b>100.00</b>	<b>10,574</b>	<b>100.00</b>

Based on a full-scope review, GNB's demonstrated excellent performance in the KS non-MSA AA. GNB originated 20 CD loans in the AA totaling \$7.4 million or 8.5 percent of allocated tier 1 capital. The bank made loans to mainly to affordable housing including loans to a group building low- and moderate-income houses and multi-family housing with below median rents, economic development including loans for expanding businesses and operations and purchasing equipment requiring hiring for low-to moderate-income (LMI) jobs, and revitalization and stabilization that included loans for rebuilding business destroyed in a fire and loans to a tribe to construct a store creating jobs.

### Number and Amount of Qualified Investments

Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
KS non-MSA	3	477	73	1,598	76	77.55	2,075	42.87	0	0
Jackson County AA	0	0	17	342	17	17.35	342	7.07	0	0
Kansas Statewide	0	0	2	1,085	2	2.04	1,085	22.42	0	0
Regional Area	2	348	1	990	3	3.06	1,338	27.64	0	0
<b>Total</b>	<b>5</b>	<b>825</b>	<b>93</b>	<b>4,015</b>	<b>98</b>	<b>100.00</b>	<b>4,840</b>	<b>100.00</b>	<b>0</b>	<b>0</b>

\* 'Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.

KS non-MSA AA

Based on a full-scope review, GNB demonstrated satisfactory responsiveness in the AA. GNB made qualified investments and donations totaling \$2.1 million, including prior and current period investments. These represent 2.4 percent of GNB's allocated tier 1 capital. Management made three investments to low-income housing totaling \$477 thousand, \$550 thousand to revitalizing and stabilizing local communities, and \$1 million towards economic development. GNB made 70 qualified donations totaling \$40 thousand to 48 different organizations supporting financial literacy and counseling, providing services to LMI, and health services.

**Extent to Which the Bank Provides Community Development Services**

GNB provided an excellent level of CD services within the AA. Twenty-nine bank employees provided 1,554 hours of service to 22 different organizations during the evaluation period. Notable examples included a group providing services to LMI, an organization that works with vacant and abandoned properties to improve the local community, and to low-income housing groups.

**Conclusions for Area Receiving a Limited Scope Review**

Based on a limited-scope review, the bank's performance under the CD Test in the Jackson County AA was weaker than the bank's overall performance under the CD Test in the full scope area(s).

## State Rating

### State of Colorado

**CRA rating for the State of Colorado<sup>2</sup>:** Satisfactory

**The Lending Test is rated:** Outstanding

**The Community Development Test is rated:** Satisfactory

The major factors that support this rating include:

- The bank's record of lending in different geographies is excellent.
- The distribution of loans among farms of different sizes is excellent.
- The bank demonstrated excellent responsiveness in making CD loans and in providing CD services.

### Description of Institution's Operations in Colorado

#### Non-MSA CO

The Colorado non-MSA AA includes the counties of Kiowa and Prowers. GNB operates two branches in the AA, located in Eads and Lamar, Colorado. There is a 24-hour non-deposit taking ATM located in the Lamar branch.

Based on 2022 Census data, there are four moderate-income and two middle-income census tracts in the AA. There are no low-income and upper-income census tracts in the AA. The two middle-income census tracts are considered distressed and underserved due to population loss and remote rural location. Demographic data shows the population in the AA is 13,445 with a median family income of \$94,200 in 2024. The AA has 18.84 percent of households below the poverty level and 13.09 percent of families below the poverty level.

Top employment sectors in the AA are in services, agriculture, and retail. The December 2024 unemployment rate in the AA was 3.6 percent, compared to the state of Colorado unemployment rate of 4.3 percent and the Bureau of Labor Statistics December 2024 national unemployment rate of 4 percent.

There is moderate competition for financial services in the AA. According to the FDIC market share data, as of June 30, 2025, GNB's deposits in the AA totaled \$115.5 million with a market share of 22.6 percent, which ranks second out of five depository institutions in the market. Frontier Bank had the largest market share with 35.9 percent of the market deposits. Other competitors include Community State Bank, TBK Bank, and InBank. Deposits from counties within this AA account for 14.6 percent of the bank's total deposits.

During the examination, we performed one community contact within the AA. The contacted stated that economic opportunities and conditions improved with new businesses moving into the area and the local government working to improve the downtown area and attract new businesses. The contact noted,

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

however, that one-to-four- family real estate is expensive, and rent is high with little new housing in development and older homes in need of rehabilitation. The contact noted that first-time home buyer programs would be beneficial to the area and improvements in existing housing and further development of new, affordable housing. The contact also noted that financing for downtown improvements and businesses is a need. The contact stated that local banks are active in the community in sponsorships and helping the local area with the contact specifically mentioning GNBANK as one of the prominent banks making efforts.

Assessment Area(s) – Non-MSA CO 2024						
2022 - 2024						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts)	6	0.00	66.67	33.33	0.00	0.00
Population by Geography	13,445	0.00	75.04	24.96	0.00	0.00
Housing Units by Geography	6,709	0.00	73.11	26.89	0.00	0.00
Owner-Occupied Housing by Geography	3,550	0.00	70.17	29.83	0.00	0.00
Occupied Rental Units by Geography	1,965	0.00	74.20	25.80	0.00	0.00
Vacant Units by Geography	1,194	0.00	80.07	19.93	0.00	0.00
Businesses by Geography	631	0.00	71.63	28.37	0.00	0.00
Farms by Geography	128	0.00	46.88	53.13	0.00	0.00
Family Distribution by Income Level	3,530	28.05	26.46	18.58	26.91	0.00
Household Distribution by Income Level	5,515	32.31	23.01	14.43	30.24	0.00
Unemployment rate (%)	4.79	0.00	5.56	2.73	0.00	0.00
Households Below Poverty Level (%)	18.84	0.00	19.50	17.18	0.00	0.00
Median Family Income (Non-MSAs - CO)		\$72,390			<b>Median Housing Value</b>	\$86,950
Median Family Income (Non-MSAs - CO) for 2024		\$94,200			<b>Median Gross Rent</b>	\$685
					<b>Families Below Poverty Level</b>	13.09
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 Colorado

Examiners completed a full-scope review of GNB’s sole AA in Colorado. There are no limited scope areas.

## CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN COLORADO

### LENDING TEST

The bank’s performance under the Lending Test in Colorado is rated Outstanding.

## **Conclusions for Area Receiving a Full-Scope Review**

Based on a full-scope review, the bank's lending performance in the state of Colorado was excellent.

### **Distribution of Loans by Income Level of the Geography**

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

#### ***Small Loans to Farms***

Refer to Table 11 in the state of Colorado section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to farms.

The overall geographic distribution of small loans to farms is excellent. The distribution of small loans to farms in moderate-income geographies significantly exceeds both the demographic and aggregate data. All middle-income tracts are considered distressed for population loss and underserved. There is moderate competition in the AA with four other lenders. An analysis of low-income tract geographies is not meaningful as none of the AA census tracts are designated low-income.

#### ***Consumer Loans***

Refer to Table 13 in the state of Colorado section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's consumer loan originations and purchases.

The overall geographic distribution of consumer loans is excellent. The distribution of consumer loans in moderate-income geographies significantly exceeds the demographic data. All middle-income tracts in the AA are distressed for population loss and underserved. An analysis of low-income tract geographies is not meaningful as none of the AA census tracts are designated low-income.

### **Distribution of Loans by Income Level of the Borrower**

The bank exhibited excellent distribution of small loans to farms of different sizes and a reasonable distribution of loans consumer borrowers of different income levels.

#### ***Small Loans to Farms***

Refer to Table 12 in the state of Colorado section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to farms.

The overall borrower distribution of small loans to farms is excellent. The distribution of small loans to farms with revenues less than \$1 million exceeds the demographic and significantly exceeds the aggregate data.

#### ***Consumer Loans***

Refer to Table 14 in the state of Colorado section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's consumer loan originations and purchases.

The overall borrower distribution of consumer loans is reasonable. The distribution of consumer loans to moderate-income borrowers exceeds the demographic data and is considered reasonable. The distribution of the bank’s consumer loans to low-income borrowers is significantly below area demographics and is considered poor. Competition from other financial institutions is moderate serving a population of 13,445 as of December 31, 2024. The population in the AA has a high poverty level as 19 percent of AA households live below poverty level.

**Responses to Complaints**

GNB did not receive any written complaints regarding its CRA performance during the evaluation period.

**COMMUNITY DEVELOPMENT TEST**

The bank’s performance under the Community Development Test in the state of Colorado is rated Satisfactory.

**Conclusions for Area Receiving a Full-Scope Review**

Based on a full-scope review, the bank exhibited adequate responsiveness to community development needs in the state through community development loans, qualified investments, and community development services, as appropriate, considering the bank’s capacity and the need and availability of such opportunities for community development in the bank’s AA.

**Number and Amount of Community Development Loans**

The Community Development Loans Table, shown below, sets forth the information and data used to evaluate the bank’s level of CD lending. The table includes all CD loans, including multifamily loans that also qualify as CD loans.

Table 3: Community Development Loans				
Assessment Area	Total			
	#	% of Total #	\$(000's)	% of Total \$
Colorado non-MSA	5	100.00	560	100.00

Based on a full-scope review, GNB’s performance in the CO non-MSA AA is excellent. GNB originated five CD loans totaling \$560 thousand representing 3.3 percent of allocated tier 1 capital. The loans went to supporting local community development and revitalizing the economy with loans made to local municipalities and school district.

## Number and Amount of Qualified Investments

Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
CO non-MSA	0	0	14	18	14	100.00	18	100.00	0	0
Broader Statewide or Regional Area	0	0	0	0	0	0	0	0	0	0
Total	0	0	14	18	14	100.00	18	0	0	0

Based on a full-scope review, GNB's performance for CD investments in the AA is poor. GNB had no qualified CD investments for the evaluation period and made 14 donations totaling \$18 thousand primarily for health services for LMI and for local economic development.

### Extent to Which the Bank Provides Community Development Services

GNB provided an excellent level of CD services within the AA. Five bank employees provided 488 hours of service to six different organizations during the evaluation period. Notable examples included a group promoting local economic development and another for local health care.

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\* 'Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.

## Appendix A: Scope of Examination

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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 MSA(s) and non-MSA(s) 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”.

<b>Time Period Reviewed:</b>	(01/01/22 to 12/31/24)	
<b>Bank Products Reviewed:</b>	Small farm for KS and CO; and consumer loans in CO only Community development loans, qualified investments, and community development services	
<b>List of Assessment Areas and Type of Examination</b>		
<b>Rating and Assessment Areas</b>	<b>Type of Exam</b>	<b>Other Information</b>
<b>Kansas</b>		
Kansas non-MSA AA	Full-scope	<i>Counties of Atchison, Brown, Cherokee, Clark, Clay, Comanche, Crawford, Edwards, Ford, Hodgeman, Kiowa, Nemaha, Woodson</i>
Jackson County Kansas AA	Limited-scope	<i>Jackson County, Kansas (part of the Topeka, Kansas MSA)</i>
<b>Colorado</b>		
Colorado non-MSA AA	Full-scope	<i>Counties of Kiowa and Prowers</i>

## Appendix B: Summary of MMSA and State Ratings

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GNBank, National Association Ratings			
Overall Bank:	Lending Test Rating*	CD Test Rating	Overall Bank/State/Multistate Rating
GNB	Outstanding	Outstanding	Outstanding
MMSA or State:			
Kansas	Outstanding	Outstanding	Outstanding
Colorado	Outstanding	Satisfactory	Satisfactory

(\*) The Lending Test and Community Development Test carry equal weight in the overall rating.

## Appendix C: Definitions and Common Abbreviations

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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 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/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.

**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

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### 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 30<sup>th</sup> 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 11. 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 AA.
- Table 12. 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 \$500,000) 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 13. 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 14. 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/AA.

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

**Kansas**

**Table 11: Assessment Area Distribution of Loans to Farms by Income Category of the Geography** **2022 - 2023**

Assessment Area:	Total Loans to Farm			Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total Number	Overall Market	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Aggregate
Non-MSA KS 2023	32	3,389	48.48	1,091	--	--	--	3.46	9.38	2.11	81.23	87.50	82.77	15.06	3.13	15.03	0.25	--	0.09
Topeka MSA KS 2023	34	2,551	51.52	32	--	--	--	--	--	--	100.00	100.00	100.00	--	--	--	--	--	--
<b>Total</b>	<b>66</b>	<b>5,940</b>	<b>100.00</b>	<b>1,123</b>	<b>--</b>	<b>--</b>	<b>--</b>	<b>3.23</b>	<b>4.55</b>	<b>2.05</b>	<b>82.49</b>	<b>93.94</b>	<b>83.26</b>	<b>14.06</b>	<b>1.52</b>	<b>14.60</b>	<b>0.23</b>	<b>--</b>	<b>0.09</b>

Source: FFIEC File - 2020 Census; 1/1/2022 - 12/31/2023 Bank Data, 2023 Dunn & Bradstreet SBSF Demographics, 2022, 2023 CRA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%

**Table 11: Assessment Area Distribution of Loans to Farms by Income Category of the Geography** **2024**

Assessment Area:	Total Loans to Farm			Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total Number	Overall Market	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Aggregate
Non-MSA KS 2024	20	2,034	52.63	--	--	--	--	2.80	20.00	--	80.83	75.00	--	16.25	5.00	--	0.13	--	--
Topeka MSA KS 2024	18	1,304	47.37	--	--	--	--	--	--	--	100.00	100.00	--	--	--	--	--	--	--
<b>Total</b>	<b>38</b>	<b>3,338</b>	<b>100.00</b>	<b>--</b>	<b>--</b>	<b>--</b>	<b>--</b>	<b>2.58</b>	<b>10.53</b>	<b>--</b>	<b>82.29</b>	<b>86.84</b>	<b>--</b>	<b>15.01</b>	<b>2.63</b>	<b>--</b>	<b>0.12</b>	<b>--</b>	<b>--</b>

Source: FFIEC File - 2024 Census; 1/1/2024 - 12/31/2024 Bank Data, 2024 Dunn & Bradstreet SBSF Demographics, -- CRA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%

**Table 12: Assessment Area Distribution of Loans to Farms by Gross Annual Revenue** **2022 - 2023**

Assessment Area:	Total Loans to Farms				Farms with Revenues <= 1MM			Farms with Revenues > 1MM		Farms with Revenues Not Available	
	#	\$	% of Total Number	Overall Market	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Farms	% Bank Loans
Non-MSA KS 2023	32	3,389	48.48	1,091	84.57	90.63	31.71	14.57	9.38	0.86	--
Topeka MSA KS 2023	34	2,551	51.52	32	96.55	91.18	12.50	3.45	8.82	--	--
<b>Total</b>	<b>66</b>	<b>5,940</b>	<b>100.00</b>	<b>1,123</b>	<b>85.37</b>	<b>90.91</b>	<b>31.17</b>	<b>13.82</b>	<b>9.10</b>	<b>0.81</b>	<b>--</b>

Source: FFIEC File - 2020 Census; 1/1/2022 - 12/31/2023 Bank Data, 2023 Dunn & Bradstreet SBSF Demographics, 2022, 2023 CRA Aggregate Data, "--" data not available.  
Due to rounding, totals may not equal 100.0%

Table 12: Assessment Area Distribution of Loans to Farms by Gross Annual Revenue											2024
Assessment Area:	Total Loans to Farms				Farms with Revenues <= 1MM			Farms with Revenues > 1MM		Farms with Revenues Not Available	
	#	\$	% of Total Number	Overall Market	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Farms	% Bank Loans
Non-MSA KS 2024	20	2,034	52.63	--	84.02	55.00	--	15.05	45.00	0.93	--
Topeka MSA KS 2024	18	1,304	47.37	--	96.77	94.44	--	3.23	5.56	--	--
<b>Total</b>	<b>38</b>	<b>3,338</b>	<b>100.00</b>	<b>--</b>	<b>84.99</b>	<b>74.72</b>	<b>--</b>	<b>14.15</b>	<b>25.28</b>	<b>0.86</b>	<b>--</b>

Source: FFIEC File - 2024 Census; 1/1/2024 - 12/31/2024 Bank Data, 2024 Dunn & Bradstreet SBSF Demographics, -- CRA Aggregate Data, "--" data not available.  
 Due to rounding, totals may not equal 100.0%

Colorado

Assessment Area:	Total Loans to Farm				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total Number	Overall Market	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Aggregate
Non-MSA CO 2024	44	3,607	100.00	248	--	--	--	46.88	81.80	68.15	53.13	18.20	31.85	--	--	--	--	--	--
<b>Total</b>	<b>44</b>	<b>3,607</b>	<b>100.00</b>	<b>248</b>	<b>--</b>	<b>--</b>	<b>--</b>	<b>46.88</b>	<b>81.80</b>	<b>68.15</b>	<b>53.13</b>	<b>18.20</b>	<b>31.85</b>	<b>--</b>	<b>--</b>	<b>--</b>	<b>--</b>	<b>--</b>	<b>--</b>

*Source: FFIEC File - 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, 2024 Dunn & Bradstreet SBSF Demographics, 2022, 2023, -- CRA Aggregate Data, "--" data not available.*  
*Due to rounding, totals may not equal 100.0%*

Assessment Area:	Total Loans to Farms				Farms with Revenues <= 1MM			Farms with Revenues > 1MM		Farms with Revenues Not Available	
	#	\$	% of Total Number	Overall Market	% Farms	% Bank Loans	% Aggregate	% Farms	% Bank Loans	% Farms	% Bank Loans
Non-MSA CO 2024	44	3,607	100.00	248	89.84	93.20	50.00	8.59	6.80	1.56	--
<b>Total</b>	<b>44</b>	<b>3,607</b>	<b>100.00</b>	<b>248</b>	<b>89.84</b>	<b>93.20</b>	<b>50.00</b>	<b>8.59</b>	<b>6.80</b>	<b>1.56</b>	<b>--</b>

*Source: FFIEC File - 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, 2024 Dunn & Bradstreet SBSF Demographics, 2022, 2023, -- CRA Aggregate Data, "--" data not available.*  
*Due to rounding, totals may not equal 100.0%*

Assessment Area:	Total Consumer Loans			Low-Income Tracts		Moderate-Income Tracts		Middle-Income Tracts		Upper-Income Tracts		Not Available-Income Tracts	
	#	\$	% of Total	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans	% of Households	% Bank Loans
Non-MSA CO 2024	52	654	100.00	--	--	71.60	86.50	28.40	13.50	--	--	--	--
<b>Total</b>	<b>52</b>	<b>654</b>	<b>100.00</b>	<b>--</b>	<b>--</b>	<b>71.60</b>	<b>86.50</b>	<b>28.40</b>	<b>13.50</b>	<b>--</b>	<b>--</b>	<b>--</b>	<b>--</b>

*Source: FFIEC File - 2024 Census; 1/1/2022 - 12/31/2024 Bank Data.*  
*Due to rounding, totals may not equal 100.0%*

<b>Table 14: Assessment Area Distribution of Consumer Loans by Income Category of the Borrower</b>														<b>2022 - 2024</b>	
<b>Assessment Area:</b>	<b>Total Consumer Loans</b>			<b>Low-Income Borrowers</b>		<b>Moderate-Income Borrowers</b>		<b>Middle-Income Borrowers</b>		<b>Upper-Income Borrowers</b>		<b>Not Available-Income Borrowers</b>			
	<b>#</b>	<b>\$</b>	<b>% of Total Number</b>	<b>% of Households</b>	<b>% Bank Loans</b>	<b>% of Households</b>	<b>% Bank Loans</b>	<b>% of Households</b>	<b>% Bank Loans</b>	<b>% of Households</b>	<b>% Bank Loans</b>	<b>% of Households</b>	<b>% Bank Loans</b>		
Non-MSA CO 2024	52	654	100.00	32.31	1.90	23.01	23.10	14.43	32.70	30.24	42.30	--	--		
<b>Total</b>	<b>52</b>	<b>654</b>	<b>100.00</b>	<b>32.31</b>	<b>1.90</b>	<b>23.01</b>	<b>23.10</b>	<b>14.43</b>	<b>32.70</b>	<b>30.24</b>	<b>42.30</b>	<b>--</b>	<b>--</b>		

*Source: FFIEC File - 2024 Census; 1/1/2022 - 12/31/2024 Bank Data, "--" data not available.*

*Due to rounding, totals may not equal 100.0%*